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Latino's Housing Dilemma and Their Absence in the Homeless Community of South Bend

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Project Focus and Methodology

This issue explores two integrated aspects of housing within the city of South Bend, Indiana: one part explains the reasoning behind a surprisingly low presence of Mexicans within establishments serving the destitute, while the other part explains how and where the impoverished Mexican citizens are settling. Both administrators and residents at local operations such as The South Bend Center for the Homeless and La Casa de Amistad were included in interviews with and research on these Mexican inhabitants.

The question of why migrants from Mexico make up no more than one percent of the homeless population in South Bend goes along with inquiries into the costs and availability of affordable local housing, where Mexican



<http://siteresources.worldbank.org/NEWS/Images/042606-MX-PW-0065.jpg>

immigrants are living, and whether they take advantage of local establishments' services (for home owners, renters and the homeless). General housing trends must be taken into account, as well as specific locations of primarily Mexican neighborhoods and business districts. Staff members and research reports from the Notre Dame Institute for Latino Studies are helpful in

identifying relevant information about these Mexican communities in South Bend. The use of visuals—photographs of where the Mexican population subsists (neighborhoods, community centers, etc)—will 'put a face' on the questions and issues at hand.

Mexican Immigration to the U.S.: A Brief History

Beginning in the early 20th century, Latinos were recruited to work in Midwestern auto companies, steel plants, and farm enterprises. Census data shows a significant influx of Latinos in the Midwest during the 1940s, which coincides with the Bracero program initiated during World War II. This program intended to attract primarily male migrants as temporary farm workers; however, many of these initially seasonal migrants settled permanently in the area, and industrial workers relocated to bigger industrial hubs such as Chicago. Prior to the 1980s, most of the Latinos coming to settle in South Bend were coming from other US cities; the 1986 Immigration Reform and Control Act (IRCA) allowed immigrants to come directly from their country of origin (namely Mexico).



<http://media.npr.org/programs/newsnotes/features/2007/11/immigration-200.jpg>

While previous programs targeted male migrants, IRCA allowed whole families to immigrate. Due to shifting demands of the South Bend labor economy, migrants moved from traditional farm work toward light industrial jobs, such as those in the RV industry (Tavarez et. al.).

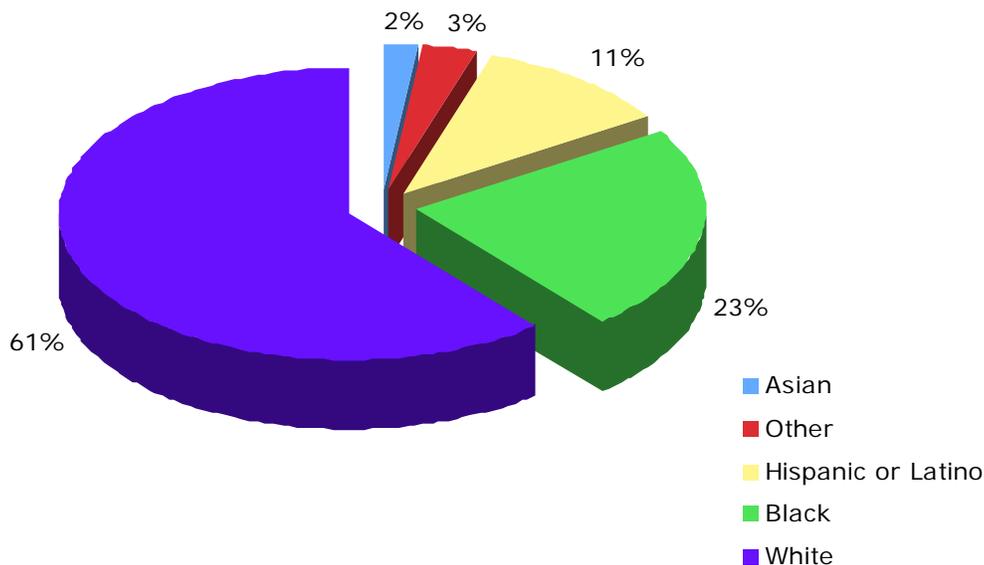
Latino Population in South Bend: Why study Latinos?

