

Detrás del Debate: An examination of the economic, social, political, and cultural context of Latino immigrants in the Kansas City Metropolitan Area

Melinda K. Lewis, LMSW
Director of Policy Advocacy and Research
El Centro, Inc.
Richard A. Ruiz, President/CEO
650 Minnesota Avenue
Kansas City, KS 66101
Phone: 913-677-0100
Fax: 913-362-8513
www.elcentroinc.com
mlewis@elcentroinc.com

Data collection assistance provided by El Centro employees Sandra Cintora, Ben Lewis, Luis Cabrera, Maria Reyes, Teresa Serda, Magda Lugo-Blas, Erica Andrade, Elena Morales, Anita Martinez, Susan Garrett, Lucy Oropeza, Rose Rodriguez, Maria Aranda, Beatriz Nuñez, and Maria Carrillo; Guadalupe Centers employees Christina Jasso, Diane Rojas; and Mattie Rhodes employees Cielo Fernandez, Carolina Uribe, Lucy Vazques, Luz Flores, Erica Solis, Esmeralda Cazares and Susana Vick.

Table of Contents	Page
I. Highlights	3
II. Methodology	4
III. Demographic Profile	4
IV. Migration Experiences	7
V. Employment Characteristics	8
VI. Employee Benefits	12
VII. Unemployment	13
VIII. Financial Status	13
IX. Poverty and Income	15
X. Children and Family	17
XI. Transportation	18
XII. Health Care and Health Status	19
XIII. Community and Political Participation	20
XIV. Domestic Violence	24
XV. Drug and Alcohol Use	25
XVI. Public Benefit Coverage	25
XVII. Mental Health	26
XVIII. Economic Impact of Immigrants	27
XIX. Crime and Community	29
XX. Language Patterns	30
XXI. Housing Status	31
XXII. Attitudes, Hopes, and Plans	33
XXIII. Implications for El Centro, Inc.	33
XXIV. Urban versus Suburban Comparisons	35
XXV. Conclusion	39
XXVI. References	41

Highlights

Survey respondents are 828 Latino immigrant adults, many of whom are El Centro, Inc. clients, in the Kansas City metropolitan area. Mattie Rhodes and the Guadalupe Centers, Inc. collaborated with El Centro in the data collection phase, with additional participants among ESL students from Center of Grace. The findings below represent a sampling of the most significant highlights from this 2006 survey, additional details on which are included in the report that follows.

- Only 18% participated in the 2000 Census.
- The median number of years in the U.S. is 7 years in U.S; 5 in KC area.
- More than 80% have less than the equivalent of a high school education from their country of origin.
- More than 90% speak little or no English, but English proficiency is strongly and positively correlated to both tenure in the United States and in the Kansas City area.
- Respondents are more likely to be married than other adults in the Greater Kansas City area.
- Approximately 43% arrived in the U.S. with lawful immigration status. Almost 70% have been joined by family members in K.C. since their arrival (slightly higher than in previous years).
- 63% live in mixed-status families. 16% have at least one child in the country of origin.
- 52% have worked multiple jobs simultaneously in the U.S., and 12% also work some from home.
- Median time to find a job after arriving in Kansas City is 1 month, and the unemployment rate is 4.1%.
- Median annual income of \$19,200 (family of 4).
- 36% of those employed are not paid overtime for hours more than 40 that they work. 16% have been injured on the job.
- Only 35% of respondents employed full-time receive health care coverage through their employers; 59% have paid vacations; and 17% have retirement savings benefits
- Hospitality (hotels and restaurants) is the most common occupation, followed by janitorial services, construction, and manufacturing
- Only 53% have a bank account. 71% of respondents report that they send money, at least occasionally, to family members in their country of origin.
- Only 23% have a credit card, but 42% experience stress due to debt levels, mostly related to medical debt and/or overdue bills.
- Median household size is 4 individuals. 61% of respondents have children.
- Average childcare cost is \$69 per week, or 16.8% of respondents' income.
- 45% report that their health status is either "bad" or "neither good nor bad."
- 32% have experienced a mental illness, most commonly depression. 20% have a chronic illness that interferes with their daily living.
- 20% rely on emergency rooms and 59% on safety net clinics for medical care.
- 41% have medical debt, including 39% of those with health care offered through their employers.
- Renters paid a median of \$700 and homeowners \$970 in monthly housing costs. The median ratio of housing costs to monthly income was 50%, far greater than the 30% recommended affordability guideline.
- 94% believe that English proficiency is 'essential' or 'important' to survival in the U.S.
- 30% feel that discrimination has increased, and 24% that it has decreased within the past 12 months.
- 71% report attending church regularly. More than 80% of respondents are Catholic.
- 17% report volunteering within the past 12 months.
- Fewer than 25% of respondents report affiliation with either the Republican or Democratic parties. 86% of non-citizens desire to naturalize. Immigration was the most common political priority of respondents, followed by the war in Iraq and education.
- 81% of non-homeowners desire to become homeowners. 57% hope to start their own small business.
- 84% plan to stay in Kansas City for at least the next 10 years. 88% believe that their children will have better opportunities than they do.
- As consumers, respondents annually generate an estimated \$11.6 million in local economic activity.
- 75% of employed respondents have taxes withheld from their paychecks.

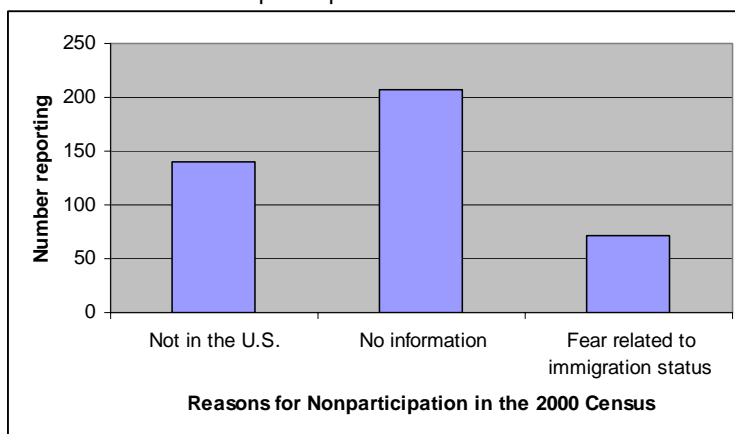
Methodology

El Centro, Inc.'s fall 2006 survey of Latino immigrant adults in the Kansas City area includes 828 respondents from Wyandotte, Johnson, and Jackson counties. Approximately 70% of this year's respondents were surveyed at El Centro, Inc.'s locations in Wyandotte and Johnson counties. Slightly more than 8% came from each of two participating partner organizations, the Guadalupe Centers and Mattie Rhodes Center. Almost 14% of respondents were surveyed by El Centro staff at the English-as-a-Second-Language classes taught by the Johnson County Community College at the Center of Grace in Olathe, Kansas. Within El Centro, approximately 40% of respondents were surveyed at the agency's family center in Argentine and 8% in Johnson County. Seventeen percent of respondents were parents whose children participate in El Centro's childcare or youth programming. Ten percent of survey respondents, mostly those surveyed at El Centro, Inc. locations, had completed the survey before in a previous year. As in previous years, most respondents completed the survey independently in Spanish. The survey consisted of between 117-125 questions, depending upon the version utilized (Mattie Rhodes Center and Guadalupe Centers, Inc. modified the survey to meet their own research needs), and most respondents needed between 15-30 minutes to complete it. Participation in the survey was, as always, optional, and all respondents received written information describing the purpose of the study, its voluntary nature, and the relevant protections of their personal data. All surveys are anonymous.

Demographic Profile

While most of the nation, the Kansas City area included, has not recently seen the dramatic increases in the size of the Latino population noted in the late 1990s, Hispanics still accounted for almost half of the national population growth between July 1, 2004 and July 1, 2005. Of the increase of 1.3 million, 800,000 were because of natural increase¹ and 500,000 were because of immigration. Census data released in August 2006 reveal that Wyandotte County's growth in the Hispanic population (now estimated at 33,278) between 2000 and 2005 only partially offset significant losses in the non-Hispanic population. Jackson County, Missouri's Hispanic population is now estimated at 45,215, an increase of more than 30% in the past five years. Reflecting the degree to which Census data now fail to capture trends within this dynamic population, however, only 18% of this year's survey respondents report having participated in the much-cited 2000 Census, the baseline for the 2006 estimates. While the figure below suggests that lack of information was the most significant reason for nonparticipation in the Census, there is also a strong statistically significant difference in the mean tenure in the U.S. for those who participated and those who did not, indicating that perhaps length of time in the country is equally important in determining individuals' participation in this national count ($t=7.782$).

Figure 1: Respondents' Motivations for Nonparticipation in the 2000 Census

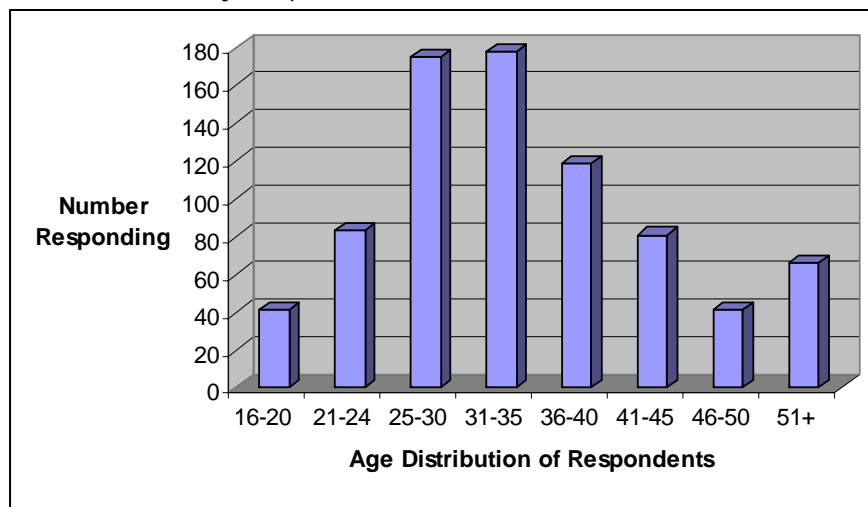


¹ Natural increase equals births minus deaths.

Other demographic trends, particularly age, are perhaps at least as significant as sheer population growth in explaining the importance of the Latino population to the nation's future. The U.S. Hispanic population in 2005 was much younger than the population as a whole, with a median age of 27.2 years, compared to 36.2 years. The median age for the Kansas City metropolitan statistical area was 36.1 years in 2004. Women slightly outnumber men in the region, comprising 51% of the population. In this survey, women are much more heavily represented, comprising 64% of respondents. This imbalance most likely results from the sampling technique, as women are more often recipients of service at social service agencies.

The age distribution of survey respondents shows very similar patterns to previous years, with most respondents concentrated between 25 and 40 years of age. This is significant both for its impact on labor force participation and because these are prime childbearing years, indicating that these families will likely continue growing. While this is also likely somewhat affected by the sampling technique, given that those under age 16 are not allowed to participate and elderly individuals may participate less in the programs from which respondents are drawn, several improvements to the methodology have attempted to address this, while still yielding similar age distributions. This increases confidence in the results and reinforces the concept that immigrants' impact on a local economy and community is influenced by their concentration in these key age demographics.

Figure 2: Age Distribution of Survey Respondents

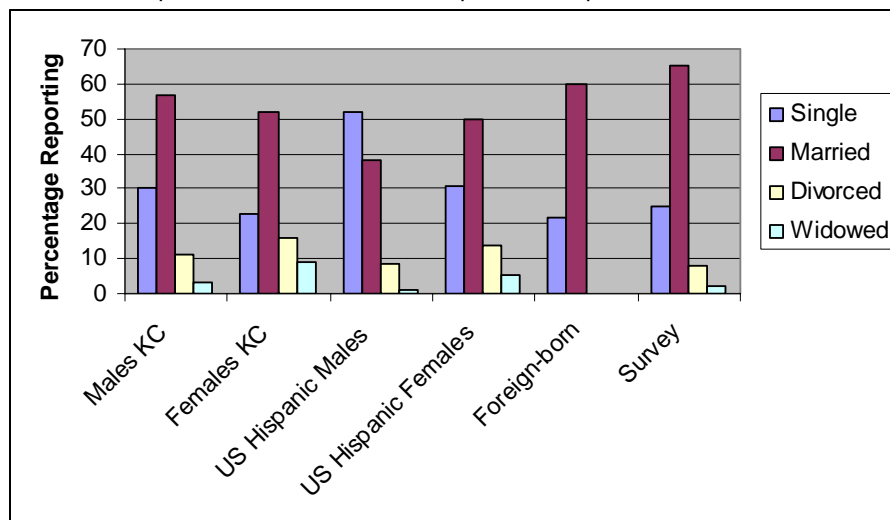


Survey respondents' residence patterns in 2006 are similar to previous years, with significant diversity in zip code of residence yet clustering in key areas in Wyandotte, Johnson, and Jackson counties, as shown in the table below.

Table 1: Respondents' Zip Code of Residence within the Kansas City Area

Zip Code	Percent of Survey
64108	3%
64123	5%
64124	3%
64127	2%
Other Jackson county	7.4%
66061	10%
66062	4%
66202	2%
66204	2%
66212	2%
Other Johnson county	3.8%
66101	11%
66102	19%
66103	7%
66104	4%
66105	2%
66106	11%
Other Wyandotte county	1.6%

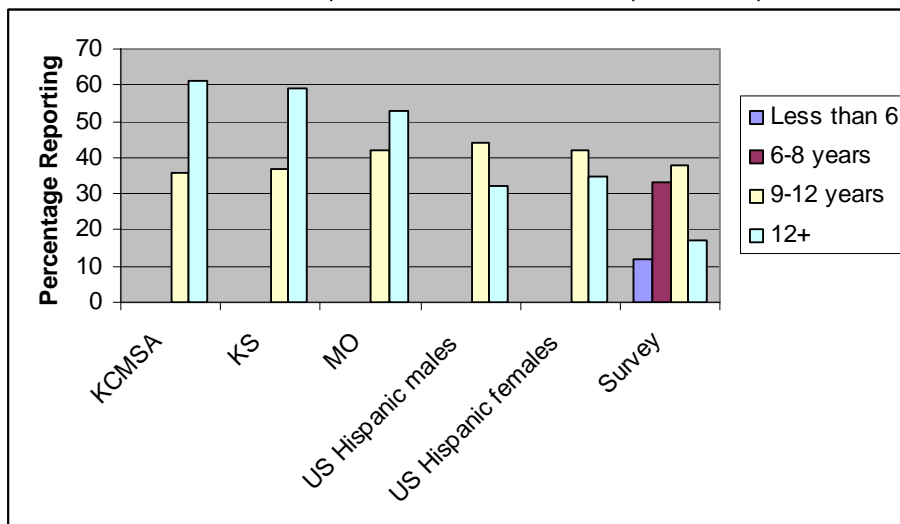
Figure 3: Civil Status of Respondents and Select Comparison Populations²



Most likely because of the preponderance of Mexican respondents in this year's survey, no significant differences in education level based on country of origin were found, although previous analyses have found slightly higher levels of formal education for non-Mexican respondents. As discussed throughout this analysis, there were few significant differences found based on education levels in the country of origin, suggesting that preoccupation with immigrants' education levels as determinants of their likely impact on the economy and society may be misplaced.

² All categories besides survey respondents come from U.S. Census Bureau population estimates for 2005.

Figure 4: Formal Education Levels for Respondents and Select Comparison Populations³



As in previous years, and as is true for Latino immigrant populations throughout the Midwest, the survey respondents are overwhelmingly Mexican (more than 87%), with Central Americans, primarily from El Salvador and Guatemala, representing the next-largest group. Also consistent with previous findings is the result, shown in the table below, of greater migration from Mexican states with long traditions of ‘sending’ than from those with sheer proximity to the United States.

