

**The Impact of Latino Immigrants in
Grand Rapids' Urban Development:
A Social Capital Approach**

*by Marcelo Siles, Lindon J. Robison, Israel Cuéllar,
Carlos Garcia, and Sheila F. LaHousse
Michigan State University*

Research Report No. 37
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- *Research Reports*: **JSRI**'s flagship publications for scholars who want a quality publication with more detail than usually allowed in mainstream journals. These are produced in-house. Research Reports are selected for their significant contribution to the knowledge base of Latinos.
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- *Statistical Briefs/CIFRAS*: for the Institute's dissemination of "facts and figures" on Latino issues and conditions. Also designed to address policy questions and to highlight important topics.
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The Impact of Latino Immigrants in Grand Rapids Urban Development: *A Social Capital Approach*

Executive Summary

This study evaluates the important role that social capital plays in the Latino immigration process into the Grand Rapids, Mich., metropolitan area. Demographic data published by the U.S. Bureau of the Census shows that the number of Latinos moving to Grand Rapids has increased considerably during the last decade. Latino immigrants tend to cluster in well-defined urban areas where they put pressure on local resources, including housing, education, health and municipal services, and to the job market.

During the months of May and June 2004, we conducted a survey, based on personal interviews with 100 Latino immigrant head of households living in the area, in order to evaluate how Latino immigrants use social capital in the process of immigration. Over 60% of the survey participants reported being of Mexican origin.

The results of this study show that Latino immigrants use their social capital, especially bonding social capital, during the entire process. Family members-already living in the area-provide potential immigrants basic information about housing facilities, educational and employment opportunities, and public services. In some cases, upon their arrival to the area, immigrants already have living facilities waiting for them and as well as a secure job.

Job opportunities, family members already living in the area, and better educational opportunities for their children attract immigrants to the region. In general, Latino immigrants reported being very happy living in their new community and over 90% reported feeling welcomed by other community members. They often participate in community-organized events and are willing to participate as volunteers in community development projects. In many cases immigrants become active members of their communities and they are frequently satisfied with the public services offered by the community.

Churches turn out to be important centers of activities for the Latino community. Besides the religious services that they offer, churches serve as centers for social activities, informational services, primary health care providers, and support for their own schools. Churches are where most newcomers meet other people; this expands their networks. Participants in the study reported considering this network of church members as a safety net in case of emergency.

Latino immigrants are well known for their work ethic. A high percentage of their income is reinvested in the community as a result of purchases of basic consumption items. In addition, approximately 10% of their income is sent back to their hometowns as remittances to support family members left behind.

The study concludes that social capital plays an important role for many Latinos who migrate to the Grand Rapids area.

Introduction

This paper describes how social capital is used within Latino communities in the Grand Rapids Metropolitan Area of Michigan. This paper will describe migration, housing, education, labor, urban sprawl, health, and social capital among the Michigan Latino communities.

The *social capital paradigm* developed by Robison, Siles, and Schmid (RSS, 2002a) will be used to describe the use of social capital within Latino communities. The social capital paradigm includes social capital, networks, socio-emotional goods, attachment values, institutions, and power.

Social capital is a person or group's sympathy for others. Social capital resides in sympathetic relationships that can be described using networks. One reason to value social capital is because it can produce economic benefits and, if neglected, economic disadvantages. Another reason to value

social capital is because it can be used to produce socio-emotional goods that contribute to a country's socio-emotional health. Sometimes socio-emotional goods become embedded in objects. When this occurs, the meaning and value of the objects change. The change in the value of an object produced by embedded socio-emotional goods is the object's attachment value.

Individuals exchange both socio-emotional goods and physical goods and services. Institutions are the rules that give order and meaning to exchanges. Institutions with high attachment values are more likely to be observed than those whose compliance depends on economic incentives or threats. Finally, power — the ability to influence others — depends on one's resources, including social capital.

Moreover, the relative amounts of socio-emotional goods and physical goods and services exchanged will alter the levels and terms of trade when measured in physical units. Since one's ability to include socio-emotional goods in exchanges for physical goods and services depends on one's social capital, the terms and levels of exchange of physical goods and services will be influenced by the transacting party's social capital. Those with high levels of social capital will have advantages over those without it because they can exchange both socio-emotional goods and physical goods and services. Furthermore, since social capital alters the terms and levels of trade — and the terms and levels of trade influence the distribution of incomes derived from trades — then social capital also has an important influence on the distribution of household income and poverty. Past research suggests that the distribution of social capital in networks and the distribution of household incomes are connected (RSS, 2002)

Social capital originates with shared traits called kernels of commonality. Kernels can be either earned or inherited. Kernels, we believe, are necessary for social capital to develop. Examples of inherited kernels include gender, age, genealogy, nationality, native language, and physical characteristics, to name a few. Examples of earned

kernels include education, acquired objects, memberships in clubs, civic organizations, and teams, hobbies, places visited, and political and economic views.

Social capital may exist in a latent form among people who share kernels of commonalities, but who have not discovered them in each other. Converting latent social capital into active social capital requires interactions in which the shared kernels are discovered. In other cases, social capital can be created in the process of growing earned kernels. For example, people with many diverse backgrounds may work at a factory and, as a result of the shared experiences, create an earned kernel, which becomes the basis for their social capital.

The definition of social capital presented in this paper suggests varying kinds and intensity of sympathetic relationships. For example, one type of social capital is based on affection and caring. Another type is based on feelings of collegiality and mutual goodwill that might exist between persons of equal status and resources. Finally, another type of social capital is based on feelings of respect or awareness that may exist between persons in asymmetric relationships of power and influence. To distinguish between kinds of social capital, RSS defines bonding, linking, and bridging social capital (RSS, 2002a)

Bonding social capital (think of an intense commitment that is solidified with a bond or pact) exists in socially close relationships. It is most often based on inherited kernels, or kernels created out of lifetime commitments, and frequent personal contact. Bonding social capital can be characterized by intense feelings of connectedness (or sense of belonging) that may include feelings of caring, affection, and concern as might exist among family members, committed couples, long-time business partners, or members of an oppressed group.

Linking social capital (think of links in a chain that are of the same size and strength and that share the same stress) exists in semi-socially close relationships and is most often based on earned kernels sometimes created out of moderate-term

commitments. Linking social capital can be characterized by moderately intense feelings of connectedness such as respect, trust, and collegiality as might exist among colleagues, co-workers, persons who perform similar tasks or share similar responsibilities, and members of the same club, community, or athletic team.

Bridging social capital (think of a bridge that connects two different bodies of land that differ in size, resources, and populations) exists in asymmetric relationships between persons with few shared kernels, limited personal contact, and often between persons with significant differences in owned resources. Bridging social capital can be characterized by asymmetric feelings of connectedness that might exist between a boss and an employee, a teacher and a student, a celebrity and a fan, a leader of a country and a citizen of the country, a political official and a constituent, and between persons alive today and persons from the past.

The implications of social capital include:

Those who have social capital have access to resources from social capital providers on preferential terms compared to what might be expected in arm's-length relationships.

Increases in social capital promote cooperative actions, alter terms and levels of trade, encourage exchanges, reduce free riding, internalize externalities, and increase investments in public or high exclusionary cost goods among individuals and groups who possess social capital.

Social capital leads to the creation of and support of formal and informal institutions, and networks among those with social capital. Social capital within a group may lead to discrimination and exclusion of persons or groups not in the group.

Social capital within one group may lead some individuals or groups to act in ways that undermine societal norms and institutions that create public costs for the benefit of the few members of their social capital-rich networks (RSS, 2002a).

Latino Demographics

In 2002, Hispanics became the largest and fastest growing minority group in the United States with a documented population of 38.8 million inhabitants, 13.4% of the nation's population. Between 1990 and 2000, the Hispanic population increased by nearly 13 million persons, a growth rate of 57.9%. During the same period, Asian Americans followed Hispanics with a growth rate of 52.4%; the growth rate of African Americans, formerly the largest minority group, was equal to 16.2%. Meanwhile, the non-Hispanic White population grew by only 3.4%. Table 1 provides more details on population changes and growth rates.

TABLE 1. CHANGES IN U.S. POPULATION, BY RACE AND ETHNIC ORIGIN

POPULATION	1990	PERCENT	2000	PERCENT	VARIATION	PERCENT
Total Population	248,709,873	100.0%	281,421,906	100.0%	32,712,033	13.2%
Hispanics of any race	22,354,059	9.0%	35,305,818	12.5%	12,951,759	57.9%
Non-Hispanic	226,355,814	91.0%	246,116,088	87.5%	19,760,274	8.7%
White	188,128,296	75.6%	194,552,774	69.1%	6,424,478	3.4%
African American	29,216,293	11.7%	33,947,837	12.1%	4,731,544	16.2%
Am. Indian or Alkan Nat.	1,793,773	0.7%	2,068,883	0.7%	275,110	15.3%
Asian	6,642,481	2.7%	10,123,169	3.6%	3,480,688	52.4%
Nat. Hawaiian & Pac.Isl.	325,878	0.1%	353,509	0.1%	27,631	8.5%
Others	249,093	0.1%	467,770	0.2%	218,677	87.8%

Source: U.S. Bureau of the Census, 1990 and 2000.

The high growth rate of the Hispanic population was fueled by natural growth (e.g. the birthrate is higher than the mortality rate for the group) and immigration encouraged by family networks, better economic prospects, and education.

It is anticipated that the Hispanic population will continue to grow at an average rate of 2.8% per year from 2002 to 2020. In contrast, the United States population is expected to grow at an annual rate of only 0.8%. If these projections materialize, Hispanics will make up 18.9% of the nation's population by 2020. In other words, in less than 20 years one of every five persons documented to be living in the United States will be Hispanic or have Hispanic origins.

Hispanics arrived in Michigan at the beginning of the 20th Century. They were attracted to Michigan by the availability of jobs in the agricultural sector and the auto industry. At this time, job opportunities concentrated in the Detroit area. Today, Hispanics living in Michigan are concentrated in three metropolitan areas – Detroit, Grand Rapids, and Lansing. These three areas account for nearly 60% of the State's total Hispanic population.

Table 2 shows the eight Michigan counties with the highest Hispanic population concentrations. Kent County and Ottawa County have the highest growth rates for Hispanics with 173.7% and 110.0%, respectively, and both are located in the Grand Rapids Metropolitan area. Other counties experienced growth of Hispanic populations, but at

lower rates. The Hispanic population in the Detroit area counties of Wayne, Oakland, and Macomb grew only around 50%. Finally, Ingham County, part of the Lansing Metropolitan area, experienced a growth in its Hispanic population of 20% during this period.

