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Introduction

The purpose of this paper is to review the literature relating to immigration into rural America, including the scale and location of immigration, the characteristics of immigrant populations, and community impacts. The paper looks at aspects of wealth and assets among immigrants, including the use of the U.S financial systems, homeownership, remittances, individual development accounts, and microentrepreneurship. This paper is one of a series focusing on wealth-building in rural America.

Scale and Location of Immigration

Throughout American history, immigrants have come to the United States seeking economic opportunities and safe communities for an improved quality of life. In recent years, immigration has been on the increase, with most of the immigrant population having arrived since 1980 (Shoenholtz & Stanton, 2001). Between 1990 and 2000, the immigrant population grew by 57 percent (Singer & Paulson, 2004; Lowell & Bump, 2004), and during the period 1987-1996, immigrant admissions averaged one million per year (Martin, 1998). By 2000, one in nine U.S. residents, or 11 percent, was foreign born (Singer & Paulson, 2004; Lowell & Bump, 2004); this compares with eight percent in 1990 (Lowell & Bump, 2004).

Traditionally, California, Florida, Illinois, New Jersey, New York, and Texas have been the main points of entry and settlement for immigrant populations, and most of the nation's foreign-born population still reside in these six states (Lowell & Bump, 2004). However, during the 1990s, the share of the foreign-born population in these six states dropped somewhat (Lowell & Bump, 2004; Frey, 2002), and with the exception of Texas, they experienced a drop in their foreign-born population (Frey, 2002). This reflects a shift in immigration settlement patterns to smaller metropolitan areas, suburbs and to rural areas (Lowell & Bump, 2004; Singer & Paulson, 2004), with North Carolina, Georgia and Nevada among the fastest growing new settlement areas (Lowell & Bump, 2004; Beavers & D'Amico, 2005).

Hispanic Immigration

The largest portion of immigrants to the United States has been from Mexico, and the majority of Mexican immigrants have traditionally settled in California, Arizona, New Mexico and Texas. However, by the mid-1990s, close to one-third of Mexican immigrants had settled elsewhere (Durand et al., 2000; Kandel & Cromartie, 2004).

Rural areas in the United States saw a significant increase in immigrant populations during the 1990s, particularly in Hispanic immigrants. In the two decades after 1980, the Hispanic population in non-metropolitan areas doubled (Kandel & Cromartie, 2004), so that by 2000, Hispanics made up 5.5 percent of the total non-metropolitan population, and had accounted for 25 percent of population growth during the 1990s (Kandel & Cromartie, 2004). Much of this growth in rural Hispanic populations was associated with the location of meat packing, poultry processing, and other low wage manufacturing industries (Rochin, 1997, Kandel & Cromartie, 2004, Gozdziak & Bump, 2004), and also around niche agricultural industries (Gozdiziak & Bump, 2004). These industries were more attractive than seasonal farm work because they offered more stable, year-round employment and relatively higher wages. Moreover, there is often little local competition for these jobs from local populations (Rochin, 1997).

In the Southwest, many Hispanic immigrants have settled into c*olonias*. Colonias are residential areas along the U.S.-Mexico border in Texas, New Mexico, Arizona, and California that generally lack basic water and sewer systems, electricity, paved roads, and safe and sanitary housing. In Texas alone, there are 1,400 colonias in which live 400,000 people. Colonias are unincorporated sub-divisions mainly in rural areas and on floodplains, and their residents are predominantly low-income (Texas Secretary of State, 2005). There are few economic opportunities, and residents often work in nearby cities in low-wage service, and manufacturing and food processing jobs (Housing Assistance Council, 2003).

Characteristics of Immigrant Populations

Education levels of immigrants vary by country of origin. The proportion of male Chinese and Korean workers with a college degree far exceed those of other immigrant categories as well as whites (Portes & Zhou, 1999). However, immigrants overall tend to have lower education levels than the established population and are more likely to live in poverty (Lowell & Bump, 2004). A third of children in immigrant families have parents without high school diplomas (Beavers & D'Amico, 2005). Communities with high concentrations of Latinos tend to experience greater poverty, lower incomes, and lower educational attainments (Rochin, 1997). Many of the Hispanic immigrants settling in rural areas are from economically depressed regions in Mexico, and have less formal education and often speak little English (Kandel & Cromartie, 2004).

The median income of immigrant households with children is 89 percent of the median income of U.S. born families (Beavers & D'Amico, 2005). A quarter of children living in poverty are children in immigrant families, and nearly one-third of children in Mexican immigrant families live in poverty (Beavers & D'Amico, 2005).

Immigrants are more likely than the U.S. born population to be employed in low-wage, part-time, or temporary jobs, and one-third of children in immigrant families live in a household with an underemployed parent (Beavers & D'Amico, 2005). Immigrants who arrived in the 1980s and 1990s were less skilled than those who arrived in earlier waves, and in 1998, immigrants earned on average 23 percent less than established workers (Borjas, 2002). The low wages paid to immigrant workers causes many communities to experience a growth in poverty (Martin, 1998).

