

“A Place of Our Own”: Low-income Mexican-origin Immigrants’ Construction of Home in a
Subsidized Housing Program

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Chapter 1: Introduction

Since the U.S. homeownership rate peaked in 2004 at 69.2%, it has gradually fallen to its most recent rate of 63.8% (U.S. Census Bureau 2016). In the second quarter of 2015, the U.S. homeownership rate dropped to 63.4%, the lowest it has been since 1967 (U.S. Department of Commerce 2016). Although the second and third quarters of 2015 showed an increase in the homeownership rate, the current rate remains at a level similar to what it was nearly fifty years ago (U.S. Census Bureau 2016). It can be argued that the U.S. is currently suffering a crisis in housing affordability, especially among renters. According to the 2010 U.S. Census Bureau (2011), 53% of renter households (and 38% of all households) were either moderately or severely cost-burdened, meaning they spent more than 30% of their income on the cost of housing.

Hispanics and immigrants are two of the groups most affected by the crisis in housing affordability. In the fourth quarter of 2015, the Hispanic (of any race) homeownership rate was 46.7%, well below the national average of 63.8% (U.S. Census Bureau 2016). The U.S. Census Bureau also reported that Hispanic householders have a significantly higher share of housing cost burden than non-Hispanic householders (Schwartz and Wilson 2008). Additionally, the homeownership rate among foreign-born householders was 52%, and among noncitizens, it was 34% (Trevelya, Acosta and De La Cruz 2013). These statistics demonstrate that the U.S. housing crisis is exacerbated among Hispanic and immigrant households.

This is significant because according to statistics from the Migration Policy Institute, since the 1970's the share of immigrants as a percentage of the U.S. population has increased to a near record rate of 13.3% ("U.S. Immigration Trends" 2014). As of 2014, the

Institute estimates that more than 42 million immigrants live in the U.S. If current immigration trends continue, immigrants will occupy an increasingly greater share of the percentage of the U.S. population. Since 1980, the Americas have been the region of the world contributing the largest share of the U.S. immigrant population, and in 2014, the Americas comprised 53.6% of the share of the total immigrant population in the U.S. (“U.S. Immigration Trends” 2014). Between 1960 and 2014, Mexico has overwhelmingly been the country of origin with the greatest share of the total immigrant population in the U.S., accounting for 27.6% (“U.S. Immigration Trends” 2014). Given that the share of immigrants as a percentage of the U.S. population is increasing, and the U.S. is experiencing a lack of affordable housing, it is necessary to understand the housing situation of immigrants, particularly immigrants originating from the Americas.

During this study, both the population I focused on and my research questions evolved. Originally, I did not set out to write a thesis about the experience of *immigrant* families. I was interested in broadly studying the population of people utilizing housing assistance. However, each participant in this study was a Mexican-origin immigrant. Although I do not know the exact racial/ethnic composition of each housing site, the majority of families living in them are immigrants from Mexico, and the sites reflect several of the characteristics of an immigrant enclave.

Regarding research questions, I entered the data collection phase with the intention to research the effectiveness of a housing assistance program in meeting the needs of the people utilizing it. I was also interested in studying how the housing assistance program influenced the take-up of other social assistance programs. My research questions changed when I began to code participant responses to the question, “what has public housing done

for you?” because the data showed that families rarely mentioned specific components of the housing assistance program. Instead, they discussed the things that housing assistance allowed them to do, such as spend time with children. This led me to believe that to the participants, their place of residence consisted of more than just the housing assistance program. Despite the fact that the word home itself rarely came up in the interviews, participants were discussing the attributes of home that were significant to them. Because of this, I modified my research questions to the following: How do low-income Mexican-origin immigrants construct home in a subsidized housing program? What are the threats to constructing home?

The scientific study of home is eclectic and is comprised of a variety of disciplines including sociology, geography, urban studies, and philosophy. Among scholars, home has been described as a place, space, feeling, practice, and a state of being in the world; however, sociologist Duyvendak (2011) has created a relatively simple typography, consisting of three elements of home: “familiarity,” “haven,” and “heaven.” Familiarity refers to the built-up knowledge of place over time, and haven is associated with feelings of safety, security, and privacy (Duyvendak 2011). Heaven refers to individuals’ ability to develop and express themselves collectively and to connect with others (Duyvendak 2011). Although this typography provides a framework for understanding the home and how home is constructed, this typography has not been applied to the immigrant families living in the U.S. In fact, there is a gap in the literature about the relationship of immigrants in the U.S. to their homes.

This thesis will focus on the ways in which immigrants who have originated in Mexico and have accessed housing assistance construct home in a high-rent cost-burdened

area in the U.S. as well as the threats they face in constructing home. Understanding how Mexican-origin immigrants construct home is sociologically important because it could potentially expand the way in which the field understands the concept of home.

Furthermore, this research could shed light on the experiences of immigrants originating in Mexico and how immigration influences the construction of home.

In this study, I conducted semi-structured interviews with thirteen low-income Mexican-origin parents who accessed housing assistance. The parents were asked about their families, neighborhoods, their use of social assistance programs, and stigma. Participants were recruited with the help of the local housing authority's Resident Services Family Site Coordinator and community leaders in three subsidized housing sites. Data collected from the interviews, field notes and audio recordings, were coded based on topics and questions.

In addition to the thirteen parents, I also conducted two background interviews with people in the community who were knowledgeable about the local housing landscape. By combining these background interviews with the parent interviews, I was able to compare and contrast the priorities of the housing authority in providing housing to the priorities of the parents in constructing a home. The background interviews are not reported as results, however. Data collection methods are discussed more in Chapter 3.

Chapter 4, Chapter 5, and Chapter 6 report the findings of the study. Chapter 4 analyzes the way in which the participants constructed their homes at the household level and includes discussions regarding space, independence, time, and safety. Chapter 5 discusses constructions of home at the neighborhood level and includes the physical features of the neighborhood, support, and neighborhood security. While Chapter 4 and

Chapter 5 directly report on constructions of home, Chapter 6 builds upon the findings discussed in the previous chapters to present a multi-level system of threats that could undermine the ability of families to construct home. Chapter 6 contains my interpretation of threats combined with some threats directly discussed by participants.

Some of the threats discussed in Chapter 6, including growth and aging of the family and surveillance of housing authority employees, reflect the ways in which the attempts of the well-intentioned housing assistance program to create affordable family housing fail to align with the construction of home by immigrant families. Although the housing assistance program may not have intended to create an immigrant enclave, the housing sites reflect the characteristics of immigrant enclaves, or concentrated immigrant settlement areas. Regardless of how they were created, the presence of the enclaves may be responsible for the misalignment in constructing home between the housing authority and the families receiving housing assistance. Ultimately, this misalignment has implications for understanding the elements of home, as well as for housing policy.

Chapter 2: Literature Review

Introduction

This qualitative study aims to investigate how low-income Mexican-origin immigrants utilizing housing assistance construct home in a high-rent cost-burdened area. The following literature review provides an overview of affordable housing, housing assistance in the U.S., the living arrangements of Latino immigrants, the elements of home, housing's relationship to family well-being, the local housing landscape, and the local demographic landscape. In doing this, the review will create framework to analyze the construction of home by Mexican-origin immigrants.

Affordable Housing and Cost Burden of Housing

Before beginning the literature review, it is necessary to establish a few definitions. Firstly, to understand “affordable” housing, it is beneficial to consider “unaffordable” housing. Policymakers consider spending more than 30% of a household's income to be unaffordable (U.S. Department of Housing and Urban Development, 2008). For households that spend less than this 30% threshold on housing, other expenses, such as health care, food, and transportation, are more affordable. For many low-income families, housing is the largest expense (Desmond and Bell 2015).

Cost burden is another term commonly used alongside affordable housing. Cost burden also refers to the percentage of annual income a family spends on housing. Households that spend between 30% and 50% of their income on rent are considered moderately cost burdened, while households that spend more than 50% of their income on housing are considered severely cost burdened.

According to statistics from the 2010 U.S. Census Bureau (2011), 53% of renter households (and 38% of homeowners) were either moderately or severely cost burdened (Pattillo). 27% of renters, or approximately 12 million people, were severely cost burdened, renters spent an average of 34% of their income on housing. This means that the average renter was beyond the cost-burdened threshold. Furthermore, the U.S. Department of Housing and Urban Development reports, “a family with one full-time worker earning minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the U.S.” (“Affordable Housing” 2016).

These levels of cost burden have been caused by surging housing costs throughout the U.S. In the past two decades, the median rent has increased by 70%, and since 2000, and the cost of fuels and utilities has increased by over 50% (Carliner 2013; Collinson 2011). Although there are many reasons to explain this surge in housing costs, Bratt (2002) summarizes them as the loss of private low-cost units, rents rising faster than the rate of general inflation and incomes, and decreases in the rate of new additions to the inventory of housing assistance. Many policymakers and researchers claim the affordability of housing is the greatest concern within the area of housing (Schwartz 2010).

The lack of affordable housing within a community is significant because it can contribute to family residential instability, forcing families to move frequently, live with other people in overcrowded conditions, or experience periods of homelessness (Anderson et al. 2003). These statistics demonstrate that people in the U.S. have housing needs, and in the next section, *Housing Assistance*, I will review what is being done to meet these needs.

Housing Assistance

Because the sample of this study consisted of individuals accessing housing assistance, I will provide a brief overview of the current state of housing assistance in the U.S. utilizing information provided by the U.S. Department of Housing and Urban Development (HUD). The goal of housing assistance is to provide decent, safe, and affordable housing to income-eligible households. Income-eligible households are generally defined as having incomes below 50-80% of the local area median income. As of 2008, there were an estimated 1.2 million public housing units, 1.7 million privately owned, federally assisted housing units, and roughly 2 million voucher units (U.S. Department of Housing and Urban Development, 2008).

Today, low-income families receive government housing assistance in two ways: project-based assistance and tenant-based assistance. Project-based assistance funds the construction or rehabilitation of housing units and subsidizes the low-income households living in these units. Project-based assistance consists of both programs administered by HUD, such as the public housing program, and the Low-Income Housing Tax Credit (LIHTC) program, which falls under the U.S. Department of Treasury. In LIHTC, investors in affordable housing developments receive tax credits applied to their federal income tax liability. Tenant-based assistance, or vouchers, helps tenants rent in the private market and is administered by HUD. In the past decade and a half, housing authorities have significantly reduced project-based assistance, making vouchers the most popular form of housing assistance. Although most housing assistance is administered by HUD, it is operated by local housing authorities (U.S. Department of Housing and Urban Development, 2008). Two of the neighborhoods included in this study were project-based and the third was tenant-based.

In contrast to other safety net programs like food stamps and unemployment insurance, housing assistance is not an entitlement because not all eligible households receive it. HUD reports that approximately only one-fourth of income eligible households receive any housing assistance (US Department of Housing and Urban Development 2005; Fischer and Sard 2005). Relative to other social benefit programs, the housing assistance take-up rate is very low (Currie 2004), and the demand for housing assistance is far greater than the supply. A housing authority's waiting list for assisted housing can exceed thousands of applicants, and is often closed for years (U.S. Department of Housing and Urban Development 2008). This was the case for the families in this study, as they reported waiting several months and often more than a year to receive housing assistance.

In addition to the excessive demand, households whose income rises above the admission threshold are rarely terminated (Currie 2004). In most housing authorities, after households have entered the housing assistance system, they are allowed to stay as long as their income remains below the local median household income (Currie 2004). This may cause a crowding out effect, limiting the access of households with the lowest incomes (Currie 2004).

Although families living in public housing projects may have lower cost burdens, there may be drawbacks to living in them. Evidence suggests residents may be isolated from the larger community because of income and race differences (Solomon 1974). Perhaps more harmful, this isolation may limit job opportunities for residents. Without access to many weak social ties in the community, an important source of jobs (Grannovetter 1973), public housing residents may suffer economically. Additionally, project-based assistance does little to improve the quality of the neighborhood relative to

other households that access assistance programs at a high rate (Bania, Coulton, and Leete 2003). These findings have helped influence HUD to turn away from project-based assistance and more towards tenant-based, or voucher, assistance. Because this study focuses on Mexican-origin immigrants utilizing housing assistance, I will review literature about their living arrangements in the next section.

Living Arrangements of Latino Immigrants

Discourse about Latino immigrant households is frequently clouded by inaccurate perceptions by the public and by xenophobia (Chavez 1990). The “common-sense” belief is that Latino immigrants have larger households because they prefer large families (Chavez 1990). To natives, these living arrangements are often seen as a “problem” resulting in overcrowding, poor hygiene, and crime (Chavez 1990). Some cities have enacted household density regulations, which prohibit a more than a specific number of occupants per household room. Three hypotheses—cultural, economic/structural, and life course—have been offered to explain the living arrangements of Latino immigrants.

According to the cultural perspective, extended households reflect cultural and social norms that encourage attachment of nonnuclear kin (Tienda and Angel 1982; Tienda and Glass 1985). An emphasis on familism, or the deeply ingrained sense of the individual being inextricably rooted in family (Bacallao and Smokowski 2007), stems from historical Latino cultural traditions (Baca Zinn 1994). According to this perspective, Latinos who are less acculturated are likely to display a preference for extended households, and Latinos who are more acculturated are more likely to live in nuclear family arrangements.

However, modern researchers are critical of this cultural perspective (Blank and Torrecilha

1998). The family formation patterns of immigrants are often different than the family formation patterns in immigrants' country of origin and do not provide an accurate baseline of acculturation across generations (Landale 1994). Additionally, the experiences of Latino immigrants vary according to demographic characteristics (Perez 1986).

The structural/economic perspective claims that Latinos living with extended kin represent a response to socioeconomic conditions (Vega 1990). Extended family households are a resource-generating strategy, used to correct a lack of access to economic resources, which marginalized minority groups tend to experience (Stapples and Mirande 1981; Bean and Tienda 1987; Bianchi 1980; Ross and Sawhill 1975). Racial discrimination, an increasingly bifurcated labor market, low levels of education and English fluency, and citizenship status make it difficult for Latino immigrants to find high-paying jobs (Portes and Bach 1985). Living with extended family members reduces living costs and can provide resources for expenses such as childcare. Living with extended family members can also provide a temporary solution to economic hardship (Tienda and Glass 1985). According to the structural/economic perspective, there should be a relationship between household arrangements and economic resources. Immigrants with greater economic resources, like employment and family income, should be less likely to reside with extended family members because they can afford independent housing. However, the effect of economic resources on the living arrangements of immigrants varies according to country of origin (Blank and Torrecilha 1998).

The third hypothesis that explains the living arrangements of Latino immigrants is the life course explanation for extended kin, in which extended family living arrangements represent a resource-generating strategy for caring for younger children and older adults.