In the year 2000, the city of Grand Rapids had the highest concentration of Hispanics, among all cities in Michigan, with 25,818 persons of Hispanic origin living in the area. This represents 13.5% of the city's population with an impressive growth rate of 174.8% between 1990 and 2000. The city of Lansing had 11,886 Hispanics living within its boundaries that make up 10.5% of the city's population. Their growth rate was 17.5%. Finally, Hispanics living in the city of Detroit only accounted for 5.1% of that city's population with 47,167 persons and a growth rate — between the last two censuses — of 65.7%. Again, even though there is noticeable expansion of the Hispanic population in the major Michigan cities, they still lag far behind African Americans who have higher concentrations in each of the three cities.

A large majority of Hispanics living in Michigan have Mexican origins. As shown in Table 3, Mexicans account for 68% of the State's Hispanic population. Puerto Ricans are the second largest Hispanic group in Michigan with only 8%. Cubans and those coming from Central and South American each have a 2% share of the Hispanic population in the State. Table 3 shows the actual numbers and percentage of each of these groups and their increase from 1990 to 2000.

Lower end employment opportunities in agriculture related industries, small residual industries, and the service sector offer a strong draw to immigrant Latinos. Furthermore, the growing service sector that has attracted professional Whites to the suburban areas has created a need for cheap labor in housing and business construction, positions commonly filled by Latinos.

**TABLE 2. MICHIGAN COUNTIES
RANKED BY THE NUMBER OF HISPANICS IN 2000**

COUNTY	1990	2000	GROWTH	%
Wayne/Detroit	50,506	77,207	26,701	52.9
Kent/Gr. Rapids	14,684	40,183	25,499	173.7
Oakland/Detroit	19,630	28,999	9,369	47.7
Ottawa/Gr. Rapids	7,947	16,692	8,745	110.0
Ingham/Lansing	13,478	16,190	2,712	20.2
Saginaw/Saginaw	13,186	14,075	889	6.7
Macomb/Detroit	7,978	12,435	4,457	55.9
Genesee/Flint	8,877	10,152	1,275	14.8

Source: U.S. Bureau of the Census, 1990 and 2000

TABLE 3. HISPANICS, BY ORIGIN, LIVING IN MICHIGAN, 1990-2000

HISPANICS	1990	PERCENT	2000	PERCENT	INCREASE	PERCENT
Total Hispanics	201,596	100.0%	323,877	100.0%	122,281	60.7%
Mexicans	138,312	68.6%	220,769	68.2%	82,457	59.6%
Puerto Ricans	18,538	9.2%	26,941	8.3%	8,403	45.3%
Cuban	5,157	2.6%	7,219	2.2%	2,062	40.0%
Dominican Republican	824	0.4%	2,236	0.7%	1,412	171.4%
Central American	2,966	1.5%	7,189	2.2%	4,223	142.4%
South American	5,349	2.6%	6,868	2.1%	1,519	28.4%
Others	30,459	15.1%	52,655	16.3%	13,066	33.0%

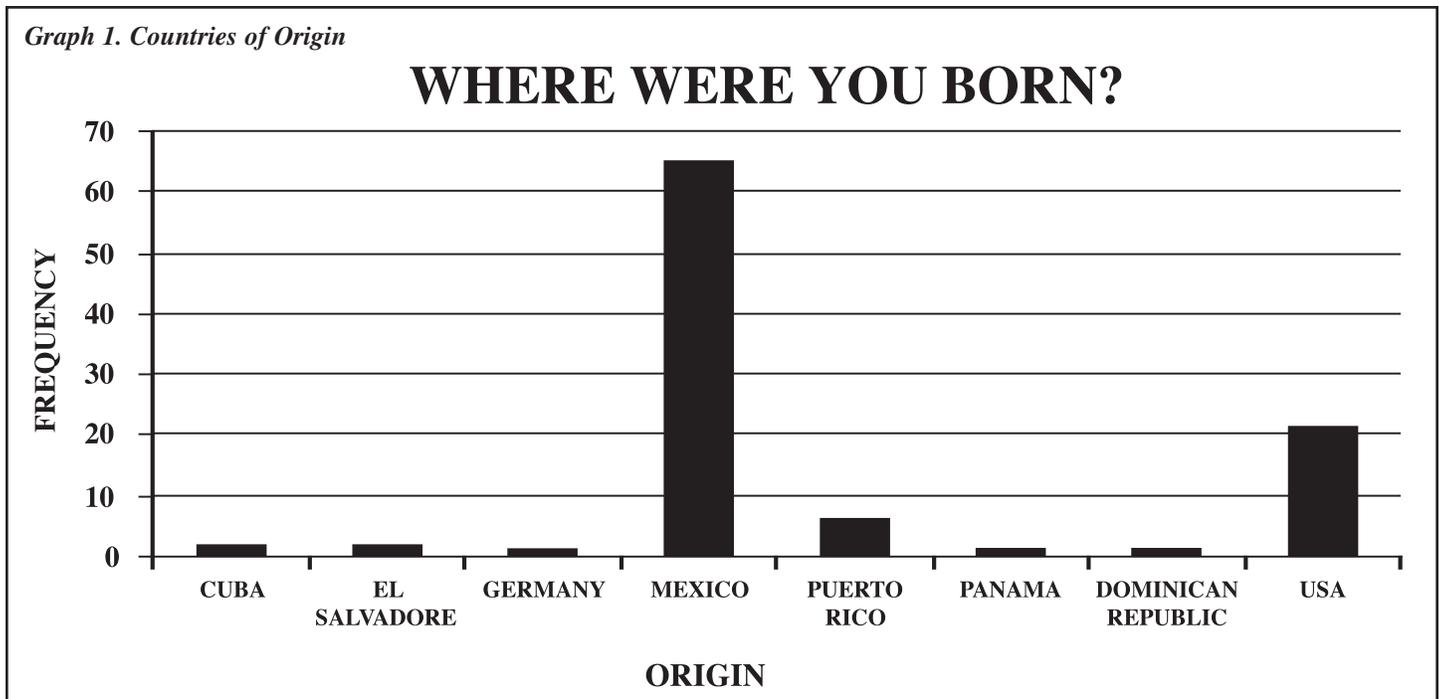
Source: U.S. Bureau of the Census, 1990 and 2000.

Overview of Research Project

The main objective of the study was to evaluate how the rapidly growing Latino community in the Grand Rapids area uses social capital during the migration and settlement processes. In addition, the study analyzes basic demographic issues, existing networks with hometown relatives and associates, approaches used for migration, and the acculturation process reported by heads of households who participated in the study. The study also estimates some social capital indexes and evaluates participant perceptions about their community and current employment. Finally, the study evaluates the impact of the migration and settlement processes on stress and health.

To accomplish the purposes of this study, members of the research team conducted personal interviews with 100 Latino immigrants living in the Grand Rapids area during the months of May and June 2004. A survey instrument specially designed for this purpose (English and Spanish versions)² was used in the interviews. For participant recruitment, an advertising campaign promoting the research objectives was carried out two weeks prior to the personal interviews using fliers in English and Spanish. Fliers were posted in churches, supermarkets, laundry mats, and street bulletin boards. Copies of these fliers were also inserted into churches' weekly bulletins.

Graph 1. Countries of Origin



The area selected for this survey includes the cities of East Grand Rapids, Grandville, Wyoming, and Kentwood, which have the highest concentration of Latinos living in Grand Rapids Metropolitan Statistical Area (MSU).³ The area runs from Interstate 1-96 in the North and 60th Street in the South and from Gerald R. Ford Freeway in the West to Peterson Street in the East. Participating households were randomly selected on Chicago Drive, Division Avenue, and Burton Street. Each of the participating households received \$20 as an incentive for their participation in the survey and to compensate for the time spent answering the questions.

Findings

Participants Demographic Results

Country of Origin

A vast majority of participants (65%) reported being born in Mexico. Other nationalities include Puerto Rico (7%), El Salvador (4%), Cuba, Panama, and Dominican Republic each with less than 2%. It is interesting to note that over 20% of the participants reported being born in the United States, who recently moved to Grand Rapids from Florida, Texas, and California among other states searching for better opportunities for their families (see Graph. 1).

Age and Gender

According to the U.S. Bureau of the Census (SF-1), in 2000 the Latino population in the Grand Rapids Metropolitan Statistical Area was 68,916, representing 6.33% of the area population. Men accounted for 54.1%, while 45.9% were women. Our sample closely matches these figures; 52.7% of the participants were men and 47.3% women.

The same year, the U.S. Bureau of the Census reported a total of 35,825 Latinos between the ages of 18 and 49 years old living in Grand Rapids this figure represents 52.0% of the total Latino population. Due to the fact that our study focused on

this population, more than 70% of the participants are in this age bracket. Furthermore, close to 95% of the survey participants are between 18 and 58 years old.

Household Income, Educational Attainment

The median household income for our sample is less than \$20,000. This figure falls well below \$35,301, which was the poverty level reported by the U.S. Bureau of the Census for the Latino population in Grand Rapids for 1999. The participants' recency of immigration could explain their lower household income.

The low-income levels, reported above, may also be related to below average educational achievements. Forty-two percent of the participants have less than 12 years of schooling while 58% graduated from high school and are pursuing a degree in higher education. These figures are lower than those published by the Bureau of the Census (62.8% of Latinos had at least a high school diploma and 27.5% had less than 12 years of school attendance).

Time Living in the U.S. and the Study Area

On average, Latinos in the sample reported living 21.5 years in the United States, 15 years in the Grand Rapids area, six years at their current address, and 12 years at their previous location. These figures show how recently they moved to the area. The statistics change when controlling for household income level, gender, and education attainment. Those reporting household incomes above \$25,000 have been living in the country longer than those with incomes below \$25,000. The same situation occurs when considering gender. Women reported living in these areas longer than men. On the other hand, project results show that education attainment levels do not effect the time that respondents spent living in the different locations.

TABLE 4. AVERAGE TIME OF LATINO IMMIGRANTS' RESIDENCY

Description	Total	Gender		Years Living in the USA		Income Levels		Educational Attainment	
		Men	Women	6<=yrs	6>yrs	Up to \$25,000	Over \$25,000	Up to 12 yrs	Over 12 yrs
Years lived in the United States	21.5¢ (16.9)§	16.0 (13.2)	28.3* (19.1)	2.7 (1.6)	25.1* (16.1)	19.7 (17.7)	26.0 (14.9)	21.1 (14.5)	21.4 (18.9)
Years lived in Grand Rapids	15.0 (14.2)	10.2 (10.3)	21.3* (16.4)	2.4 (1.6)	17.4* (14.3)	13.7 (13.7)	18.9** (15.4)	14.2 (2.0)	15.6 (15.3)
Years lived in Current Address	6.1 (6.6)	4.3 (4.1)	8.2* (8.5)	1.4 (1.3)	6.9* (6.9)	5.9 (7.2)	6.5 (5.2)	5.9 (6.2)	6.0 (7.0)
Years lived in Previous location	12.0 (10.7)	13.2 (11.2)	10.3 (9.7)	17.0 (15.2)	11.1* (9.5)	11.5 (10.6)	12.7 (10.7)	12.7 (11.0)	11.4 (10.4)

n = 100

¢ Mean, § Standard Deviation

*Mean Difference significant at the 5 percent level

** Mean Difference significant at the 10 percent level

Source: By the authors based on survey data.