Figure 5: Region of Birth for Survey Respondents

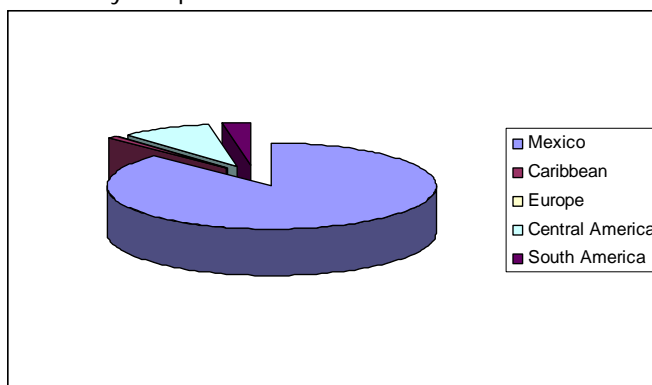


Table 2: Region of Origin for Mexican Respondents

Region of Mexico	States Included	Percentage of Mexican Survey Population	Percentage of Total Survey Population
Border	Baja California, Chihuahua, Coahuila, Nuevo Leon, Sonora, Tamaulipas	32%	27%
North-Central	Durango, Nayarit, San Luis Potosi, Sinaloa, Zacatecas	15%	12%
Central	Aguascalientes, Colima, Mexico (including D.F.) Guanajuato, Hidalgo, Jalisco, Michoacan, Morelos, Puebla, Queretaro, Tlaxcala, Veracruz	48%	40%
Southern	Chiapas, Guerrero, Oaxaca, Tabasco	5%	4%

³ Figures for the Kansas City Metropolitan Statistical Area, Kansas, Missouri, and Hispanics nationally come from US Census Bureau data estimates from 2005.

Migration Experiences

The median tenure in the U.S. for respondents is 7 years. The median tenure in the Kansas City area is 5 years. These responses, then, reflect some time spent in another part of the United States before settling in Kansas City. As discussed in previous analyses, individuals' migration journeys are affected by the presence of other relatives in the destination location, as these 'anchor' migrants help to orient newcomers to U.S. economic, social, and political systems. Seventy-eight percent of respondents had a relative already living in the U. S. when they migrated, and 63% had a relative already in the Kansas City area. Almost 70% have been joined in Kansas City by a family member or close friend since they established a residence here, demonstrating the degree to which family networks contribute to migration patterns.

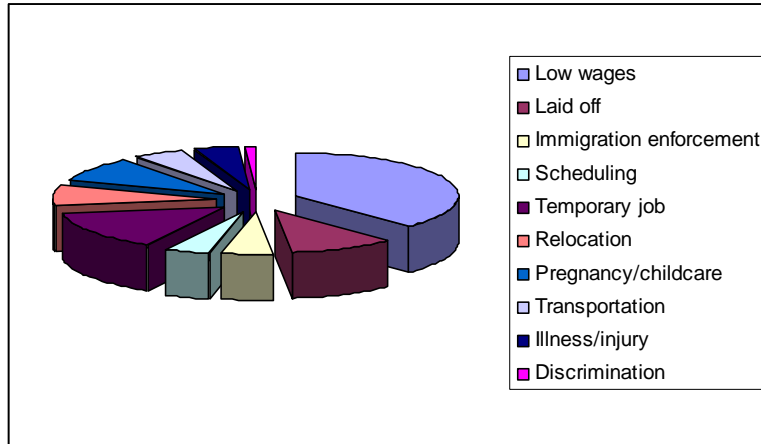
Given the unprecedented attention paid to the issue of immigration in general and illegal immigration in particular in 2006, the analysis of these respondents' interactions with the nation's immigration laws is particularly timely. Forty-three percent of respondents arrived in the United States with lawful immigration status. Of these, 25% were Lawful Permanent Residents or U.S. citizens when they arrived, while the rest had a temporary, 'non-immigrant' visa, including tourist visas (71%), work visas (3%) and student visas (1%). It is difficult to accurately gauge current immigration status from these figures, however, given that many of those who entered without status did so years ago and may have, in fact, gained lawful status since, while certainly many of those who entered with temporary permission have now fallen out of status. Perhaps a more direct reflection of immigration status is the figure of 60% of respondents using false documents to obtain their jobs; while some of those individuals likely have legal immigration status, their use of false documents indicates lack of permanent work authorization. Additionally, 32% of respondents who have worked in the United States have received a Social Security 'no match' letter at their place of employment. These letters, sent by the Social Security Administration to employers and employees whose records do not match those of the SSA, have recently become quite contentious, as plans were announced in July 2006 to add new penalties and enforcement mechanisms, primarily targeting employers, to a system that was previously primarily used to inform workers that they were not receiving credit for their work effort within the retirement and disability benefit systems.

This year, 63% of respondents live in mixed-status families, where at least one member of the immediate family is a U.S. citizen or Lawful Permanent Resident ('green card' holder) and at least one member lacks immigration authorization. This is somewhat lower than has been found in past years, and it is uncertain whether this stems from a movement towards immigration authorization, as families accumulate more time in the United States and, theoretically, bring their entire families into status, or whether this sample captured a population more heavily represented by undocumented individuals who lack close family ties to those with permanent status. Regardless, it is clearly significant that a majority of these Latino immigrant adults, including those who themselves have legal status, live in families potentially vulnerable to disruption due to our immigration system.

Employment Characteristics

Seventy-four percent of respondents are no longer working at the same job that they initially found upon locating in Kansas City. The median number of jobs held by respondents in the United States is 3, although some reported as many as 19 jobs. There do not appear to be significant wage penalties or premiums for these frequent job changes, however, as there are no statistically significant differences in respondents' hourly wages between those who are still working at the same job they initially found in Kansas City and those who are not ($t=-.435$). Respondents' reasons for leaving this first job are varied, as shown below, with some indicating upward advancement as the motivation and others experiencing job disruption due to layoffs, inadequate childcare or transportation, or lack of immigration status.

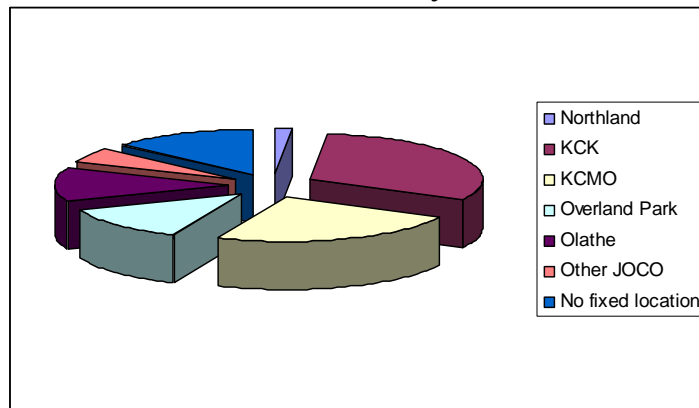
Figure 6: Respondents' Motivations for Leaving the Initial Job Secured in Kansas City



Fifty-two percent of respondents report having worked multiple jobs simultaneously while in the United States, a behavior indicative of strong work ethic. The fact that monthly incomes are not significantly different for those who have and have not worked multiple jobs may indicate that it is a strategy used to compensate for low wages, less than full-time employment, and/or lack of employee benefits at one job, and a strategy that is discontinued when no longer needed. While the median number of hours worked per week was 40, the mean was 38.8, indicating that many respondents work slightly less than full-time. In addition to this formal employment, 12% of respondents report that they engage in economic activity from home, including providing childcare and/or producing goods for sale.

There are statistically significant differences in hourly wages for those working in urban areas in Kansas or Missouri compared to those working in suburban Johnson County, with wages considerably higher in the suburbs ($t=4.214$). These differences are not as strong for mean monthly household incomes, however, indicating that perhaps individuals receiving lower wages in urban jobs compensate by including more earners in their households and/or working more hours.

Figure 7: Respondents' Place of Work within the Kansas City Area



Latinos are concentrated within industries with relatively higher levels of workplace injuries—manufacturing, construction, health care, retail, and hospitality—and, among those industries, in specific occupations that are more vulnerable to injuries as well. For example, in the category of education and health services, hospitals and nursing/residential care facilities have the highest rates of injuries and also the highest incidence of Latino and foreign-born workers (BLS, 2005). In a reflection of this, many survey respondents, including those who did not report injuries, classified their jobs as 'dangerous', indicating likely potential for

future injury. Thirty percent of construction workers responded this way. Fifty-eight percent of those who have been injured on the job to the extent to which they could not work for some period report that they received medical care for these injuries through their employer. Slightly less than half, however, were paid for lost wages during the time that they were unable to work. Furthermore, among those who report that they did not receive medical care, most indicated that the employer refused to provide it, and some stated that they were immediately dismissed upon notifying the employer of the injury. Obviously, these actions are in direct violation of U.S. labor laws, and their prevalence among the work lives of these immigrant respondents suggest the degree to which lawlessness marks their employment experiences. Even cursory investigation of these situations would reveal the violations, suggesting that, in fact, such oversight is rare. Men were more likely than women to have been injured on the job, at 17% compared to 13%.

Table 3: Workplace Injury Rates by Industry

	Kansas ⁴	Missouri	National	Survey
Construction	3.4	3.7	2.4	28
Manufacturing	3.4	4.2	1.6	19.3
Retail	2.2	2.5	1.5	18.4
Health care	3.1	2.7	2.9	N/A
Hospitality	1.0	2.3	1.1	12.2
Total	1.1	2.7	1.4	16

Fifteen percent of respondents who have worked in the United States have, at some point, worked without pay, indicating significant exploitation in the labor market for these foreign-born Latinos. Here, too, men are much more vulnerable than women; 23% of men compared to 11% of women have not been paid for work performed in the U.S. Two percent of employed respondents receive 1099 forms instead of W-2 forms from their employers. These forms, designed for independent contractors, are also used by unscrupulous employers to avoid substantial financial responsibilities, including workers' compensation, state and federal withholding, and unemployment insurance. The percentage receiving 1099 forms instead of W-2s in the construction industry was 5, reflecting the more common use of this practice within this sector of the economy. An additional 21% of employed respondents report that they do not receive any documentation from their employers. Thirty-six percent of respondents are not paid overtime for hours worked in excess of 40 within a given work week. This, too, was worse in the construction industry, with 42% reporting not receiving overtime. While these rates indicate that this practice is not as widespread as sometimes thought, its significant fiscal impact warrants attention wherever it occurs, particularly when extrapolated over the entire immigrant labor market.

The vast majority of respondents, almost 97%, report that they are paid regularly, either weekly or biweekly. The rest have irregular pay arrangements, either daily or monthly. Most work relatively stable jobs, too, with 70% reporting that they work at the same job year-round, 11% working all year but at different jobs depending on the season, and 19% working at temporary jobs that often leave some periods of unemployment throughout the year.

⁴ All rates are for workplace injuries that involved at least 1 day away from work, per one hundred workers. Some of the disparity could be explained by low reporting rates of workplace injuries, given that survey respondents were asked directly about their workplace injuries, while the other categories represent Occupational Health and Safety Administration cases recorded.

Figure 8: Respondents' Occupations

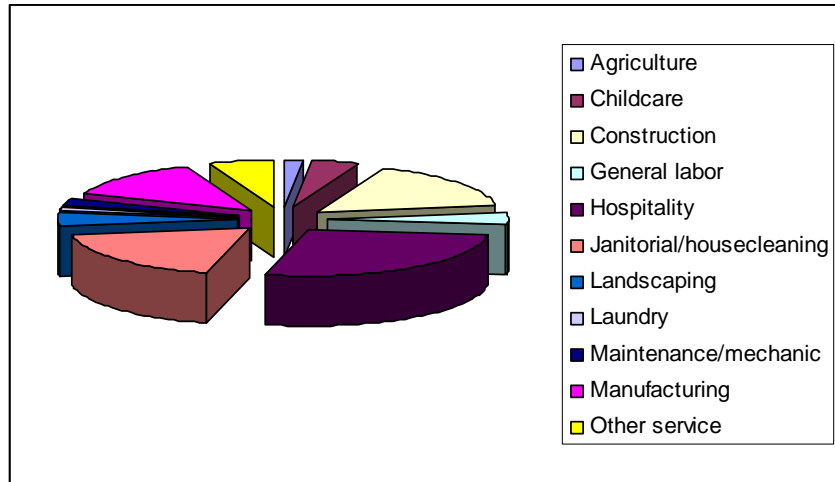


Figure 9: Gender Differences in Respondents' Occupations

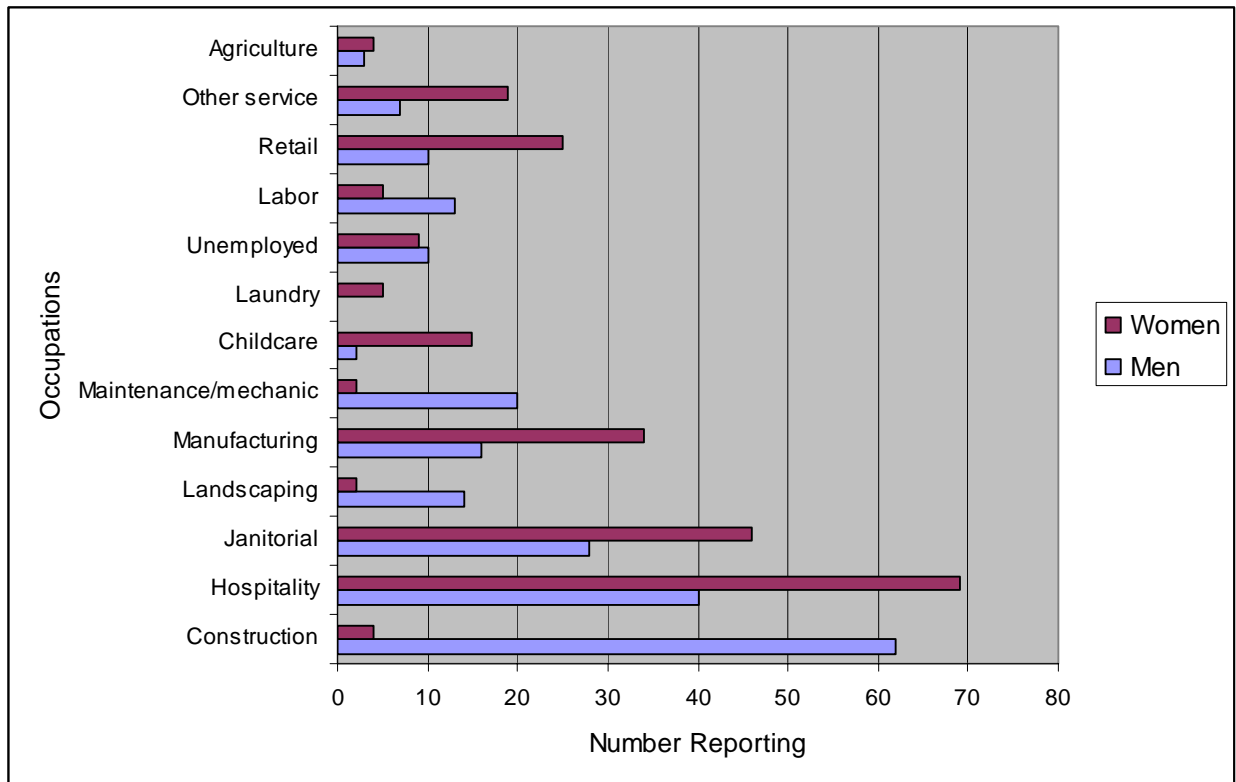


Table 4: Unionization Rates by Industry and Employment Status⁵

	National	Survey
Construction	13.8%	1.6%
Manufacturing	13.7%	8%
Retail	5.8%	0%
Health care	8%	N/A
Hospitality	2.8%	0%
Men	14.7%	4%
Women	12.6%	3.9%
Latinos	11.5%	N/A
Kansas	9.5%	3.2%
Missouri	12.6%	6.2%
Part-time	7.4%	4.8%
Full-time	15%	3.7%
Total	13.7%	4%

The unions represented by survey respondents include the Service Employees International Union, the Teamsters, and the United Steelworkers of America, although not all of the respondents who reported union membership named the union to which they belong. Despite low union membership, these immigrant respondents indicate high degrees of interest in union affiliation, with more than 53% indicating that they would like to join a union if possible. This is particularly significant given the recent upheaval within organized labor, divisions between unions around questions of organizing immigrant workers, and some unions' increased activity targeting immigrants as potential members.