Community Impacts of Immigration

Many communities across America that have experienced little immigration throughout much of the past century now have large numbers of immigrant populations (Shoenholtz & Stanton, 2001). Many rural communities were unprepared for a rapid influx of immigrants, which placed heavy demands on housing, schools, and public services (Rochin, 1997). For example, during the 1980s, two meat packing facilities opened in Garden City, Kansas, and the resulting wave of immigrant laborers and their families put considerable pressure on the local education services, which were unable to provide adequate bilingual services. The local housing market was severely stretched, and low earnings among workers lead to high rates of child poverty and high school dropout rates (Gozdziak & Bump, 2004). Similarly, in the Shenandoah Valley of Virginia, the permanent settlement of the agricultural migrant community around poultry processing facilities led to a strain on local housing, education, and medical care services (Gozdziak & Bump, 2004).

Rural areas in particular have problems in attracting qualified educators to provide bilingual services. As a result, many Latino teenagers have difficulty gaining sufficient English skills to be successful in high school, resulting in higher levels of truancy, pregnancy, dropouts, and gang developments (Rochin, 1997).

Wealth and Assets among Immigrants

Traditional anti-poverty policies have focused on transfers of income, which lead only to income maintenance and may fail to move people out of poverty in the long run (Sherraden, 1991). According to Sherraden (1991) and others, the key to leaving poverty in the long run is the accumulation of assets. Asset holdings generate positive outcomes for individuals and communities, by helping to remove barriers to savings among low-wealth populations and encouraging savings for productive assets such as a home, education, or a business (Sherraden, 1991, Boshara et al., 1998). The benefits of asset accumulation are many, including increased household economic, marital, health and civic stability; increased property values and property maintenances; human capital development, and decreased risk of intergenerational poverty (Sherraden, 1991, Boshara et al, 1998).

Traditional measures of poverty consider only income, and not asset accumulation of households. Research has shown that the incidence of asset poverty exceeds that of income poverty (Fisher & Weber, 2004). The incidence and type of asset poverty varies from place to place, with metropolitan residents tending to be more 'net worth poor' than rural residents, while remote rural residents are more likely to be 'liquid asset poor' than metro residents, reflecting their high levels of land ownership (Fisher & Weber, 2004).

The immigrant population lags behind the U.S.-born population in the accumulation of assets. Kochhar (2004) finds that net worth of immigrant households is only 37 percent that of U.S. - born households. Likewise, Hao (2001) finds that in all race and ethnicity categories, the net worth of established residents exceeds that of immigrants.

Use of U.S. Financial Systems

A first step in asset building for immigrant populations is to access and use mainstream U.S. financial markets and services. However, many immigrant residents lack knowledge of, or have language barriers that prevent them from using banks and credit unions (Leibsohn, 2004, Singer & Paulson, 2004). Immigrants may not trust the U.S. financial system, based on their experiences and perceptions from their home countries (Shoenholtz & Stanton, 2001), and many Muslim immigrants may resist the use of mainstream financial systems because of Islamic principles that prohibit usury (Frank, 2004). As a result of these barriers, less than half of foreign-born Hispanics in the U.S. have checking accounts or credit cards (Shoenholtz & Stanton, 2001).

Without access to or use of mainstream financial markets, many immigrants turn to check cashing stores, payday loan outlets and pawnshops (Shoenholtz & Stanton, 2001). The use of Rapid Tax Refund Anticipation Loans and payday loans, which are largely unregulated, along the US-Mexico border harms the financial well-being of many poor families there. Families may be encouraged to file for the Earned Income Tax Credit when they are not eligible, causing economic hardship when they are audited (Robles, 2003).

To reach the immigrant market and bring immigrants into the U.S. financial system, communities and financial institutions have been exploring innovative approaches. Offering bilingual services is a necessary first step, which for many rural areas with hitherto homogeneous populations can be a significant challenge. Shoenholtz & Stanton (2001) suggest that a successful approach is to hire bilingual speakers from the immigrant community and provide financial services training for them so that banks can better serve their non-English speaking customers. This addresses both language and cultural issues as it is important that information is presented in ways that relate directly to the immigrant population's lives and experiences.

Another important step to reaching this new potential customer base is to develop partnerships with other organizations in the community that can provide a bridge between financial institutions and the immigrant community, by helping with educational services and building trust (Shoenholtz & Stanton, 2001). Partnering with local employers can be another successful strategy, particularly in areas where a local business employs a large number of immigrants. For example, a bank partnered with a poultry processing facility in Arkansas to provide financial literacy courses for its workers (Shoenholtz & Stanton, 2001).

Homeownership

Homeownership is perceived by many immigrants as a major milestone in their transition to the American way of life (Shoenholtz & Stanton, 2001). Homeownership rates for immigrants are lower than for U.S.-born households (Borjas, 2002; Shoenholtz & Stanton, 2001;, Lowell & Bump, 2004; Singer & Paulson, 2004), and children in immigrant families are more likely to live in crowded housing (Beavers & D'Amico, 2005). The homeownership rate for the native population is 72 percent, compared to 55 percent for the foreign-born population (Lowell & Bump, 2004), and during the last two decades, the gap in homeownership rates between natives and immigrants widened significantly (Borjas, 2002). Kochhar (2004) finds that it takes 20 years for homeownership rates among immigrant households to equal that of native-born households.