Latino immigrants, especially those coming from Mexico, Central, and South America, are considered “economic immigrants” who come to this country searching for better living conditions for themselves and their families. This may explain why newcomers who have been living in the area for only few years have lower household incomes than those immigrants who are living more years in the area (see Table 4).

Migrating to Grand Rapids

Reasons for moving to Grand Rapids

Searching for job opportunities is the most important reason cited by Latino immigrants for their migration to the Grand Rapids area. Over 52% of the participants in the study reported that they were searching for better jobs when they decided to move to the area. Two other reasons that influenced

TABLE 5. WHY IMMIGRANTS MOVED TO GRAND RAPIDS

Description	Bonding Social Capital		Linking\Bridging Social Capital	
	Number	Percentage	Number	Percentage
To be close to family	27	23.5%		
Job opportunities			60	52.2%
Better education	28	24.3%		
Start own business			0	0.0%

Source: By the authors based on survey results

their migration were to live close to their families (23.5%) and for better education for their children (24.3%). None of the respondents came to the area to start their own business.

Here we start to see the role that social capital plays in the migration process. While closeness to family members and better education for the family may be related to bonding social capital, searching for better jobs is related to linking and bridging social capital through their incorporation to extended networks. This is a proactive way to foster their participation in extended networks, which are mainly ruled by formal institutions (see Table 5).

Who Provided Information about Grand Rapids

According to the participants, family members and close friends were the main source of information about Grand Rapids, prior to their migration. Over 85% of participants cited these two sources as their main channels of information on the subjects of accommodations, job opportunities, education facilities, religious organizations, health centers, and others. These two sources of information are also related to the immigrants’ bonding social capital.

Latino immigrants also reported using their linking\bridging social capital with former classmates\coworkers, strangers, and the media, as sources of information, prior to their migration to the area. These types of social capital were used at lower rates (4.85%) than their bonding social capital sources (see Table 6).

Willingness to Provide Information about Grand Rapids

One of the characteristics of social capital is that it is symmetric; otherwise, it could lead to exploitation. In order to test how symmetric the flow of information is to and from Latino immigrants, we asked the participants about their willingness to provide information to family members, friends, former classmates\coworkers, and to strangers about their living experience in Grand Rapids.

The results of the study show that Latino immigrants are more willing to provide information to family members and close friends. Close to 68% of the participants expressed their willingness to provide information to family members and friends. Only 32% would be willing to provide information to former classmates, coworkers, and strangers (see Table 7). Again, we can observe the important role that bonding social capital plays in the whole

TABLE 6. SOURCES OF INFORMATION FOR THE MIGRATION

Description	Bonding Social Capital		Linking\Bridging Social Capital	
	Number	Percentage	Number	Percentage
A family member	73	70.9%		
A close friend	15	14.6%		
A former classmate\coworker			5	4.85%
Someone who just met (stranger)			5	4.85%
Found information in the media			5	4.85%

Source: By the authors based on survey results

TABLE 7. WILLINGNESS TO PROVIDE INFORMATION ABOUT GRAND RAPIDS

Description	Bonding Social Capital		Linking\Bridging Social Capital	
	Number	Percentage	Number	Percentage
To a family member	76	40.9%		
To a close friend	50	26.9%		
To a former classmate\coworker			28	15.0%
To a stranger			32	17.2%

Source: By the authors based on survey results

process and it is strongly symmetric. It is also interesting to observe that once immigrants are already living in the area, they are trying to continually extend and maintain their networks not only with people living in the proximity, but also with people living in their previous location.

Housing Accommodations When Arriving to Grand Rapids

Relatives and friends were instrumental in the provision of temporarily housing to new immigrants arriving to Grand Rapids. Nearly one in two immigrants (48%) reported staying with friends and relatives upon their arrival to the area. Forty-seven percent rented a house or apartment and the

remaining 6% either stayed at hotels, motels, and trailer parks among others. Again, a high percentage of immigrants relied on their bonding social capital with relatives and close friends for housing during their first days in Grand Rapids.

Further analysis shows that a higher percentage of women, immigrants with lower levels of education, and those residing in the area for more than 6 years rented a house when they arrived to Grand Rapids. They likely arrived with their spouse or partner with whom they have children (57.2%). On the other hand, those living in the United States for more than six years arrived as first wave immigrants with no local familial connections.

TABLE 8. HOUSING ACCOMMODATIONS WHEN ARRIVING TO GRAND RAPIDS

Description	Gender		Education		Years of Residency in USA.	
	Men	Women	<12th Grade	>12th Grade	< 5 Years	> 5 Years
Rented House/Apt.	40.4%	57.1%	52.2%	43.6%	12.5%	52.9%
Stayed w. Relative	36.8%	26.2%	32.6%	32.7%	43.8%	30.6%
Stayed w. Friends	19.2%	9.5%	7.0%	21.8%	37.5%	10.5%

Source: By the authors based on survey results.

In addition, when controlling for gender, education levels, and time of residence in the United States, the analysis shows that men and recent arrivals stayed with close relatives during the early days of their residency in Grand Rapids. Men participating in the study were relatively young ($M=37.7$ years old) and they usually leave their close families, spouse and children in their hometowns. Education levels did not normally affect the immigrant's decision to stay at their relatives' homes.

Finally, something similar happened when considering close friends' homes as their initial residence in Grand Rapids. Men and newcomers stayed at their friends' homes, but at lower rates than at their families' homes. In this case, educational levels become relevant, in that those with higher levels of education tended to stay at their friends home more than those with fewer years of education (see Table 8).

Current Housing Accommodations

Once immigrants settled in the area, they have the propensity to become homeowners; one in two survey participants reported owning a house at the time of the interview. This is especially evident for those with over six years of residency in the United States, those who have higher levels of education and who are women. Latino immigrants tend to

cluster in the same city neighborhoods based on their close and extended family networks, as is the case of East Grand Rapids (see Table 9).

A lower percentage of Latinos (32%) rent a house or apartment than those who are homeowners. This is also true when controlling for gender and education levels, but not for the recent arrivals that tend to rent more often than owning. Again, the marital status of immigrant women arriving with their families makes them more inclined to own a house. On the other hand, the longer those immigrants have been living in Grand Rapids the lower the possibility that they still live with relatives (9%) and friends (1%).

Latino Immigrants' Perceptions about Their Communities

Rating the Living Conditions in the Community

Participants were asked to rate the living conditions in their communities ($M=2.53$) with a scale that ranged from 1 excellent to 5 poor. Those with high incomes ($M=2.37$) and educational attainment ($M=2.47$) reported higher ratings of the living conditions in their communities, while their low income counterparts ($M=2.59$) and low educational level ($M=2.58$) reported being less satisfied about the living conditions in their communities. People with higher incomes and

TABLE 9. CURRENT HOUSING ACCOMMODATIONS OF LATINO IMMIGRANTS

Description	Total	Gender		Education		Years of Residency in USA	
		Men	Women	< 12 th G.	>12 th G.	< 5 yrs.	> 5 yrs.
Own a house	53.0%	48.2%	58.5%	46.5%	57.4%	12.5%	61.4%
Rent house or Apt.	32.0%	37.5%	26.8%	34.9%	31.5%	56.3%	27.7%
Stay at relatives'	9.0%	8.9%	9.7%	11.6%	7.4%	12.5%	8.4%
Stay at friends'	1.0%	1.8%	0.0%	2.3%	0.0%	6.3%	0.0%

Source: By the authors based on survey results.

TABLE 10. RATING THE LIVING CONDITIONS IN THE COMMUNITY

Total	Gender		Years Living in US		Income Levels		Educational Attainment	
	Men	Women	6 <= yrs	6 > yrs	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
2.53* (.915)**	2.50 (.894)	2.55 (.968)	2.50 (1.095)	2.54 (.884)	2.59 (.896)	2.37 (.967)	2.58 (.906)	2.47 (.940)
F Stat.	.063		.020		1.158		.333	
Sig.	.802		.887		.285		.565	

**Mean, **Standard Deviation*

Scale: 1=Excellent; 2= Very Good; 3=Good; 4=Deficient; 5=Poor.

Source: By the authors based on survey data.

higher educational levels tend to cluster in the best areas of a community. This is one of the reasons why they rank the livings conditions of their communities higher than those with lower incomes. Table 10 shows, that there are not statistically significant differences of means among the considered groups.

How Happy Immigrants are living in their Community

In general, Latino immigrants enjoy living in Grand Rapids, ($M=4.20$, where 1=not at all happy and 5=very happy). When asked about how happy they are living in their community. Further analysis shows that the longer the person is living in the United States, the happier he\she is in his\her

community. Something similar occurs among men ($M=4.23$), who are happier than women ($M=4.14$), but this difference is not statistically significant. Linking social capital could explain these two cases. Men and persons with long residency in the United States have more opportunities to develop this type of social capital through jobs, church attendance, memberships at clubs, and others.

On the other hand, when controlling for income levels and educational attainment, we can observe that Latino immigrants with incomes up to \$25,000 per year and those with at least a high school degree report high satisfaction with the living conditions in their communities. Latinos who are living in the United States for many years have many possibilities

TABLE 11. HOW PLEASED LATINO IMMIGRANTS ARE LIVING IN THEIR COMMUNITIES

Total	Gender		Residency in the US		Income Level		Educational Attainment	
	Men	Women	Up to 6 yrs	Over 6 yrs	Up to \$25,000	Over \$25,000	Up to 12yrs	Over 12 yrs
4.20* (0.853)**	4.23 (.853)	4.14 (0.872)	3.80 (1.152)	4.30 (0.736)	4.26 (0.816)	4.07 (0.958)	4.16 (0.949)	4.22 (0.786)
F Stat.	.258		5.765		.920		.100	
Sig.	.612		.018***		.340		.753	

**Mean, **Standard Deviation*

****Significant at 5 percent*

1 = Not at all happy, 2 = Somehow unhappy, 3 = Neutral, 4 = Happy, 5 = Very happy

Source: By the authors based on survey data.

TABLE 12. DO LATINO IMMIGRANTS FEEL WELCOME IN THEIR COMMUNITIES?