According to this explanation, the extended household structure of Latino immigrants parallels life course stages and events, reflecting shifting levels of economic need, dependence, and desire for privacy (Massey et al. 1987). Because young, single immigrants have not developed economic independence and do not desire a high level of privacy, they are more likely to accept living with extended kin. According to Villar (1990), when Mexican-origin immigrants are married or reunited with a spouse, they prefer the "privacy" and "freedom" of an independent home, even if this means incurring new costs. Like marriage, the birth of children is a significant life course event. Younger immigrants with young children are at the most vulnerable stage of the life course because the costs of children are the highest and the childcare needs are the greatest (Browning and Rodriguez 1985; Hondagneu-Sotelo 1994). Children under the age of six place large constraints on parents', particularly mothers', time (Tienda and Glass 1985). If both parents wish to remain in the workforce, alternative childcare providers, such as elderly family members, are needed (Boswell and Curtis, 1984; Carrasquillo, 1994; Hurtado, 1995; Perez, 1986; Tienda and Glass, 1985).

Blank and Torrechilha (1998), used data from the 1990 Panel Study of Income Dynamics Latino Sample to test these three competing hypotheses. They found no significant relationship between living with extended kin and cultural indicators or economic indicators, and instead supported the life course explanation for living with extended kin (Blank and Torrechilha 1998). Because of this evidence supporting the life course approach, a life course framework will be utilizing in this study. According to this perspective, families with children under the age of six may have a strong desire for privacy, but because of high childcare needs, they are still likely to live with extended

family members. As children grow older, families require less childcare, and therefore, families are more likely to move out on their own. Blank and Torrechilha's study is relevant to this study because the parents interviewed in this study are Latino immigrants and have children. Many of the participants were living with extended family members before accessing housing assistance. The life course theory may help explain when families made the decision to apply for housing assistance. Housing assistance may provide an alternative resource that enables families with young children to obtain the privacy they desire and still meet the childcare needs.

Elements of a Home

The idea of a "home" is very complex, and academic knowledge about home draws on research in a multitude of disciplines, including sociology, urban studies, geography, anthropology, psychology, and philosophy. Recently, sociologist Duyvendak (2011) developed a typography of home consisting of three elements: "familiarity," "haven," and "heaven."

"Familiarity" is a person's "in-depth, gradually built up knowledge of a place over time, typically associated with a sense of comfort and predictability," (Kusenbach 2015). Familiarity is a prerequisite to the other two elements of home. The second element of home Duyvendak describes is "haven," which is commonly associated with feelings of safety, security, and privacy. This element relates to the micro level of the house. Lastly, "heaven" is more outwardly oriented and symbolic. This refers to individuals' ability to develop and express themselves collectively and to connect with others, often through the creation of intentional communities. This element broadens the concept of home to public

places, including streets, neighborhoods, and cities. It is important to note that these characteristics describe places that feel like home, which are distinguishable from places that are home in a technical sense. Duyvendak reminds us that that home is a highly complex and “selective” experience (Duyvendak 2011:39) that excludes many.

Although Duyvendak’s classification of the elements of home is a simple typography, all three elements have important implications for this study. These three elements of home provide context to the public housing occupied by low-income Mexican-origin immigrant families. The element of familiarity is significant because many of the parents we talked to in this study connected home with time, and familiarity increases over time. Furthermore, given the context of the living arrangements of Latino immigrants, the haven element of home may be of increased importance to families with young children. The element of haven might change over time. For example, for families with young children, haven might refer to having the opportunity for childcare, in the form of an extended family. However, as children grow older, privacy becomes more important, and families may change their definition of haven. Lastly, the element of heaven is related to the discussion of home on the neighborhood level, and the creation of immigrant enclaves within the subsidized housing sites. Each of these elements has implications for this study.

Housing and Family Well-being

Bratt (2002) provides a comprehensive literature review regarding the relationship between housing and well-being. She proposes that housing relates to occupants in three ways: through physical attributes and availability of housing, the relationship of housing to

the occupant, and neighborhood conditions. I will review Bratt's second theme, the relationship between housing and the occupant.

This relationship between housing and an occupant is associated with overcrowding, affordability, stability, and security. Overcrowding (more than one person per room) is still viewed as a problem for more than a million US households (National Low Income Housing Coalition/LIHIS 2000), and one research project has shown that overcrowding leads to higher incidence of respiratory illness, stomach infections, and probability of death (Currie and Yelowitz 2000). In regards to affordable housing, Bratt claims that "family well-being can be in jeopardy if too much of a family's budget is committed to the fixed cost of housing, thereby not leaving enough money to cover food, medical care, transportation, clothing, as well as recreation opportunities" (Bratt 2002:19). Regarding stability and security, Bratt discusses developmental theory and outcomes for children living in stable housing. She states, "stability and security are often elusive for very low-income families, particularly if their already precarious financial situation worsens or the housing market renders their unit unaffordable" (Bratt 2002:21).

Lastly, within this theme of the relationship between housing and the occupant, Bratt discusses how housing can provide a positive sense of self and an opportunity for empowerment. Housing, as a physical space most intimately associated with one's identity, is important for how one feels about oneself. She cites Ridgeway et al. (1994:413):

Empowerment is often found in the details of the mundane world. It comes from controlling access to personal space, from being able to alter one's environment and select one's daily

routine, and from having personal space that reflects and upholds one's identity and interests.

Health and psychological benefits of quality housing also fall under creating a positive sense of self and empowerment. A 1966 study by the Department of Health, Education, and Welfare (predecessor to the Department of Health and Human Services) found that "housing affects the perception of one's self, contributes to or relieves stress, and affects health," (Schorr 1966:3). More recently, a team of researchers found that residents of Vancouver, British Columbia, who felt their homes were a good reflection of who they were and provided a good place to live, were more likely to report better health (Dunn and Hayes 2000). Despite these health benefits, it is important to note that Dolores Hayden and others writing from a feminist perspective argue that the typical home can be a source of frustration, isolation, and endless work for women, which inhibits actualization (Hayden 1984).

Bratt's work, particularly her discussion of the relationship between housing and the occupant, builds off Duyvendak's "haven" element of housing. These characteristics, lack of overcrowding, affordability, stability, security, and empowerment, can be classified as components of "haven," completing the framework of analysis for this study.

Local Housing Landscape

This study analyzes data from a housing program in the city of Rocky View.¹ The following paragraph contains statistics from the most recent U.S. Census (U.S. Census

¹ I have disguised the name of the city in which this study takes place.

Bureau 2015). Rocky View's housing situation is much different than Colorado's. 62.9% of residents were living in the same house for at least one year, which is a far lower percent than Colorado's 80.7%. The homeownership rate is also lower (49.0% in Rocky View; 65.4% in Colorado). However, these statistics can largely be attributed to the large population of college students. A greater percentage of housing units are located in multi-unit structures (46.7% in Rocky View; 25.9% in Colorado), and the median value of owner-occupied housing units is much greater (\$489,400 in Rocky View; \$236,200 in Colorado). Within Rocky View, 33% of homeowners with a mortgage spend at least 30% of their income on monthly mortgage, which is slightly lower than the national rate of 35%.

According to a 2015 report released by Apartment List, 59% of renters in 2014 were cost burdened, the highest rate in the state and top ten in the nation ("41-Year Wait, 2015). While rent has risen 32% since 2012, personal incomes have grown by an estimated 6% at the same time ("41-Year..." 2015). From 2000 to 2012, Rocky View Housing, the city's housing authority, lost an average of 471 affordable units per year ("41-Year..." 2015). These statistics clearly demonstrate that lack of affordable housing is a problem in Rocky View.

Local Demographic Landscape

This section will review Rocky View's demographic trends, primarily using the most recent Census data. In 2014, Rocky View had an estimated population of just over 105,000 people, making it the eleventh largest city in Colorado by population. From April 1, 2010 to July 1, 2014, Rocky View's population increased by 7.8%, or slightly faster than the rest of

the state, which increased 6.5%. Compared to Colorado, in 2010, Rocky View had a lower percentage of persons under 5 years (4.1% in Rocky View; 6.8% in Colorado), a lower percentage of persons 65 years and older (8.9% in Rocky View; 10.9% in Colorado), and a far lower percentage of persons under 18 years (13.9% in Rocky View; 24.4% in Colorado). However, Rocky View's median age of 28.7 is younger than Colorado's median age of 33.7. This is largely due to the presence of college students.

In terms of racial composition, Rocky View is more homogenous than Colorado. A higher percentage of Rocky View residents identify as white alone (88.0% in Rocky View; 81.3% in Colorado), and as white alone, not Hispanic or Latino (83.0% in Rocky View; 70.0% in Colorado). A higher percentage of residents also identify as Asian alone (4.7% in Rocky View; 2.8% in Colorado). The same percentage of residents identifies as Native Hawaiian and Other Pacific Islander as Colorado (0.1% in both Rocky View and Colorado). A lower percentage of residents identify as black or African American alone (0.9% in Rocky View; 4.0% in Colorado), American Indian and Alaska Native alone (0.4% in Rocky View; 1.1% in Colorado), and as two or more races (2.6% in Rocky View; 3.4% in Colorado). Lastly, and most significant for this study, a much lower percentage of Rocky View residents identify as Hispanic or Latino (8.7% in Rocky View; 20.7% in Colorado).

There is a slightly larger percentage of foreign-born persons in Rocky View than in Colorado (10.3% in Rocky View; 9.7% in Colorado), but fewer persons 5 years and older speak a language other than English at home (14.3% in Rocky View; 16.8% in Colorado). Rocky View residents have very high levels of educational attainment. 95.6% of persons 25 years and older in Rocky View have received a high school diploma, which is greater than

the state rate of 90.2%. Fully 71.8% of persons 25 years and older have received a bachelor's degree or higher. This is nearly double the state rate of 37.0%.

In addition to high education rates, Rocky View has a high median family income. According to the 2014 American Community Survey 1-Year estimates, the median family income in Rocky View is very high (\$92,915). Despite this, 22.2% of all people lived below the poverty level, which is much higher than Colorado's poverty rate of 13.2%. In 2013, the poverty rate for Latino children in the county was 39%. Furthermore, in the county the gap between white alone households and Latino households is wider than the gap nationally, and Hispanic families earn less than they do nationally. In the county, the 2013 median household income was \$72,074 for white alone families and \$38,076 for Latino families. National, the median household income was \$58,096 for white alone families and \$42,042 for Latino families.

According to the Colorado Center on Law and Policy's Self-Sufficiency Standard for Colorado, the cost of living in the county, particularly housing and childcare, make it one of the most expensive counties in the state to afford basic needs. For two adults with a child in preschool and primary school, a household would need to make \$75,906 per year to be self-sufficient. The same family living in Pueblo County would only need to make \$51,341 to be self-sufficient.

In summary, Rocky View has a high number of college students and is more racially homogenous than the rest of Colorado. There is a much lower percentage of people who identify as Hispanic or Latino than Colorado as a whole. There percentage of foreign-born persons is higher than the state, and Rocky View has extraordinary levels of educational

attainment. Median family income is high, but poverty rates exceed state levels. Lastly, the cost of living is one of the highest in the state.

Chapter 3: Methods

Personal Interest

Before beginning this study, I had developed an interest in the built environment and its relationship to public health. I arrived at this interest through my studies and enrollment in the Public Health Certificate at my university and an internship with the county's public health department. Several of the courses I took, including Social Inequalities in Health and Health and Medical Geography, highlighted the importance of the built environment and neighborhoods in health outcomes and health disparities. While working at the public health department, I helped write a report on the state of health equity in the county. In writing this report, I collected and compared statistics about the built environment including grocery store density and liquor store density across census tracts and ZIP codes. I was intrigued by the disparities that existed across geographic lines.

In addition to data sources about the built environment, I also collected statistics on poverty in the county. One of these statistics, the child poverty rate, stood out to me. A report on the status of children in the county found that the 2013 child poverty rate among Hispanic children was 42.1% compared to 4.6% for white, non-Hispanic children ("The Status of Children..." 2015). This statistic was shocking because I had always considered Rocky View to be a wealthy city and was unaware this level of poverty existed. My experiences in the city's large state university had masked the poverty in the surrounding community.

Although my status as a student had hidden the city's poverty rate, it did not hide the cost of living, particularly the housing prices. Like my peers, I struggled to pay rent. I witnessed several of my friends break neighborhood zoning laws which mandated that no

more than three unrelated adults live together in the same house. A few months before beginning this study, the BBC ran a story about the lack of affordable housing in the city.

Following my internship with the public health department, I began an internship in the resident services department of Rocky View Housing, the city's housing authority. This internship helped me look beyond the student perspective and understand the importance of affordable housing for both individuals and communities. On the individual level, affordable housing has the ability to stabilize completely a person's life. Rocky View Housing had recently completed a housing project following the principles of Housing First, or "an approach to ending homelessness that centers on providing people experiencing homelessness with housing as quickly as possible—and then providing services as needed, ("Housing First" 2016). On the community level, I learned that affordable housing helps to preserve the diversity of a city by making it more accessible to low-income families.

During the internship, I read a white paper written by the executive director of Rocky View Housing. In this paper, the executive director referenced the Moving to Opportunities program and how researchers discovered that when parents moved to low-income neighborhoods, they had trouble accessing better schools because they did not always know how. I began thinking about the same question in the context of public housing: Did the move into a public housing site affect a family's access to additional social assistance programs?

The take-up of social assistance programs spurred my interest in conducting this study, and I included questions about it in the interview schedule. I was also interested researching the effectiveness of Rocky View Housing in meeting the needs of the people utilizing it. However, as discussed in Chapter 1, my research questions evolved during the

study. In response to the question “what has public housing done for you?” families rarely mentioned specific components of the housing assistance program. Instead, they discussed the things that housing assistance allowed them to do. To the participants, their place of residence consisted of more than just housing assistance, and they were describing the elements of home that were significant to them. Therefore, I modified my research questions to the following: How do low-income Mexican-origin immigrants construct home in a subsidized housing program? What are the threats to constructing home?

Recruitment and Sampling

Interviews were conducted between October 2015 and January 2016. I received approval to conduct this study from the University of Colorado Boulder's Institutional Review Board (IRB). The IRB approved me to interview individuals aged eighteen or older who currently lived in one of Rocky View Housing's subsidized housing family sites. The IRB also approved me to conduct background interviews with people in the community, such as employees of the housing authority, housing and human services employees, and social workers. Background interviews were included in this study to provide insight into the housing situation in Rocky View beyond the housing sites and to help me identify potential themes in my interviews with residents.

People accessing housing assistance were recruited with the help of the Resident Services Family Site Coordinator, April.² April had served as my internship supervisor at the housing authority, and I had developed a strong working relationship with her. She is well liked by residents and has many connections in the subsidized housing family sites.

² To protect the identity of participants, both residents and background interviewees, I have given them all pseudonyms.

April identified community leaders in three public housing family sites, and using a script, informed them of the study. These community leaders, using the same script, recruited people within their social circles to participate in the study. Because the housing authority serves as the residents' proprietor, community leaders were used to help avoid coercion of participants. Because the community leaders likely had greater power within their communities, the script emphasized that a student was conducting the study and that there was minimal risk in participating. After recruiting participants, the community leaders reported their progress to April. In addition to this method of recruitment, the housing authority posted a recruitment flyer in the same three subsidized housing sites. These methods of recruitment were approved by the IRB.