Employee Benefits

Table 5: Provision of Employee Benefits by Industry and Employment Status⁶

	Disability Insurance	Medical Care Benefits	Paid Vacations	Retirement Savings	Paid Sick Leave
All Private Industry	39%	53%	77%	50%	58%
Manufacturing	53%	70%	86%	64%	49%
Full-time	47%	66%	90%	60%	69%
Part-time	13%	12%	36%	19%	23%
Service	21%	27%	59%	22%	36%
Nonunion	36%		77%	46%	58%
Union	66%	83%	86%	85%	61%
Midwest	35%	66%	73%	64%	59%
Survey Overall ⁷	11%	30%	55%	14%	20%
Survey Full-time	13%	35%	59%	17%	18%
Survey Hospitality	13%	30%	94%	11%	20%
Survey Construction	5%	21%	30%	11%	11%
Survey Retail	14%	44%	69%	19%	25%
Survey Manufacturing	19%	53%	75%	30%	26%

⁵ Bureau of Labor Statistics (2006a). Union affiliation of employed wage and salary workers by occupation and industry 2005 <http://www.bls.gov/news.release/union2.t03.htm>

⁶ U.S. Department of Labor, U.S. Bureau of Labor Statistics. (August 2005). National Compensation Survey: Employee Benefits in Private Industry in the United States.

⁷ All figures are given as a percentage of those respondents employed.

The table above reveals a dearth of benefit offerings to these Latino immigrant workers, with fewer than 2% receiving a comprehensive slate of benefits designed to reward work effort and to protect workers from catastrophic financial exposure. Even where employee benefits are offered, workers may not be able to utilize them, either because of eligibility restrictions, contribution requirements, or both. For example, the average monthly premium cost to employees for single coverage medical benefits is \$68.96 for all private industry, with 80% of workers required to contribute towards the cost. The average monthly premium for family coverage medical benefits is \$273.03, with part-time employees charged an average of \$310.50 per month, and approximately 85% are required to contribute towards this cost (BLS, 2005). Retirement savings are another area where required employee contributions reduce participation rates, especially among certain categories of workers. Hispanic workers are the least likely of all Americans to have access to or participate in employer-provided retirement plans: 26.3% of Hispanic workers in 2001 participated in an employer-provided pension plan, compared to 43.2% of all U.S. workers (NCLR, 2004). Only 78% of all private-sector workers with access to defined benefit retirement plans participated in these plans (BLS, 2005). Participation in these plans was lower for workers earning less than \$15 per hour.

It is not surprising, then, that cost was frequently mentioned by the 61% of respondents who report that they do not use at least some of the benefits offered by their employers (21% cited cost). Other common reasons for not using benefits included ineligibility due to part-time or temporary status (31%), fear of repercussions due to immigration status (17%), lack of information (20%), and perceived lack of need for the benefit (12%). Lack of information is perhaps particularly concerning because it could be so easily remedied. Again this year, coworkers were the most common source of information about available benefits (40% of respondents), with another 16% depending on brochures, often without much explanation. Only 27% have bilingual human resources professionals to whom to turn, and another 18% rely on human resource personnel with whom they have difficulty communicating because of language barriers. As evidence that the source of information about benefits plays an important role in determining employees' utilization of them, only 42% of those who depend on coworkers or brochures report using all of the benefits provided, while this figure is 55% for those who have a human resources professional to whom to turn. These dynamics impact overall access to health care for Latino workers and, by extension, their families, particularly related to the increasing gap in health care coverage between Hispanics and other workers (Stanton, 2004). Indicating that employee benefit provision is indeed an important factor in influencing not only economic status but also individual and family well-being, Hispanic workers are less worried about job security but as or more concerned about health insurance and making ends meet, compared with workers in other demographic categories (Metlife, November 2003).

Unemployment

Latinos are the most likely of all racial or ethnic groups to participate in the U.S. labor market, either as workers or as those actively seeking work, with participation rates approximately 3% higher than for whites or blacks. In the third quarter of 2004, Latinos had an unemployment rate of 6.8% nationwide, lower than the rate of 10.9% for blacks but higher than whites' 4.3% (Pew Hispanic Trusts, 2005). In 2005, the unemployment rate for Hispanic men ages 25 and older was 4.1% and 5.8% for women (BLS, 2006b). Rates for both genders were lowest for married Latinos, followed by those who are divorced or widowed; never married Latinas had the highest rates of unemployment. The unemployment rate reported by these Latino immigrant survey respondents was 4.1%, identical to that reported above for Hispanic men. Men actually reported a slightly higher unemployment rate than women, at 4.7% to 3.8%, although this difference was not significant. A much higher number of female respondents reported that they are no longer in the job market, lowering their unemployment rate.

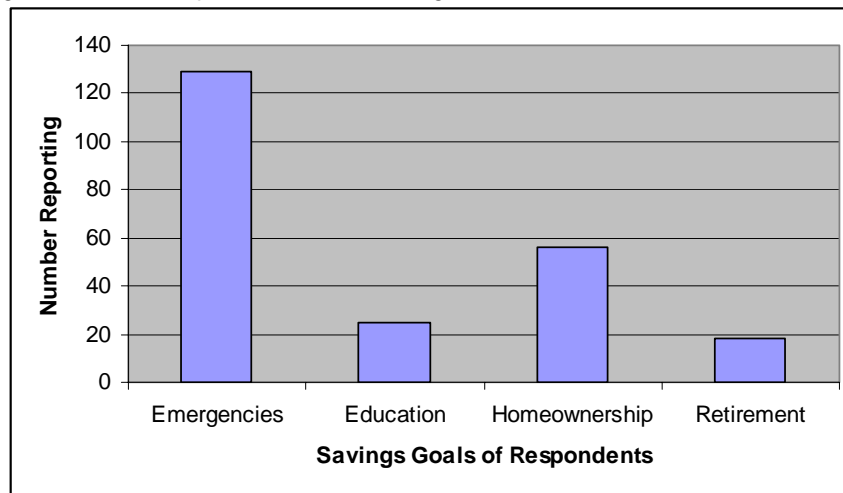
The median amount of time needed by respondents to find work upon arriving in the Kansas City area was again one month, as has been found in the past several years' analyses. Also consistent with previous

years was the finding that women need significantly longer than men to find work ($t=-2.417$). There were no statistically significant differences in the amount of time needed to find work based on possession of legal work documents (those without such documents actually needed somewhat less time to locate employment in Kansas City), English proficiency at or above 'a lot', at least the equivalent of a high school education in the respondents' country of origin, or age below 40 years. There was a significant, negative correlation between the amount of time needed to find work and respondents' hourly wages ($r=-.113$), indicating either that respondents who struggle to find work eventually settle for lower wages or that there is something about those particular individuals that make them less desirable as employees, both for initial hire and for higher-paying positions. There is a statistically significant correlation between the number of years in Kansas City and the length of time needed to initially find work ($r=.130$), a relationship also found in previous analyses. It is still uncertain whether this can be attributed to changes in the labor market recently, greater networks of job-seeking for immigrants today than in past years, reduced labor discrimination for Latinos, or other, unknown factors.

Financial Status

In 2004, 56% of all families reported having saved money during the previous year (Bucks, Kennickell, and Moore, 2005). This was 45.6% for families of color, 59.9% for all families in the Midwest, 35.9% for families headed by someone without a high school diploma, and of course, increased with family incomes approaching 100% of area median. Homeowners reported significantly greater savings rates at 62.3% compared to 42.3% of renters. Thirty-four percent of survey respondents, significantly lower than the national average but relatively consistent with the rate for those with less formal education, report that they have savings. The median amount saved by respondents who reported having savings was \$750, with a substantially higher mean of \$2729. Here, there was no statistically significant correlation between respondents' hourly wages and the amount of money they have saved ($r=.079$). Respondent homeowners in this sample were actually somewhat less likely to have savings than renters, at 34% compared to 36%. Savers' incomes were significantly higher than non-savers' ($t=4.144$).

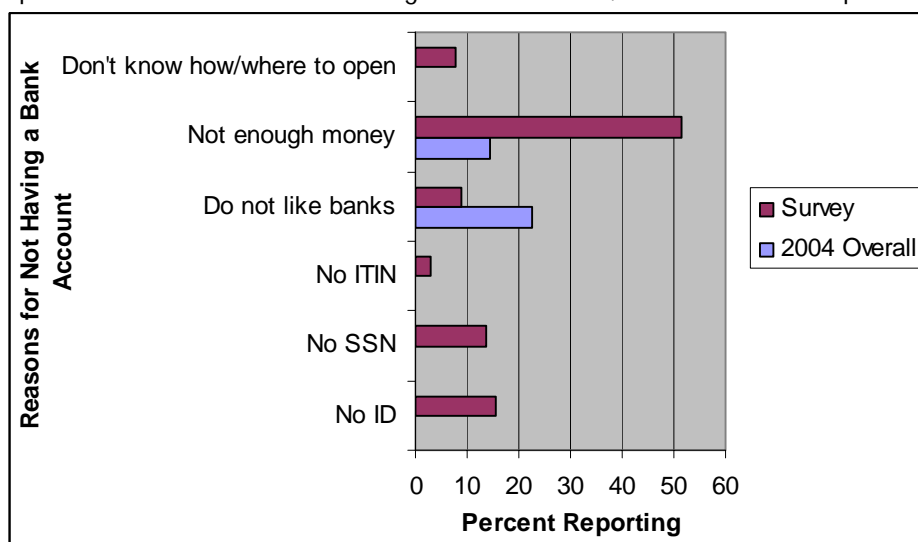
Figure 10: Savings Goals for Respondents with Savings



In 2004, 91.3% of all U.S. families had some kind of transaction account, most often a checking or savings account. This figure was 80.6% for families of color, 96% for homeowners, and 80.9% for renters. Thirty-five percent of Latinos in the U.S. and 42% of the foreign-born lack a bank account (Ibarra, 2005). Approximately 53% of respondents have some kind of transaction account: 11% have only a savings account, 25% have only a checking account, and 18% have both a checking and a savings account. Homeowners were considerably more likely to have a bank account, at 75% compared to 52% of renters.

The reasons for not having a bank account, shown below, are clearly surmountable obstacles. For example, Social Security Numbers are not needed to open accounts at many banks; these employed immigrants should almost all be eligible for an ITIN, and information about zero-balance accounts and other financial service opportunities could connect immigrants to these institutions. Fifty percent of respondents report cashing their paychecks at a retail outlet, most commonly a store that also provides this service. Thirty percent use banks for this service, while 7% have a friend with a bank account cash their checks on their behalf. Fourteen percent of respondents report not needing check-cashing services because they are paid in cash. Conservatively, given the frequency of payment indicated by respondents and the amount they report paying for check-cashing services, this reliance on fringe banking outlets generates approximately \$25,000 in economic activity annually among respondents. Also reflective of respondents' participation in the fringe financial service market is their reliance on money orders; 52% purchase money orders to pay their bills on a regular basis, a service which, of course, incurs additional transaction fees.

Figure 11: Respondents' Reasons for Not Having a Bank Account, with Selected Comparisons



Seventy-five percent of all U.S. families had a credit card in 2004 (Bucks, Kennickell, and Moore, 2005), far greater than the survey result of only 23% of respondents. Forty-six percent of all families and 58% of those with credit cards have credit card debt (up slightly from 2001 figures). This figure is only slightly higher for families of color (46.7%) than for white families (46%). The median balance for those carrying a balance was \$2,200. While few survey respondents have credit cards, debt is fairly common, with a median amount owed of \$3325. More than 42% of respondents claim that they experience stress due to their debt levels, most commonly related to medical debt and/or overdue household bills, both types of debt more reflective of low incomes and precarious health care than over-consumption or poor money management. There was no statistically significant correlation between respondents' hourly wages and their amount of debt ($r=.061$), nor were there any statistically significant differences in the monthly incomes of those who reported that they are stressed by their debt levels compared with those who are not ($t=.054$). Only twenty percent of respondents have applied for a loan in the United States. Of those who have applied for financing, approval rates appear fairly high, at more than 65%. The majority of applications, 72%, were for mortgage loans. Twenty-four percent of those who have applied for a loan indicated that it was for an auto, followed by higher education and business loans, at 2.1% each.

Poverty and Income

Median hourly wage for respondents in all occupational categories was \$8.72, and the mean was \$9.15. The median monthly income was \$1600, which yields an annual income of \$19,200, the same as has been

found in several years of El Centro's research in this community. The mean income was slightly higher, at \$1769 per month, or \$21,228 per year. Given the median household size of four individuals, these families are slightly below the current official poverty guidelines of \$20,000 annually for a family of four. In comparison, using respondents' hourly wages and number of hours worked per week yields a median annual income of \$17,000 per respondent. Given a median of 2 earners per household, it is possible that gross annual income is actually considerably higher than the figure estimated above, which would make these respondents similar to those in other research, who are traditionally found to undercount income.

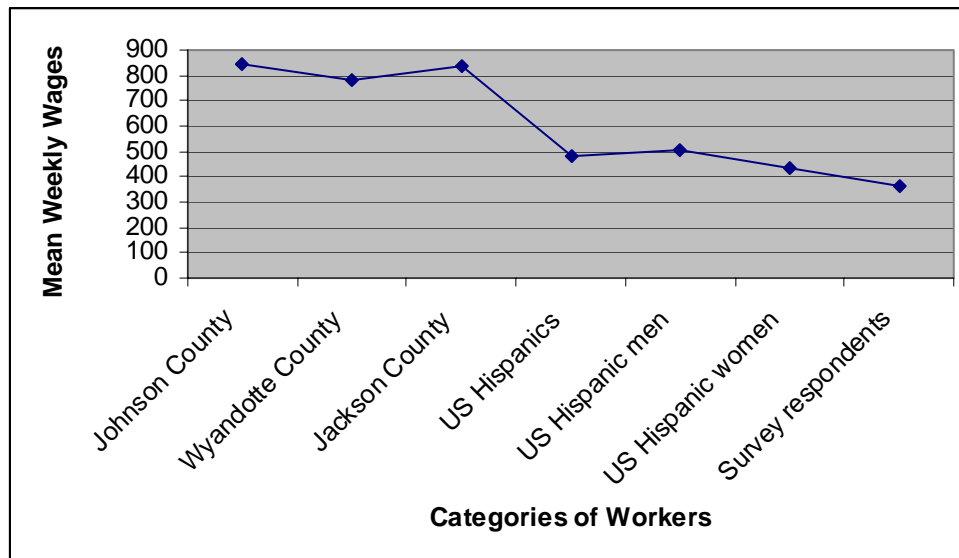
Table 6: Average Wages by Industry

	2004 Mean Wages U.S.	2004 Mean Wages KCMSA	2005 Mean Wages KCMSA	Survey 2006
Retail clerks	\$9.04	\$9.26	\$9.16	\$9.31
Carpenters	\$19.28	N/A	N/A	\$12.01
Roofers	\$17.71	N/A	N/A	\$12.01
Mechanics	\$18.37	N/A	N/A	\$11.08
Janitors	\$10.89	\$11.75	\$12.15	\$8.23
Child care workers	\$9.19	\$8.92	\$9.07	\$8.80
Laborers	\$11.22	\$14.58	N/A	\$8.39
Food service/cooks	\$8.62	N/A	\$9.75	\$8.41
All occupations	\$18.09	\$18.20	\$20.09	\$9.15

More than 15% of respondents reported that at least some of the income on which the household depends for basic expenses is generated by the employment of school-age youth, mirroring national data which suggest that, for low-income adolescents, employment activity is more a function of necessity than recreation or personal enrichment. Almost 41% of respondents report having sacrificed food, clothing, medical care, and/or housing during the past 12 months due to inadequate financial resources. Not surprisingly, there is a statistically significant difference in the monthly incomes of those who report such deprivation and those who do not, indicating that it is inadequate income, not excessive expenses, that drives these sacrifices ($t=-3.853$). A similar, but less strong, difference is found in hourly wages ($t=-2.159$).