In recent years, Latinos have surfaced as the fastest-growing immigrant population in the United States; they have also become major consumers in the housing market as owners and renters. Nationally, Latinos compose 15.1% of the total population, or 45.4 million people. "While the presence of Latinos in Indiana dates back to the 1800s, the rapid increase in the last 15 years has taken some localities by surprise... between 2000 and 2006 the Latino population grew more than 20 percent in the majority

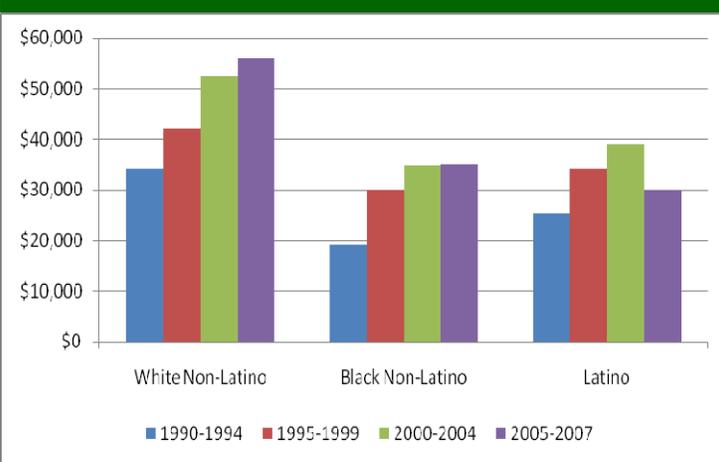
of counties" (Latinos in Indiana, 6). In 2005, births accounted for 54 % of the increase in the Latino population; the fertility rate in counties such as St. Joseph is higher than that for African Americans or Caucasians (Latinos in Indiana, 8). In the American Community Survey, 2006, it is reported that the Latino population in South Bend increased to 11% (see chart below). Surprisingly, while the overall South Bend population is decreasing, the Latino population continues to increase exponentially; the fast-growing population of Latinos

has come to replace former immigrant groups such as Poles and Germans. South Bend's proximity to large cities such as Chicago and Detroit contributes to its metropolitan nature and makes it a common destination for immigrant populations. During recent years, trends have shown that more immigrants are coming directly to South Bend from their countries of origin instead of relocating from other major U.S. cities.

South Bend Population by Race and Ethnicity, 2006



**Median income by race and ethnicity: Indiana, 1990
–2007**
Source: Latinos in Indiana



Although South Bend is a smaller city, it experiences many of the same issues encountered in large metropolitan areas. South Bend's proximity to large metropolitan hubs like Chicago, Indianapolis, and Detroit means that it faces some of the same "big city" problems such as drugs, poverty, gang membership, and housing issues.

Latinos, one of the fastest-growing minority populations in the United States, experience poverty due to reasons such as: lack of education, generational and situational poverty, racial prejudice, lack of resources, and lack of documentation. While Latinos are as much of a presence in the job market as other racial groups, their income levels are among the lowest and

their job conditions are among the worst (Latinos in Indiana, 27). Stereotypically, and especially after 1990, jobs taken by Latinos and other immigrant populations include manufacturing, retail trade, and services (jobs requiring little education and offering low pay for low skills). Since 2002, Latinos have started to work in construction and agriculture, industries which have dissolved due to recent economic downturns (Latinos in Indiana, 33). Especially after World War II, many immigrants came to the South Bend area in search of work in companies such as Bosch, AM General, Honeywell, AJ Wright, and the RV industry: jobs that do not require a high level of education but still pay a living wage.

In the recent economic downturn, many of the industries have shut down, causing employees to lose their jobs and leaving them unable to find work (interview, Sanya Applegate, the Chief Information Officer for the Center for the Homeless). During the summer season, migrant workers flock to St. Joseph County; although they experience poverty and sub-standard living conditions, their basic needs are met by their employers and social network, and their

Minority Poverty

presence is not seen in homeless shelters.