Background interviewees were recruited by the method of convenience snowball sampling, limited to the local county. Personal acquaintances, including April, served as my initial contacts. These contacts shared the recruitment materials with people they knew in the community whom they thought might be interested in participating and who fit the study criteria. The recruitment materials were shared through email. This method of recruitment was approved by the IRB.

The IRB approved my request to waive documentation of written consent and instead obtain verbal assent. Verbal assent was used as an extra measure to protect the identity and citizenship status of participants. Some of the participants or members of their family may have been unauthorized immigrants. Perceived risk of participation was likely greater than the actual risk of participation. Before each interview, participants were given a copy of the verbal assent script written in Spanish. After participants had reviewed a translated copy of the verbal assent form and it was read to them, verbal assent was

obtained. Verbal assent was also obtained from the background interviewees. See Appendix A for the verbal assent form in English and Appendix B for the verbal assent form translated in Spanish.

Participants were informed that they could voluntarily end the interview or decline to answer a question at any time, but none of them did this. Before each interview, I also verbally requested permission to audio-record the interview on my phone. Ten of participants agreed to be audio-recorded. Although the interviews lasted approximately one hour on average, they ranged in length from twenty-four minutes to approximately three hours. I only felt strained for time in the interview with Luciana, which was the one that lasted three hours.

For my sample of residents, I interviewed thirteen individuals who were currently accessing housing assistance, either living in public housing, affordable housing, or using a Section 8 voucher in a Section 8 community. This sample contained twelve women and one man. All participants were born in Mexico and had children. There are a few potential explanations for why all the participants were born in Mexico. Firstly, although I do not know racial/ethnic composition of each housing site, the majority, though not all, of families living in them are Mexican-origin immigrants. Additionally, all three of the community leaders April identified were Mexican-origin immigrants, and because the community leaders recruited participants from their own social circles, it is likely that the community leaders only asked other Mexican-origin immigrants to participate. Sixteen individuals were recruited to participate in this study. Of the three who did not participate, two informed the translator via phone that they no longer wished to participate in the study, and the other individual was not present at the scheduled time of her interview. The

response rate of this study, among individuals who were recruited by community leaders, was 81.25%.

For my sample of background interviewees, I interviewed two individuals, a woman who works for the housing authority (April) and a man who works for an education program that serves low-income families. I asked four individuals to participate in the background interviews, (a response rate of 50%). The two individuals who did not participate did not return my emails.

Gathering the Data

For the sample of participants accessing housing assistance, I used qualitative data gathered through in-depth, semi-structured interviews I conducted with a Spanish-translator. For the interviews, I designed a semi-structured interview schedule, which included questions about their families, neighborhoods, previous neighborhoods, the housing authority, use of social assistance programs, and stigma. See Appendix C for the interview schedule and Appendix D for the interview schedule translated in Spanish. Each interview was conducted either in the living room or the kitchen in the home of the participant.

According to Rallis and Rossman, semi-structured interviews ask all participants a pre-determined list of open-ended questions (2011). Participants answer freely, which allows the discussion to flow in new or unexpected directions. Because the questions are standardized, semi-structured interviews may be useful when interviewing a large number of participants. Using semi-structured interviews helped standardize them and make them easily comparable for analysis and conceptual development. This format also helped me

attempt to keep the interviews relatively conversational while simultaneously providing structure and direction. The loosely structured interviews allowed participants to tell stories and let me ask probing or clarifying questions when necessary. It also provided me the opportunity to ask about topics that were not included in the interview schedule, but were brought up during the interview. This probing is consistent with other qualitative research (Rallis and Rossman 2011). Some of the interviews strictly followed the interview schedule while others were more conversational, particularly those in which participants told stories about their lives.

Despite my attempt to keep the interviews conversational by using a semi-structured format, the language barrier between the participants and me frequently inhibited my ability to do this. All of the interviews except for one were conducted in Spanish, and a translator was present at each interview. The translator was a bilingual undergraduate student at the University of Colorado Boulder. She had prior experience conducting qualitative research. During each interview, except for the one conducted in English, I would ask a question in English, and then the translator would ask the same question in Spanish. The participant would respond in Spanish, and the translator would translate the response to English. Although this method slowed down the interviews, it allowed me more time to consider each response and develop probe or clarifying questions if necessary. It also allowed me to record detailed notes, including direct quotes in some cases. In addition to the participants' responses, I also made minimal notes about the setting, the participant's body language, and the rapport we developed with the participant.

Although this language barrier was present for twelve of the thirteen interviews, the degree of conversation and formality varied widely. For the most part, the shorter

interviews were more formal and did not deviate much from the interview schedule.

Participants typically gave short responses consisting of a few sentences. Conversely, the longer interviews included more personal stories and tangents. In some cases, particularly in the interview with Luciana, the participants would talk for a long period (twenty minutes) without stopping for translation. When this occurred, the translator took detailed notes. Occasionally, in some of the longer interviews, a topic not included in the interview schedule came up and extended the interview.

To build rapport with the participants, before the interview began, I told them that I had worked with the housing authority during the previous summer. I had spent approximately fifteen hours a week at one of the public housing sites and had visited another public housing site several times. The third site I had not visited until beginning the study. From the internship, I had developed a casual relationship with one of the participants, although we had not had a conversation. Several of the other participants, I would estimate half, recognized me and knew that I worked with the housing authority, which I believe helped me establish a moderate amount of trust among these residents. I also mentioned that I had worked with April. Because April was well liked by the residents, I believe this also helped me establish trust with the participants.

Although rapport varied among interviews, I believe I was moderately successful in building rapport with the participants. In some of the longer interviews, participants would become completely enthralled in their responses and would ask us questions about our studies and our hometowns. Conversely, there was generally less rapport in the shorter interviews, as participants were more likely to answer questions succinctly and less likely to engage in conversation. However, in each interview, I believe my inability to speak

Spanish and my identity as an outsider in the community significantly inhibited my ability to build rapport.

I compensated each participant with \$15 in cash for her/his time. Although this is a relatively small amount, fifteen dollars per hour is consistent with the practices of Rocky View Housing. Several of the participants were hesitant to accept the money; however, after explaining it was from a grant, they accepted all it. The background interviewees were not compensated.

Analyzing the Data

I did not transcribe the interviews. However, I took detailed notes during each interview. For the interviews that were audio-recorded, I made note of the times of quotes that stuck out to me. After the completion of each interview, I recorded the participant's answers to each question asked during the interview and made note of the most sociologically interesting responses. For the audio-recorded interviews, I listened to the recordings and added the quotes I indicated in my notes to the field notes.

To analyze the data, I first coded it based on topics and questions. The field notes served as my raw data files. After an initial close reading of the field notes, I identified eight categories and developed meanings and descriptions for these categories. I then wrote memos about each of the categories and created subcategories. The eight initial themes were synthesized to three final categories. After finalizing these categories, I reviewed my field notes and the audio-recorded interviews to supplement the categories with direct quotes. Although I also wrote field notes for the two background interviews, I did not include these notes in my close readings but instead used them to help me identify themes.

Limitations

There were several limitations to this study. The included: gathering data from semi-structured interviews, the sample and sampling method, the identity of my translator and me as outsiders, and translation of the interviews.

Given the qualitative and exploratory nature of this study, reliability and validity are difficult to establish. According to Chambliss and Schutt, reliability is "a procedure [that] yields consistent score when the phenomenon being measured is not changing," (2006:335). In qualitative research, people provide specific answers that are applicable in the context of the interview and vary based on the subject, how the question is asked, how the question is interpreted, and analysis of data. Given the constraints of the study, there was not time to have another person code the data, and therefore I was unable to establish strong measures of reliability, specifically inter-coder reliability. However, because I did not perceive that the participants were deceiving me, I was able to manage moderate levels of validity.

Additionally, in the last several years, cultural cognitivists have called into question the validity of in-depth interviews. Jerolmack and Khan (2014) argue that interviewers often conflate self-reports with behavior and erroneously inference situated behavior from verbal accounts, which they label the attitudinal fallacy. They claim meaning and action are collectively negotiated and context-dependent, and therefore self-reports of attitude and behaviors are of limited value because they are overly individualistic and abstracted from the lived experience (Jerolmack and Khan 2014). Pugh (2013), however, contends that these critiques are connected to limited understanding of the information available in in-

depth interviews subjected to interpretive analysis. Pugh elaborates on four types of information gathered from in-depth interviews: the honorable, or the framing of answers by interviewees to present themselves in the most favorable light; the schematic, or the language and non-verbal cues interviewees use to convey the frameworks through which they view the world; the visceral, the emotional landscape of desire, morality, and expectations that shapes interviewees actions and reactions, and meta-feelings, or how interviewees feel about the way they feel (Pugh 2013). Vaisey (2013), writing in response to Pugh, argues that interviews are useful for detecting the cultural schemas available in a social environment and claims that Pugh's sketch of how culture is related to action and the dual-process approach are similar. Although this study did not include ethnographic investigations, the data reported in Chapter 4, Chapter 5, and Chapter 6 fall under Pugh's classification of visceral information. Participants discussed their feelings about home. They spoke positively about the attributes they valued in constructing home and negatively about the threats they faced.

A third limitation of this study was the sample of public housing residents. Although convenience sampling is frequently used in exploratory research, this sample is not representative of the general population of people living in public housing family sites in Rocky View or beyond. Furthermore, the participants from each of the housing sites, the public housing site, the affordable housing site, and the Section 8 housing site were not representative of the population of each site. Notably, only one man participated in the study and children were excluded. Each participant was born in Mexico, which is not true of all individuals living in these three housing sites. Each participant had connections, either directly or through the community leaders to April. Because of this relationship, they

may have had a more positive opinion of the housing authority than the population. Each participant was also a member of the social circles of their respective community leader.

Another sampling limitation was that I only sampled families utilizing housing assistance, thereby selecting on the dependent variable. Because of this, there is no basis of comparison between the participants included in this study and individuals of a similar demographic background not utilizing housing assistance. This decision was made because the population of individuals accessing housing assistance through Rocky View Housing was accessible to me because of my internship and my working relationship with April. I would not have had as much support in recruiting participants living outside Rocky View Housing.

In addition to sampling, time was a limitation. Data collection was limited to four months because of the tight schedule for undergraduate honors theses. If more time were available, I would have attempted to create a more representative sample, recruit background interviewees, and recruit low-income Latino families living outside of public housing sites for comparison.

Although I believe my internship with the housing authority and my relationship with April helped me build trust with the participants, my identity as a young, Caucasian, U.S. born, English-speaking, college-educated man made me an outsider in this community. My translator, a young Caucasian, U.S. born, college-educated woman, was also an outsider. These identities may have affected what the participants told us. During two of the interviews, those with Luciana and Mariana, the participants acknowledged differences in culture between them and us.

A final limitation was language. My inability to speak Spanish limited the extent to which I could recruit participants and also may have limited my ability to understand the complexity of concepts described by the participants, as some of the words spoken by participants may not have had an English equivalent. My analysis was based on the translation of what participants said, not what they said directly.

Chapter 4: Home is a Household

Introduction

The low-income Mexican-origin immigrants who participated in this study sought to construct home for their families. Although the word home itself rarely came up during the interviews, when parents answered the question, “what has public housing done for you?” they told us about the things that public housing allowed them to do, like spend time with their children, instead of talking about specific components of the housing program. For example, when we asked this question to Violeta, a woman who had lived in a public housing site for ten years, she responded by saying, “Public housing has made a difference in my life because it makes it easier for me to live with three children.” Instead of talking about the components of housing assistance, Violeta talked about what it had allowed her to do. Parents’ response to this question signaled that they had aspirations relating to the home that transcended receiving housing assistance.

This was also illustrated by Mariana’s case. Mariana was a mother of three children ages twenty, fourteen, and four. She had been using housing assistance for eleven years. When we asked Mariana about what public housing had done for her, she said:

It’s my dream to own my own home, but it’s impossibly expensive. We were thinking of our daughters and our own space when we moved here. We have worked hard to provide them with opportunities.

This quote demonstrates that Mariana aspired to own a home and that she associated home with providing opportunities for her children. Again, providing opportunities for children was not a component of the housing program. To these families, home was more than receiving housing assistance. They sought to construct a home that contained attributes that they deemed valuable. The following two chapters will discuss these attributes of home at the household level and the neighborhood level.

For these parents, home was constructed at two different levels—the household level (which refers to the individual apartment) and the neighborhood level. Parents identified four attributes of home that were significant for them at the household level: space, independence, time, and safety. At the neighborhood level, parents identified three attributes of home: physical features, support, and neighborhood safety. Several of these attributes were similar and driven by a single value. For example, both safety and neighborhood security were driven parents' value of preserving the physical wellbeing of their families. However, families experienced a multi-level system of threats, which could undermine their ability to construct home. These threats included the growth and aging of the family, citizenship status of members of the family, stigma, lack of integration into the community support system, and surveillance by the housing authority.

The following three results chapters are organized to align with the story of construct home described in the previous paragraph. This chapter, Chapter 4 will discuss the attributes of home at the household level that were significant to parents, while Chapter 5 will discuss elements of home on the neighborhood level. The final results chapter, Chapter 6, will examine the multi-level system of threats parents faced in constructing home.

At the household level, parents identified space, independence, time, and safety as the most important attributes of a home. Space refers to the avoidance of overcrowding, as many families were potentially living with extended family members or in overcrowded conditions before accessing housing assistance. As a brief side note, throughout the data chapters I will frequently refer to the living situation of families before accessing housing assistance. Understanding inadequacies in previous housing arrangements helps illuminate what parents value in constructing their home. In addition to overcrowding, parents who were living with extended family members also wished to establish their independence as a nuclear family. Next, because of the economic benefits of housing assistance, some parents reported having more time to spend with children and provide their own childcare. Lastly, families wanted a household to provide safety, particularly safety from homelessness.

Home is Space

Several parents we talked to told us that lack of space was a motivating factor for applying for housing assistance and for moving away from their previous place of residence. Specifically, they talked about providing enough space for their children to grow up and avoiding overcrowding. Overcrowding is defined as a living condition in which there is more than one person per room (National Low Income Housing Coalition/LIHIS 2000).

Before continuing, however, it is important to note that it was not possible to determine whether these families met the technical definition of overcrowding. We did not ask about the number of people living in the home or the number of rooms in the home. If both the extended family and the family of the participant were small and lived in a house

with a large number of rooms, they may not have not qualified as being overcrowded, according to the technical definition. Therefore, for this study, I will consider parents living with extended family members, as well as parents that mentioned physical constraints in their living conditions, to be overcrowded.