There were no statistically significant correlations between hourly wage and age ($r=-.041$), number of years in the United States ($r=.083$), years of formal education in the country of origin ($r=.001$), or number of jobs held in the United States ($r=.036$). However, English proficiency did correlate positively to hourly wage ($r=.207$), suggesting that efforts to help recent Latino immigrant adults to attain greater levels of English proficiency may pay real dividends in terms of improving family income positions. The number of hours worked per week, while expected to correlate positively with monthly household income, also showed a positive correlation with hourly wages ($r=.231$), perhaps indicating that jobs that offer higher wages also offer more regular work schedules that approximate full-time employment. Despite significant attention paid to the issue of employment of undocumented immigrants and sanctions for such employers, lack of work authorization appears to have relatively little impact on the employment of these immigrants. For example, there are no statistically significant differences in the wages of those who used false documents to obtain their jobs and those who did not ($t=-2.241$), although the direction does indicate that those with work authorization earn more than those without. There is, however, a statistically significant difference in the wages for those who work the same job year-round compared to those who do not, with year-round workers earning significantly more ($t=-3.418$).

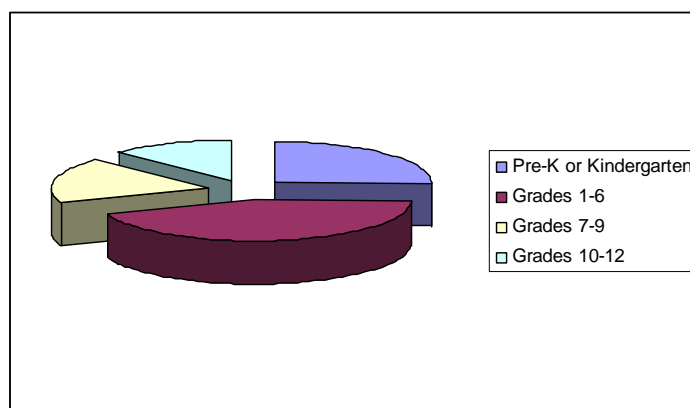
Figure 12: Mean Weekly Wages for Survey Respondents and Selected Comparison Populations⁸



Children and Family

Sixty-one percent of respondents have children, and the median number of children in these families is 2, revealing a family pattern within this Latino immigrant population that looks quite similar to others in the region. This year, the survey included a question about respondents' children and their current country of residence and elicited responses describing the complex nature of immigrant families. While the majority of respondents (84%) report that all of their children live in the United States, 8% have all of their children still in the country of origin, and slightly more than 8% have children both in the U.S. and in the country of origin. Given the toll that such separation undoubtedly exacts from immigrant families, advocates, social service professionals, and policymakers should examine these situations, their causes, and appropriate strategies of reunification. As shown below, and as has been found in previous analyses, these are mostly young families, with children concentrated in grades Kindergarten through sixth.

Figure 13: Respondents' Children's Grades in School

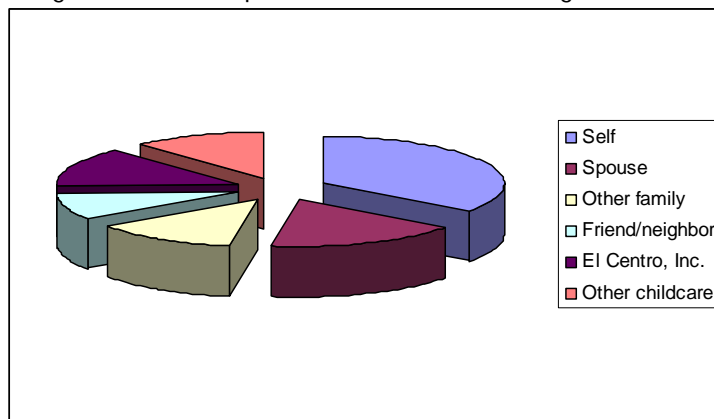


In 1999, childcare for U.S. kids under age 5 was distributed as follows: 22.1% in child care centers, 21.5% parents, 28.8% family, 20.2% home-based providers. The average weekly cost was \$94 for those making payments (55.7% of those with children in care), with families in poverty spending 34% of income on

⁸ All categories except survey respondents include the total population to which they refer (for example, all households in Johnson County), and come from U.S. Census Bureau figures from 2005.

childcare. For survey respondents, the average weekly cost for childcare was \$69 (for those reporting any cost). This equates to an average of 16.8% of respondents' monthly income. Again, as in last year's survey, there was no statistically significant difference in the mean cost paid by those with children in formal compared to informal childcare arrangements ($t=1.225$), indicating that availability of care, and perhaps preference, rather than cost comparisons, drives immigrant families' decision-making in this area.

Figure 14: Childcare Arrangements for Respondents' Children under age 5



In 2000, Hispanic students were less than half as likely as non-Hispanic White students to attend private schools (5.9% to 12.2%) (NCES, 2006). The cause of this disparity is unclear, although it likely stems from fewer financial resources with which to secure private education, lack of information about options, and less familiarity with private institutions. Students in the Midwest are less likely to be enrolled in private schools than students in the Northeast, although more likely than students in the South or West. Eighty-nine percent of respondents' children are enrolled in public schools. Overall, approximately 93% report that they are satisfied with their children's education. Again this year, because overall levels of satisfaction with children's education are so high, it is difficult to perform much analysis of the differences in satisfaction among parents with children in public compared to private schools. Nationally, private schools trend lower on satisfaction, but Latino immigrants tend to judge schools in their areas, both public and private, more favorably than either native U.S.-born Latinos or other ethnic groups (Pew Research Center, 2006).

Ninety-one percent of respondent parents plan to send their children to college. Only 44%, however, were aware of legislation passed in Kansas in 2004 to open educational opportunities to immigrant high school graduates seeking higher education in the state. This finding, coupled with information from El Centro, Inc.'s spring 2006 survey of Latino youth in the Kansas City area which indicated significant information gaps regarding financial aid, available courses of study, and necessary academic preparation, raise considerable concerns about the likelihood of immigrant families succeeding in reaching these educational goals for their children. This suggests another key area of intervention in order to build on families' laudable academic goals for their children and to position these young people for future success.

Transportation

Slightly more than 78% of respondents report owning a car. Of these, 86% have their cars insured, but only 51% of all respondents have a valid driver's license for the state in which they live. Not possessing a valid driver's license can, obviously, result in the invalidation of one's auto insurance, suggesting that perhaps these car owners are in a precarious situation with regards to protecting both their assets and themselves in the event of a traffic stop or accident. As has been discussed in previous analyses, restrictive driver's license laws in Kansas and Missouri contribute to the high incidence of uninsured motorists among the immigrant population. Expected state legislation to achieve compliance with the

federal REAL ID Act, passed in May 2005, is likely to worsen this problem, as many legal immigrants with temporary immigration statuses find themselves ineligible for licenses under strict new rules. It is not surprising, then, that traffic issues were often cited by respondents as motivation for consulting an attorney in the United States. While only 27% of all respondents have used an attorney in this country, 30% of those visits were related to traffic concerns, while 47% dealt with immigration, 10% with workplace injuries, 11% with divorces, and 2% with bankruptcy filings. Seventy percent of those without their own vehicles report relying on a friend or family member's vehicle, while 30% use public transportation, a pattern common in this community with limited public transportation options. Notably, none of the suburban respondents reported using public transportation, pointing to the dearth of such options in outlying areas and the importance of addressing transportation comprehensively in the metropolitan area.

Health Care and Health Status

This year's survey asked more questions about health status, coverage, and concerns than previous years. These changes are a response to increasing attention to minority health in the Kansas City area and to El Centro, Inc.'s interest in expanding health outreach activities. Nationally, Latino adults, particularly those of Mexican origin, are almost twice as likely to have no usual source of health care as non-Hispanic whites (CDC, 2005). More than one-third of Hispanics living in or near poverty lacks a regular source of health care, again approximately twice the rate of non-Hispanic whites with similar income levels. Certainly this is linked to lack of health insurance, as fewer than 10% of all of those with health care coverage lack access to health care. Latinos of Mexican origin are the group most likely to be uninsured of any subsection of the population, at 37.8% (CDC, 2005). In Kansas, 45.2% of Hispanics reported lacking any kind of health care coverage in 2005 (CDC, 2006). While health insurance coverage does not prevent families from experiencing barriers to care, those without insurance face greater problems with medical debt and health care access; approximately 50% have difficulty making health care payments, and more than one-third have medical debt in collection (Duchon et al., 2001).

Survey respondents exhibit similar strains in accessing and affording health care. Slightly more than 41%, including 39% of those with health insurance offered through their employers, report having medical debt. In addition, fully 95% of those who report that they often do not receive needed medical care (26% of the sample) cited high out-of-pocket costs, including copays, as the primary barrier. The most common source of medical debt is emergency room visits, a particular health care strategy of low-income, uninsured immigrants who lack a regular source of primary care. This becomes a recurring cycle, as many primary care providers refuse to see patients with outstanding debt, while they are not turned away in emergency rooms. Twenty percent of respondents report that the emergency room is their regular source of medical care, with another 59% relying on a safety net clinic. Only 21% reported regularly seeing a physician in an office setting. There were statistically significant, although somewhat weak, differences in monthly household income ($t=2.567$) and hourly wage ($t=2.033$) for those who reported regularly receiving medical care compared to those who do not. There were no statistically significant differences in mean age ($t=.370$) or education level in the country of origin ($t=1.396$) for these two groups. There was also no statistically significant difference in health status for those with and without regular access to medical care, although the direction does tend towards poorer health outcomes for those not regularly receiving care ($t=-1.685$). Language was another barrier to access, cited by 4% of those lacking care. Thirty-six percent of respondents reported difficulties in finding needed medical interpretation services. Given that this is at least sometimes occurring within contexts where language accommodation is required by federal law, it suggests another area where legal monitoring and intervention is needed. Health insurance appears to have a great impact on receipt of care; only 17% of those with insurance provided through their employers reported that they lacked regular access to care.

In 2003, 13.9% of all Latinos and 13.7% of Mexican-origin individuals reported fair or poor health, compared to only 7.9% of non-Hispanic whites (CDC, 2005). These figures were far higher for those in poverty, with 20.6% reporting fair or poor health. This compares to 13.1% of Kansans and 17.5% of Missourians (CDC, 2006). Approximately 15% of Hispanics in Kansas reported fair or poor health in 2005, with similar trends related to income as seen in national samples. Almost 56% of survey respondents reported good health, with 41% citing fair health and only 4% poor health.⁹ Health status was slightly better for those with health insurance offered through their employers; 61% of this group reported 'good' health. For those older than age 51, though, 52% reported fair or poor health, with more than 11% in poor health. There was a statistically significant correlation between increased age and likelihood of fair or poor health ($r=.141$). There were not any statistically significant relationships between health status and education level in the country of origin ($r=-.046$) or monthly household income ($r=-.086$), although the directions of these relationships suggest that those with higher education and income levels are somewhat less likely to report fair or poor health. There was a statistically significant, although somewhat weak, correlation between hourly wage and health status ($r=-.095$), suggesting that poorer health may hinder earnings at the individual level.

In 2003, 10.2% of all Latinos and 9.7% of Mexican-origin individuals had an activity limitation caused by a chronic condition (CDC, 2005). Poor Latinos had even higher rates, at 15.5%. In Kansas, 10.3% of Hispanics, compared to almost 19% of the non-Hispanic white population, reported an activity limitation (CDC, 2006). Twenty percent of all respondents, 38% of those with fair or poor health, and 45% of those aged 51 and older reported at least one chronic health problem that affects their daily functioning. Diabetes was the most common complaint (37% of those with a chronic health problem), followed by asthma (24%), high blood pressure (22%), arthritis (12%), and high cholesterol (5%). In Kansas, 6.5% of Hispanics reported a diagnosis of diabetes in 2005 (4.8% for Missouri) (CDC, 2006). Males were somewhat more likely to have diabetes than females, and, not surprisingly, rates increase dramatically with age. Approximately 21% of Mexican-origin males and females reported hypertension in 2002, a figure that did not change considerably for those in poverty (CDC, 2005). Asthma rates were lower for Latinos than for other demographics, however, with only 2.8% reporting an attack in the previous year, compared to 3.9% of the non-Hispanic white and black populations (CDC, 2005). These rates could be artificially lowered among the Latino populations, however, given their reduced access to health care and therefore less likelihood of receiving a diagnosis, regardless of their actual conditions. The most commonly-cited health concerns for survey respondents were (in order): obesity, dental health, back pain, depression, vision, and allergies. Less common concerns included infertility, high cholesterol, HIV, kidney disease, women's health, and smoking cessation. These responses, all to an open-ended item about health concerns, indicate substantial opportunity for health education and intervention with this population, which is obviously experiencing some significant health problems despite overall acceptable health status. Notably absent, of course, are some of the most serious diseases affecting Hispanics, including diabetes, but it is quite possible that these were omitted because respondents had just completed the item indicating the presence of such a chronic disease, if applicable.

Community and Political Participation

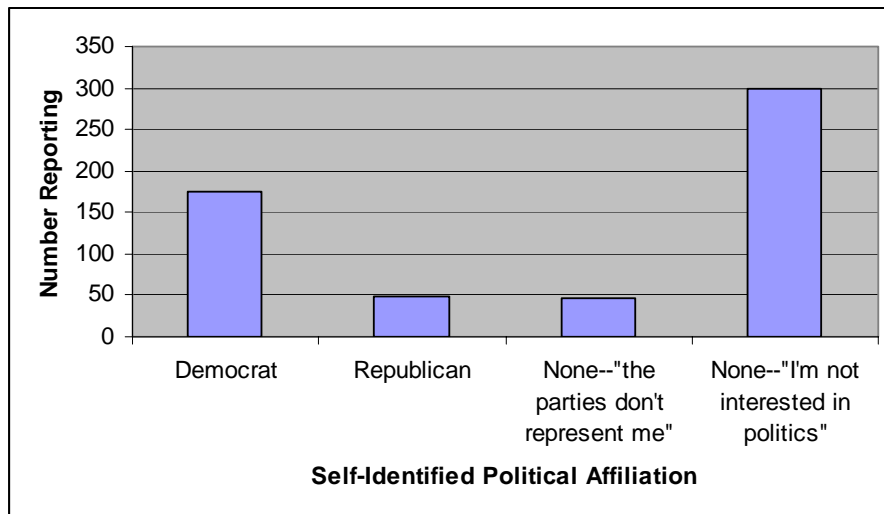
The overall national volunteering rate in 2005 was 31%, a trend of increasing volunteer participation over the past several years. Kansas (37.9%) has a higher volunteer participation rate than Missouri (31.2%) (The Investigator, 2006). Twenty-one percent of all U.S. adults volunteer at a church, with Catholics (15%) much less likely to do so than Protestants (28%). Hispanics are the least likely of all racial/ethnic groups to be volunteers. Women are more active in volunteer participation than men, although the rates were

⁹ While these health status indicators are admittedly subjective, parallel language was used in the survey to ensure maximum comparability to the CDC figures.

identical in this survey sample. Volunteer participation was lower for these survey respondents than for those other groups, with only slightly more than 17% of respondents reporting volunteering. Among volunteers, actual effort was relatively minor, with a median of 2 hours per month. Using respondents' hourly wages and number of hours volunteered to calculate the total value of respondents' volunteer service, the total contribution is estimated at approximately \$51,479 annually. The survey did not ask about the details of their volunteer experiences, including the types of activities and the organizations benefiting from their service, perhaps an area of interest for future analysis.