Total	Gender		Years Living in the US		Income Level		Education Level	
	Men	Women	6<= yrs.	6 > yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
92.9%	96.4%	88.1%	84.2%	95.0%	92.8%	92.3%	93.0%	92.6%

Source: By the authors based on survey data.

to enroll in the different educational programs offered in this country. The new higher educational levels provide them opportunities to extend their networks and to develop linking and bridging social capital. These opportunities are not available for those reporting low-income levels, usually with low educational attainment levels that are constrained by their communities' boundaries. In many cases the community is the environment in which they develop most of their activities; they seldom interact with people from other communities. These are few reasons that could explain why they are happy living in their communities. There is a statistically significant mean difference between lower versus higher years of residency in the U.S. for happiness of living in their community (see Table 11).

Do Latino Immigrants Feel Welcome in their Communities?

Close to 93% of the participants reported feeling welcome in their communities. This is a very important issue because it goes against conventional assumptions of social tensions in communities with high numbers of immigrants. On the other hand, as explained above, Latinos always try to cluster in neighborhoods (barrios) in which they are the majority of the population.

Men (96.4%) and immigrants living in the country for many years (95.0%) reported the highest community acceptance rates. Both of these groups have opportunities to create —through time— extended networks by their interaction with

TABLE 13. LATINOS' PARTICIPATION IN COMMUNITY ORGANIZED EVENTS

Total	Gender		Years Living in the US		Income Level		Educational Level	
	Men	Women	6<=yrs.	6 > yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
3.33* 1,206**	3.22 (1.257)	3.52 (1.292)	3.93 (1.100)	3.23 (1.293)	3.45 (1.278)	3.08 (1.294)	3.35 (1.412)	3.35 (1.168)
F stat.	1.374		3.967		1.592		.000	
Sig.	.244		.049		.210		.991	

*Mean, **Standard Deviation

Scale: 1 = always; 2 = frequently; 3 = very often; 4 = sporadic; 5 = do not participate.

Source: By the authors based on survey data.

community organizations, other members of the community, and/or people living outside their communities. On the contrary, women who usually have confined their activities within relatively close family networks reported the lowest rates (88.1%) of acceptance. There are no significant mean differences about acceptance in the community when controlling for income and educational attainment levels (see Table 12).

How Often do Immigrants Participate in Community Organized Events

Latino immigrants participate often ($M=3.33$, where 1=always and 5=do not participate) in community-organized events. The analysis shows (see Table 13) that the longer Latinos live in the country the more frequent they participate in these events. It is interesting to note that educational attainment levels have no effect on their participation in community-organized events.

Would you be willing to participate in Community Development Projects?

Although Latinos often participate in community-organized events close to 95% of them reported their willingness to participate in community development projects, which shows their commitment to the community's wellbeing. Among all the considered groups, women reported the highest commitment to community development projects (97.6%). This could be explained, in part, by their daily contact with community problems and shortages.

Recent immigrants are interested in participating in community development projects as a way to be recognized as members of the community and demonstrate their loyalty towards the community in which they live (see Table 14).

Would you be willing to remain in the Community where you currently live?

Latino immigrants currently living in the Grand Rapids area are very satisfied with the living conditions in their communities. This explains why over 93% of the survey participants reported their willingness to remain in the community. Latinos with high income (100%) and high educational levels (98.1%) are the most inclined to keep living in their current communities. Their homes are usually located in the best areas and have the nicest living quarters of the community.

On the other hand, women and those with low educational levels reported the lowest ratings for the willingness to continue living in their communities. This may be because they usually spend more time within the community boundaries, deal with community problems on a daily basis, and their networks are usually constrained to their close and extended families (see Table 15).

Bilingual Services in the Community

Recent Latino immigrants perceive that there are not enough bilingual services in their communities. Only 60% of the participants responded affirmatively to the availability of bilingual services in their communities. As new community members, Latinos do not have extended informational networks that could connect them to services provided in their native language. The results presented in Table 16 show that women and people with low educational levels are the ones that take advantage of bilingual services. It is interesting to note that women and people with low educational levels, as reported above, are the most active within their communities, are concerned about the quality of life, and interested in participating in community activities and development projects. They usually take advantage of services provided in the communities, but at the same time their daily activities are constrained by the extension of their networks, which are limited to their close and extended family members.

TABLE 14. WILLINGNESS TO PARTICIPATE IN COMMUNITY DEVELOPMENT PROJECTS

Total	Gender		Years Living in the USA		Income Levels		Educational Levels	
	Men	Women	6<=yrs.	6 > yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
94.9%	92.6%	97.6%	94.7%	94.9%	95.7%	92.0%	95.3%	94.3%

Source: By the authors based on survey data.

TABLE 15. WILLINGNESS TO REMAIN IN THE COMMUNITY

Total	Gender		Years Living in the USA		Income Level		Educational Level	
	Men	Women	6<=yrs.	6 > yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
93.9%	96.3%	90.5%	94.7%	93.7%	91.3%	100.0%	88.4%	98.1%

Source: By the authors based on survey data.

TABLE 16. DOES YOUR COMMUNITY OFFER BILINGUAL COMMUNITY SERVICES?

Total	Gender		Years Living in the USA		Income Levels		Educational Levels	
	Men	Women	6<=yrs.	6 > yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
83.0%	78.6%	88.1%	60.0%	88.8%	82.6%	85.2%	88.4%	78.2%

Source: By the authors based on survey data.

TABLE 17. PERCEPTION OF CRIME ACTIVITIES IN LATINO COMMUNITIES

Total	Gender		Years Living in the USA		Income Level		Educational Level	
	Men	Women	6>=yrs.	> 6 yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
2.83* (.697)	2.64 (.791)	2.95 (.585)	2.78 (.729)	3.05 (.510)	2.78 (.725)	2.85 (.602)	2.84 (.721)	2.80 (.091)
F Stat.	4.773		2.528		.194		.069	
Sig.	.031		.115		.661		.794	

**Mean, **Standard Deviation*

Scale: 1 = Very High; 2 = High; 3 = Sporadic; 4 = Non-Existent

Source: By the authors based on survey data.

TABLE 18. SATISFACTION WITH PUBLIC SERVICES

Description	Police	Fire Depart.	Post Office	Public Schools	Public Transport	Public Library
<i>Total</i>	2.14* (1.155)**	1.60 (0.783)	1.76 (0.954)	2.32 (1.335)	2.18 (1.242)	1.89 (1.240)
<i>Men</i>	2.20 (1.242)	1.61 (0.834)	1.92 (1.038)	2.38 (1.319)	2.30 (1.341)	2.04 (1.283)
<i>Women</i>	2.07 (1.045)	1.57 (0.703)	1.59§ (0.818)	2.21 (1.317)	1.98 (1.012)	1.63§ (1.067)
<i>Up to 6 yrs. in US</i>	1.90 (1.071)	1.70 (0.801)	1.89 (0.963)	2.05 (1.079)	2.10 (1.210)	2.11 (1.049)
<i>Over 6 yrs. in US</i>	2.20§ (1.174)	1.58 (0.782)	1.73 (0.956)	2.38 (1.389)	2.19 (1.257)	1.84 (1.284)
<i>Income up to \$25,000</i>	2.10 (1.139)	1.66 (0.827)	1.81 (1.006)	2.26 (1.305)	2.12 (1.157)	1.89 (1.174)
<i>Income over \$25,000</i>	2.33 (1.209)	1.44 (0.641)	1.75 (0.847)	2.52 (1.341)	2.30 (1.382)	1.85 (1.317)
<i>Up to 12 yrs. Schooling</i>	1.98 (1.165)	1.57 (0.831)	1.74 (1.019)	2.24 (1.428)	2.10 (1.303)	1.90 (1.179)
<i>Over 12 yrs. Schooling</i>	2.27 (1.146)	1.61 (0.738)	1.80 (0.912)	2.35 (1.231)	2.21 (1.150)	1.83 (1.232)

§ Mean differences significant at the 10 percent level

**Mean, ** Standard Deviation*

Scale: 1 = Very Satisfied; 2 = Satisfied; 3 = Indifferent; 4 = Not Satisfied; 5 = Not at all Satisfied.

Source: By the authors based on survey data.

TABLE 19. PERCENTAGES OF LATINO IMMIGRANTS WHO ARE CURRENTLY WORKING

Total	Gender		Years Living in the US		Income Levels		Educational Levels	
	Men	Women	6<=yrs.	6 >yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
86.0%	91.1%	78.6%	75.0%	88.1%	82.6%	92.6%	76.7%	92.7%

Source: By the authors based on survey data.

Crime Activity in the Community

Latino immigrants participating in this study were asked to rank their perceptions about the levels of crime activities within their communities with a scale that ranged from 1 (very high) to 4 (non-existent). In general, Latino immigrants believe that this type of activity is close to sporadic ($M=2.83$). Further analysis shows that men ($M=2.64$) are more likely to perceive higher crime activities in their communities than women ($M=2.95$). Men perform most of their daily activities outside the family

networks, on their jobs, sport and social events, and others. These new and extended networks make them more aware of crime activities.

Table 17 shows the perceived level of crime activities reported by the different groups. It is interesting to observe that immigrants with more than 6 years living in the United States reported the lowest perceived crime activities ($M=3.05$) among all the groups considered in the analysis.

TABLE 20. INFORMATION SOURCES FOR LATINO IMMIGRANTS DURING THE JOB SEARCH

Description	Total	Gender		Years Living in The USA		Income Levels		Educational Levels	
		Men	Women	6<=yrs.	6 > yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
Family Members	38.4%	31.3%	47.2%	45.5%	37.3%	43.9%	24.0%	42.9%	34.7%
Close Friends	31.4%	33.3%	30.6%	36.4%	30.7%	33.3%	32.0%	37.1%	28.6%
Coworkers	5.8%	8.3%	2.8%		6.7%	1.8%	16.0%	2.9%	8.2%
Church Members	3.5%	2.1%	2.8%		4.0%	3.5%		2.9%	2.0%
Media	20.9%	25.0%	16.7%	18.2%	21.3%	17.5%	28.0%	14.3%	26.5%

Source: By the authors based on survey data.

TABLE 21. SECTOR OM LATINO IMMIGRANTS ARE CURRENTLY WORKING

Description	Total	Gender		Years Living in the USA		Income Levels		Educational Levels	
		Men	Women	6<=yrs.	6> yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
Farm	9.4%	10.9%	7.7%	7.7%	9.6%	12.3%	3.7%	14.0%	5.9%
Nursing Industry	2.1%		5.1%		2.4%	1.5%	3.7%		2.0%
Landscape	1.0%	1.8%			1.2%		3.7%		2.0%
Government	5.2%	1.8%	7.7%		6.0%	4.6%	3.7%	9.3%	
Industry	40.6%	55.0%	23.1%	38.5%	41.0%	40.0%	48.2%	41.9%	41.2%
Services	27.1%	21.8%	33.3%	46.2%	24.1%	27.7%	18.6%	20.9%	31.4%
Other	14.1%	9.1%	23.1%	7.7%	15.7%	13.9%	18.6%	11.6%	17.7%

Source: By the authors based on survey data.