Six of the thirteen parents we interviewed (46 % of all parents), Florencia, Violeta, Mariana, Patricia, Anthony, and Regina, mentioned that before accessing housing assistance, they lived with extended family members in Rocky View. Violeta and Mariana both lived with their respective brothers while Patricia and Anthony both lived with their respective sisters. Regina lived with her cousins, and Florencia, who at twenty-four was the youngest parent we interviewed, lived with her parents. I am classifying Florencia with other parents who lived with extended family members because her husband and child also lived with her. In Florencia's household, like the households of other parents who lived with extended family members, two nuclear families were living within the same households.

In addition to these parents, two others who had not lived with extended family members, Isabel and Bianca, said that they had experienced overcrowding before receiving housing assistance. For example, Bianca, the mother of a ten-year-old daughter and four-year-old son, had lived in her subsidized apartment for four years. Before moving to this apartment, she, her husband, and her daughter had shared a single-bedroom apartment. She told us, "I needed another bedroom for my son." Even though Bianca had not lived with her extended family, she experienced conditions of overcrowding.

Adding the six families who had lived with extended family members and two families who explicitly mentioned space constraints in their interviews, means that eight

out of thirteen families (62% of all families) had experienced overcrowding before receiving housing assistance. Although the sample was not representative of families receiving housing assistance in Rocky View or large enough to draw conclusions, overcrowding was relevant to the majority of families that participated in this study.

Parents did not discuss overcrowding as a concern before their children were born. This aligns with Massey et al. (1987), who claims that before the birth of children, immigrants have not developed economic independence and are not in the life stage where privacy is most desired. In this study, parents only discussed overcrowding after their children were born and grew older. Parents' discussion of overcrowding supports Torrechilha's (1998), which suggests that as children grow older, there should be a movement away from the extended family.

One resident, Mariana, linked overcrowding to health. Mariana was the parent who dreamt of owning her own home. When we asked her about why she made the decision to apply for housing assistance she talked about space for the children and associated space with health. She said:

When we first got here [Rocky View], we lived with my brother, but we both had kids. We had to share an apartment in such a small place. With any program, I understand that there is going to be a wait, but I had a desperation to have my own place and to just be with my own family.

Interviewer: Could you tell us more about this desperation?

I just wanted the space for the kids. It's healthier for the family and kids growing up to own their own place. It's good for kids to see their family owns their own space.

Although this quote illustrates several important concepts, including the identity of her family, which will be discussed in the next section, I included the quote here to show how space was talked about as health. Mariana did not identify any particular health outcomes that were associated with having more space for children; however, she established the fundamental relationship, and this aligns with the literature. As mentioned in the literature review, overcrowding can lead to worse health outcomes, such as higher incidence of respiratory illness, stomach infections, and the probability of death (Currie and Yelowitz 2000).

Overcrowding was not only important when families made the initial decision to apply for housing assistance, but also when a new child was born while a family was already utilizing it. Housing policies mandate that children of the same gender must live in the same room. This policy can lead to overcrowding within subsidized apartments.

Returning to the case of Mariana, when her family began accessing public housing, she had two daughters. The family lived in a two-bedroom apartment, where the parents lived in one room, and the two daughters lived in another room. This was a comfortable living situation until another child, a son, was born. When this happened, the family submitted an application to move into a three-bedroom apartment to avoid overcrowding.

Therefore, even among families receiving housing assistance, overcrowding can continue to be problematic. This threat shall be further discussed in Chapter 6.

Among the families we interviewed, housing assistance was a strategy to avoid overcrowding in Rocky View and to provide more healthy lives for children. However, when a child was born during the utilization of housing assistance, families once again faced the threat of overcrowding and struggled to provide appropriate space for their children. Space, or the lack of overcrowding, was an important component of the relationship parents and their homes and housing assistance was an important means of establishing this relationship.

Home is Independence

Although parents who were living with extended family members before moving to a subsidized unit expressed concerns about overcrowding and providing space for their children, overcrowding was likely not the sole reason for this decision. Several parents reported that the decision was instead tied to their desire to live in a home with only their nuclear family. In these cases, the relationship between the resident and their home was tied to their desire for independence.

The case of Florencia illustrates the desire for independence. Florencia was a twenty-four year old mother of a two year old and three month year old. When I asked her about her reasons for seeking housing assistance, she described her prior living situation. After she had married, she and husband lived with her parents and two younger sisters for a year. They lived there for a year and a half before moving to a public housing project site,

where they had lived for a year. They made the decision to move because they “wanted to get a place for themselves.”

Although her parents’ home may have been overcrowded when she and her husband lived there, Florencia did not describe a desire to move to a house where her children would have more space. Instead, she and her husband sought greater independence by having a “place of our own.” Therefore, even though families may have experienced overcrowded conditions, independence was an important factor for families making the decision to move to public housing.

Anthony echoed the same desire for independence. Anthony, the only man we interviewed, was the father of three children ages sixteen, seven, and five. His family had been using a Section 8 voucher for six years. When we asked him about his previous living situation, he said:

My sister lived in a mobile home in Rocky View Housing and rented us a room. She actually didn’t charge us rent, but we tried to help with expenses. You can’t be with family for too long. I didn’t want to not depend on myself.

Clearly, independence was important for Anthony. In fact, his desire for independence led his family to move out of his sister’s mobile home and into emergency transitional housing offered by a local nonprofit five months before receiving the Section 8 voucher. This move provided the family with greater independence. However, the policies

of this nonprofit only allow families to live there for two years. While the move provided temporary independence, it was not a long-term solution.

Later in the interview, when we asked Anthony what housing had done for him, he told us, “it’s good to be independent. You can avoid difficulties with other children.” Clearly, independence was important for Anthony³. In regards to the end of this quote, Anthony was referring to difficulties between his children and his sister’s children. When this portion of Anthony’s quote is taken in conjunction with his statement, “You can’t be with family for too long,” his decision to apply for housing assistance appears to be a strategy to mitigate conflict with his sister’s family.

In addition to greater independence, moving also helped parents further define their relationship with their children. Returning to Mariana’s quote in *Space and Overcrowding*, she said that, “It’s good for children to see their family owns their own space.” Mariana wanted to set an example of an independent parent for her children. Although she and her husband did not technically own the apartment they were currently living in (they were renting it), it was important to her that her children had space and saw that their parents were able to provide it to them.

Villar (1990) said that the will for greater independence often outweighed the financial position in the family, meaning that families were more likely to take a financial hit to have greater freedom and privacy. This was true for several families, who experienced a rent increase after receiving their housing assistance. However, this rent increase was justified because it provided independence and avoidance of overcrowding. For example, Isabel said that their current subsidized apartment was more expensive than

³ It is interesting to note that Anthony, like other parents, was referring to independence from extended family members, but not to independence from the government.

where they had lived previously, but it was worth it because she could spend more time with her children.

These cases help us understand how the families we interviewed valued independence and how housing assistance provided a means to achieve independence. Not only was it important for families to avoid overcrowding, but it was also important for them to establish independence. Independence was one of the most important ways in which parents in this study related to their homes.

Home is Time

In addition to providing opportunities to avoid overcrowding and to establish independence, housing assistance also served as a mechanism to provide childcare and for parents to spend more time with their children. According to the life course explanation for the living arrangements of Latino immigrants, younger immigrants with young children are at the most vulnerable stage of the life course because the costs of children are the highest and the childcare needs are the greatest (Browning and Rodriquez 1985; Hondagneu-Sotelo 1994). The life course approach would leave us to believe that typically families would live with extended family members to meet childcare needs, the economic incentives offered through housing assistance, namely lower cost-burden of housing, may have provided families with young children a strategy to cope with their vulnerability. Additionally, even if childcare needs were not a concern, parents still valued time spent with children.

Four of the thirteen interviewed parents (31% of all parents), Mia, Catalina, and Carolina, and Bianca, brought up a reference to housing cost-burden. None of these four

families were living with extended family members before accessing housing assistance, and of the four, only Bianca said she had experienced overcrowding. Although space and independence may have been motivating factors in families' decisions to apply for housing assistance, Mia, Catalina, and Carolina primarily talked about economic interests.

The story of Mia, a mother of four children, who had been using a Section 8 voucher for nine years, illustrates the economic situation of families facing high cost-burden of housing. She said that the apartment she lived in before her current apartment was very expensive but nice and old. "After the rent check, there wasn't much money left over to spend on anything else." Although these families could afford to pay for their rent, it accounted for a large portion of their income.

However, like space and desire for independence, the economic benefits of receiving housing assistance were frequently linked to children, especially how lower rent allowed parents to spend more time with their children. Florencia did not talk about cost-burden as a motivating factor for her to move into a public housing site, but when we asked her about the benefits of living in public housing, she said, "It's great to have some of this help from the government. Right now rent is so expensive here. I can stay home and not work."

It is significant to note how Florencia decided to spend her excess time. Instead of spending it with friends, her partner, or pursuing another interest, she decided to spend time providing care for her children. Instead of working and relying on someone else, either a childcare facility or a trusted family member or friend, to watch her two-month-old child, Florencia could provide childcare for her infant herself. In this case, housing assistance allowed Florencia's family to survive as a single-earner household.

Lastly, families valued spending time with their children even if childcare was not a concern. As mentioned in *Home is Independence*, Isabel mentioned that her subsidized apartment was more expensive than her previous apartment, but that it was worth living there because she could spend more time with her children. This case illustrates that parents valued spending time with their children beyond the necessity of providing childcare. Given excess time, not all people would decide to spend it with their children. Because of this, perhaps time, specifically time spent with children, could be conceived as an element of home.

Home is Safety

Safety is the last attribute of home that will be discussed in this study. Here, safety is more relevant to the physical protection a subsidized housing unit provides. One aspect of this component is safety from homelessness. According to HUD, the definition of homelessness is:

an individual who lacks housing (without regard to whether the individual is a member of a family), including an individual whose primary residence during the night is a supervised public or private facility (e.g., shelters) that provides temporary living accommodations, and an individual who is a resident in transitional housing.

The case of Luciana illustrates how subsidized housing can be used as a protection against homelessness, thereby providing safety to families that utilize it.

Luciana was one of the oldest parents we interviewed, and she had had several traumatic experiences in her life. All of her five children, except for her youngest child, had graduated high school. She had lived in a public housing site once before the interview. She moved because her ex-husband had taken the family out of public housing because of the stigma they had encountered. Eventually, she divorced her husband and had lived in a safe house for several years. She told us:

At first [following the divorce] I wasn't working either. I lived in a safe house for two years. They were charging half rent. I needed somewhere to live and was scared. They charge more here [in public housing], but I can pay it. It's less than an apartment.

Later in the interview, we asked her about the application process for housing assistance, and she said the following:

It took a lot of time. A year of waiting. It was really urgent we get a place to live. We were in transitional housing, and it was urgent. We spent four months without transitional housing and went to the [Rocky View Housing] office everyday.

These quotes illustrate Luciana's vulnerability when applying for housing assistance. According to HUD's definition of homelessness, Luciana was homeless when she applied for housing assistance. Because she received housing assistance, she was protected from overcrowding.

Regina's story also demonstrated an element of safety. Although she was not at risk of becoming homeless, she was physically in danger at her previous place of residence. Regina was a mother of three children ages nineteen, sixteen, and thirteen, and who had utilized a Section 8 voucher for sixteen years. She told us that in her previous apartment, there was a break-in, and she was physically assaulted by an intruder. The intruder later came back to her house. The police officers investigating the incident told her about housing assistance, and she applied after that. In this case, housing assistance allowed Regina to move from her current apartment and provided her with protection from her assailant.

Unlike the three previous categories, space, independence, and time, parents did not link safety directly with their children. Safety only came up three times during the interviews, and none of the parents connected it to children, even though, in the cases of Luciana and Anthony, the children experienced homelessness.

Conclusion

A number of factors, including avoidance of overcrowding, desire for independence, time, and safety, were significant attributes of the home identified by families on the household level. While I have divided these motivations into separate categories, they should not be thought of as mutually exclusive, but as intersecting. Often, the attributes

were linked by needs of children. For example, parents did not talk about overcrowding as a problem until after children were born. Similarly, families did not worry about seeking independence from their extended family members until after their children were born. Parents frequently related economic benefits of accessing housing assistance regarding their children. The exception is the category of safety.

Chapter 5: Home is a Neighborhood

Introduction

The previous chapter discussed the way in which low-income Mexican-origin immigrants construct home on a micro level. However, as Duyvendak (2011) discusses, home is more than an individual house—it is a community or space in which individuals can develop and express themselves collectively and connect with others through the construction of community. This chapter will focus on home on a larger scale—the neighborhood.

There are many similarities between constructing a home on the individual scale and the neighborhood scale. The themes discussed in this chapter represent nearly the same aspirations discussed in the previous chapter, namely, space and security. The difference is that this chapter will discuss these aspirations of families on a larger scale. The families we interviewed sought to live in a neighborhood that allowed space for their children to play and was located close to stores and schools, provided neighborhood support, and offered security within the neighborhood. The decision to access housing assistance and move to a neighborhood with other families utilizing housing assistance allows families to fulfill these aspirations and, therefore, assisted them in constructing the home they desired.

Home is Neighborhood Features and Location

In the previous chapter, I examined how parents discussed space as it related to the individual house or overcrowding. On the neighborhood scale, parents talked about space as the physical characteristics of the neighborhood, as well as the neighborhood's

proximity to other places such as stores and schools. Similar to the individual home, space at the community level was often linked to children and ensuring they had enough space to play. Parents also brought up transportation, which is significant because several of them did not drive.

Quotes by Carolina and Bianca demonstrate the value families placed on having space for their children to play. Carolina, a mother of four children ages ten, eight, five, and seven months, had lived at the affordable housing site for nearly four years. She highlighted space for her children to play by talking about her previous place of residence. When we asked her what it was like, the first thing she told us was, “I liked it there, but there was no lawn for the kids to play.” Because this was the first comment that Carolina made when we asked this question, it is likely she saw the lack of a place for children to play as the largest deficiency in her old home.

Similarly, Bianca, one of Carolina’s neighbors, discussed a place for the children to play. She said, “I can spend more time with them [her children] and go to the park. They can spend more time with their friends when I’m with my friends.”

Although Bianca’s quote is also tied up with the theme of time as time discussed in the previous chapter, it highlights the physical features of her neighborhood. The park provides a place for her children to play and interact with other children. Both Carolina and Bianca identified space for their children to play as an important physical feature of their neighborhood. Therefore, space in regards to children was not only important in the home, but also within the neighborhood.

In addition to room for their children, parents also discussed the proximity of their home to other places, namely stores and schools. Patricia was a mother of three children,

ages seven, five, and one. She had lived in her current apartment for four years, but had utilized housing assistance for six years. When asked how she would describe her community, Patricia said, “The neighborhood has a good location. The stores and schools are close and accessible.” For Patricia, the physical location of the neighborhood was one of the most significant qualities of the neighborhood.