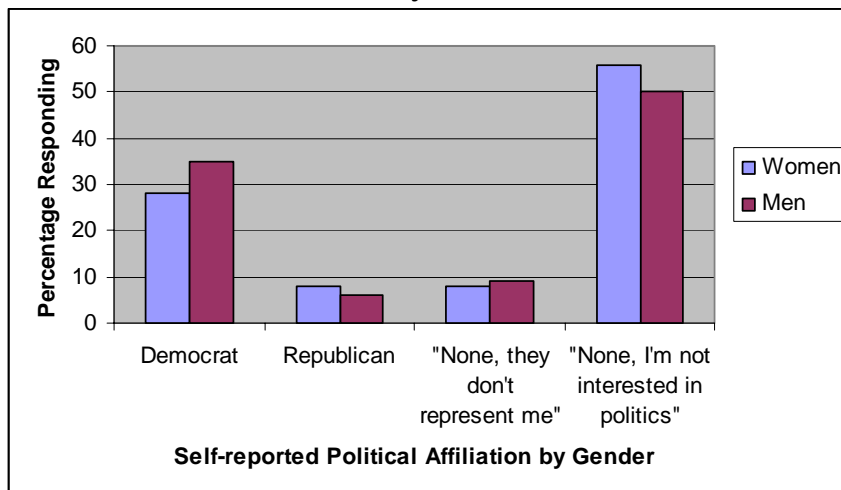
Only 31% of respondents with U.S. citizen family members report that these citizens are registered to vote. Another 35% are not certain whether their family members are registered. While clearly some of the U.S. citizens in question are minors not eligible to register to vote, it is likely that these figures still represent untapped electoral power in this Latino community. Nationally, Latinos are considerably more likely to identify themselves as Republican versus Democrats based on their retention of traditional family values and ideals, ethnic self-identification, and overall trust of politicians and view of politicians' concern for Latinos (Dutwin, et al., 2005). However, this does not necessarily translate into actual party affiliation or voting patterns. In 2006, 42% of registered Latino voters were Democrats, 22% were Republicans, and 24% were independents. When Latinos are asked more generally about their identification with a political party, however, not just about their voter registration, these figures shift to 37% Democrat, 9% Republican, 37% see no difference between the parties, and 15% don't know their party affiliation (Suro & Escobar, 2006). For the foreign-born, these figures are 33%, 9%, 35%, and 21%, respectively. The figure below suggests that these foreign-born Latino adults are largely a blank slate in terms of party affiliation, with those who do identify with a party more likely to be Democrats than Republicans.

Figure 15: Respondents' Self-Identified Party Affiliation



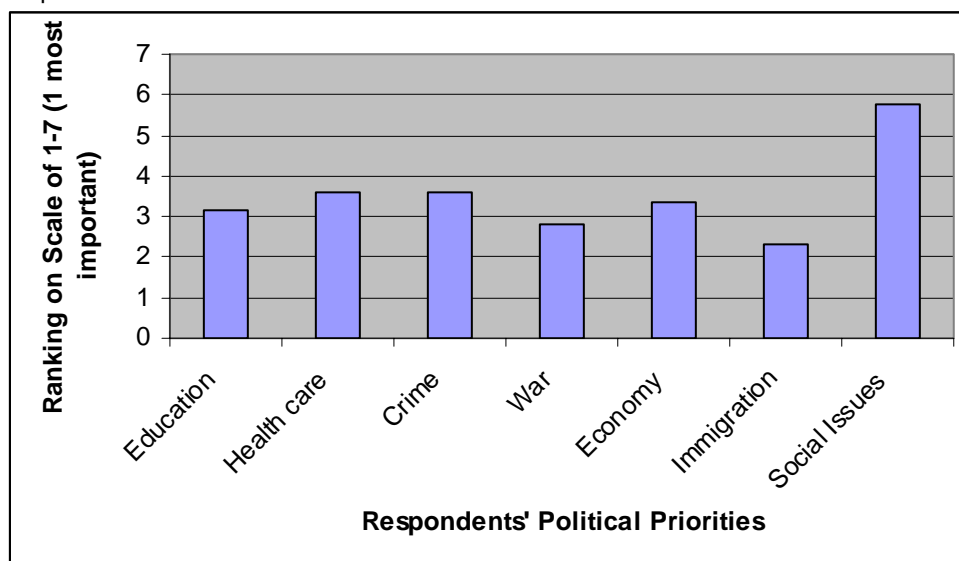
There were no statistically significant differences in age ($t=-1.752$), years of education in the country of origin ($t=-2.060$, although this does show a weak trend towards higher education for those affiliating with a party), or years in the United States ($t=-.966$) for those who identify with a major political party compared with those who do not. Those who identify with a party do, however, possess significantly greater command of English than those who do not affiliate ($t=-3.631$). The survey also reveals some differences by gender, as shown below.

Figure 16: Gender Differences in Self-Identified Party Affiliation



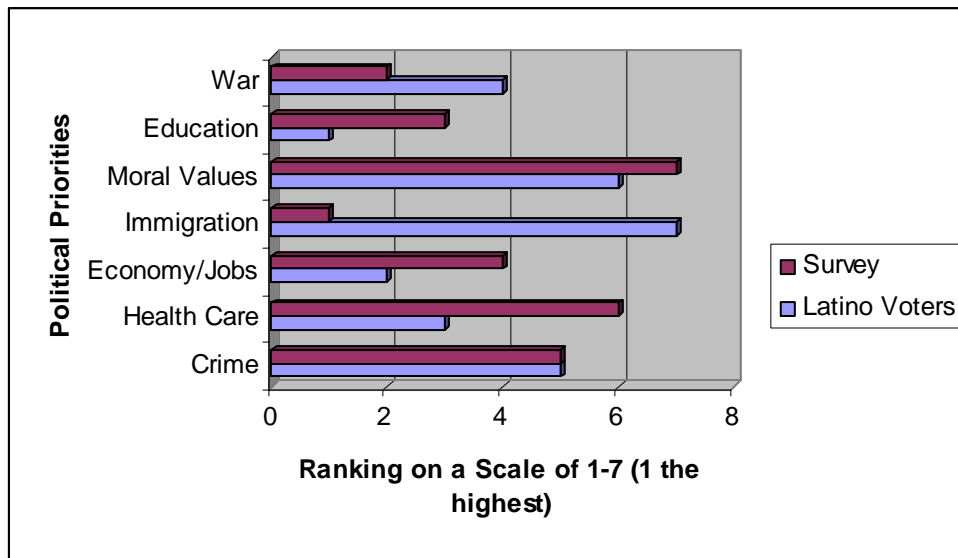
Among Latinos overall, immigration has traditionally ranked relatively low on lists of political priorities, as shown below. This has shifted somewhat with the recent intensification of national debates over immigration, although in 2006, only 14% of U.S. Latinos ranked immigration as their number one concern (Suro & Escobar, 2006). Even among foreign-born Latinos, this figure was only 20%. Attitudes about immigration are far from monolithic, as well, even among a foreign-born Latino population. Only 70% of all Latinos say that illegal immigrants help the U.S. economy; this is 78% for the foreign-born (Suro & Escobar, 2006). Among survey respondents, 85% see such a positive impact, 3% feel that illegal immigrants have a negative impact, 7% state that only Latino immigrants positively impact the U.S. economy, and 5% qualified their response by stating a concern about the impact of illegal immigrants on part of the economy, while seeing overall positive implications.

Figure 17: Respondents' Political Priorities¹⁰



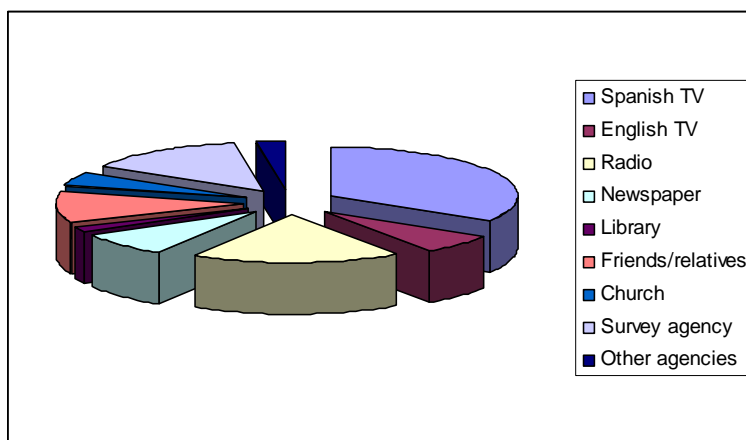
¹⁰ Note that respondents ranked their priorities on a scale of 1-7, with 1 being the most important issue. Therefore, in the above figure, immigration is the most important issue, and social issues ranked last.

Figure 18: Comparison of the Political Priorities of Survey Respondents and Latino Voters¹¹



Forty-two percent of respondents report receiving information during the previous year about the campaign for comprehensive immigration reform and, in particular, El Centro, Inc.'s involvement in this issue. Of these, 30% participated in the campaign in some way, either by contacting an elected official, attending a rally or public meeting, or both. The figure below, detailing respondents' preferred sources of information, serve as guidance to El Centro, Inc. and other organizations seeking to communicate important messages to this increasingly diverse and disperse community. In a measure of this Latino immigrant population's reaction to some of the policy discussions regarding immigration reform in Congress, 60% of respondents claim that they would participate in a temporary worker program if offered the opportunity, even if it required returning to their country of origin after a few years of legal work in the United States.

Figure 19: Respondents' Sources of Information

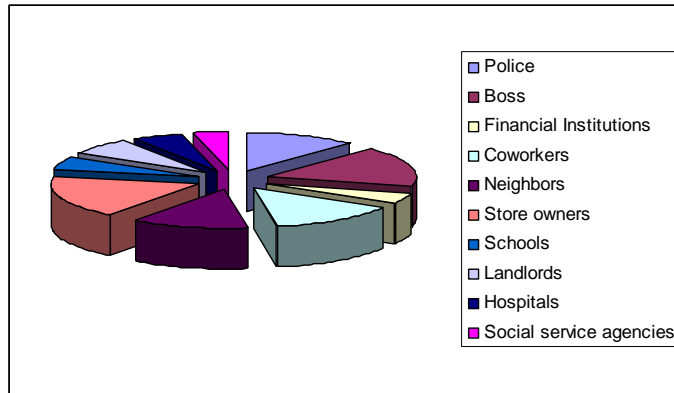


This year's survey again asks respondents about their experiences of discrimination in the Kansas City area. New this year was a question designed to assess respondents' views about whether recent attention to immigration had affected others' treatment of them in any way. Forty-six percent stated that they believe

¹¹ Data for "Latino Voters" comes from the Pew Hispanic Center (July 2004). The 2004 National Survey of Latinos: Politics and Civic Participation. Downloaded from: <http://pewhispanic.org/files/reports/33.pdf>

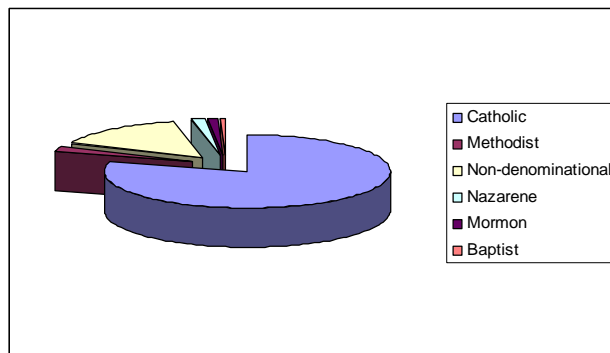
that levels of discrimination have not changed significantly in the past 12 months, while 30% feel that discrimination has increased and 24% feel it has decreased. Nationally, 54% of Hispanics see an increase in discrimination as result of immigration debate, a finding consistent when controlled for income, gender, education level, and other key variables. In this survey, retail store owners were the most commonly-cited source of discriminatory experiences in Kansas City this year, followed by (in order) bosses, coworkers, neighbors, police, landlords, hospitals, schools, financial institutions, and social service agencies.

Figure 20: Sources of Discrimination



For these respondents and for many in the United States, interactions with religious institutions are critically important connections to the larger society that shape their behavior and beliefs. Several sources suggest that polling data on religious behavior suffer significant inaccuracies, particularly as individuals respond as they believe they should be behaving, rather than reporting actual actions. This is particularly true for church attendance and tithing. Some general trends can be discerned, however, about religious practices and beliefs and their impact on individuals, families, and communities. Church attendance is, not surprisingly, much more common among older adults than young people; only 32% of the U.S. population ages 20-29 attend church weekly, while 56% of those over age 60 do so (The Barna Group, 2000). Survey respondents who report regularly attending church are significantly older than those who do not ($t=3.155$). Slightly more than half of all adults (54%) give money to a church in a typical month. Among these survey respondents, 71% report attending church regularly. Fifty percent of all respondents, and 69% of those who attend church regularly, report tithing their income. There were no statistically significant differences in either hourly wages ($t=-.344$) or monthly incomes ($t=1.231$) between those who report tithing and those who do not. In 2001, 24.5% of the U.S. population self-identified as Catholic (The Barna Group, 2002). While the survey population is heavily Catholic, as shown below, other denominations are apparently working hard to increase the numbers of Latino immigrants active in their congregations; more than 52% of Catholic survey respondents report having been invited to attend another church in the Kansas City area.

Figure 21: Respondents' Denominational Affiliations



There is little recent research about gambling behavior among adults in the U.S. Research from the late 1990s shows high incidence of gambling but relatively low levels of problem gambling, especially among Hispanics. Over 86% of all adults have gambled, with lotteries and casinos the most common outlets. This year, El Centro asked about respondents' experiences with gambling for the first time. Approximately 11% reported having gambled in the U.S., certainly much lower than national averages, although it is possible that survey construction led to respondents failing to consider purchase of lottery tickets as a form of gambling, as it often is in national studies. Additional research is needed to determine the impact of gaming on this community, particularly in light of debates about expansion of gambling outlets.

Domestic Violence

Some studies have found no significant differences in the prevalence of domestic violence in Latino compared to Anglo communities, while others have found higher levels of partner abuse in Latino populations (for example, 23% to 15%) (Straus & Smith, 1990). There is also a great deal of variation in the actual rates reported, with some studies suggesting prevalence as high as 70% over a Latina's lifetime and others finding rates closer to 30-40%.¹² Obviously, accuracy in reported rates of domestic violence is elusive, particularly among communities with a great deal to lose from contact with police, as is true for many Latino immigrant families, particularly given the findings reported here on mixed immigration status. Proposed laws requiring local law enforcement to assume immigration enforcement functions would intensify this chilling effect; indeed, there is some evidence that even the proposal of such changes has reduced immigrants' willingness to contact police. Currently, 29% of respondents indicated that they would not contact the police even if the victim of crime. Concerns about immigration implications were the most common barrier cited, followed by fear that language differences would impede communication with law enforcement. Ten percent blamed their reluctance on past negative experiences with law enforcement that led to feelings of discrimination.