Applegate outlined the difference between situational and generational poverties: situational poverty is brought about by abrupt changes in circumstances, affecting those who are normally economically stable, and is a temporary poverty. Generational poverty is poverty for two or more generations: it is a trend, not a circumstance. Most of the long-term clients at the Center for the Homeless experience generational poverty, therefore, the services offered at the Center focus on this category in order to correct the pattern. The Latino community offers support to those suffering from both situational and generational poverties – very few seek social services offered at the Center. As Ms. Applegate commented, the Latino's need is not as great – or it is huge, but Hispanics will not accept the aid of social services and instead choose to turn to their families and communities for help.

The waiting list for Section 8 housing (government subsidized housing) is longer in South Bend than anywhere in the state of Indiana, illustrating the pressing housing problem.

National trends of Latino homelessness

Normally, there is an "overrepresentation" of ethnic minority groups in street surveys and shelter counts; however "Latinos [...] tend to be underrepresented" (Baumohl, 133). Across the country, Latinos account for 15% of the homeless. The highest percentage of homeless Latinos live in New York and the Southwest, which have large transnational communities. Counter to the national percentage, South Bend has a very low percentage of homeless Latinos. According to a 1999 article on family homelessness in America, Latinos account for 0% of the homeless population in the South Bend (Nunez, Ralph). 2005 statistics from the South Bend Center for the Homeless show

that only 1% of the shelter's guests were Latino, while Caucasians and African Americans accounted for the remaining percentage (<http://cfh.net>). Latinos are less likely to experience literal homelessness because of their access to social networks that are valued in Latino communities (Baumohl, 133). Sanya Applegate, the Chief Information Officer for the Center for the Homeless can only recall 1 or 2 Latino guests at the Center within the last year; moreover, they only stayed for a brief period.

Source: <http://www.medadvocates.org/marg/homeless/SO000313-homeless.jpg>



“Latinos and African American men manage to survive homelessness by participating in social or personal networks which they access through the practice of an active agency that facilitates the activation of social capital embedded in these networks that then allows for the flow of resources; thus, homeless men negotiate the daily impact of extreme poverty on their own” (Molina-Jackson, 1).

Cultural Habits of Community

Although there is little evidence with which to test this hypothesis, “Researchers continue to speculate that the apparently small homeless Latino population derives from Latino ‘cultural patterns’ of extended household formation and community support” (Baumohl, 134). Latino community is an integral part of the Latino culture and lifestyle; previous sources analyzed in class have illustrated the importance of familial and communal relationships among Latinos (Notre Dame: Mexican Immigration, Karen Richman). This ideology is apparent nationally, as well as locally in South Bend. Of the foreign-born residents that compose 6.4% of the total population of South Bend: 33% were born in Mexico, and 20% originate from other Latin American countries. Under 40% of the Latino population is foreign born, which means that more than half of the Latinos in the area were born in the U.S. The strong transnational community created by direct immigration from communities of origin produces a network of support within the Latino population. If in dire need, Latinos occasionally choose to return to their home countries. When Latinos find themselves in need, turn to family and community members for support instead of seeking aid from emergency shelters or social services. Characteristically, Hispanic households are more likely to include members of the extended family and of the broader community; they are less likely to live in single-family units, more than twice as likely

as others to have boarders who are not relatives, and often have three or more wage-earners within the household (Ready, 17). “Compared to African Americans, Latinos appear more likely to use diverse housing arrangements orchestrated within personal networks to avoid the streets and shelters” (Baumohl, 139).

La Casa de Amistad: Community Center

La Casa de Amistad is a youth and community center in the heart of the Latino neighborhood of South Bend, addressing the needs of local Hispanics by offering organized activities and support services. Their mission is to serve the whole community; main services include a bi-monthly food pantry as well as a range of culturally-sensitive literacy and educational programs such as English (ESL), computer literacy, GED, citizenship, and financial classes, as well as medical services (esp. women), preschool, summer school, and after school programs. While they offer their services to the public, 90% of the clients are of Latino origin; of these, the majority are families who have settled in the area.

La Casa seeks to perpetuate the community that migrants

have left behind in their places of origin as well as integrate them into the greater South Bend community. Most of the immigrants hail from Mezquitic, Jalisco and Aguas Calientes, Mexico.