Concerns about proximity to stores and schools were exacerbated by the fact that several of the parents we talked to did not drive. Although we did not ask directly about transportation, it came up in several interviews. For example, when asked if there is anything she does not like about her community, Mia told us that the biggest difficulty of living in her community was transportation. Only her husband drives, and this is difficult for taking her children to school, especially in the winter. She has to take the bus or bike. Similarly, Luciana had to rely on her daughter to drive her around.

Because of the pressures immigrant families face, particularly those faced by unauthorized immigrants, proximity to essential places, such as schools and grocery stores, is likely more critical for immigrant families than non-immigrant families. Driving is a concern for many unauthorized immigrants because if they are pulled over while driving, they could face severe legal consequences, including deportation. Other unauthorized immigrants may avoid driving altogether. In the interviews, we did not ask about citizenship status, but Regina said that she had been unauthorized until 2012. Given Regina’s former citizenship status, it was possible several of the parents we talked to were currently or were previously unauthorized immigrants, making their desire for proximity to essential places more pressing.

Both aspects of this theme, proximity to essential places and space for children to play, are vital to understanding how families constructing home at the neighborhood level. By seeking subsidized housing units in neighborhoods that fit their needs for space and proximity, low-income Mexican-origin families engage in the construction of home.

Home is Neighborhood Support

In addition to physical space, parents sought to develop support systems with their neighbors, so that neighbors could help them in times of need. Often, the need was childcare. Although the families we talked to emphasized a reciprocal relationship with their neighbors, not all parents experienced similar levels of support. Some parents felt they received an undue amount of burden in providing support while others were not members of the support system. There was a range of social integration within the neighborhoods. Other parents were less trusting of their neighbors watching their children and did not appear to buy into the support system as much as others.

For the most part, parents talked positively about their neighbors and described how they were willing to help each other. We often heard that the neighbors were peaceful people and willing to help one another. The following quote by Carolina captures the typical response when we asked about the neighborhood community. She said, “I like living in this community a lot. The neighbors are good and help each other out when they need it.” Carolina’s quote illustrates how neighbors can serve as a safety net and provide support to each other.

Bianca had one of the most positive descriptions of her neighbors. When we asked her if housing assistance had made a difference in her life, she replied, “Moving to my

current apartment made a difference in my life because I met my neighbors and can now live more comfortably.” According to Bianca, the people she met when she began accessing public housing made the largest difference in her life. This quote shows that she has a close bond with her neighbors and that they are most likely important people in her life.

However, this support system is likely not distributed equally among families. Some families may have the burdens of providing for others fall on them more often than others. For example, Mia described that she often ends up watching her neighbor’s children against her will. She said:

I always watch over the kids when I take them to the park and end up watching everyone else’s kids too. I’m not everyone’s mom. I already have four kids of my own.

Clearly, Mia did not benefit as much from this arrangement as other parents, such as the parents of the children she watched. This may have occurred because she lacked trust in other parents to watch her children while other parents did not lack that trust. Regardless of the situation, she was irritated that she spent so much of her time watching her neighbors’ children.

While some parents, such as Mia, described unequal arrangements in the neighborhood support system, other parents, such as Florencia, did not experience this type of relationship with their neighbors at all. Florencia, the twenty-four year old mother of two, said that she was not very close with the people in her community. “I talk to the neighbors that live right next to me, but not the ones that live all the way across the

neighborhood.” She even talked disparagingly about some of the families residing in the community by saying, “Some of these people have been here for like fourteen years.”

This quote implies that Florencia does not have a strong relationship with many of the other people living in her neighborhood. Because of this, she may not have the same level of community support and, therefore, availability of childcare, as other parents within the same site.

One of the reasons why Florencia did not experience the same integration within her neighborhood was because, at age twenty-four, she was significantly younger than the other parents in the same neighborhood. Although our sample was not representative of the entire housing site, the parents we interviewed in Florencia’s neighborhood were primarily in their forties. Because of this generation gap, Florencia might not have received the same level of community support as her neighbors.

Although we did not encounter any other residents who described the same isolation as Florencia, it is likely that other families living in the same neighborhood faced similar isolation. For example, this neighborhood consisted primarily of Latino families who spoke Spanish at home. Non-Latino families or families that did not speak Spanish may have also confronted isolation in their neighborhood. This implies that families that best resemble the typical family living in the neighborhood, regarding age, language, race, and cultural background, may benefit the most from the support system in the neighborhood.

Florencia’s case contrasts with the case of Violeta, who had four relatives living in the same neighborhood. Three of her husband’s brothers and her husband’s sister all lived within the same housing site. Violeta and her relatives make up approximately ten percent of the housing units in the neighborhood. Because Violeta has these close ties within the

neighborhood, she likely also had a strong support network, unlike Florencia. Florencia and Violeta illustrate the varying levels of social integration within the neighborhoods of this study. Although this example included only one of the neighborhoods, varying levels of social integration within the neighborhoods may have also been present in the two other the housing sites.

For families who left homes with extended family members, as discussed in the previous chapter, relationships with neighbors might have served as a tradeoff. Because extended family members were not allowed to live in the home of families accessing housing assistance, they may have been less accessible, whereas neighbors living in the same place may have been more accessible. Therefore, leaving a home with extended family members may have been a tradeoff for the support system of the neighborhood of people also accessing housing assistance. Cases like Violeta's, in which extended family members live in the same neighborhood, although rare, are exceptions.

The level of a family's social integration within a neighborhood affected how families constructed and experienced home. While most families benefitted from the reciprocal support system, there were outliers. Some parents, such as Mia, experienced a greater burden of responsibility and ended up watching her neighbor's children against her will. The case of Florencia demonstrates how isolated families do not benefit as much from the support system as non-isolated families. Ultimately, this theme demonstrates that parents' relationship with their neighbors significantly affected their experience of home.

The neighborhood system described by parents appears related to immigrant enclaves, or concentrated immigrant settlement areas that arise and are maintained because they meet newcomers' needs for affordable housing, family ties, a familiar culture,

and help in finding work (Thomas and Znanicki 1974). The subsidized neighborhoods included in this study meet some of these characteristics of immigrant enclaves because they provide affordable housing, a familiar culture, and in some cases, proximity to family members. However, besides affordable housing, these neighborhoods provide low access to work, and the people living inside were not new arrivals. The families we talked to had lived in other places before accessing housing assistance.

Home is Neighborhood Security

Lastly, parents pursued security within in their neighborhoods. In the previous chapter, home was discussed as a means of safety, protecting against homelessness and intruders. This discussion focused on the physical elements of home and embodied Duyvendak's element of "haven." Although neighborhood security is related to safety because both involve preserving the well being of people, neighborhood security revolves around the community a family lives in and the amount of danger this community presents. Furthermore, unlike the theme of safety, which did not consider children, parents talked about the security of their children in the neighborhood.

To some extent, neighborhood security can be seen as an extension of one of the reasons the families decided to immigrate to the U.S. Although we did not ask families about the reasons why they immigrated, it came up several times during the interviews, as in our interview with Luciana. Luciana, the mother of five who had divorced her husband talked about the reasons why her family decided to move to the U.S. She said, "I live here for the kids. It's violent in Mexico, and I don't want the kids in danger. They can achieve so much here." Although Luciana also cited opportunity for achievement as one of the reasons

why her family moved to the U.S., protection from violence also played a role in their decision. If families decided to move to the U.S. in search of security, it would follow that given the opportunity, they would seek out greater security in their neighborhoods as well.

The case of Anthony also demonstrates how parents sought security within their neighborhoods. Anthony, a stay-at-home father of three, talked about the life that he wanted for his children, as well as security.

Interviewer: What type of life would you like your children to have?

I want them to have a more secure life and have more education than me.

Interviewer: Can you tell me about what you mean by security?

In other countries, there is more violence. I want to make sure they are safe.

For Anthony, providing physical security for his children, along with educational attainment, was of the utmost importance. He values security highly, and it was likely one of the reasons his family moved to the U.S.

Later in the interview, Anthony went on to talk about security in his current neighborhood, a Section 8 site, by comparing it to the trailer park he lived in previously. He said:

Here is better because there are less people. With more people are more conflicts. Here it is more regulated, calmer, and there is less conflict. These people drink less and it's easier to live here.

Even later in the interview, he reiterated, "It's safer to live here," in referring to his current neighborhood. Anthony felt more secure in his present neighborhood than his previous neighborhood, the trailer park. His comments also demonstrate the desire for the families we interviewed to seek out neighborhoods that provide security. Living in his current neighborhood allowed Anthony to fulfill his desire to provide security for his children.

In the above quote, Anthony also mentioned, "here it is more regulated." By this, he meant that the level of regulation within his current neighborhood was greater than the regulation in the trailer park. Unfortunately, Anthony did not specify why he felt that his current neighborhood was more regulated, but it was likely related to Rocky View Housing. Regulation could have referred to the qualifications families must meet in order to receiving housing assistance and therefore enter the neighborhood. This excludes individuals who have been convicted of felonies, families without children, and families in which all members are unauthorized citizens. Perhaps in Anthony's perspective, these eligibility criteria for housing assistance led to greater regulation within the neighborhood.

However, Anthony could have also been referring to practices of Rocky View Housing employees, which could potentially include frequent home visits or the enforcement of neighborhood regulations regarding noise, quiet hours, or the cleanliness of

properties. Regardless of what Anthony meant by increased regulation in his current neighborhood, he associated it with increased security, and he highly valued neighborhood security. Therefore, increased security constructed by greater regulation within the neighborhood may have been a factor for families when deciding to access housing assistance.

This theme demonstrates that parents value the security of their children. For several families, increased security factored into their decision to immigrate to the U.S. These families left their homes in Mexico to establish new homes in the U.S. Security remained a significant value when deciding which neighborhood to live in, as well as whether to access housing assistance. Therefore, neighborhood security is an essential component in the construction of a home.

Conclusion

This chapter examined how characteristics of a neighborhood, including its physical features and proximity to essential places, the support system of neighbors, and security, aided low-income Mexican-origin immigrants utilizing housing assistance to construct a home. The themes discussed in this chapter are similar to the themes discussed in the previous chapter and represent several of the same aspirations of parents. The difference is that here the themes were analyzed beyond the individual home.

Additionally, each theme is connected to immigrant status. Proximity to essential places is relevant to immigration because many of the parents we talked to do not drive or had to be careful not to be pulled over while driving. Support systems were important because they allowed families to assist each other in times of need. Furthermore, the level

of social integration within a neighborhood was influenced by shared characteristics, such as immigrant status, language, race, and shared cultural backgrounds. Lastly, increased security and protection from violence were identified as strong motivating factors for families to immigrate to the U.S. When selecting a neighborhood this value was also influential. Ultimately, immigrant status helps explain the ways in which families relate to their neighborhoods and, therefore, homes.

Chapter 6: Threats to Constructing Home

Introduction

At the household and community levels, families encounter a multi-level system of threats that undermine their ability constructing home. This chapter is built upon the findings discussed in the previous two chapters and contains my interpretation of threats combined with some threats directly discussed by participants. The threats are organized in order of scale, beginning with threats related to an individual family and broadening to the neighborhood and Rocky View as a community. The threats include the following: changes in family structure; stigma a family experiences because of their use of social assistance and other identities such as race and immigrant status; citizenship status and encounters with the criminal-legal system; enforcement of Rocky View Housing policies, including surveillance; and the extent to which families are integrated into the neighborhood support system.

Before discussing these themes, however, it is necessary to disclaim that these threats are not exhaustive and only represent threats identified by parents who are currently accessing housing assistance. This study does not include data from parents who were excluded from the sample, including parents who are disqualified (or perceived that they are disqualified) from accessing housing assistance, did not know about housing assistance, or made the decision not to access it.

People who are technically disqualified from receiving housing assistance include individuals who have been convicted of a felony, individuals without children (the neighborhoods in this study were family housing sites), families that do not meet income

qualifications, and families in which all members are unauthorized immigrants. These families are subject to different threats than those discussed in this chapter.

Furthermore, these threats do not include families that may not have known of housing assistance or may have received misinformation about housing assistance. In our interviews, several parents incorrectly described how they were disqualified from other social assistance programs. For example, Mia said that when her family first applied for their Section 8 voucher, they stopped accessing the supplemental nutrition assistance program, or food stamps. The family did this because they were worried that accessing food stamps and disclosing the information on the food stamps application would interfere or disqualify them for housing assistance. Mia said, “You don’t now until you start applying for the program.” Similarly, Catalina, a forty-year-old mother of four who was utilizing housing assistance told us that she told us that she heard that using food stamps makes students ineligible for college scholarships. This was important to her because her daughter was sixteen and would soon be applying for college and scholarships. She told us that she was very hesitant to admit that she utilized food stamps. Because some parents perceived disqualification for other social assistance programs, it is likely that others, who were not currently accessing housing assistance, perceived disqualification for housing assistance.

Lastly, the themes discussed in this chapter are likely different than threats from families who decided not to access housing assistance. There are several reasons why a family may not access housing assistance, including, but not limited to, stigma and surveillance by Rocky View Housing employees (which are discussed in this chapter), as well as the need for more immediate assistance. Because of the demand for housing and the

limited supply of housing assistance in Rocky View, families were on the waiting list for a year or longer. Among the families included in this study, the average time spent on the waiting list was eight months but ranged from one month to two years. If a family was facing homelessness and needed more immediate assistance, Rocky View Housing, would be a less significant resource because of its long wait times.

Clearly, because of this study's sample, this chapter does not contain an exhaustive list of threats low-income, Mexican-origin families face in constructing a home, only the threats experienced by families accessing housing assistance.

Growth and Aging of the Family

When families first moved in their subsidized apartments, the apartments appeared to meet the needs of families and help them construct home by providing an escape from overcrowding, independence, time with their children, and safety. However, as family structure changed, family members grew older, and new children were born, the apartments threatened to undermine families' ability to construct home. As children aged and began to work, their income was counted toward the household's income and raised the rent, which put families with older children in a precarious situation. Additionally, new children that were born after a family had moved in their subsidized apartment put families at risk for overcrowding.

Within the neighborhoods included in this study, rent is determined on a sliding scale, adjusted according to a household's income. Therefore, rent is higher for families that earn a higher income, and lower for families with a smaller income. When children begin to work, even part-time jobs, their income is included in household income, which raises the

rent a family must pay. The additional income and subsequent rent increase may be considered a hardship because families may not intend to use children's income on rent. Furthermore, the increase in rent may be unexpected.

The case of Mariana, the mother of three who was concerned with providing enough space for her children, demonstrates how a rent increase can affect a family. She said that her twenty-year old daughter had just begun working two days a week, and they had to report her income. She said:

If you do make more, they're going to raise the rent. There's no way to help it because you can't lie. A lot of families, their children leave so they don't have to report. It's very hard for you to understand culturally. It's not our culture to leave. Culturally you leave when you get married. It's difficult to become independent.