In the Kansas City area, while data are not collected on domestic violence incidence by ethnicity, there are some clear patterns in terms of relationships, with couples who have resided together in the past the most likely to report domestic violence, followed by those not married but living together. In this survey, 10% of respondents reported experiences of domestic violence. For women, this figure was 13%, with divorced women respondents reporting a significantly higher domestic violence incidence of 34%.

Drug and Alcohol Use

In 2004, 7.2% of Hispanics in the U.S. age 12 or older reported using an illicit drug within the past month, very similar to the national figure of 7.9% (SAMHSA, 2005). Alcohol use is, not surprisingly, considerably more common. In 2003, 41.5% of Hispanics reported currently using alcohol, compared to 54.4% of whites. Binge drinking rates were slightly higher for Hispanics, however, than for other population groups: 24.2% compared to 23.6% of whites. Men of all racial and ethnic groups are more likely to report illicit drug use than women (SAMHSA, 2005), although rates here were fairly similar, with 14% of men and 12% of women reporting. Latinas have unusually low rates of alcohol and other drug use, while Latino men have relatively high rates. Immigration/citizenship status seems to impact usage as well; substance abuse rates are twice as high for U.S.-born Mexican American men than for Mexican-born men, but seven times higher for U.S.-born Mexican American women than for Mexican-born women. Approximately 12% of respondents report that they or a family member have struggled with alcoholism and/or drug addiction. Alcohol was the overwhelming complaint, at 88% of those citing drug use, followed by cocaine (8%) and

¹² For example, Kaufman Kantor, J. L., & Aldarondo, E. (1994). Sociocultural Status and Incidence of Marital Violence in Hispanic Families. *Violence and Victims*, 9(3):207-222. and CIRRS (1990), cited in D. Jang, D. Lee, & R. Morello-Rosch. (1991). Domestic violence in the immigrant and refugee community: Responding to the needs of immigrant women. *Response*, 13(4), 2-7.

marijuana (4%). Fifty-eight percent of these individuals reported difficulty accessing affordable, culturally-appropriate services in their language to assist them in recovering from addiction.

Public Benefit Coverage

In 2002, 17.8 percent of Mexicans, 27.6 percent of Puerto Ricans, 15.2 of Cubans, and 18.7 percent of other Hispanic or Latino groups were covered by Medicaid. There is considerable evidence that Medicaid participation rates among U.S. citizen children in immigrant families is depressed; only approximately 50% of such children are enrolled, although most are income-eligible. Medicaid participation in Missouri was 20% in 2003, slightly higher than the national figure of 19%. In Kansas, Medicaid participation was considerably lower, at 12%. Neither Kansas nor Missouri require information on ethnicity for Medicaid recipients, so it is difficult to know with great accuracy how many Hispanics receive Medicaid benefits in either state. Estimates are that approximately 20% of Medicaid recipients in Wyandotte County are Hispanic; in Johnson County, this figure is approximately 14%. Further estimates suggest that approximately 26% of Hispanics in Kansas received Medicaid in 2006.

In 2004, Hispanics were 39.2% of all Women, Infants, and Children (WIC) program participants in the U.S. (FNS, 2006). Latinos were 46% of all program participants in WIC in Wyandotte County in June 2006, 43% of adult participants, and 47% of all infant and children participants (Kansas WIC Program, July 27, 2006). For Johnson County, these figures were 44%, 43%, and 36%, respectively. Still, relatively small percentages of the total Latino populations in these areas receive these benefits; using estimations of the size of the Latino population in Wyandotte and Johnson County, at most 12% and 10% of Latinos in each county, respectively, participated in WIC. Hispanics account for roughly 21% of WIC recipients on the Missouri side of the Kansas City area and slightly less than 10% of all WIC recipients in the state. This means that approximately 9% of Hispanics in the Kansas City, Missouri area and 8% of Hispanics in Missouri received WIC in 2006. Forty-one percent of survey respondents have a family member receiving some public health care coverage, either Medicaid, Healthwave/MC+, or Medicare. Fewer receive food assistance; 29% report that a family member receives either Food Stamps or help from the Women, Infants, and Children (WIC) nutrition program. Very few respondents receive any other public assistance. Three respondents (0.4%) receive Temporary Assistance to Needy Families (cash assistance), four receive Section 8 housing subsidies, 1.2% receive either SSI or SSDI, and 1.7% receive childcare subsidies. These utilization rates are undoubtedly affected by rules governing eligibility, including deeming requirements for those who wish to sponsor immigrating relatives, 'public charge' concerns in applying for citizenship, and bars on receipt of benefits by non-citizens in many entitlement programs.

While common wisdom holds that immigrants receive assistance from private sources in greater numbers than other populations, to compensate for reduced eligibility for public benefits, these survey respondents appear relatively unlikely to receive aid from private sources either. Only 7% report receiving rental, food, clothing, or other direct aid from a church, and only 12% receive assistance from a social service organization other than the one where they were surveyed (Center of Grace, El Centro, Inc., Guadalupe Centers, or Mattie Rhodes Center).

Mental Health

Approximately 7.4% of Hispanic adults sought treatment for mental health issues in 2004, the lowest rate of any group except Asians. In Kansas, 24.8% of Hispanics report poor mental health (KFF, 2005). Adult Mexican immigrants have lower rates of mental disorders than Mexican Americans born in the United States. This survey found that 32% of respondents have had a mental health complaint, although this could be artificially inflated by the sampling technique, which included clients seeking assistance at the Mattie Rhodes Center, which provides, among other services, treatment for mental illnesses. Seventy-five percent of those reporting a mental illness cited depression, with the rest citing an anxiety disorder of some

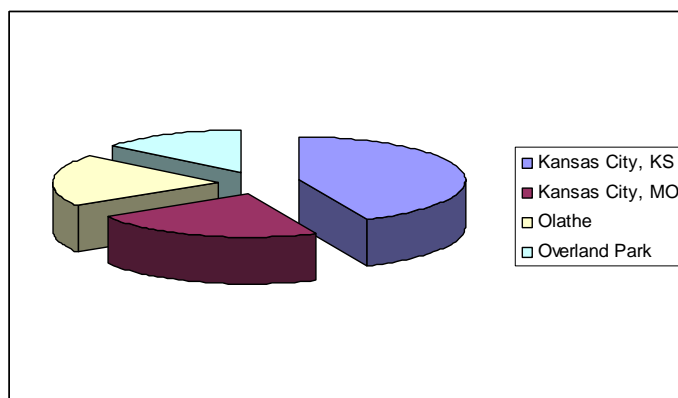
kind. Nationally, among Latino immigrants with mental disorders, fewer than 1 in 20 use services from mental health specialists, while fewer than 1 in 10 use services from general health care providers. One national study found that only 24% of Hispanics with depression and anxiety received appropriate care, compared to 34% of whites. Another study found that Latinos who visited a general medical doctor were less than half as likely as whites to receive either a diagnosis of depression or antidepressant medicine (SAMHSA, 2002). In this survey, approximately 44% of those reporting mental illnesses claimed that they had been unable to find affordable, quality services in their language.

There are significant gender differences in experiences of both mental illness and treatment for the same, both among the general population and for Latinos. Women consistently report approximately twice the rate of major depressive episodes within a year (10.6%) than men (5.5%).¹³ Females (66.6%) are also more likely than men (53.4%) to receive treatment for depression. Among the survey respondents, women were considerably more likely to report mental illness (36% of female respondents compared to 26% of male respondents), but the distribution of mental illnesses for those reporting was identical for men and women, with 75% of all complaints related to depression.

Economic Impact of Immigrants

Much of the current debate over immigration focuses on newcomers' impact on the economy. It is difficult to make definitive conclusions about these effects for several reasons, including lack of key data. This analysis examines, on the micro-level, several aspects of immigrants' interactions with the economy, including entrepreneurship, tax payment, remittances, and consumption. There is considerable evidence of greater entrepreneurial activity among immigrants, including Latino immigrants, than among native U.S.-born Americans. The rate of Latino entrepreneurship increased from 0.38% in 1996 to 0.48% in 2004, making it considerably higher than the white, non-Latino rate of 0.39% (Fairlie, 2005) and continuing the trend of the past decade, which has seen rates of entrepreneurial activity highest for Latinos. In 2002, firms owned by individuals of Mexican origin accounted for more than 44% of all Latino-owned firms (U.S. Census Bureau, 2003). The average rate of entrepreneurship for foreign-born individuals was 0.35% in 2005, compared to 0.28% for native U.S.-born individuals. This represents approximately 85,000 immigrants creating new businesses per month. Survey respondents show considerable orientation towards entrepreneurship as well, with 57% hoping to start their own businesses in Kansas City and several respondents reporting specific plans and money saved towards capitalization.

Figure 22: Respondents' Preferences for Location of their Desired Businesses



Respondents' plans for small business development show considerable diversity, as reflected in the table below. It is also notable that several of the responses related to additional services that immigrant

¹³ From the National Survey on Drug Use and Health <http://www.oas.samhsa.gov/nsduh/2k4nsduh/2k4Results/2k4Results.htm#ch8>

respondents hope to see El Centro, Inc. provide referenced entrepreneurial support, training, and small business capitalization. It is likely that investment in these immigrant entrepreneurs could be a key strategy to maximizing the positive economic impact of immigrants on a particular locality, particularly if accompanied by efforts to connect these businesses to target customers beyond the immigrant community and to integrate their offerings into the larger economy.

Table 7: Respondents' Plans for Entrepreneurship

Business	Number Reporting	Business	Number Reporting
Restaurant/bakery	72	Clothing store	11
Auto repair/body shop	4	Grocery store	11
Carpentry/construction	21	Laundry	4
Landscaping	3	Beauty salon	5
Childcare	3	Real estate	2
Janitorial/housecleaning	11	Other professional services	5

Immigrants are also consumers, and the consumer power of foreign-born Latinos, in particular, is an important economic driver. Here, respondents spend an average of \$1,163 monthly in the local economy, generating an estimated \$11.6 million in economic activity annually. This represents a large percentage of their monthly incomes, consistent with national data that low-income households spend greater percentages of their incomes on basic consumption. Extrapolating this across the larger Latino immigrant community in the Kansas City area, it is clear that consumption of goods and services is a key factor in how immigrants stimulate the local economy.

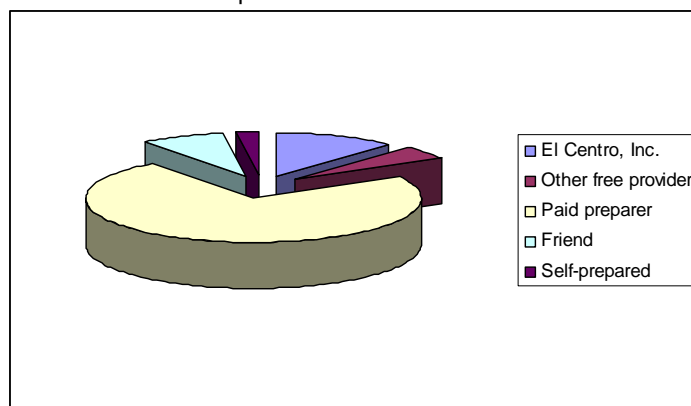
Clearly, tax payment is one of the most important factors in determining immigrants' economic impact. Most researchers agree that withholding rates for undocumented immigrants nationwide are between 50-60%, with the rest paid either in cash or through independent contractor-type arrangements (Capps, et al., 2006). Seventy-five percent of these employed respondents have taxes withheld from their checks by their employers, indicating that the underground economy is, while still active for a minority of immigrant workers, not as significant as sometimes thought. Additionally, because 78% of respondents report that they receive W-2 forms from their employers, it is quite possible that withholding is even somewhat more common than reported and that workers do not realize that taxes are being withheld. Of taxes immigrants pay, it is estimated that approximately 75% go to the federal government, 17% to states, and 12% to localities, a similar distribution to that of native-born taxpayers. It appears that immigrants pay roughly the amount of taxes that would be expected given their share of the population; in 1999 in Washington, DC, for example, foreign-born households accounted for 17.7% of all taxes paid and 17.4% of residents (Capps, et al., 2006). Estimates for this region place undocumented immigrants' contributions, conservatively, at between \$29-\$57 million in state and local taxes per year in Missouri and \$39-\$73 million in Kansas, comprising approximately 6.9% of family income in Missouri and 9.3% in Kansas.

Fifty-five percent of all respondents reported filing taxes in 2005. Of those who reported filing, 72% received refunds, as their withholdings outpaced their actual tax liabilities. The median net outcome of tax filing for these respondents was a refund of \$850. An additional 29% of those who did not file taxes claim that they lacked needed information about how and where to do so, while 8% lacked the money to pay what they anticipated owing in taxes, and so did not file. There were no statistically significant differences in the net tax outcome for those who utilized a free provider affiliated with the Volunteer Income Tax Assistance program compared with those who purchased services from a paid tax preparer ($t = -.828$). Still, given the low incomes reported in this survey, it is still clearly important that respondents have access to high-quality, low-cost tax preparation in order to ensure that as few of their dollars as possible are lost in

transaction fees. Notaries public appear to be quite active in tax preparation in this Latino immigrant community. Of the 39% of respondents who have used a notary public in the United States, more than 50% reported that this visit was associated either with applying for an ITIN, filing taxes, or both.

Of those survey respondents who do not report filing taxes, a significant number (64%) claim that it is lack of required documentation that prevents their filing, including not possessing an Individual Taxpayer Identification Number (ITIN) and/or failing to receive necessary documentation from their employer. ITINs have become important tools in facilitating tax filing and formal financial relationships among individuals without a Social Security Number. In 2005, the Internal Revenue Service issued 1,078,617 of these numbers, the first year in which applicants were required to demonstrate tax filing and/or need to report interest on a bank account in order to qualify for an ITIN. The total number of ITINs issued since 1996 is now more than 8,600,000. Despite significant outreach by the Internal Revenue Service and the work of many organizations to help people apply for ITINs, only 52% of respondents without Social Security Numbers report having an ITIN. Of those who have an ITIN, 61% used the services of a notary public or other paid tax preparer to obtain one for a fee, while 39% applied for their ITIN through El Centro, Inc.

Figure 23: Respondents' Source of Tax Preparation Assistance



Another area of economic activity widely cited in discussions of Latinos' impact on the economy at the local, national, and regional levels is remittances to their countries of origin. The average remittance sent is \$240 per transfer, for a total of more than \$40 billion in 2005. For survey respondents, this figure is slightly lower, at an average remittance of \$194 per transfer. Twenty-nine percent of respondents report not sending any money to their countries of origin, and another 43% report sending money only occasionally. Nineteen percent send money monthly and only 9% send money weekly. While this obviously represents a significant infusion of dollars into developing countries, most prominently Mexico, it is also important to note the tremendous economic impact of this financial behavior in the United States. With an average remittance cost of 5.7%, foreign remittances generate, conservatively, more than \$2 billion in fees and other revenue domestically. For survey respondents, the average fee per remittance is \$10.¹⁴ Given an estimated 6,480 transactions per year, this survey population alone generates approximately \$65,000 in money transfer fees to the local economy as a result of their remittance behavior. Some respondents also reported using traditional financial institutions (particularly Bank of America) for remittances, most commonly without fees. It is also significant that remitting behavior is not uniform among migrants. Among Latino immigrants, for example, those who remit regularly tend to be on the lower rungs of the economic ladder and lack formal financial relationships.¹⁵ Fifty-nine percent of them are high school dropouts, 72%

¹⁴ The most common companies cited by respondents for remittances were Mexico Transfers, Mexico Express, OrderExpress, Sigue, and Dinero Express.