Due to limited financial support, the services are constrained and La Casa, which receives most of its funding from St. Joe’s Regional Medical Center, United Way, and Real Services. It does not receive federal funding, which ironically would limit the services they could offer since it would require them to inquire about proper documentation from clients. La Casa provides services to all who walk through their doors.

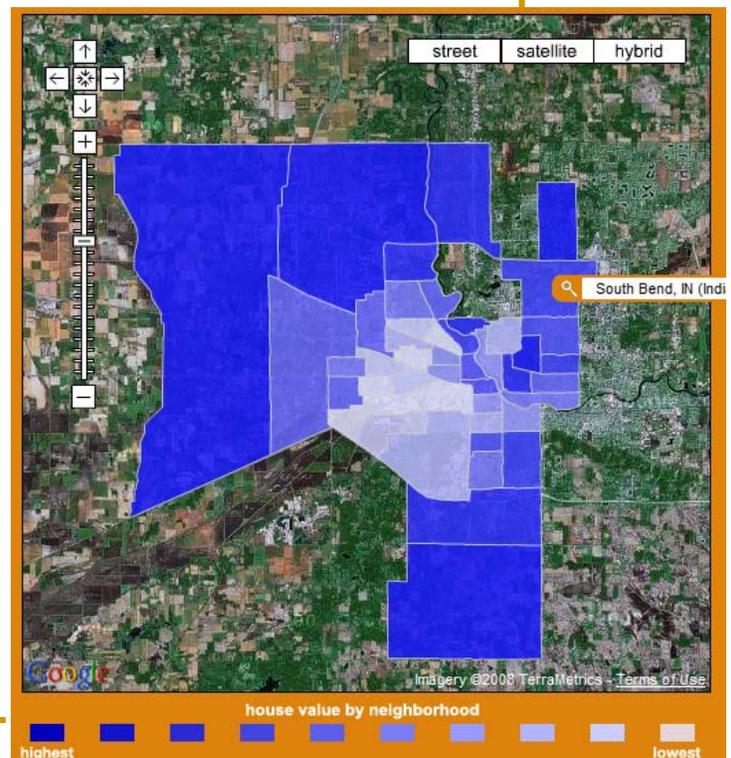


Latino Housing: an alternative to homelessness

The access to affordable housing has become an increasingly serious issue for Hispanic homeowners and renters. Between December 2000 and December 2005, the average price of existing homes in the U.S. rose 50% from \$139,000 to \$208,700; meanwhile, median Hispanic income has been decreasing (Ready, 18). Median family income for Latinos in Indiana between 2005-2007 was around \$30,000, while median income for Caucasians during the same time period was around \$56,000. In the last few years the median family income for Latinos has decreased, while at the same time it increased for the Caucasian population; therefore, the median household income gap between Latinos and Caucasians has been increasing (Latinos in Indiana, 28). On average, wages earned by Hispanic workers are only 67% of those earned by their Caucasian counterparts. Living in multi-wage earner housing units enables Hispanic households to narrow the Hispanic-to-Anglo wage ratio to 74% (Ready, 16).

Hispanics are more likely to apply for high-cost subprime loans at high interest rates when buying homes: in 2003, 46% of Hispanic homeowners were cost burdened (dedicating more than 30% of wages to housing expenses), and 20% were severely cost burdened (dedicating more than 50% of wages to housing expenses) (Ready, 18). Surprisingly, Hispanic homeownership has risen consistently over the past several years; between 1995 and 2005, the number of Hispanic owner-occupied homes increased by 81%, a number that accounts for 25% of the total increase in U.S. owner-occupied homes. "Mortgage lenders that accept individual taxpayer identification numbers [ITIN] and the Matrícula Consular...have had very low foreclosure."

A majority of the Latino population lives in the Westside neighborhood of inner-city South Bend: the neighborhood that was previously settled by German and Polish immigrants. The physical layout of the neighborhood is similar to neighborhoods that immigrants left behind in their home countries, with corner stores, restaurants, community centers, and other public spaces every few blocks. As this map shows, the inner city neighborhoods where immigrants live are among the least expensive in South Bend, while the most expensive neighborhoods exist in the suburban areas surrounding the city.