Mariana's quote illustrates how rent-adjustment based on income can place families in precarious positions, especially when it conflicts with cultural norms. The family had to choose between lying about their rent, not having their daughter work, having their daughter move out, and paying higher rent. They did not want to lie to Rocky View Housing sites because there might have been penalties. If their daughter moved out before she was married, this would have compromised the family's idea of an ideal home. Because the majority of families in this neighborhood were immigrants from Mexico and came from similar cultural backgrounds, they may have had to cope with similar situations as their

children aged. Because of these reasons, Mariana's family opted to preserve their home and was willing to pay a higher rent to do so.

This experience was not unique to Mariana because Luciana also talked about the changes in rent she experienced when her son began working. Luciana said:

My son was working in a factory. They raised rent when is working, and they don't lower it when he's not. Rent stays the same for a two-year period, and I don't like that. The only option to lower rent is if my son moved out, but it's not an option. He can't live with his dad, and no one else knows how to care for him. We should have been given information about rent before. The people in charge don't ask questions when they should. They don't lower the rent.

To clarify, Luciana's son has a disability, and she does not want him to live with his father because they had gotten a divorce. Like Mariana, Luciana was dismayed that her rent increased when her son was working. Her family appeared to be in a similar situation as Mariana's, where they would have to decide if her son would move out. Luciana was also upset because she did not know that her rent would increase if her son started working and felt that she should have been informed before the increase happened. She was also upset because her son had stopped working, but their rent had remained the same. This likely put the family under greater economic strain. Ultimately, like Mariana, Luciana accepted the higher rent to maintain her home.

This strain between families with older children and the income-adjusted rent policy could stem from the institutionalization of the standard North American Family, or SNAF. According to Smith, SNAF is “a conception of the family as a legally married couple sharing a household,” (1993:52). In this conception, the adult male serves as the economic basis, while the adult female’s primary responsibility is the care of the husband, household, and children (Smith 1993). The adults may also be parents of children that reside in the household (Smith 1993). Smith’s conceptualization fails to consider alternative households, and many households included in this study do not align with SNAF. For example, Luciana did not live with her husband, and Anthony provided care for his children while his wife served as the economic basis. SNAF also fails to consider older children and their contributions to the household. For example, the income earned by children, especially those working part time, may not be contributed to the household. Instead, it could be used for the child’s personal savings. Housing policy has likely been created to cater to families that fit SNAF, which places families who do not meet SNAF at a disadvantage.

In addition to the increase in rent, Luciana identified another problem that occurred because of the aging of her children. She wanted to move to a larger subsidized apartment. She lived with two older children, her sixteen-year-old daughter, and her twenty-three-year-old son. Because Luciana was currently sharing a bedroom with her daughter, she wished to move to a three-bedroom apartment. However, she had been unable to accomplish this. She said that when she finds an apartment with three bedrooms, “Fifteen people have already applied. I feel deceived.” Because Luciana’s children were young adults, they likely sought greater privacy. Although the apartment may have

accommodated the family when the children were younger, it no longer offered them their ideal level of privacy and was, therefore, a shortcoming of their ideal home.

Likewise, when Mariana's son was born, she wished to move to a new apartment but struggled to move. She said that before her son was born, she lived in a two-bedroom, subsidized apartment with her husband and two sisters. When he was born, their family applied for an apartment for with three bedrooms, but was on the waiting list for a year and a half. Although her son was an infant at the time, she was unhappy that the five members of their family had to share two bedrooms for a year and a half.

These cases illustrate that when families expand through the birth of the child, their home may not be large enough to accommodate the expansion and are at risk of overcrowding. Although the nuclear family continues to live alone together, their current place of residence may not have enough bedrooms for all members of the family.

When children enter the workforce, families may be forced to decide whether to accept an increase in rent or to have their children move out, and when new children are born, families may face overcrowding because of lack of bedrooms to accommodate their children. Both these changes in nuclear family structure threaten to undermine a family's ability to construct home.

Citizenship Status

In addition to stigma from accessing housing assistance and marginalization stemming from race and language, the citizenship of parents also served as a threat to construct home. As discussed in Chapter 5, we did not ask parents about their citizenship status, and citizenship status only came up in two of the interviews—my interview with

Mia, the mother of four who utilized a Section 8 voucher and my interview with Regina, the mother of three, who also used a Section 8 voucher. Mia simply told us that both she and her husband were permanent residents while her children were all citizens.

Regina, however, was more willing to discuss her citizenship status. She said until 2012, she had been unauthorized to be in the U.S. She worked with an elderly couple that had emigrated from Cuba to receive her citizenship. The process took eleven years. She was relieved to become a citizen, and said:

Having my papers has made a big difference in my life. I am not afraid anymore and am not discriminated against as much. I visited Mexico again which was a dream come true. When I left, I never thought I would be able to return.

Regina went on to talk about the experiences of other members of her family. She said that of the ten members of her family (she has nine brothers and sisters), seven are living in the U.S. Of the seven, four are unauthorized immigrants. One of her brothers had a confrontation with the police and “had immigration called on him.” They were worried he was going to be deported, but he was not.

Although citizenship status was no longer a concern for Regina, her case demonstrates how it affects unauthorized immigrants. Legal encounters, like the one that Regina’s brother experienced, threatens to uproot a family and their home. Additionally, even if legal encounters never occur, the fear of them happening may influence the way in which families experience their homes, as was discussed in the previous chapter. Proximity

to essential places like stores and schools become a greater priority, and everyday experiences, like driving, can be stressful.

For these reasons, citizenship status of parents contributes to the way in which families experience their home; specifically, legal encounters or fear of legal encounters threaten to diminish the ability of a family to construct home.

Stigma

Although citizenship status can cause structural problems for families related to legal encounters, there is another layer of threats families are exposed to as a result of their citizenship status. Stigma stemming from parent's immigrant and legal status, coupled with stigma in accessing housing assistance, is another threat to constructing an ideal home. If families feel stigmatized in accessing housing assistance, they may feel pressured to refuse the assistance and again be forced to face the conditions they sought to avoid, such as overcrowding and lack of independence.

Not all parents we talked to had experienced stigma. Of the thirteen parents included in this study, only six reported ever experiencing stigma. Some parents, like Mariana, talked about how poverty was a shared experience within the neighborhood and that she did not feel stigmatized by her economic status. She said, "If you're living here, everyone knows you're poor, but that's okay. People are using it because they really need it." This quote illustrates that some families do not feel stigmatized for their use of social assistance programs. Furthermore, this quote shows that stigma occurs outside of Mariana's neighborhood, and that low economic status appears to be a shared experience.

However, Florencia, the twenty-four-year-old mother of two, who was relatively isolated from her neighborhood, felt differently than Mariana about accessing housing assistance. She said:

Sometimes I don't want to say that I live in public housing. At the beginning, my husband said we should look somewhere else. But I convinced him it was worth getting because it helped us out so much. In the beginning it was hard, but then we got used to it. We are working and trying to improve our situation.

This quote demonstrates that Florencia and her husband almost made the decision not to access housing assistance because of how they felt about accessing it. She feels uncomfortable disclosing to other people that she accesses housing assistance. The stigma was early large enough to prevent them from accessing assistance, which likely would have inhibited the progress they have made in constructing their ideal home. They may have had to continue living with Florencia's parents in an environment that may have been overcrowded.

One parent, Anthony, even reported that one of his children had experienced stigma at school. He said that one of his son's classmates told his son, "because you live in public housing, they government has to take care of you." Stigma, therefore, is a problem not only for parents but also for children.

It is important to note that this study does not include accounts of parents who chose not to receive housing assistance because of stigma, only parents who are currently accessing housing assistance, but had experiences of stigma. The case of Luciana, however, shows that stigma can lead a family to end their use of housing assistance. When we asked Luciana if she had experienced stigma, she said:

Yes, there are ignorant people that say we are just taking from the government. Maybe it's because they can't do the same. They're the same as the people who treat us differently based on race. You can't judge anyone off of one person. Some people look at me bad, but not everyone's like that. You don't know anything. It was not easy to live with my ex. When we were living in public housing, he took me out without consent to live in a mobile home. A part of machismo, a part of jealousy. Different people don't know I have to live here, they don't know I've had to work. Others judge me for not moving out. I can't think about what they have to say. People laugh at me for not knowing English, but I do what I can. I'm okay. I cry and worry about the kids, but I'm okay.

This quote is significant for several reasons. First, it illustrates how other people have treated Luciana because she accesses housing assistance. It appears that other people have expectations of Luciana and look down on her for “not moving out” of her public

housing site. They believe that she should be at a place where she no longer requires public housing. Even though Luciana has experienced stigma, she continues to access housing assistance because she believes it is best for her children.

Luciana also mentions that her ex-husband moved her family out of public housing because against her will. Although Luciana does not go into much depth about the experience, it appears that her husband's "machismo" may have been one of his motivations for moving the family to a mobile home. If her ex-husband was subject to the same expectations as Luciana herself, he may have wanted to move the family away from public housing to avoid stigma.

Lastly, Luciana references that she has experienced marginalization beyond her access of housing assistance. By saying, "They're the same as the people who treat us differently based on race," she is stating that she has experienced racism. She also states, "People laugh at me for not knowing English." Luciana has also experienced marginalization because of her inability to speak English. In Luciana's case, the stigma she receives from accessing housing assistance is likely exacerbated by her other identities, such as her race and language.

Although Luciana's ex-husband appears to be responsible for much of her current situation, the expectations that others set for her family, both now and before when she was married, had a significant influence on Luciana's experience of home. After divorcing her husband, Luciana lived in transitional housing for two years and a shelter for several months. In both these living situations, Luciana was technically homeless. If she and her husband had not experienced the initial stigma of living in public housing and had moved out of public housing, Luciana may not have experienced homelessness. The expectations

that others set for her and her husband, and her husband's decision to move the family out of their apartment, were large setbacks in Luciana's construction of home. Ultimately, stigma can influence families from ending their housing assistance, and, therefore, endanger their ability to construct home.

Lack of Integration within Neighborhood Support System

Although families might experience stigma outside their neighborhood because of their immigrant status, within the neighborhood, their immigrant status may lead to integration within the support system. Like immigrant enclaves, these neighborhoods served as protection for residents. Immigrant status and practices such as accessing social assistance programs, which were subject to stigmatization outside of the neighborhood, were normalized within the neighborhood. As discussed in Chapter 5, families sought to enter into the support network within the neighborhood, but some families were better integrated into the neighborhood than others. Florencia, the twenty-four-year-old mother of two, described being isolated from other families in the site, especially compared to Violeta, who had four other immediate relatives in the neighborhood.

Several factors may preclude a family from integrating into a neighborhood support system. In the last chapter, I hypothesized that Florencia may have experienced a generational gap because she was significantly younger than her neighbors. However, lack of integration could also be described by the amount of time a family has lived in the neighborhood. For example, Mariana told us "Because I haven't been here for too long, I don't really have any close friends."

Furthermore, although all the families that were included in this study were Mexican-origin immigrants and spoke Spanish, families that did not fit this neighborhood norm may have also experienced isolation in the community. In fact, parents that best resemble the typical parent living in the neighborhood regarding age, language, race, and cultural background may benefit the most from the support system in the neighborhood. Language is particularly important because it can be a real barrier preventing parents from communicating with each other.

Lack of support is a threat to home because families who are not as well integrated have fewer people to rely on to watch their children. Furthermore, families that do not have strong support may struggle more in times of crisis than families who have support.

Surveillance by Rocky View Housing Employees

While some parents, such as Anthony, had positive feelings with increased regulation within the housing subsidized housing site because they associated regulation with security, other parents viewed increased regulation as a detriment to living in the neighborhood. Particularly, Luciana articulated that some families make the decision not to access housing assistance because of the increased regulation within subsidized neighborhoods. She began by saying:

Even older people don't like taking government because they feel like they're being watched. Things like Medicaid and WIC are sometimes necessary, but it's just not in our culture [to be regulated].

She went on to say:

We accept this because we accept to live here. It's not in our culture to be regulated. Nothing in Mexico is regulated. Some people don't want to live [here] because of the rules. They don't like to be watched, or they don't like papers put on the door all the time.

These quotes imply that some families perceive that when they utilize social assistance programs, they feel like the government is watching them. By accepting to use social assistance programs or receive housing assistance, families must enter into a relationship with the government in which they consent to being watched, which they find disagreeable. Because they feel like they are being watched, some families may choose not to accept housing assistance.

Although Luciana mentions the Rocky View Housing practice of distributing information through flyers placed on the door of housing units, like Anthony, she did not mention any other practices that make her or others feel like they are being watched. However, because she singles out the government and Rocky View Housing is a government agency managing the neighborhood, Luciana is likely referring to policies or practices of Rocky View Housing. While I cannot point to specific undesirable policies or practices of Rocky View Housing, some families do not desire surveillance and regulation within the neighborhood. Therefore, while some families may have positive feelings

towards regulation within the neighborhood, other families do not. Negative feelings about regulation and surveillance can be considered a threat to constructing home.

Conclusion

Low-income Mexican-origin immigrants utilizing housing assistance seek to construct home for their families. The previous two chapters discussed the characteristics parents seek on the household and neighborhood scale when constructing their homes. This chapter examines several threats to constructing a home, threats that occur in the household and within the neighborhood. Although apartments may have meet the needs of a family when they initially move in, as children grow older, and as new children are born, apartments may not meet families expectations of an ideal home. Stigmatization from accessing housing assistance can cause families to feel uncomfortable and even cease their housing assistance. Legal encounters and fear of legal encounters because of citizenship status place, as well as surveillance by Rocky View Housing employees can place additional strain on families. Lastly, lack of integration within the neighborhood can decrease the amount of support families receive, increasing their vulnerability.

Chapter 7: Conclusion

This study sought to explore how low-income Mexican-origin immigrant families using housing assistance constructing home in a cost-burdened area. Additionally, this study attempted to understand the threats families face in constructing and maintaining their homes. These questions are important given the rapid increase in immigration in the U.S. and the number of households that are cost burdened. To avoid segregation within cities that lack affordable housing, it is essential for policymakers to understand the ways in which Mexican-origin, and more broadly, Latino immigrants, construct homes.

Chapter 4 described the ways in which low income Mexican-origin immigrants related to their homes on the household level. This chapter reported on four themes, space, independence, time, and safety. Before receiving housing assistance, the majority of families were living in potentially overcrowded spaces, either with extended family members or in small homes. In addition to escaping potentially overcrowded environments, families sought to establish their independence from their relatives through their homes. Perhaps the most novel finding of this chapter, however, was that spending time with children was highly valued by parents and was discussed in relationship to home. Lastly, homes offered protection from homelessness and a physical shelter.

However, home refers to more than an individual household; it is also a neighborhood and the community within the neighborhood, and this was discussed in Chapter 5. The physical features of a neighborhood, including their proximity to essential places such as schools and grocery stores, were important, as many parents did not drive. Neighborhoods also had a support system and functioned as an immigrant enclave, however, parents experienced different levels of integration within the support network,

according to their age, language, and the time they had spent in the neighborhood. Parents also valued security within their neighborhoods, and security was likely one of the motivating factors behind their decision to move to the U.S.