Community Services

The Fire Department and Post Office obtained the highest satisfaction rates, from survey participants, for the services these agencies provide to the community. Conversely, public schools received the lowest satisfaction rates. Table 18 shows that women and Latinos with lower educational levels consistently reported high satisfaction marks to most of the considered service agencies.

One of the reasons cited by Latino immigrants for their relocation in Grand Rapids is searching for better educational opportunities for their families. It appears that once they settle in the area; the quality of education provided by public schools does not match their expectations.

Latino Immigrants and the Labor Market

Currently Working

Latino immigrants are well known for their hard work ethic. Most of these immigrants come to the United States seeking better economic opportunities and improved living conditions for their families. Their labor force participation rates are among the highest for all racial and ethnic groups in the United States. Participants' responses to the survey supported our previous assumptions.

Table 19 shows that 86% of the participants responded affirmatively to the question if they were currently working for money. Immigrant men, and those with high levels of education, have the highest employment rates. In addition, the results show that the immigration status and the level of education are very important in order to obtain a job. Immigrants who are living in the United States for less than six years have the lowest employment rates.

Who Provided Information About Jobs?

Latino immigrants use mainly their networks of families and close friends to obtain information about job openings. Women and immigrants who have been living in the country for only few years reported relying heavily on their family members to obtain this type of information. Immigrants with low educational levels and those with few years living in the country also reported contacting their close friends, but at lower percentages. Immigrants also contact their coworkers, church members, and the media, but less frequently, when looking for job openings. The media becomes an important source of information for those immigrants with high income and educational levels (see Table 20).

In general, Latino immigrants obtain information about job openings first from their close and extended family members (38.4%), second on close friends (31.4%) and followed by the media (20.9%) and coworkers (5.8%). Finally, they rely on church members (3.5%).

Sectors Where Immigrants Work

Latino immigrants living in the Grand Rapids Metropolitan Area are currently working mainly in two sectors, the industry and the services sector. Close to 40% (40.6) of them work in the industrial sector, while one in four work (27.1%) in the services sector. According to the survey results, men reported working mainly in the industry while women reported working in the service sector. These high concentration rates may be explained in part by the focus of our study on the urban area.

Table 21 shows other sectors are also employing immigrants such as: agriculture and its related industries (greenhouses, nursing industry, processing plants, landscape and others), the government, and tourism. There are also many Latino immigrants employed as farm workers in the rural areas, but they were not included in this study. All these sectors provide a variety of working opportunities, and could be considered as one of the main causes for the rapid growth of the Latino population in Grand Rapids over the last 12 years.

TABLE 22. TIME LATINO IMMIGRANTS HAVE BEEN WORKING AT CURRENT JOB

Total	Gender		Years Living in the USA		Income Levels		Educational Levels	
	Men	Women	6<=yrs.	6>yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
6.490	5.796	7.721	1.511	7.297	5.247	9.735	5.738	7.094
F Stat.	1.168		5.900		5.959		.593	
Sig.	.283		.017		.017		.443	

Source: By the authors based on survey data.

TABLE 23. NUMBER OF INCOME EARNERS IN LATINO IMMIGRANT HOUSEHOLDS

Total	Gender		Years Living in the US		Income Levels		Educational Levels	
	Men	Women	6<=yrs.	6>yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
2.12* (1.111)**	2.27 (1.162)	1.95 (1.037)	2.13 (.957)	2.12 (1.144)	2.23 (1.238)	1.85 (.662)	2.05 (1.094)	2.20 (1.139)
F Stat.	1.954		0.000		2.214		0.446	
Sig.	.166		.996		.140		.506	

*Mean, ** Standard Deviation

Source: By the authors based on survey data.

Time Working at Current Job

The time Latino immigrants have been working at their current job depends on the number of years they have lived in the country and their income levels. The results show that immigrants have worked 6.5 years on average at their current job. Further analysis shows that recent immigrants

reported working only 1.5 years, while those with high-income levels reported working for 9.7 years. These figures also support our assumption about the Latino hard work ethic. Once they get a job, they strive to keep it and try to pursue a long-term career within the company. Mean differences for time living in the United States and income levels are statistically significant (see Table 22).

TABLE 24. SATISFACTION WITH CURRENT JOB

Total	Gender		Years Living in the USA		Income Levels		Educational Levels	
	Men	Women	6<=yrs.	6>yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
1.95* (1.116)**	2.00 (1.166)	1.94 (1.059)	2.25 (1.055)	1.91 (1.125)	2.02 (1.157)	1.76 (.879)	1.82 (1.114)	2.08 (1.122)
F Stat.	.058		.985		.986		1.064	
Sig.	.810		.324		.324		.305	

*Mean, ** Standard Deviation

Scale: 1=Very Satisfied, 2=Satisfied, 3=Indifferent, 4=Not Satisfied, 5=Not at all Satisfied.

Source: By the authors based on survey data.

TABLE 25. SATISFACTION WITH CURRENT BOSS

Total	Gender		Years Living in the USA		Income Levels		Educational Levels	
	Men	Women	6<=yrs.	6>yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
2.20* (1.038)**	2.22 (1.166)	2.21 (1.059)	2.36 (1.055)	2.17 (1.125)	2.21 (1.157)	2.12 (.879)	2.29 (1.114)	2.16 (1.122)
F Stat.	.004		.320		.139		.279	
Sig.	.952		.573		.711		.599	

*Mean, ** Standard Deviation

Scale: 1 = Excellent, 2 = Good, 3 = Average, 4 = Poor, 5 = Bad.

Source: By the authors based on survey data.

Number of Income Earners in the Household

There are usually two income earners in Latino immigrants' households. Table 23 shows that for some categories, the survey results illustrate that there are more than two earners in the household. This may be explained by the large size of Latino households or the fact that extended family members or friends are living in the same household. Recent immigrants tend to live with other immigrants in the same household in order to reduce expenses such as rental, food, and others. It is not unusual for some of these households to have even more than three income earners.

Satisfaction with Current Job

In general, Latino immigrants reported being very satisfied ($M=1.95$; where 1=very satisfied and 5=not at all satisfied) with their current jobs, especially those living for many years in the country and individuals with high-income levels. In addition, the results show that Latinos who live in the country for less than six years and immigrants with high educational levels are less satisfied with their current jobs. The current conditions in the labor markets

force immigrants to work hard in order to keep their jobs. There are no statistically significant differences among the means in all the considered categories (see Table 24).

Relationship with Current Boss

The survey results show that, in general, Latino immigrants consider the relationship with their boss as above average ($M=2.20$; 1=excellent and 5=bad). New immigrants and those with low educational levels reported the lowest ratings. Usually these two groups are working at entry-level positions, which are characterized by harsh working conditions and low salaries (see Table 25).

Items Purchased in the Community

Not only do Latino immigrants work in their new communities; what is more important is that most of their expenditures occur within these communities. Buying basic necessities in their communities help local businesses, which in many cases are Latino-owned, to keep growing and to offer products especially earmarked to Latinos.

TABLE 26. ITEMS PURCHASED IN LOCAL COMMUNITIES

Description	Total								
		Men	Women	6<=yrs.	6>yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
Groceries	98.0%	100.0%	95.1%	100.0%	97.6%	97.1%	100.0%	97.6%	98.2%
Cleaning Supplies	96.7%	100.0%	92.7%	100.0%	96.1%	95.2%	100.0%	94.4%	98.1%
Medicines	87.6%	93.6%	80.0%	92.9%	86.7%	85.7%	91.3%	86.5%	88.0%
Appliances	41.6%	46.2%	36.1%	28.6%	42.9%	34.0%	57.1%	46.9%	37.2%
Furniture	29.2%	30.6%	26.5%	28.6%	29.2%	28.0%	26.3%	40.0%	20.0%
Vehicles	35.8%	48.8%	22.2%	63.6%	31.4%	32.8%	45.0%	50.0%	25.6%

Source: By the authors based on survey results.

It is well known that in the last few years — and at a national level — the purchasing power of Latinos has been steadily growing. The most recent evaluations estimate the Latino purchasing power close to \$600 billion per year nationwide. Large corporations and national communication companies have been recently been running advertising campaigns in Spanish directed at the Latino population in order to capture, at least, part of this rapidly growing market.

The results of our study show that over 95% of Latino immigrants buy their basic needs (groceries and cleaning supplies) in their local communities, 87% buy medicines, and one in three buys large ticket items (appliances, furniture, and vehicles). In addition, the results show that men are more inclined than women to make expenditures in their local communities. The same occurs with low-income and with low educational level persons. Most recent immigrants also tend to buy their basic needs and vehicles in local communities, but they prefer to buy large ticket items outside their communities. Transportation constraints could explain in part these findings (see Table 26).

Social Capital Indexes

Monetary Remittances to Home Country

A way to measure the immigrants' level of care (social capital) towards the family they left behind is their willingness to send monetary remittances. Most of the recent immigrant men send these remittances to support their close families, spouse, and children, who are left at home (see Table 27). These remittances have become key means for hard currencies for most developing countries. For example, a latest report shows that during 2004 Mexican immigrants sent more than \$16 billion to their home country. Two out of three of the participants in our survey reported sending monetary remittances to their home countries. This figure becomes higher for recent immigrants and men; over 87% of recent immigrants and 78.6% of men reported sending money to their countries.

TABLE 27. REPORTED SENDING MONETARY REMITTANCES

Total	Gender		Years Living in the USA		Income Levels		Educational Levels	
	Men	Women	6<=yrs.	6 >yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
62.6%	78.6%	41.5%	87.5%	57.8%	69.6%	46.2%	66.7%	60.0%

Source: By the authors based on survey data.

Level of Monetary Remittances

We calculated a weighted average of the yearly incomes reported by the participants (equal to \$22,496) to evaluate the importance of the monetary remittances for households headed by immigrants. Since the survey was designed for one person per household, results show that the average yearly remittances per household accounts were \$2,026 representing a 9.01% of their pre-tax yearly income. In addition, as recent immigrants usually make less money than the sample average, their remittances usually amount to more than 10% of their yearly pre-tax income. This provides us an important index of their social capital since it measure (in monetary terms) how much they care about their close and extended families left in their home countries.

Further analysis shows that recent immigrants, men, and those with high levels of education are the ones that send back higher monetary remittances. Men and recent immigrants usually left their close families behind and need to support them. For those immigrants with high levels of education, we assume that they send money not only for their immediate family but also to support charities and small development projects at their countries. None of the mean differences are statistically significant.