Source: www.neighborhoodscout.com/in/south-bend/

Hispanic Housing Statistics

The west side of South Bend has been the traditional immigrant neighborhood for generations; currently, it is the home of the Latino population of South Bend. Rebecca Ruvalcaba of La Casa delineated the primarily Latino neighborhoods, which run from Walnut to Mayflower and Western to Sample Street. The estimated median house or condo value for Latino homeowners in this neighborhood of South Bend in the 46619 zip code was \$63,943 in 2007, while the estimated median house was \$78,220 (<http://www.city-data.com/zips/46619.html>). Median monthly rent for the same area is \$395 (<http://hotpads.com/search/zip/46619>).

This 2-bedroom, 1 bath house within the 46619 zip code is advertised for sale for \$18,000. It is 616 square feet, with an estimated property tax of \$536. Estimated monthly payment of mortgage would be \$88.66.



This 3-bedroom, 2-bath house within the 46619 zip code is advertised for sale for \$35,000. It is 1,872 square feet, with an estimated property tax of \$1,914. Estimated monthly payment of mortgage would be \$172.40

This 2-bedroom, 1-bath, 700 square foot house within the 46619 zip code is advertised for rent for \$600/ month.



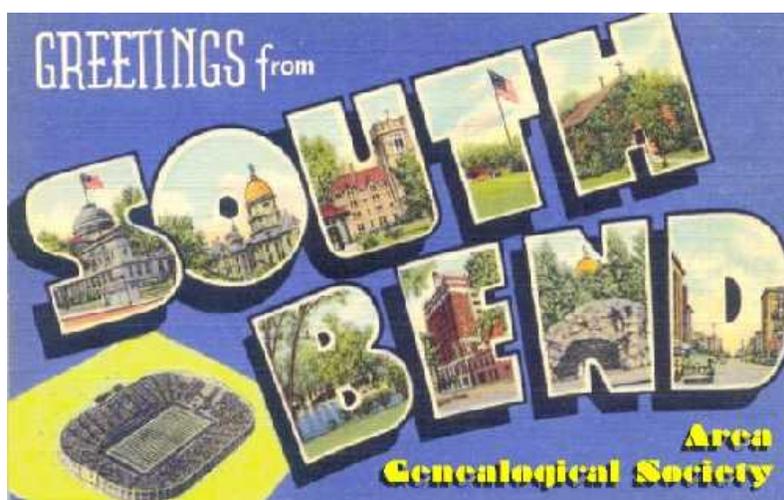
This 4-bedroom, 1-bath, 1,912 square foot house within the 46619 zip code is advertised for rent for \$575/ month.

Sources: <http://www.century21.com>
<http://hotpads.com>

Looking to the Future...

The majority of the Latino inhabitants in South Bend reside in low-income neighborhoods [roughly between Walnut and Mayflower and Western and Sample Street] regarded to be primarily immigrant social spaces. The Latino population's strong sense of community increases the probability that these neighborhoods will remain more or less ethnically segregated, but studies also show that Latinos integrate more readily with the middle-class population and are subject to less racial prejudice than other traditional minority groups such as African Americans. Both aspects offer different possibilities for Latino assimilation within the South Bend area, as well as on a national scale.

As a minority immigrant group, Latinos are still exposed to exploitation within the work force, as their readiness to fill low-skilled, low-wage jobs continues to be the trend; job availability depends heavily on economic fluctuation, which could affect immigrant numbers or settling patterns. Communal ties shared among Latinos enable them to avoid situations of economic hardship and desperation, but they also subject them to cheap, low-quality housing structures, overcrowding, and sub-par living conditions.



Sources: <http://www.rootsweb.ancestry.com/~instjose/sbarea.jpg>
<http://www.orlandoedc.com/edcPublic/communique/2002/images/mexico-usa-flag-montage.png>

For More Information, please see:

Annual Hispanic Housing Report: <http://al.nd.edu/about-arts-and-letters/news/institute-for-latino-studies-issues-annual-hispanic-housing-report> .

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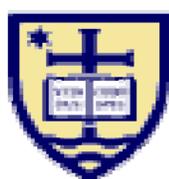
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