Building off the previous two chapters, Chapter 6 discussed the system of multi-level threats that could potentially undermine the ability of parents to construct and maintain home. These threats include the growth and aging of the family. When new children are born, it puts families at the risk of overcrowding, and when older children begin working, rent is increased. Citizenship status and fear of legal encounters were threats because legal status can influence how parents experience their home and can also result in stigma outside the home. Lastly, surveillance by the housing authority can be a deterrent for families wishing to access housing assistance.

Limitations

As mentioned, there are several limitations to this study. To begin with, the sample of this study was a convenience sample and only included participants who were utilizing housing assistance. Because of convenience sampling, this sample is not representative of the general population of people living in public housing family sites in Rocky View or beyond. Only one man was included in the sample and children were excluded. Each participant had connections, either directly or indirectly or through the community leaders to April, and each participant was a member of the social circles of their respective community leader. Furthermore, because the sample only contained participants who were currently utilizing housing assistance, there is no basis for comparison between families in this study and families of a similar demographic background not utilizing housing

assistance. This population was selected because individuals accessing housing assistance through Rocky View Housing were accessible to me because of my internship with the organization and my working relationship with April. If I had more time, I would have attempted to create a more representative sample, recruit more background interviewees, gather data through ethnographic investigation, and recruit other low-income Latino families who were not accessing housing assistance.

In addition to the sampling limitations, this study was also limited by my identity and my inability to speak Spanish. Although I had participated in an internship with Rocky View Housing, my identity as a young, Caucasian, U.S. born, English-speaking, college-educated man made me an outsider in this community. My inability to speak Spanish may have limited my ability to understand the complexity of the concepts described by the participants because some of the words spoken by participants may not have had an English equivalent and my analysis was based on the translation of what participants said.

Lastly, the data in this study was entirely derived from in-depth interviews, and there was no further ethnographic investigation. This study may have suffered from an attitudinal fallacy in which situated behavior was erroneous inference from self-reports (Jerolmak and Khan 2014). Participants may have been performing during the interviews.

Implications

This study contains several implications for sociology, specifically, the sociological understanding of the home and the living arrangements of Mexican-origin immigrants, as well as for housing policy. In this section, I will discuss three implications: time as a component of home, independence from extended family members and the rejection of the

cultural hypothesis of living arrangements, and misalignment between Rocky View Housing's attempt to provide housing assistance to families and the families' construction of home. These three implications are based on what people told me about during the interviews.

As discussed in Chapter 4, parents told us that they valued spending time with their children. Receiving housing assistance allowed them to spend more time with their children. Because housing assistance was an economic resource, parents did not have to work as many hours as they had before receiving housing assistance, which freed up some of their time. Although parents could have spent their extra time with friends, pursuing interests or hobbies, or relaxing, parents told us that they chose to spend their time with children. Given an economic resource like housing assistance, not all parents would choose to use this resource to spend more time with children. It is likely that before receiving housing assistance, these parents were unable to spend as much time with their children as they would have preferred. This time spent with children deprivation may also be true for many families beyond the scope of this study. Ultimately, because housing assistance allowed parents to spend more time with their children, it allowed them to construct a more ideal home.

This finding suggests that time should be considered a component of home. Currently, time is not described in any of the elements of Duyvendak's typography of home, however, it could be classified within the element of familiarity. If individuals do not spend a large portion of their time within the home, it will be less familiar. Familiarity is also typically associated with a sense of comfort and predictability. According to this description, home can also be a place where parents can predictably spend time with their

children. Time does not fit as well as under Duyvendak's other elements of home, haven and heaven. Haven is associated with safety, security, and privacy, and time is not necessarily as protective as these other associations. Although heaven is related to relationships and the creation of intentional communities, these form outside the home, unlike time.

In addition to the inclusion of time within the typography of home, the issue of housing affordability can be linked to time. Results of this study appear to suggest that affordable housing helps to increase leisure time. Furthermore, because housing assistance helped these parents with spending more time with their children, perhaps another important aspect of housing is its ability to foster relationships between family members. Future research could examine the relationship between time and home, as well as the extent to which homes influence the relationship between family members. Future research could also include ethnographic investigations of home.

Lastly, the ability to spend time with children could also be considered another form of marginalization immigrants face in the U.S., on top of the stigma and fear of legal encounters mentioned in this study and the lower median household income and lower rates of homeownership among immigrants compared to native-born people.

The second implication of this study is that it rejects the cultural explanation of the living arrangements of Latinos. According to this explanation, familism, or the sense of the individual being inextricably rooted in family (Bacallao and Smokowski 2007), stems from historical Latino cultural traditions (Baca Zinn 1994). Some have argued that extended households reflect cultural and social norms that encourage attachment of nonnuclear kin (Tienda and Angel 1982; Tienda and Glass 1985). In addition to the cultural explanation,

this study also refutes many of the inaccurate perceptions the public has about the living arrangements of Latino immigrants, including the belief that Latino immigrants have larger households because they prefer larger families (Chavez 1990).

Although families valued the time they spent with their children and sought to spend more time with them, this did not mean that they sought to spend more time with their extended family, let alone live with their extended family members. While people valued housing assistance as an economic resource, they also valued it because it allowed them not to live with extended family members. As discussed in Chapter 4, parents wanted independence for their nuclear family from their extended family members, and this was important to them in constructing home. Even families that were living in potentially overcrowded environments before accessing housing assistance said that independence was important for them.

Like native and non-Latino families, the families who participated in this study wished to construct their own home, independent from extended family members. This provides further evidence that the living conditions of Latino immigrants is not shaped by familism or a preference for large families, but instead as a resource-generating strategy among families that are vulnerable and marginalized in society.

The last implication of this study is that the attempts of Rocky View Housing to create affordable housing do not perfectly align with these families' construction of home. Although Rocky View Housing is well intentioned, the parents we talked to in this study had run up against barriers to constructing their ideal home.

The most prevalent example of this misalignment came from families who had incurred problems after the birth of a child or with older children who had begun working.

As discussed in Chapter 6, several families described being at risk for overcrowding after the birth of a child. Families who were successful in moving apartments often had to wait for several months or even years. Additionally, parents told us that when their older children began working, the families experienced an increase in rent because rent is adjusted according to income. This put these families in a precarious situation, in which they had to decide between increases in rent, not having their children work, lying to Rocky View Housing, and having their children move out of the house. Families faced with this choice said that it was not in their culture to have their daughters move out of the house before they were married.

These examples demonstrate that housing policies may have been developed to preference families who fit the standard North American Family or SNAF. According to this conception, a family consists of a legally married couple sharing a household, in which the adult male serves as the economic base of the family and the adult female cares for the husband, household, and children (Smith 1993). SNAF fails to consider that older children may also contribute to the family. If the families who mentioned these problems regarding the birth of a child and the aging of children were able to construct their ideal home, it would have had enough space to avoid overcrowding and rent or mortgage payments would not vary according to whether children were working. Furthermore, children would be free to live in the household until they were ready to leave. However, Rocky View Housing inhibited these families from constructing their ideal home. Perhaps Rocky View Housing would benefit from listening to their residents and their vision of home, when creating and implementing housing policy.

In addition to this example, we can also consider how each of the three subsidized neighborhoods resembled an immigrant enclave as another unintended consequence. Although Rocky View Housing most likely did not set out to create an immigrant enclave, the agency may have intentionally or unintentionally given preference to immigrant families that originated in Mexico. The fact that the majority of each subsidized neighborhood included in this study consisted of families originating from Mexico may represent the institutionalization of preference given to the “deserving poor” or people who society believes merits social assistance. Two populations who are considered the deserving poor are immigrant families and elderly people. Rocky View Housing has subsidized housing for each of these populations, and therefore may be catering their services to the “deserving poor.” It is important to consider which populations are excluded from the “deserving poor” status. This may include impoverished people who are single, middle-aged people whose children have grown up, or people who are not perceived as trying to improve their economic situation.

Lastly, as housing prices and the cost of livability continue to rise in Rocky View and in other places in the U.S., it is important to consider the success of housing assistance in maintaining diversity and how, through the creation of immigrant enclaves, subsidized neighborhoods may favor some groups of people over others. Within Rocky View, non-Latino immigrants, or even Latino immigrants who did not originate in Mexico, may be dissuaded from accessing housing assistance because they may struggle to integrate into the neighborhood support system. Therefore, while housing assistance in Rocky View may support immigrants originating in Mexico fairly well, other people who do not fit the model of the “deserving poor” may be excluded from accessing housing assistance

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Appendix A: Verbal Assent Script English

Assent Script

Please listen to the following information that explains this research study. Verbally agreeing to participate indicates that you have been informed about the study and want to participate. We want you to understand what you are being asked to do and what risks and benefits—if any—are associated with this study. This will help you decide whether to participate in the study.

The title of this research study is: Public Housing Residents' Access to Government Programs

The investigator is Christopher Klene, an undergraduate student in the Department of Sociology at the University of Colorado Boulder

In a research study:

- Someone will explain this research study to you.
- Whether or not you take part is up to you.
- You can choose not to take part.
- You can agree to take part and later change your mind.
- Your decision will not be held against you.
- You can ask all the questions you want before you decide.

If you have questions, concerns, or complaints, or think the research has hurt you, talk to the research team at christopher.klene@colorado.edu. This research has been reviewed and approved by an Institutional Review Board ("IRB"). You may talk to them at (303) 735-3702 or irbadmin@colorado.edu if:

- Your questions, concerns, or complaints are not being answered by the research team.
- You cannot reach the research team.
- You want to talk to someone besides the research team.
- You have questions about your rights as a research subject.
- You want to get information or provide input about this research.

This research is being done to investigate the ways in which living in a public housing family site affects residents' take-up of government social benefit programs, such as food stamps, Medicaid, and Unemployment Insurance.

We expect this research will take place for approximately one hour.

If you agree to participate in the study, you will do one or more of the following things:

- Take part in a one-hour interview with a researcher about your family's participation in social benefit programs. Or, if you work for an organization that assists people in accessing government social benefit programs, you will be asked

about your work. These interviews will take place in a home, office, or community center.

- Take part in a one-hour focus group with people like you about your participation in social benefit programs. These focus groups will take place in a central community location, such as a community center.

If you do not wish to be in this research, you can leave at any time, and it will not be held against you.

If you say yes now, but change your mind later, you can leave the research. This will not be held against you, and any information collected from you will be deleted.

There is minimal risk for participants in the study. You will not be asked about any illegal activities, but if you should discuss activities, authorities such as the police or court system could request the information.

You may not receive any direct benefit from taking part in this study.

Participation in this research may include audio taping. These tapes will be used for transcription purposes to get information about public housing residents' use of social benefit programs. The audio-recorded interviews will be retained until they have been transcribed. It could take up to three months to transcribe your interview. Those individuals who will have access to these tapes will be the researcher, Christopher Klene. Being audio taped is not a requirement for participation. You may still participate in the study should you choose not be taped.

Efforts will be made to limit the use and disclosure of your personal information, including research study records, to people who have a need to review this information. We will use a number to identify you instead of a name, and your name will not appear in the interview transcription. We cannot promise complete secrecy. If you are participating in a focus group, we have no control over other participants' use of information you share in the focus group. Organizations that may inspect and copy your information include the IRB and other representatives of this organization. We have to contact the appropriate authorities if we discover abuse or neglect.

If you agree to participate in this research study, we will pay you \$15 for your time and effort. If you leave the research before its completion, you will be paid.

Do you have questions about the information that was presented to you?

Do you understand the possible risks and benefits?

Do you understand that this study is voluntary?

Do you understand you can leave the study at any time?

Please select one of the following options:

- I agree to participate in this research study, and I consent to being audio-recorded
- I agree to participate in this research study, but I would not like to be audio-recorded
- I would not like to participate in this research study

Appendix B: Verbal Assent Script Spanish

Guión de Asentimiento

Por favor, escuche la siguiente información que explica este estudio de investigación. Verbalmente aceptar participar indica que se le ha informado sobre el estudio y desea participar. Queremos que usted entienda lo que se le pide hacer y qué riesgos y beneficios, si los hay, están asociados con este estudio. Esto le ayudará a decidir si participar en el estudio.

El título de este estudio de investigación es: Acceso de Residentes de Viviendas Publicas a Programas del Gobierno

El investigador es Christopher Klene, un estudiante de pregrado en el Departamento de Sociología de la Universidad de Colorado Boulder

En un estudio de investigación:

- Alguien le explicará este estudio de investigación para usted.
- Tomar parte o no depende de usted.
- Usted puede elegir no participar.
- Usted puede estar de acuerdo en participar y más tarde cambia de opinión.
- Su decisión no se llevará a cabo en su contra.
- Usted puede hacer todas las preguntas que desee antes de decidir.

Si usted tiene preguntas, inquietudes o quejas, o piensa que la investigación se ha hecho daño, hable con el equipo de investigación en chrisopher.klene@colorado.edu. Esta investigación ha sido revisada y aprobada por una Junta de Revisión Institucional ("IRB"). Usted puede hablar con ellos al (303) 735-3702 o irbadmin@colorado.edu si:

- Sus preguntas, inquietudes o quejas no están siendo respondidas por el equipo de investigación.
- No se puede llegar al equipo de investigación.
- Usted quiere hablar con alguien además de el equipo de investigación.
- Usted tiene preguntas sobre sus derechos como sujeto de investigación.
- Usted desea obtener información o proporcionar información sobre esta investigación.

Esta investigación se está haciendo para investigar las formas en las que viven en un sitio familiar de vivienda pública afecta el uso de los residentes de los programas de prestaciones sociales del gobierno, tales como cupones de alimentos, Medicaid y Seguro de Desempleo.

Esperamos que esta investigación se llevará a cabo durante aproximadamente una hora.

Si acepta participar en el estudio, va a hacer una o más de las siguientes cosas:

- Tomar parte en una entrevista de una hora con un investigador sobre la participación de su familia en los programas de beneficios sociales. O, si usted

trabaja para una organización que ayuda a las personas para acceder a programas de beneficios sociales del gobierno, se le preguntará acerca de su trabajo. Estas entrevistas se llevarán a cabo en una casa, oficina, o centro comunitario.

- Participar en un grupo de discusión de una hora con la gente como usted acerca de su participación en programas de beneficios sociales. Estos grupos de enfoque se llevará a cabo en una zona céntrica de la comunidad, tales como un centro de la comunidad.

Si usted no desea estar en esta investigación, puede salir en cualquier momento, y no se llevarán a cabo en contra de usted.

Si dice que sí ahora, pero cambia de opinión más adelante, puede dejar la investigación. Esto no se llevará a cabo en su contra, y se borrará cualquier información obtenida de usted.

Hay un riesgo mínimo para los participantes en el estudio. No se le preguntará acerca de cualquier actividad ilegal, pero si usted discute las actividades, las autoridades tales como el sistema policial o judicial, podría solicitar la información.

Es posible que no reciba ningún beneficio directo de la participación en este estudio.