Extent of Social Capital Networks

In order to evaluate how extended are the immigrants' social capital networks, we also asked participants to provide the number of people they could contact in an emergency to request a \$100 loan. The results show that, in emergencies,

immigrants prefer to use their social capital with friends and church members when looking for money. Usually, they know close family members would not be able to provide the funds or they are reluctant to ask them in order to avoid a lost of their bonding social capital in case of possible repayment problems.

Another interesting issue is that, in general and in emergencies, women have more extended networks than men. Their daily interactions with family, friends, and church members could make this possible. Another explanation could be the fact that women are employed at lower rates than the men, which may allow them more time to keep their networks continually growing. As expected, immigrants who are living in the country for more than 6 years have extended networks than those with few years in the country. When controlling for the level of income, immigrants with high-income levels have larger networks, but not with family members. High-income immigrants tend to rely more on their linking social capital, while those with low levels of income rely more on their bonding social capital.

Finally, when the levels of education are considered, lower-educated immigrants reported larger networks when they need money for an emergency. On the other hand, higher-educated immigrants reported either taking money from their savings or they preferred to borrow from formal financial markets, (i.e. banks and credit unions). It is also very interesting to observe that low educated people ask, as a last resort, their job supervisors for these monies. This becomes a clear example of bridging social capital due to the wealth differences

TABLE 28. LEVEL OF MONETARY REMITTANCES

Total	Gender		Years Living in the USA		Income Levels		Educational Levels	
	Men	Women	6<=yrs.	6 > yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
2,026.00* (1,758.97)**	2,221.56 (1,755.17)	1,614.71 (1,780.60)	2,521.43 (1,948.64)	1,871.87 (1,689.41)	2,083.70 (1,784.23)	1,872.73 (1,776.00)	1,795.00 (1,353.87)	2,245.75 (2,044.98)
F Stat.	1.425		1.468		.125		.930	
Sig.	.238		.231		.725		.339	

*Mean, ** Standard Deviation

Source: By the authors based on survey data.

between them. The results presented in Table 29 show that the mean differences for extended family members and supervisors are significant at 5%, while for close family members the significance level is at 10%. The results also show the importance that Latino immigrants give to social capital networks when dealing with emergencies.

Latino Immigrants Perception of their Social Capital Levels

In this section, we evaluated how extended Latino immigrants perceive their social capital networks. For this purpose, we asked them to provide data about how many people they expect to visit them when they are hospitalized. We assume that people who go to a hospital to visit a sick person do so because they care about the wellbeing of this person (a social capital measure). In general, the results are higher than the ones presented above, when the person goes looking for special favor.

In this case, the levels of bonding social capital are considerable. Latino immigrants anticipate a large number of close ($M=12.59$) and extended family ($M=10.44$) members to come to visit them at the hospital. As explained in the first part of this paper, a characteristic of bonding social capital is to facilitate the exchange of high levels of socio-

emotional goods. Close and extended family members are just providing him/her with socio-emotional goods of care and concern when visiting a sick member at the hospital.

Latino immigrants also expect that significant numbers of their friends ($M=13.06$) and church members ($M=25.58$), who represent their linking social capital, to visit them at the hospital. They develop these types of relationships by long-term interactions. As stated before, linking social capital is characterized by the exchange of physical goods and services, as well as socio-emotional goods. The results of the study show that physical goods and services are exchanged in large numbers when immigrants approach multiple friends and church members, in an emergency, asking for money. At the same time, socio-emotional goods are exchanged when many friends and church members come to visit to a hospital as a sign of support and care.

In general, men expect more people than women to visit them. The same happens with immigrants with long standing in the country and those with high-income levels. Results were mixed when controlling for educational levels. Lower-educated participants rely more on close families, while higher-educated participants expect more visits from members of their extended families, friends, and

TABLE 29. IF YOU NEED \$100 IN AN EMERGENCY, WHOM WOULD YOU ASK?

Description	Total	Gender		Years living in the USA		Income Level		Educational Level	
		Men	Women	6<=yrs	6 > yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
Close Family	4.79 ¢ (7.709) §	4.51 (5.877)	5.21 (9.509)	3.43 (1.397)	4.94 (8.100)	3.82 (4.631)	7.55 (12.361)	4.74 (5.733)	4.92 (9.117)**
Extended Family	9.92 (17.136)	8.13 (9.966)	13.50 (27.019)	2.00 (.816)	11.50 (18.426)	10.53 (19.834)	8.17 (9.326)	19.75 (26.719)	5.00 (6.303) *
Friends	7.19 (17.770)	6.05 (10.791)	8.69 (24.461)	3.83 (3.312)	7.84 (19.350)	6.81 (19.196)	8.09 (14.639)	10.43 (25.999)	5.22 (10.322)
Church Members	21.64 (35.610)	14.50 (30.533)	39.50 (45.858)	3.00 (2.828)	24.75 (37.739)	17.38 (33.962)	32.40 (42.724)	31.00 (46.776)	17.90 (32.371)
Supervisors	1.79 (2.392)	2.10 (2.80)	1.00 (.000)	1.00 (.000)	2.10 (2.80)	2.25 (3.151)	1.17 (.408)	4.33 (4.933)	1.09 (.302) *

¢ Mean, § Standard Deviation

*Significant at 5 percent level, **Significant at 10 percent level

Source: By the authors based on survey data.

church members. Table 30 shows these results, the only significant category (at the 10% level) is for church members related to the mean differences of income levels. Latino immigrants with high incomes expect the visit of at least 36 of their church members, while those with low-income levels expect the visit of only 16 people from their church.

Health Issues

Current Health Status

Finally, the study evaluated health issues. Results presented in Table 31 show that women reported having poorer overall health than men. The mean differences for these two categories are significant at the 5% level. In addition, residents who have lived in the United States the longest reported poorer health than those who have been in the country the least amount of time. The data also suggests that reported health status improves as a function of income more so than education. The mean differences for the last three categories are not significant at 5% level.

Common Diseases among Latino Immigrants

The most common diseases affecting to Latino immigrants who participated in our study are high blood pressure (26.4%), high cholesterol (24.1%), diabetes (13.8%), and alcohol addiction (9.2%). The data suggest that females tend to report having more diabetes and high blood pressure than males while males report having more alcohol dependence and higher blood cholesterol levels. Men also tend to report more mental problems, drug dependences and obesity. Women tend to report more “other related health problems” than men.

Alcoholism, drug dependency, diabetes, and “other health problems” are more likely to be reported by respondents who had lived fewer years in the United States. Those respondents having lived six or more years in the country were more likely to report higher rates of high blood pressure, high cholesterol levels, and mental health problems.

TABLE 30. IF YOU WERE IN THE HOSPITAL, HOW MANY PEOPLE WOULD VISIT YOU?

Description	Total	Gender		Years living in the USA		Income Level		Educational Level	
		Men	Women	6<=yrs	6 > yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs.	Over 12 yrs.
Close Family	12.59 ϵ (17.000) §	11.35 (16.097)	14.00 (18.447)	5.07 (3.025)	14.03 (18.179)	11.48 (14.695)	15.48 (22.687)	14.58 (19.269)	10.92 (15.289)
Extended Family	10.44 (11.312)	10.77 (11.900)	10.10 (11.229)	3.67 (1.528)	10.95 (11.571)	9.17 (9.784)	13.31 (14.551)	10.19 (11.617)	10.62 (11.573)
Friends	13.06 (15.974)	12.11 (13.719)	11.41 (14.024)	11.63 (11.612)	13.25 (16.527)	10.79 (13.520)	14.16 (14.732)	11.21 (16.017)	12.23 (12.069)
Church Members	25.58 (31.772)	24.85 (30.391)	21.00 (30.281)	16.33 (20.502)	26.42 (32.697)	16.00 (23.778)	36.25** (37.100)	18.36 (29.272)	25.61 (30.623)
Supervisor	1.88 (.781)	2.00 (.775)	1.60 (.894)	N/A	N/A	1.90 (.786)	1.83 (.753)	1.75 (.500)	1.92 (.900)

ϵ Mean, § Standard Deviation

**Mean difference significant at 10 percent level

N/A Not enough data for one of the columns.

Source: By the authors based on survey data.

TABLE 31. CURRENT HEALTH STATUS

Total	Gender		Residency in USA		Income Level		Educational Attainment	
	Men	Women	6<= yrs.	> 6 yrs	Up to \$25,000	Over \$25,000	Up to 12 years	Over 12 years
2.59* (1.045)**	2.38 (1.019)	2.90 (1.008)	2.45 (1.099)	2.63 (1.036)	2.67 (1.107)	2.41 (0.888)	2.60 (1.050)	2.60 (1.047)
F Stat.	6.548		.403		1.181		.000	
Significance	.012		.527		.280		1.045	

*Mean, **Standard Deviation

Scale: 1=Excellent, 2=Very Good, 3=Good, 4=Deficient, 5=Bad.

Source: By the authors based on survey data.

TABLE 32. SUFFER FROM ONE OR MORE OF THE FOLLOWING DISEASES

Description	Total	Gender		Residency in USA		Income Level		Educational Attainment	
		Men	Women	<6 yrs	>6yrs.	Up to \$25,000	Over \$25,000	Up to 12 yrs	Over 12 yrs
Alcohol Addiction	9.2%	17.1%	2.2%	20.0%	7.8%	12.1%	4.0%	14.0%	4.7%
Drugs Addiction	1.2%	2.4%	0.0%	10.0%	0.0%	0.0%	0.0%	2.3%	0.0%
Diabetes	13.8%	4.9%	22.2%	20.0%	13.0%	15.5%	12.0%	16.3%	11.6%
High Cholesterol	24.1%	29.3%	20.0%	0.0%	27.3%	20.7%	36.0%	25.6%	23.3%
High Blood Pressure	26.4%	22.0%	31.1%	20.0%	27.3%	29.3%	20.0%	25.6%	27.9%
Obesity	13.8%	14.6%	11.1%	20.0%	13.0%	10.3%	20.0%	4.6%	20.9%
Mental Problems	3.5%	2.4%	4.5%	0.0%	3.9%	5.2%	0.0%	4.6%	2.3%
Other	8.0%	7.3%	8.9%	10.0%	7.8%	6.9%	8.0%	7.0%	9.3%

Source: By the authors based on survey data.

Respondents reporting higher income tend to report higher rates of high cholesterol and obesity. Those with lower income tend to report higher rates of diabetes, high blood pressure, mental health problems, and ‘other related health problems.’ Lower educational levels appears to be associated with higher rates of self-reported alcoholism, drug addiction, diabetes, and high cholesterol, while higher educational levels seemed to be associated with higher blood pressure, obesity, and ‘other medical problems.’ (See Table 32).