¹⁵ "Billions in Motion: Latino Immigrants, Remittances and Banking," Pew Hispanic Center/Multilateral Investment Fund, 2002

are renters, 54% speak little or no English, 64% work in low-skilled jobs, 55% lack credit cards, and 43% lack bank accounts. In this survey, there were no significant correlations between hourly wages and amount remitted ($r=.044$). There was also no evidence of significant differences between remitters and non-remitters in age ($t=-1.255$), monthly income ($t=1.087$), tenure in the United States ($t=-1.103$), education level in the country of origin ($t=.873$), or English proficiency ($t=-.643$). Those who remit earn slightly less per hour than those who do not ($t=2.636$), perhaps reflecting their somewhat poorer position relative to the U.S. labor market, as a function of increased connection to the country of origin. Renters send significantly larger sums than homeowners, which could be because they have somewhat greater disposable incomes without the responsibility of homeownership ($t=-2.673$).

Crime and Community

Approximately 9% of respondents have been the victim of a crime in the community in which they live, although this varies greatly among geographic jurisdictions, as shown below. City and county-wide crime data are not collected by victims' ethnicity, which makes it difficult to determine if Latinos' likelihood of crime victimization is solely determined by their place or residence or if there are other, intrinsic factors at work.

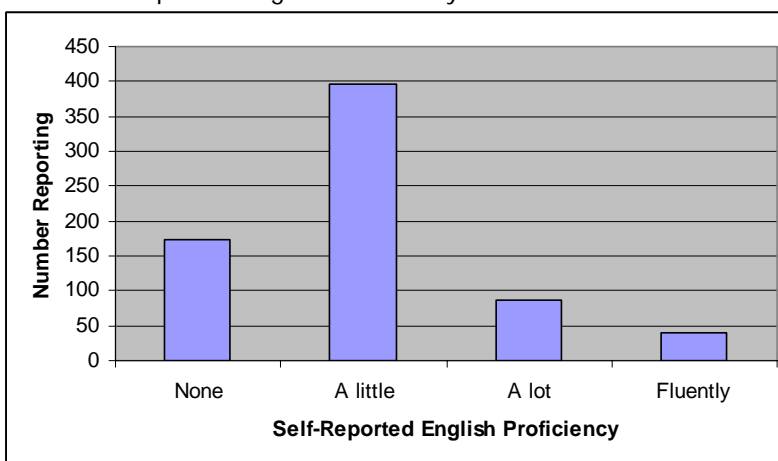
Table 8: Crime Incidence Statistics for 2005¹⁶ and Comparison to Survey Figures

Jurisdiction	Crime Incidence	Survey
Wyandotte County	8.6%	10.3%
Johnson County	3.2%	4.3%
Kansas City, Missouri	9.3%	16.3%
Kansas City, Kansas	8.9%	9.8%
Olathe	3.5%	4.5%

Language Patterns

In the Kansas City area, 46% of those who speak Spanish at home speak English less than 'very well' (MARC, 2005). For foreign-born Latinos, this figure is 72%. As shown below, these respondents are even more heavily concentrated among those who speak English less than proficiently. There is great reason to believe that these respondents' English proficiency will increase as they accumulate longer tenures here, however; English proficiency is significantly correlated to both tenure in the United States ($r=.215$) and in the Kansas City area ($r=.242$).

Figure 24: Respondents' Self-Reported English Proficiency



¹⁶ <http://www.accesskansas.org/kbi/PDF/Crime%20Index%202005.pdf>

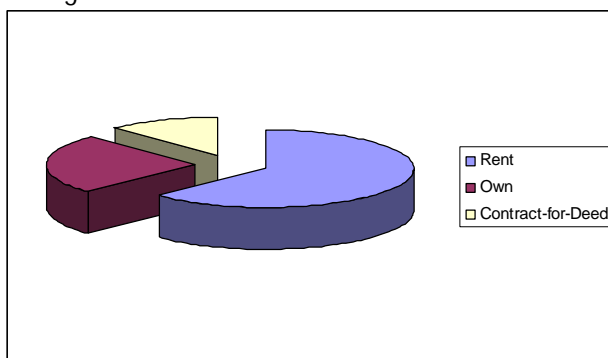
Despite the significant language barriers reflected above, only 14% report relying on professional interpreters for language assistance. Thirty percent depend on their children for interpreting, a practice born of necessity that has demonstrated and potentially significant negative impacts on the young people pushed into this role. The remaining approximately 56% of respondents use other family members or friends as interpreters when necessary, reporting that they often are able to function without an interpreter in certain settings. There are no statistically significant differences in English proficiency for those who use professional interpreters compared with those who rely on informal assistance ($t=-2.224$).

Ninety-four percent of respondents, including the vast majority of those who speak little or no English, state that command of English is either 'essential' or 'important' to survival and success in the United States. Fewer than 6% claim that they view such proficiency as either 'not very important' or 'not important at all.' There is a statistically significant difference in the levels of English proficiency for those who rate English mastery as 'essential' or 'important', compared with those who view it as less important ($t=-5.014$). This could be because individuals who have mastered English have experienced firsthand the dividends that such language skills pay, or because those who first viewed learning English as important have dedicated themselves more aggressively to learning it.

Housing Status

In 2005, only 49.5% of Latinos, compared to 71.2% of non-Hispanic whites and 68.9% of all in the U.S. were homeowners (U.S. Census Bureau, 2006). In the Kansas City MSA, relatively low housing prices (median in 2004 of \$137,807) facilitate higher than average rates of homeownership, at 71.3%. Still, Latinos own homes at much lower rates; in 2002, only 50% of Latino families in Kansas City were homeowners. This is particularly important given that Latino net worth is more concentrated in homeownership than among the non-Hispanic white population. In the Midwest, the homeownership gap for Hispanics versus non-Hispanic whites was 17.9% in 2004, although the relatively smaller gap among younger age groups perhaps bodes well for future efforts to reduce these disparities. These rates also vary by citizenship/immigration status, with 68% of foreign-born naturalized citizen Latinos owning their own homes, compared to only 35% of foreign-born non-citizens. Here, too, though, among younger age groups, these differences disappear; in 2005, there were no significant differences among homeownership rates for foreign-born versus U.S. native Latinos under age 35. Survey respondents show a strong orientation towards homeownership, though, with approximately 81% of non-homeowners reporting that they hope to purchase a home in the Kansas City area. There is also evidence that homeownership rates increase with longer tenures in the United States and in the Kansas City area; both of these variables were significantly longer for homeowners in the sample than for non-homeowners ($t=8.140$ and $t=10.112$, respectively).

Figure 24: Respondents' Housing Status



The median tenure of homeownership for those respondents who are homeowners is four years, indicating relatively short experiences owning homes and, potentially, vulnerability if the favorable market conditions that have governed the housing industry for the past few years change considerably, particularly if immigrant homeowners are indeed in the subprime loan market. Given that 12% of homeowners used their Individual Taxpayer Identification Number, not a Social Security Number, to obtain their loan, it is quite likely that these borrowers, at least, are in products that are designed to minimize risk for the lender and may leave borrowers at risk if interest rates increase substantially. Another 23% of respondent homeowners indicated that they used a false Social Security Number to secure their loan, revealing exposure to a different type of risk should the fraud be discovered, as the recent scandals of immigrant homeowners led to apply for FHA loans suggest.

Figure 25: Respondents' Sources of Homeownership Financing

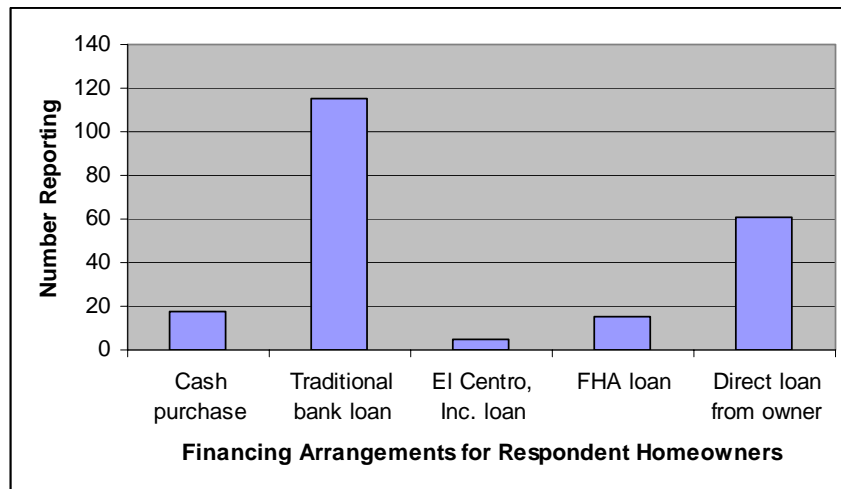
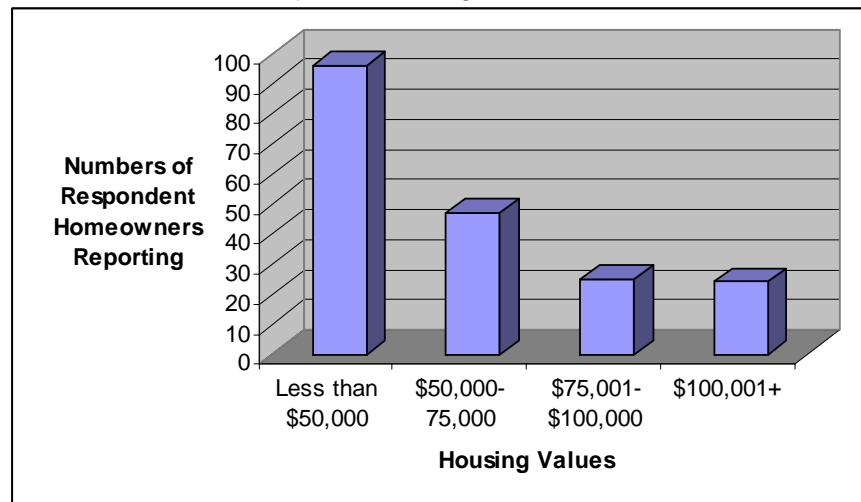


Figure 27: Respondent Homeowners' Reported Housing Values



Immigrant homeowners often invest considerable sums of their own money to purchase their homes, in many cases in excess of 15% of the purchase price. Here, only 16% of respondent homeowners received any assistance with the down payment for their home purchase. Of these, 43% received help from a family member or other informal support, while 36% of the assistance came from an Individual Development Account program that requires individual savings, and 21% from a government-sponsored program to encourage low-income families to purchase homes.

Exploitative arrangements exist outside of the employment context, affecting the housing arrangements of these immigrant respondents. Twenty-one percent of respondent renters report that they are not provided with a contract governing the rental relationship, 29% that they have not been able to read and understand this contract (most often due to language barriers), and 27% that their landlords often do not perform needed repairs to the property. The median tenure for all household units is 18 months but for renters is only 12 months, indicating frequent mobility among renters that may be driven by or, conversely, contributing to, difficult relationships between landlords and tenants. Other signs of concern are the popularity of 'contract for deed' arrangements, which can often result in families paying significant sums towards the purchase of a house without the protections afforded to buyers, and the activity of notaries public in this arena. Almost 40% of respondents reported paying for the services of a 'notario público' in the Kansas City area, and housing/financial documentation was one of the most common areas of practice. Given that these individuals are usually neither attorneys nor realtors, there is great potential for harm to clients, either through unintentional misinformation or outright fraud, both of which have caused problems for many Latino immigrants within this community.

Nationally, only 1.3% of Hispanic married-couple households have non-relatives living with them. This arrangement is much more common for survey respondents, with 14% of all respondents and 12% of married individuals reporting that a non-family member lives in their household. While not as significantly larger than other households as often thought, the average size of Hispanic households has remained constant at about 3.5 since 1975 while other household sizes have shrunk, to approximately 2.6 people in 2002. In the Kansas City area, the average household size was 2.48 individuals, with an average family size of 3.09 people. Much of the difference in household size appears related to nationality and citizenship status; in 2000, foreign-born households of all ethnicities were considerably larger, at 3.26 persons, than households headed by native U.S.-born individuals, at 2.54 persons (U.S. Census Bureau, 2002). Survey respondents live in slightly larger households still, with a median of 4 persons.

In 2004, the median monthly housing costs for owners in the Kansas City area with a mortgage were \$1,141 and for renters were \$661. Twenty-five percent of owners with mortgages and 46% of renters spent 30% or more of their household income on housing. Median monthly housing costs for all survey respondents were \$700; renters paid a median of \$700 and homeowners \$970. There is evidence that these survey respondents are considerably burdened by their housing expenses; the median ratio of housing costs to monthly income was 50%, far greater than the 30% recommended affordability guideline.

Attitudes, Hopes, and Plans

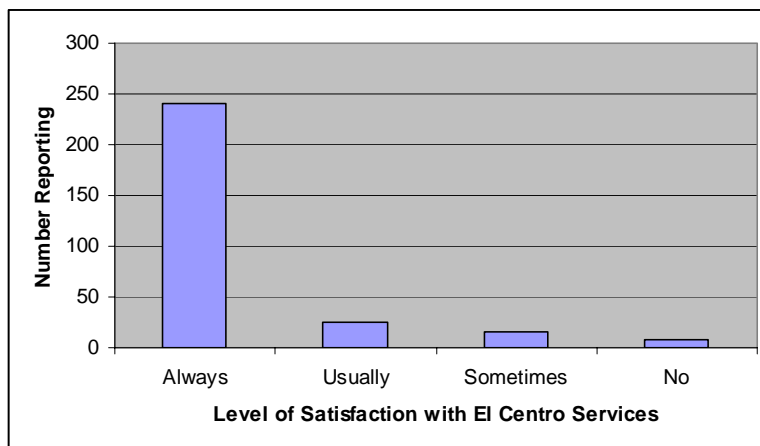
Eighty-six percent of respondents state that they hope to become a U.S. citizen. Eighty-four percent of respondents intend to remain in the Kansas City area for at least the next 10 years, a figure that has remained remarkably consistent over the past several years of survey research in this community. Of those who do not intend to stay in Kansas City, 23% plan to leave the United States entirely within the next decade, while the rest plan to relocate to another part of the country.

Fifty percent of Latino immigrant adults in the U.S. believe that today's children will grow up to be better off than people today, in sharp contrast to only 33% of white and black respondents with a similar view (Pew Research Center, 2006). This optimism tends to fade as immigrants spend more time in the U. S. and, particularly, among subsequent generations. Perhaps not surprisingly, then, the relatively recent immigrants captured in this survey are even more optimistic than Latino immigrant adults overall, with 88% stating that they believe that their children will have better educational, employment, and life opportunities than they do. For this sample, there was no statistically significant difference in the length of tenure in the U.S. for those optimistic about the improved life chances of their children than for those not ($t=1.013$).

Implications for El Centro, Inc.

A major motivation for conducting this extensive survey is El Centro, Inc.'s sincere desire to better understand our primary customers and to analyze our interactions with the Latino immigrant community. This was particularly important this year, as 2006 has been a time of considerable change for the agency, including change of executive leadership, the closure of three facilities, and the opening of a new office in Johnson County. Despite the overall high levels of satisfaction shown below, only 32% of El Centro client respondents reported that they were satisfied with the communication they received about the decisions to close agency locations. The most common comments related to those changes include dissatisfaction from those who live close to the family center that was closed, concern that the closings will result in fewer services for immigrants, and a desire for orientation about the changes, the future of the agency, and the services offered. In response to a new question about the areas in which El Centro, Inc. should focus its attention in the coming year, most emphasized the ongoing struggle for comprehensive immigration reform and the need for a strong voice for immigrants' rights within the current political, economic, and social contexts. This will, indeed, be the primary priority for El Centro's legislative work in 2007.