La participación en esta investigación puede incluir grabación de audio. Estas cintas se utilizarán con fines de transcripción para obtener información sobre el uso de los residentes de viviendas públicas de los programas de beneficios sociales. Las entrevistas de audio grabadas serán retenidos hasta que se encuentran asentados. Podría tomar hasta tres meses para transcribir la entrevista. Aquellas personas que tendrán acceso a estas cintas serán el investigador, Christopher Klene, siendo grabadas en audio no es un requisito para la participación. Usted todavía puede participar en el estudio en caso de que no elige ser grabado.

Se harán esfuerzos para limitar el uso y divulgación de su información personal, incluyendo registros de estudios de investigación, a las personas que tienen una necesidad de revisar esta información. Vamos a utilizar un número para identificar al usuario en lugar de un nombre, y su nombre no aparecerá en la transcripción de la entrevista. No podemos prometer completo secreto. Si usted está participando en un grupo de enfoque, no tenemos control sobre el uso de la información de otros participantes que comparten en el grupo focal. Organizaciones que pueden inspeccionar y copiar su información incluyen el IRB y otros representantes de esta organización. Hay que ponerse en contacto con las autoridades pertinentes si descubrimos abuso o negligencia.

Si acepta participar en este estudio de investigación, le pagaremos \$15 por su tiempo y esfuerzo. Si sale de la investigación antes de su finalización, se le pagará.

¿Tiene preguntas sobre la información que se presenta a usted?

¿Entiende los posibles riesgos y beneficios?

¿Entiende que este estudio es voluntario?

¿Entiende usted puede abandonar el estudio en cualquier momento?

Por favor seleccione una de las siguientes opciones:

- Estoy de acuerdo en participar en este estudio de investigación, y doy mi consentimiento para ser grabado en audio.
- Acepto participar en este estudio de investigación, pero no me gustaría ser grabado en audio.
- No me gustaría participar en este estudio de investigación.

Appendix C: Resident Interview Schedule English

Semi-structured Interview Guide Residents

Interviewer's name: _____

Date: _____

Interview/Participant #: _____

Interview Instructions: When the resident is ready, find a place where they feel most comfortable conducting the interview (preferably in a quiet space in the home). Next, introduce the interview and let them know what to expect (see below). Make sure to ask for permission to record the interview and have the interviewee verbally agree to participate in the interview.

Introduction/Lead In:⁴

*Thank you very much for sitting down to speak with me today and for participating in our study. I'm interested in learning about your community and access to government programs. Because you are living in a public housing family site, we are interested in learning about how living in this community affects your participation in government social benefit programs. (*Stop, ask if they have any questions.*)

**I'd also like to give you a better idea about what to expect during our conversation today. I have a list of questions here I'd like to ask you. There are no right or wrong answers. I'm most interested in hearing what *you* have to say, what *you* think is important. If at any time we come across a question you'd like to skip, that's fine. Just let me know. Also, feel free to ask me any questions you might have throughout our conversation.

***The interview should last about an hour and I would like to record it, if that is okay with you (*wait for them to agree*). Do you have any questions before we get started?

⁴ *Keep this light, conversational, and somewhat "off the cuff." This is our chance to set the tone for the interview. Make it a conversation between two people, not a formal Q&A between researcher and subject.*

*****Before we start talking more about the government programs, let's start off by talking about your family and community. I'd like to get a sense of who you are.*****

- 1) Can you tell me a little bit about yourself?
 - a) How old are you?
 - b) Where are you from?
 - c) What level of education did you complete?
 - d) Do you work?
- 2) Now, can you tell me about your family?
 - a) Do you have any children? How many? What ages?
 - b) Are your children in preschool or did they attend preschool?
- 3) Could you tell me a little bit about living in this community?
 - a) How would you describe your neighbors?
 - b) What things do you like and dislike?
 - c) How is BHP involved in the community?
 - d) How long have you lived here?
 - e) Would you describe yourself as well connected in the community? Why or why not?
- 4) Can you tell me about your close friends and relatives?
 - a) Do they live in public housing? If not, where do they live?
- 5) Can you tell me about your experience with public housing?
 - a) Can you tell me about the application process?
 - b) Why did you decide to apply?
 - c) Did others (relatives, friends, organizations) help you apply for public housing?
- 6) What has public housing done for you?
 - a) Has it made any differences in your life or not?
 - i) What are these differences?
 - ii) Did you expect them or not?
 - iii) Is public housing the same or different than you expected it to be?
 - b) In general, what do you think public housing does for people?
- 7) Can you tell me about where you lived before BHP?
 - a) What was the community like?
 - b) How was it the same or different than where you live now?
 - c) Why did you decide to move to public housing?
- 8) Do you like living in Rocky View? Why or why not?
 - a) Do you like the people in Rocky View?
- 9) *****Great. Thank you for that. Let's talk more about your experience with other government social benefit programs.*****

- 10) I'd like to get a sense of which programs you are currently using and which programs you have used in the past. Can you tell me what programs you are currently using or have used in the past?
- 11) Can you tell me about the application process for each program?
 - a) How did you learn about these programs?
 - i) If they mention the hospital, ask them to expand on this. Did they learn of the programs while pregnant or after? Which hospital was it?
 - b) Why did you decide to apply?
 - c) Did anyone (relatives, friends, organizations) help you apply for them?
 - d) Was any part of the application particularly difficult or easy? Why or why not?
 - e) Did you have to physically visit a government office? What was this experience like?
 - f) Did BHP play a role in helping you learn about or apply for the programs?
- 12) Now, let's talk about the programs you are no longer using.
 - a) Can you tell us why you no longer access them?
- 13) Do you know what other programs are available? Do you know if you are eligible?
- 14) Imagine you know someone who has financial need. What would you recommend they do?
 - a) Would you direct them to government programs or somewhere else? Why or why not?
 - i) If yes, which programs would you direct them to?
- 15) Have you ever experience stigma from living in public housing or in accessing government programs? Have you ever experienced stigma in your daily life?
 - a) How did this stigma affect you?
- 16) Imagine you could redesign the system of government programs. What would the new system look like?
 - a) What programs or systems would be the same? Different?
- 17) Is there anything else you'd like to tell me?

Appendix D: Resident Interview Schedule Spanish

Entrevista semi-estructurada Guía Residentes

nombre del entrevistador: _____

Fecha: _____

Entrevista / Participante #: _____

Instrucciones Entrevista: Cuando el residente está listo, encontrar un lugar donde se sienten más cómodos que realiza la entrevista (preferiblemente en un espacio tranquilo en el hogar). A continuación, introducir la entrevista y que sepan qué esperar (ver más abajo). Asegúrese de pedir permiso para grabar la entrevista y tienen el entrevistado verbalmente de acuerdo en participar en la entrevista.

Introducción / Plomo

* Muchas gracias por sentarse a hablar conmigo hoy y por participar en nuestro estudio. Estoy interesado en aprender acerca de su comunidad y el acceso a los programas de gobierno. Debido a que usted está viviendo en un sitio familiar de vivienda pública, estamos interesados en aprender acerca de cómo vivir en esta comunidad afecta a su participación en programas de beneficios sociales del gobierno. *(Para, preguntar si tienen alguna pregunta.)*

** Me gustaría también darle una mejor idea de qué esperar durante nuestra conversación de hoy. Tengo una lista de preguntas que aquí me gustaría preguntarle. No existen respuestas correctas o incorrectas. Estoy más interesado en escuchar lo *tiene que* que decir, y lo que usted cree es importante. Si en algún momento nos encontramos con una pregunta que le gustaría saltar, eso está bien. Sólo házmelo saber. Además, no dude en hacer cualquier pregunta que pueda tener a lo largo de nuestra conversación.

*** La entrevista debe durar alrededor de una hora y me gustaría grabarlo, si eso está bien con usted *(esperara que ellos están de acuerdo)*. ¿Tiene alguna pregunta antes de empezar?

***** Antes de empezar a hablar más acerca de los programas de gobierno, vamos a empezar por hablar de su familia y comunidad. Me gustaría tener una idea de quién es usted. *****

- 1) ¿Puedes contarnos un poco acerca de ti mismo?
 - a) ¿Qué edad tiene?
 - b) ¿De dónde es?
 - c) ¿Qué nivel de educación Completó?
 - d) ¿Trabaja usted?
- 2) Ahora, ¿puede decirme sobre su familia?
 - a) ¿Tiene hijos? ¿Cuántos? ¿Qué edades?
 - b) ¿Son sus hijos en edad preescolar o ellos asisten a preescolar?

- 3) ¿Podrías contarnos un poco acerca de la vida en esta comunidad?
 - a) ¿Cómo describirías tus vecinos?
 - b) ¿Qué cosas le gusta y no le gusta?
 - c) ¿Cómo se BHP involucrado en la comunidad?
 - d) ¿Cuánto tiempo hace que vive aquí?
 - e) ¿Se describiría como bien conectado en la comunidad? ¿Por qué o por qué no?
- 4) ¿Me puede decir acerca de sus amigos cercanos y familiares?
 - a) ¿Viven en una vivienda pública? Si no, ¿dónde viven?
- 5) ¿Me puede decir acerca de su experiencia con la vivienda pública?
 - a) ¿Me puede decir sobre el proceso de solicitud?
 - b) ¿Por qué decidió aplicar?
 - c) Lo han dicho otros (familiares, amigos, organizaciones) ayudarle a solicitar una vivienda pública
- 6) ¿Qué ha hecho la vivienda pública para usted?
 - a) ¿Ha hecho alguna diferencia en su vida o no?
 - i) ¿Cuáles son las diferencias?
 - ii) ¿Los esperó o no?
 - iii) ¿Es una vivienda pública de la misma o diferente de lo que esperaba que fuera?
 - b) En general, ¿qué le parece que la vivienda pública hace para la gente?
- 7) ¿Puede decirme de donde vivías antes de BHP?
 - a) ¿Cómo era la comunidad?
 - b) ¿Cómo era el mismo o diferente de donde vive ahora?
 - c) ¿Por qué decidió mudarse a la vivienda pública?
- 8) ¿Le gusta vivir en Rocky View? ¿Por qué o por qué no?
 - a) ¿Le gusta la gente en Rocky View?

***** Genial. Gracias por eso. Hablemos un poco más acerca de su experiencia con otros programas de beneficio social del gobierno. *****

- 9) Me gustaría tener una idea de que los programas que está utilizando actualmente y que los programas que ha utilizado en el pasado. ¿Me puede decir qué programas que está utilizando actualmente o ha utilizado en el pasado?
- 10) ¿Me puedes decir sobre el proceso de solicitud para cada programa?
 - a) ¿Cómo se enteró acerca de estos programas?
 - i) Si mencionan el hospital, pídales que ampliar esto. ¿Aprendieron de los programas durante el embarazo o después? ¿Qué hospital fue eso?
 - b) ¿Por qué decidió aplicar?
 - c) ¿Alguien (familiares, amigos, organizaciones) ayudar a aplicar para ellos?

- d) ¿Era cualquier parte de la aplicación particularmente difícil o fácil? ¿Por qué o por qué no?
- e) ¿Tuvo que visitar físicamente una oficina del gobierno? ¿Cuál fue esta experiencia?
- f) ¿Acaso BHP jugar un papel en ayudar a aprender acerca de o aplicar para los programas?

11) Ahora, vamos a hablar acerca de los programas que ya no utilice. ¿Me puede decir por qué ya no acceder a ellos?

- a. ¿Está usted todavía tiene derecho a ellos?

12) ¿Tienes lo que se dispone de otros programas? ¿Y sabes si eres elegible?

13) Imagínese que usted conozca alguien que tiene necesidad económica. ¿Qué le recomendaría que lo hacen?

- a. ¿Le dirigirlos a programas del gobierno o en otro lugar? ¿Por qué o por qué no?
 - i. En caso afirmativo, qué programas habría que dirigirlos a?

14) ¿Alguna vez experimentar el estigma de vivir en viviendas públicas o en el acceso a los programas de gobierno? ¿Alguna vez has experimentado el estigma en su vida diaria?

- a. ¿Cómo surgió este estigma que afecta?

15) Imagínese que usted podría rediseñar el sistema de los programas gubernamentales. ¿Cómo parecía el nuevo sistema?

- a. ¿Qué programas o sistemas serían los mismos? ¿Diferentes?

16) ¿Hay algo más que le gustaría decirnos?

***** ¡Gracias! Realmente aprecio que sentarse a hablar conmigo y por participar en nuestro estudio. *****

Appendix E: Background Interview Schedule

Semi-structured Interview Guide Background Interviews

Interviewer's name: _____

Date: _____

Interview/Participant #: _____

Interview Instructions: When the participant is ready, find a place where they feel most comfortable conducting the interview (preferably in a quiet space). Next, introduce the interview and let them know what to expect (see below). Make sure to ask permission to record the interview and have the interviewee verbally agree to participate.

Introduction/Lead In:⁵

*Thank you very much for sitting down to speak with me today and for participating in our study (Introduce consent form). I'm interested in learning about how living in public housing affects residents' participation in government social benefit programs. You have been recruited to participate because you work with public housing residents or with government social benefit programs. (*Stop, ask if they have any questions.*)

**I'd also like to give you a better idea about what to expect during our conversation today. I have a list of questions here I'd like to ask you. There are no right or wrong answers. I'm most interested in hearing what *you* have to say, what *you* think is important. If at any time we come across a question you'd like to skip, that's fine. Just let me know. Also, feel free to ask me any questions you might have throughout our conversation.

***The interview should last about half an hour and I would like to record it, if that is okay with you (*wait for them to agree*). Do you have any questions before we get started?

⁵ *Keep this light, conversational, and somewhat "off the cuff." This is our chance to set the tone for the interview. Make it a conversation between two people, not a formal Q&A between researcher and subject.*

- 1) Can you tell me a little bit about your job?
 - a) What does your typical workday look like? What are your primary responsibilities?
 - b) In what ways do you interact with government social benefit programs?
- 2) From your experience, what do you see as the largest barriers to accessing government social benefit programs? Why?
- 3) I'm hearing from families that most are receiving the resources they need. Do you think this is true? How would you describe the overall take-up of social benefit programs in Rocky View? Do most people access the programs they are entitled to, or is there an underutilization?
 - a) Which programs have high take-up rates? Which programs have the low take-up rates?
 - i) Why are some programs accessed at higher rates than other programs?
 - b) Have you observed that different social groups access programs at higher or lower rates than other groups?
 - i) If yes, why do you think this is?
- 4) I've heard from others that some families are more connected than other families in the community. Why do you think this is?
- 5) How do you think people learn about social benefit programs?
 - a) What role do social networks play?
 - i) Are strong social bonds or weak social bonds play a larger role?
 - b) What roles do community organizations and government agencies play?
- 6) Imagine you could redesign the system of government programs. What would the new system look like?
 - a) What programs or systems would be the same? Different?
- 7) Is there anything else you'd like to tell me?

*****Thank you! I really appreciate you sitting down to speak with me and for participating in our study.*****