Immigrants with Medical or Dental Insurance

Two of three immigrants reported having some type of medical or dental insurance. The survey results suggest that women tend to have more medical and dental health insurance coverage than men. The data also suggests that medical and dental

health insurance coverage increases dramatically up to 74.7%, with increased years of residency, in the country and up to 84.6% with increases in the levels of income. Medical insurance coverage does not appear to increase as a function of education in this group of respondents (See Table 33).

Stress Level While Living in Grand Rapids

Latino immigrants reported relatively low stress levels while living in the Grand Rapids area. Women tended to report more stress than men, and levels of self-reported stress are greater for those respondents who have lived less years (6 years or less) in the country, than those who have lived there longer. Income and education levels were not related to stress levels of the respondents. Means differences, for any of the considered categories, are not significant at the 5% level.

TABLE 33. DO YOU HAVE MEDICAL OR DENTAL INSURANCE?

Total	Gender		Residency in USA		Income Level		Educational Attainment	
	Men	Women	6 =< yrs.	> 6 yrs	Up to \$25,000	Over \$25,000	Up to 12 years	Over 12 years
67.3%	65.5%	68.3%	21.1%	74.7%	61.8%	84.6%	68.3%	64.8%

Source: By the authors based on survey data.

How Immigrants Cope with Stress

The results of our study show that Latino immigrants cope with stress by three means; attending church services (35.0%), with physical exercise (33.3%), and by participating in social events (17.8%). Only 1.1% of participants reported using alcohol and drugs for this purpose.

Women tended to report using counseling services more than men while men report using the church more than women as a means of coping with life stress. Aside from this, gender differences in

dealing with stress are not different. The data for years of residency in the United States shows that residents who have lived less time in the country report using physical exercise more when dealing with stress than those who have lived here longer. Respondents who have lived for longer periods of time in the U.S. appear to be more likely to use counseling services, the church, and social events in the community as a means of coping with stress.

In addition, increases in income among the respondents appears to be associated with less physical exercise and fewer social events to deal

TABLE 34. STRESS LEVEL WHILE LIVING IN GRAND RAPIDS

Total	Gender		Residency in USA		Income Level		Educational Attainment	
	Men	Women	<=6 yrs.	> 6 yrs	Up to \$25,000	Over \$25,000	Up to 12 yrs	Over 12 yrs.
3.59* (1.125)**	3.52 (1.077)	3.71 (1.123)	3.75 (1.020)	3.55 (1.153)	3.57 (1.104)	3.58 (1.065)	3.60 (1.149)	3.60 (1.062)
F Stat.	.690		.150		.001		.001	
Signif.	.408		.700		.969		.970	

*Mean, **Standard Deviation
 Scale: 1=Very High, 2=High, 3=Average, 4=Low, 5=Very Low
 Source: By the authors based on survey data.

TABLE 35. HOW DO YOU DEAL WITH STRESS?

Description	Total	Gender		Residency in USA		Income Level		Educational Attainment	
		Men	Women	<= 6 years	> 6 years	<= \$25,000	> \$25,000	<= 12 years	> 12 years
Physical Exercises	33.3%	33.3%	33.3%	36.4%	32.7%	34.3%	30.8%	29.0%	36.7%
Counseling Sessions	6.7%	5.2%	9.0%	3.0%	7.5%	8.4%	0.0%	9.2%	5.1%
Church Services	35.0%	36.5%	33.3%	33.3%	35.4%	32.8%	46.2%	36.8%	33.7%
Social Events	17.8%	16.7%	18.0%	12.1%	19.1%	18.3%	12.8%	19.7%	15.3%
Alcohol\Drugs	1.1%	1.0%	1.3%	3.0%	0.7%	0.8%	0.0%	1.3%	1.0%
Other	6.1%	7.3%	5.1%	12.1%	4.8%	5.3%	10.3%	4.0%	8.2%

Source: By the authors based on survey data.

with stress and more use of church and “other” means. Respondents with higher levels of education are more likely to use physical exercise as a means of reducing stress and less likely to use church services (see Table 35).

Stress and Acculturation

Stress was measured by the Events Stress Scale, a modified adult version of the adolescent version, the ASES-27 Event-based Stress Scale (Roberts, 1998). The adult-version of the Events Stress Scale was used for the first time in this study and is composed a list of 26 events, (where 1=yes and 0=no), to index the amount of recent and chronic event-based stress experienced by adults. The participant is asked to indicate if any of the following events occurred to them during the past six months, and then the list is presented a second time and the respondent is asked if any of these events occurred during the past year. In this study, the Recent Stress 26-item scale had an alpha coefficient of .85 (n=72). One item (“You were

afraid of being assaulted or attacked”) had zero variance and was removed from the Chronic Stress 26-item scale. Therefore the Chronic Stress 25-item scale had an alpha coefficient of .84 (n=55).

Although the difference is not significant, participants reported more chronic (within the past year) stress (M=3.3) than recent (within the past six months) stress (M=2.95). Table 36 shows that the only significant mean difference is for years of residency in the U.S. and experience of recent stress events. Participants who are more recent immigrants tend to report higher levels of stress events within the past 6 months (M=4.9) versus those who have resided in the U.S. for more than 6 years (M=2.5). Although not significant, the data in Table 36 also tend to show that men report higher levels of recent stress events than women, where women report higher levels of past year stress events than men. For all participants, there is a decrease in reported recent and chronic stress with increased years of residency, income and education.

The construct of biculturalism in Latino immigrants was created using the acculturation measure for Mexican Americans created by Dr. Cuéllar and colleagues. The Acculturation Rating Scale for Mexican American-II, a revision of the original ARSMA scale (Cuéllar, Arnold, & Maldonado, 1995) is a 12-item scale that assesses various psychosocial adaptations to Anglo culture. The 12-item measure is comprised of two separate scales: Anglo-orientation scale (AOS) and the Latino-orientation scale (LOS). In this study, the AOS 6-item scale had an alpha coefficient of .88 ($n=87$) and the LOS 6-item scale had an alpha coefficient of .81 ($n=87$).⁴

The Acculturation Rating Scale has a likert response format for each AOS and LOS subscales that ranges from 1=not at all to 5=almost always/extremely often.

The data analysis shows that while all the respondents are to some degree bicultural, the all participants as a group are far more Latino-oriented ($M=4.1$) than Anglo-oriented ($M=3.0$) with respect to use of language, cultural orientation and identity. Women ($M=3.4$) report being more Anglo-oriented than men ($M=2.7$), whereas men ($M=4.3$) report being more Latino-oriented than women ($M=3.9$). In other words, women report being more acculturated to the United States majority culture than do men.

Respondents reporting having lived more than six years in the United States are more acculturated ($M=3.3$) to U.S. culture than those having lived fewer than six years in the country ($M=2.1$). Acculturation for both men and women into the United States majority culture is a function of years of residency. Latino-orientation scores do not appear to drop significantly with increased years of residency, while scores on the Anglo-orientation scores do appear to be significantly higher for those respondents having lived more years in the U.S. This would imply that immigrants are keeping their Latino-orientation while incorporating the culture of the host society, which is an illustration of biculturalism.

Income and education are significantly related to acculturation scores as well. Participants who report higher income levels score higher on Anglo-orientation ($M=3.5$) than those who report lower income levels ($M=2.8$). Participants who report higher education levels also score higher on Anglo-orientation ($M=3.3$) than those who report lower education levels ($M=2.6$). There is no difference for the Latino-orientation scale scores for the education and income groups.

Policy Recommendations

The survey results show the important role that social capital plays for recent waves of new immigrants to the Grand Rapids Metropolitan area. Many policy recommendations that follow not only lead to higher levels of social capital, but intend to assist immigrants, especially Latinos, in their settlement process within the new environment in which they develop their daily activities.

Support and strengthen of family networks. Families constitute the basic unit of social capital. Immigrants, in general, and Latinos, in particular, assign a huge importance to their close and extended family. Most of their social and economic activities are performed within the family circles. A high percentage of new immigrants, especially men, leave their spouses and children in their hometowns/ home countries. This puts a lot of pressure and increases the levels of stress on both ends of the family's dislocated network.

Therefore, we suggest modifications to current immigration laws oriented to facilitate immigrants, who are already living in the country, and have a legal status to obtain a work authorization and reunite with close families. Facilitating the insertion of legal immigrants to formal labor markets also makes it easier for employers to find quality and cheap labor while not worrying about possible legal sanctions for employing illegal immigrants.

The benefits of a reunited family are vast and not limited to the family networks; they also have a positive impact on communities. Upon arrival, immigrant families tend to relocate to the city's depressed areas. Their hard work and entrepreneurship facilitate the revitalization of these areas, which — in the long run — usually become vibrant communities.

Strengthen the social capital of immigrant households. Networks of households headed by single parents, especially single mothers, generally tend to participate in social circles with limited resources. This is why they have few resources to invest in building their connections to other networks. Thus, important efforts must be extended to provide training and access to labor markets to these single-parent households on terms they can access, such as providing them child support and flexible schedules to improve their human and social capitals.

Latina adolescents have higher teenage pregnancy rates than non-Hispanic whites and African Americans in the United States, (Abma, et. al, 2002). We also prescribe that youth be encouraged to participate in a variety of religious, civic, and household settings that promote the postponement of child-bearing until after marriage. It can be assumed there would be a decreased risk of single motherhood by postponing childbirth until marriage. By being involved in such programs, young women would have an increased probability of building their connections to other networks, which would enhance their social capital.

Activate latent social capital in communities. There are many positive development efforts that can be undertaken by an organized community that recognizes the collective value of its assets. When communities are connected, as it is the case of Latino communities, these social capital-rich networks can organize markets, facilitate employment, prevent crime, make possible the remodeling of houses, lobby local authorities for improved services, and increase investments in schools. Communities that share significant kernels of commonalities that are unrecognized or not made important have latent social capital. For a

community to convert its latent social capital to realized social capital, the community must recognize that shared kernels exist and that they are more important than their differences.

Therefore, we prescribe that communities convert their latent social capital to realize social capital by applying for direct support conditioned on the formation of local networks with widespread participation. In addition, community networks should be empowered by giving them the responsibility for administering supported projects.

Create educational opportunities

Participation in public education should be encouraged in order to boost the prevailing levels of bonding social capital among Latino immigrants and to develop linking and bridging social capital between members of the Latino community with members of other communities. When students from diverse backgrounds participate in a similar educational experience, earned kernels are created and bridging social capital can be formed. Furthermore, parents — by supporting their children educational activities — also have opportunities to build and participate in social capital-rich networks.

One of the key concerns expressed by participants in this study is the quality of public education. Some have children attending private schools, which creates their own network with a direct impact on the existing distributions of social capital within the community.