Figure 28: Respondents' Level of Satisfaction with El Centro, Inc. Services



Each year, El Centro's survey asks immigrant adults to suggest additional services or modifications to those currently offered that would enhance the agency's work within this community. Those most commonly cited are summarized below, along with discussion of the agency's current and potential future activities in these areas.

Table 9: Additional Services Requested by El Centro, Inc. Clients

Service Requested	Current Activities	Future Plans
Youth programming	We have two after-school programs for youth, one specifically for children in migrant families and one that provides tutoring to at-risk young people.	We hope to expand these programs to Johnson County and to continue our leadership development work with youth that began in summer 2006.
Infant care	El Centro, Inc.'s current childcare facilities only provide service to children ages 2 ½-5 years of age, given limitations on staff ratios and licensure requirements.	After closing one of our childcare facilities in 2006, we are focused on maintaining high-quality preschool services while exploring opportunities to expand into Johnson County.
Computer instruction	We have relocated our computer training lab to our office on South 27 th Street in Argentine after closing the Macías-Flores Family Center on South 10 th Street.	Our computer trainer is developing instructional modules for use with both staff and clients.

Counseling/mental health	Our domestic violence and crime victim support program provides high-quality counseling to child and adult victims by a licensed social worker.	We are beginning a partnership with the Mattie Rhodes Center to provide expanded mental health services to our clients in Kansas City, Kansas and Johnson County.
Medical services	We provide case management, direct assistance with medical needs, health fairs/screenings, periodic health presentations, support for those with chronic illnesses, and limited financial assistance with prescriptions.	We are in the process of developing nutrition classes, partnerships for free eye exams for children, and expanded work on exercise and healthy nutrition for children and adults.
Legal assistance	We have no attorneys on staff and instead must make referrals for clients seeking legal assistance. Staff maintain lists of reputable attorneys with whom we have worked in the past and provide these contacts to clients needing legal help.	In July 2006, we offered our first citizenship workshop, partnering with immigration attorneys to process citizenship applications free of charge. We plan future workshops at least once per year and will also continue to partner with attorneys to offer informational forums where people can get answers to basic legal questions.
Job search	El Centro had to discontinue its job development program, which helped to connect individuals seeking work with companies looking for new hires, in June 2006, due to lack of funding.	We are planning future job fairs through our case management program, to provide limited assistance to job seekers and to maintain our relationships with companies seeking employees.
Recreation, including cultural education	We offer outings and other recreational programs for youth and sponsor an annual family dance, Baile por la Justicia, but we do not have any cultural educational programs at this time.	Staff are actively exploring opportunities to provide athletic and other extracurricular activities for young people. Our recent youth survey was designed, in part, to examine interest in such offerings in order to guide our planning.
Expanded adult education, including occupation-specific training	In addition to ESL and GED classes, we offer bilingual home maintenance classes and partner with the Hispanic Economic Development Corporation to provide Spanish-language entrepreneurial preparation classes.	Our computer training plans are directed towards building job skills, and we also now offer citizenship classes, financial education, and life skills courses for immigrant adults.

Urban versus Suburban Comparisons

While certainly the Latino immigrant populations living in different parts of the metropolitan area have much in common, there are several areas of significant difference of interest to those working with this population. Compared to immigrants living in urban zip codes in Kansas City, Kansas and Kansas City, Missouri, those living in the suburbs are significantly younger ($t=3.333$), more recently arrived to the U.S. ($t=6.121$) and to Kansas City ($t=5.395$), and more well-educated in their country of origin ($t=-5.300$). They remit significantly larger sums ($t=-4.678$) and have somewhat poorer health status ($t=-2.441$), smaller households ($t=2.360$), and significantly shorter tenures in their current homes ($t=4.177$). While not statistically significant, there are also differences in mean monthly housing expenses, with those in the suburbs paying \$921 compared to \$752 for those living in urban areas. There is also some evidence that immigrants in the suburbs have slightly greater English proficiency than those in the inner cities as well. The chart below summarizes some of the other differences between these two populations, although it should be remembered that immigrants' relatively frequent mobility among different parts of the area makes such comparisons fleeting, as the same

households may relocate between urban and suburban areas as employment changes, new family members arrive, children begin school, and/or transportation options change.

Table 10: Selected Comparisons between Urban and Suburban Respondents

Indicator	Urban Respondents	Suburban Respondents
Female	63%	70%
Country of origin other than Mexico	13%	15%
Median tenure in U.S.	8 years	6 years
Median tenure in K.C.	6 years	3.25 years
Family already in K.C. area	66%	59%
Family since arrived in K.C. area	73%	61%
Arrived with legal status	44%	39%
Respondent is single, never-married	22%	31%
At least the equivalent of a high school education	16%	27%
Median amount of time needed to find a job in K.C.	1 month	1 month
Still working at the same job first found in K.C.	24%	29%
Received SSA 'no match' letter	30%	39%
Worked without pay	16%	11%
Taxes withheld from paycheck	74%	83%
Used false documents to obtain work	56%	70%
Median number of jobs worked in the U.S.	3	3
Has worked multiple jobs simultaneously	49%	60%
Works the same job year-round	71%	74%
Median hourly wage	\$8.50	\$9.00
Median monthly household income	\$1508.50	\$1600
Median number of earners per household	2	2
Youth contribute to the household income	17%	10%
Work from home to supplement income	13%	11%
Have sacrificed due to inadequate income in last 12 months	38%	48%
Remit money at least monthly to country of origin	28%	32%
Do not have a bank account	41%	40%
Cash checks at a retail outlet	52%	44%
Have money saved	36%	30%
Median amount saved by savers	\$725	\$750
Stressed by their debt levels	39%	50%
Median amount owed	\$3000	\$4000
Have a car	76%	88%
Use public transportation, if no car	34%	0%
Filed taxes in 2005	54%	57%
Family member receives public health insurance	42%	41%
Family member receives food assistance	26%	36%
Attend church regularly	73%	63%
Non-Catholic	17%	28%
Has poor or fair health	41%	54%
Has a chronic health problem	18%	25%
Has medical debt	41%	43%
Does not always receive needed medical care	25%	27%

Has had a mental illness	31%	33%
Has had problem with drugs and/or alcohol	13%	7%
Has been the victim of crime in the area where they live	12%	4%
Would not call police	31%	25%
Language barrier would prevent them calling police	53%	29%
Median household size	4 individuals	4 individuals
Homeownership rate	29%	11%
House valued at less than \$50,000 (for homeowners)	56%	0%
Lacks a rental contract	28%	6%
Median monthly housing costs	\$680	\$800
Median tenure in current housing	24 months	12 months
Has children in the country of origin	15%	19%
Children are in private school	14%	4%
Satisfied with their children's education	92%	93%
Children are in formal childcare	28%	23%
Believe that children will have better opportunities	88%	88%
US citizen family members are registered to vote	35%	22%
Desire to become a homeowner in K.C.	83%	76%
Identify with one of the two major political parties	40%	35%
Speak at least some English	73%	79%
Desire to start a business in K.C.	55%	60%
Plan to stay in Kansas City at least 10 more years	85%	81%
Did not participate in the 2000 Census	79%	92%
Would not participate in a temporary worker program	43%	34%
Participated in the campaign for comprehensive immigration reform	50%	22%

Figure 29: Occupational Distribution of Urban vs. Suburban Respondents

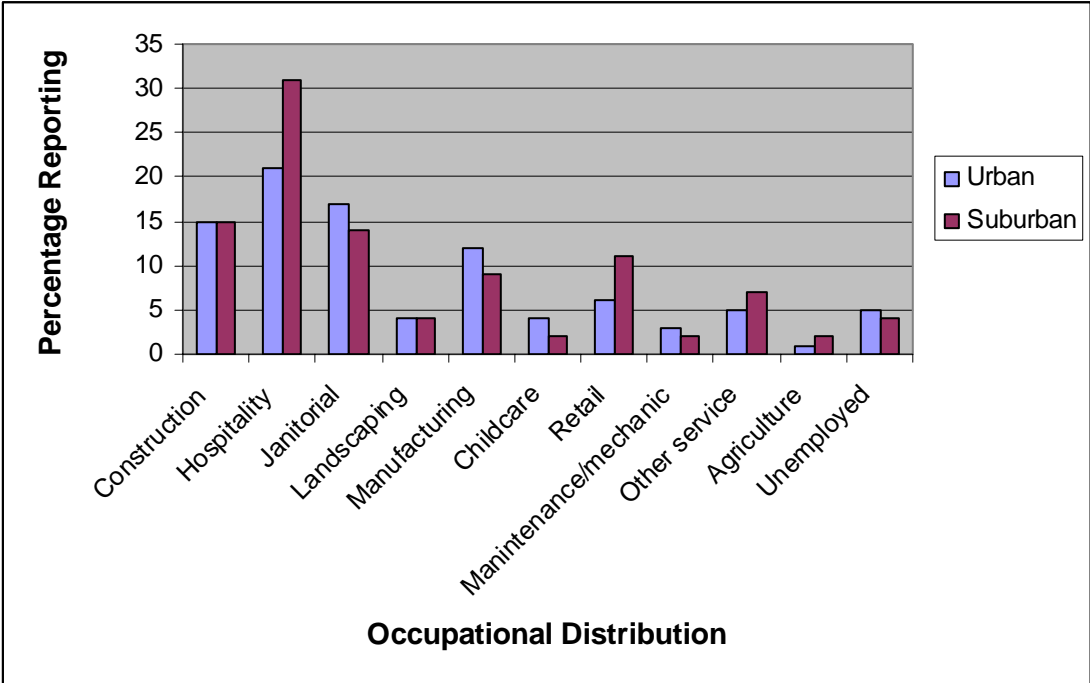


Figure 30: Age Distribution for Urban vs. Suburban Respondents

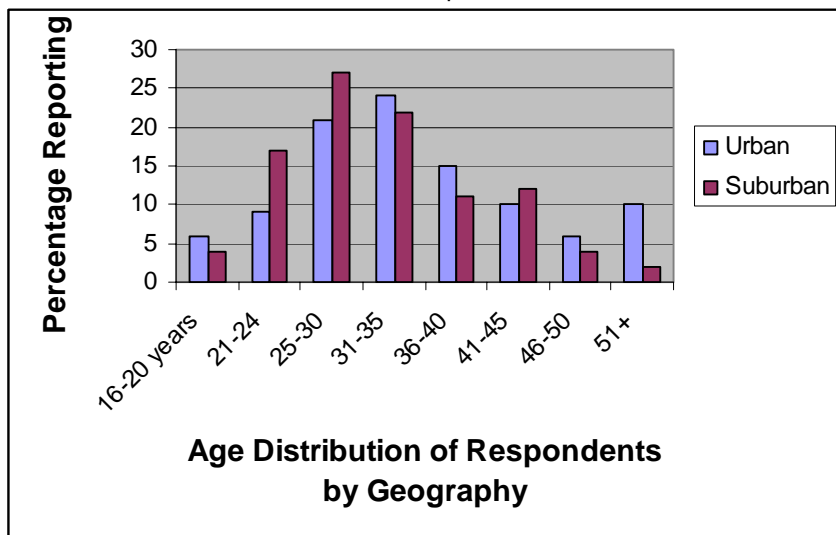
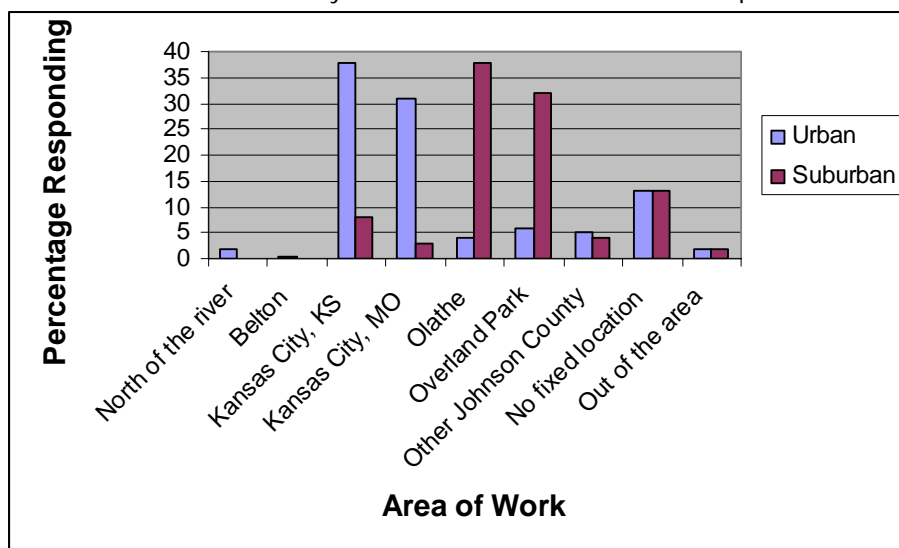


Figure 31: Place of Work in the Kansas City Area for Urban vs. Suburban Respondents



Conclusion

In this, the sixth year of El Centro, Inc.'s analysis of the detailed survey responses of a sampling of Latino immigrant adults in the Kansas City area, the agency finds itself in the local and national spotlights as never before. The past year has brought unprecedented attention to the issues raised by these survey respondents: lack of immigration status and its accompanying vulnerabilities, language barriers that divide immigrant communities from their neighbors, anti-immigrant sentiment that manifests itself in discriminatory behavior, pursuit of U.S. citizenship and dreams of a permanent new life in this country, and immigrant children's educational attainment and rapid adaptation to the new culture, among others. This research has taken on new importance in this context, as the Kansas City area struggles to better understand not only the dynamics of this population but also its interface with the larger society and its likely future impact on the metropolitan area, regardless of Congress' resolution of the issues with which it is faced regarding immigration. As localities and states around the country take their own paths towards addressing the challenges and opportunities associated with the demographic change so clearly represented here, they often do so without a full understanding of the facts or a full accounting of the footprint that newcomers leave on their new homeland. It is hoped that this research will assist this particular locale in making

informed decisions about strategies for integration, economic development, education, and community planning that take into account all of the area's residents and their diverse offerings and needs.

Clearly, this research also raises new questions that demand answers. It should be a priority for Kansas City's civic, political, economic, and cultural leaders over the next twelve months to examine the extent to which the trends reflected here are mirrored in other ethnic immigrant communities and to better understand the dynamics within the Latino community of both foreign and native U.S.-born individuals. Some of the issues raised are, of course, not linked to immigration or citizenship status as much as to poverty and the realities of families of color in the 21st Century. Access to health care, availability of affordable transportation options, the role of the formal financial sector in fostering economic security, and corporations' responsibilities to provide decent and fair benefit offerings to their employees are but some of the concerns made more concrete and, perhaps, urgent, by this research. Additional quantitative and qualitative studies could explore in greater depth the relationships between English acquisition, tenure in the United States, education levels, and 'acculturation', in the interests of promoting policies that encourage full integration of immigrants into their new communities. Finally, more rigorous economic analysis of the costs and benefits to specific localities of immigrants would be helpful in guiding current policy debates about such impacts, particularly if it could shed light on the particular characteristics of immigrants that are associated with relatively more positive economic impact.

El Centro, Inc. is proud to contribute to the body of knowledge about Latino immigrants and their interface with our community. We are, of course, indebted to the hundreds of foreign-born Latin American adults who are willing each year to share their lives, concerns, and hopes with us, revealing some of the trials and tragedies they have endured in pursuit of the American Dream. It is our hope that these data may inform policy and programming decisions that help to put that Dream more firmly within the reach of those whom we now call neighbor.

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