We suggest that investments in public education be increased and become a high priority public good; these need not be limited only to the K-12 system. It is sometimes necessary to create special educational opportunities for immigrants, such as: a) English as a Second Language programs oriented to teach the language to those who can not communicate in English), b) short industry training courses to update the immigrants' human capital and enable them to participate in the labor market, c) computer training courses to familiarize them in computer software programs, and d) special adult education programs for immigrants who have not completed their high school requirements (i.e. GED programs).

For instance to facilitate the attendance of a large number of immigrants, short courses could be offered at local churches, community organization facilities, and at special sites where immigrants comfortably attend. These courses do not only will provide immigrants with basic knowledge, they could become a very important way to develop social capital.

Facilitate the Access to affordable housing

Becoming a house owner is part of the “American Dream.” Immigrants seek to buy a house only after few years of living in the area, but this goal is difficult due to the high price of available homes. Homeowners tend to develop attachment values with their houses, this result in better care of their houses, clean front yards and, in general, greater concern about their blocks and neighborhoods. On the contrary, renters do not develop this characteristic. Neighborhoods with a large number of renters are usually less attractive than those in which the majority of houses belong to and occupied by homeowners. Hence, the importance of providing access to home ownership is great. Facilitating immigrants to buy a house could have the potential to revitalize entire neighborhoods.

Therefore, we suggest facilitating the access of Latino immigrants to mortgage programs with low interest rates. For this purpose, banks, credit unions, and other lenders should disseminate information about this type of mortgage programs in Latino communities. Another way to help Latino immigrants become homeowners is to facilitate the construction of new houses and the remodeling of existing ones in areas where Latinos tend to cluster. Community development corporations should lead these projects by obtaining the necessary funding, convincing developers to participate in the projects, and promoting the new opportunities in the community.

Provision of Childcare Programs

One of the problems that Latino immigrant families face is the lack of well-established and affordable childcare and head start programs. In many cases, the lack of these programs restricts Latina participation in the labor market; this has a direct impact on their household income.

Therefore, we suggest the creation of new childcare and head start programs at local churches and in community organizations that provide services to immigrants’ children. Where these programs are already established, it would be necessary to promote their services and facilitate greater access for immigrants’ children.

Promote Community Activities

A means to maintain and develop new levels of social capital within a community is by continued interaction of its members. These could be either with other Latinos or members of other racial or ethnic groups. Community organized events, which promote a wide participation of people living in the community, serve this purpose. Through these events, citizens could also participate in community development projects. Other important outcomes of these events are the extended networks developed based on common characteristics identified by people living in the same community, but not realized until their participation in community organized events.

We suggest an active role of community-based organizations in arranging community activities oriented to the development of extended networks and new levels of social capital. At the same time, these community activities could lead to community participation in local development projects.

Promote Leadership Development

The development of social capital-rich networks requires local leaders possessing social capital within their communities. Therefore, having leaders in communities must often precede the development of latent social capital.

Successful leadership programs should connect potential leaders with proven leaders to form new networks. However, often lacking leadership-training efforts is a focus on social capital building skills. Successful local leaders have social capital and they use it in their communities.

Hence, we prescribe that universities, public schools, and community-based organizations work together in the creation of leadership programs with interns participating in community social capital building programs. The support for these leadership programs should come at least in part, from the State and be complemented by funds from private foundations and other community-based organizations. Part of the leadership programs must include opportunities for participants to train with successful government and business leaders.

Promote the creation of new jobs

Latino immigrants who arrive to Grand Rapids searching for better economic opportunities constitute a group of reliable and hard-working people who willingly work under very difficult conditions. Employers, with expanding businesses from different industrial sectors, are frequently looking for this type of employee to fill open positions. This could lead to a “win-win” situation for both employers and job seekers and have a direct impact on the State’s economy.

Therefore, we propose that State and local governments — in conjunction with business leaders — identify new mechanisms that facilitate the creation of new jobs. The establishment of new tax abatements at the State and local levels, funding mechanisms to promote the creation of new industries and the expansion of the existing ones, improvements in the transportation and warehouse systems, and the incorporation of new technologies could be ways to facilitate job creation.

Facilitate reinvestments in local communities

It is well documented that a high percentage of immigrants’ income is directly reinvested in their communities. Immigrants make purchases for basic items (groceries, cleaning supplies, medicines, etc) at local outlets. These purchases have a direct impact on local economies. Thus, the larger the number of newcomers to the community, the larger the impact they make to the local economy.

Another important characteristic of immigrant purchases is the tendency to buy “traditional” items, such as food and medicines they are accustomed to consuming in their homeland. In general, these products — which immigrants are very familiar with — are still not widely available in Grand Rapids.

Therefore, we suggest that local communities facilitate the establishment of commercial outlets that offer products extensively consumed by immigrants. In many cases, some immigrants will willingly open their own stores.

Facilitate monetary remittances

Latino immigrants are always concerned about the wellbeing of family members left behind. This is why they send back a high percentage of their monthly income to support their close and extended family members. For many countries, these monies constitute a very important source of hard currency. Lately, monetary remittances have surpassed international development grants and loans as a key source of development in most Latin American countries.

In many cases, the cost to make the money transfers is extremely high. Sometimes, it takes more than a week to reach the final recipient. All these issues make the process very costly and time consuming.

Therefore, we recommend to state and local authorities facilitate the implementation of mechanisms — such as formal linkages between American and foreign banks — to make possible these money transfers more affordable and expeditious.

Implement health programs targeting immigrants

Immigrants' health tends to deteriorate upon their arrival to this country. The high levels of stress, the new environmental conditions in which they perform their daily activities, the change in food consumption habits, and the lack of access to the formal health system are the main causes for the decline in their health.

In addition, there are some illnesses with high incidences in the Latino community — diabetes, high cholesterol, and high blood pressure — that need special treatments and continuous management and follow-up services. The lack of bilingual staff at local health care facilities constitutes another serious problem for immigrants' access to the formal health system. Lack of health insurance coupled with a lack of Spanish-speaking service providers creates barriers to accessing health care services.

Therefore, we recommend establishing special programs (social gatherings, sporting events, and counseling sessions) at local churches and community-based organizations oriented to facilitate the reduction of the acculturative stress levels (e.g. feeling alone, isolated and marginalized) among immigrants. These events could also be incorporated into the local community mainstream.

It is also necessary to implement bilingual informational programs related to food consumption, fitness, and other health issues oriented at keeping immigrants informed about the risks and benefits of these activities. These informational programs could be in the form of public health service announcements on Spanish-speaking radio and television channels. Another key point is to maintain or increase the funding levels to those facilities that are currently providing health services to immigrants without health insurance.

Summary and Conclusions

Social capital plays a fundamental role in the entire immigration process. It is widely used in the initial stages for gathering data about the living conditions in the receiving community. New arrivals also use it when looking for living quarters and searching for job opportunities. Social capital plays an important function in retaining strong family ties. This applies not only within the immediate family circles who arrive with the household head to the Grand Rapids area, but with close and extended family members left behind in the sending communities.

Latino immigrants — to promote educational, social, community, and health activities at immigrants' communities — use social capital in conjunction with other forms of capital. One of the main reasons, cited in this study, that encourages migration is the concern that Latino families have about their children is access to quality education. It is well known how immigrants' social capital is used to support their children education through family circles, church, community organizations, and by their in parent teacher associations. In many cases, families are willing to make huge economic sacrifices in order to send their children to private or parochial schools.

Most of the immigrants' social activities are performed with persons with whom they share some inherited commonalities. Although this practice is positive from a point of view of maintaining their bonding social capital, it is necessary to expand their social networks with members of other racial/ethnic communities in order to develop bridging social capital.

Communities have always benefited with the arrival of new immigrants. They have a direct impact on the community's diversity and its social and economic development. Local employers have a new pool of very hard-working people willing to work under very difficult conditions. Latino immigrants constitute a reliable pool of workers with hard work ethics. In addition, local economies benefits by the purchases of basic needs those immigrants make in their communities.

The large numbers of immigrants arriving to the Grand Rapids area put great pressure on the area's urban development. There is always a high demand of housing where the new immigrants could live with their large families. Latino immigrants tend to cluster in certain areas where cheap housing is available. After a few years, when they are able to purchase their homes and develop attachment values to the area, the entire area experiences revitalization. New houses are built and old ones are remodeled. Businesses serving local people are established and new services provided. The entire community is transformed and becomes very vibrant.

The new immigrants also put high pressure in the educational and health systems. Public schools have to deal with large number of immigrant children who — in many cases — do not speak English. More English as a second language classes are always in demand. There is also a high demand of bilingual teachers willing to work in a multicultural environment.

The community health system has to deal with similar problems. Large numbers of new patients, most of them without English knowledge, and a large number of people without the benefit of a health insurance put strain into the system. Welfare reform has made it harder for newly resettled immigrants to apply for Medicaid/Medicare health care coverage. In addition to this, free or low cost health care service providers usually do not have the resources to provide bilingual/bicultural staff. Thus, there are several barriers to accessing quality health care services for immigrants in the Grand Rapids area.

This study focuses on legal immigration with its benefits and costs to receiving communities. The globalization process with its technological, transportation, and communications developments has made the world a "global village." It is centered in facilitating the movement of inputs and final products from country to country around the world. The process has usually neglected or ignored the movement of large number of people from one country to another searching for better living

conditions. We are positive that social capital is an important tool that facilitates the entire process. Here is the importance of this study.

Endnotes

1. Marcelo E. Siles is a Senior Research Associate in the Julian Samora Research Institute at Michigan State University; Lindon J. Robison is a professor in the Department of Agricultural Economics at Michigan State University; Israel Cuéllar is the former Director of the Julian Samora Research Institute and professor in the Department of Psychology at Michigan State University, Carlos Garcia is an extension agent for MSU-Extension, and Sheila F. LaHousse is a graduate research assistant in the Julian Samora Research Institute and in the Department of Psychology at Michigan State University.
2. For Census 2000 and the American Survey, Spanish/Hispanic/Latino are defined as: People who identify with the terms "Hispanic" or "Latino" are those who classify themselves in one of the specific Hispanic or Latino categories listed on the Census 2000 or ACS questionnaire — "Mexican," "Puerto Rican," or "Cuban" — as well as those who indicate that they are "other Spanish, Hispanic, or Latino." Origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person's parents or ancestors before their arrival in the United States. People who identify their origin as Spanish, Hispanic, or Latino may be of any race. The Terms "Hispanic" and "Latino" are used interchangeably in this paper.
3. See JSRI White Paper *Social Capital and the Rapid Growth of the Hispanic Population in Michigan: Its Impact on Sprawl and Health*.
4. Note: The ARSMA-II Scale was created to assess Mexican acculturation to U.S. majority culture. In this study, it was used to assess acculturation for all Latino groups to U.S. majority culture.

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