As previously noted, lack of familiarity or trust with the U.S. credit and financial system, and language barriers, as well as a limited supply of affordable housing are barriers to homeownership among immigrants (Shoenholtz & Stanton, 2001, Singer & Paulson, 2004). In addition, many immigrants cannot document their credit histories or earnings, do not use credit cards, and may not be named on the lease where they pay rent (Shoenholtz & Stanton, 2001). These factors affect the credit worthiness of an immigrant applicant, often making it difficult to secure a mortgage loan.

Rural areas are characterized by many challenges to homeownership, placing additional barriers before rural immigrants. Due to less competition, rural areas tend to experience higher lending costs for housing than urban areas (Housing Assistance Council, 2003, Jaure et al., 2003), and government assistance mortgages are not as readily available to rural borrowers (Jaure et al., 2003). In addition, more non-metropolitan homeowners reside in manufactured homes, which are often financed as personal property loans through sub-prime lenders (Housing Assistance Council, 2003). Rural homeowners are more likely to reside in crowded, substandard, or cost-burdened homes than their urban counterparts (Jaure et al., 2003, Housing Assistance Council, 2003).

Rural homeowners are also targeted by predatory lending practices, including higher fees and prepayment penalties (Jaure et al., 2003). The Center for Responsible Lending (2004) finds that rural homeowners are more likely to have sub-prime mortgages with prepayment penalties than urban homeowners, and the gap has widened over the past several years. In *colonias*, many properties are sold through a "contract for deed" arrangement, in which the purchaser obtains no equity in the property, does not receive the title until all payments are made, and often pays a high rate of interest (Housing Assistance Council, 2002).

Remittances

Remittances, the money that immigrants send to their home countries, result in large cumulative amounts, even though the average amounts sent per immigrant are small (Leibsohn, 2004). In 2003, nearly $35 billion in remittances was sent to other countries from the United States (Samuels, 2003). Remittances to Latin America and the Caribbean are estimated at more than $30 billion per year, averaging $2,500 per Hispanic household in the U.S. (Kochhar, 2004). The costs associated with sending money home include transaction and currency conversion fees, long distance calls to home countries, and check cashing services, and together effectively limit the disposable income of immigrant families (Leibsohn, 2004). While these remittance costs have gone down in recent years (Liebsohn, 2004, Orozco, 2004), the fees over the course of a year can still be substantial.

Because many immigrants lack access to bank accounts, they use alternative providers, such as money wiring firms, which may charge higher fees (Frumkin, 2004, Samuels, 2003). While banks and credit unions account for a small share of the remittance market, their share is increasing, as they reach out to the immigrant population in order to offer a wider range of financial services to them (Liebsohn, 2004; Singer & Paulson, 2004; Frumkin, 2004; Samuels, 2003; Orozco, 2004).

Individual Development Accounts

Individual development accounts (IDAs) are programs aimed at helping low income families save and build assets (Sherraden, 1991; Frank & Smith, 2003; Curley & Grinstein-Weiss, 2003, Center for Social Development website). Generally, IDAs offer matched savings accounts for participants who save money toward home-buying, education, or microenterprise. The Center for Social Development reports that there are over 500 IDA initiatives in communities across the U.S., and that 30 states include IDAs as part of their TANF plans.

The American Dream Demonstration project followed over 2,000 participants in 14 sites, including four rural sites, and the Family Assets for Independence in Minnesota project was designed to help rural and urban working poor Minnesotans build wealth through IDAs (Grinstein-Weiss & Curley, 2003). While these studies show no difference in the savings amounts between rural and urban areas, qualitative data show that rural communities may face challenges with securing local match funding, and participants face challenges with transportation to banks and to financial training classes (Grinstein-Weiss & Curley, 2003).

Homeownership rates in non-metropolitan areas are 76 percent compared with 66 percent in metropolitan areas (Housing Assistance Council, 2003). While more rural residents own their homes, they also experience greater housing condition problems than metropolitan homeowners (Housing Assistance Council, 2003). In rural areas, flexibility in the use of IDA savings to allow for home repair has therefore been of considerable benefit to residents (Grinstein-Weiss & Curley, 2003). Transportation is also a challenge as public transportation systems are often not available, thus the use of IDA savings toward the purchase of a vehicle helps to ease this barrier.

IDA Programs Specifically Targeted to Immigrants

Individual Development Account programs specifically targeted to immigrant populations have to take into account language and cultural barriers mentioned earlier. Along the U.S.-Mexico border, asset building services are offered to immigrant families (Robles, 2003). Some IDA agencies have targeted services toward Muslim residents wishing to adhere to Islamic principals, by offering interest-free accounts, and some programs have developed lease-to-own programs to assist Muslims purchase homes (Frank, 2004). Community partnerships offer preparation and filing, financial literacy and counseling, and IDA programs linked to home buying (Robles, 2003). In areas, where seasonality of employment, and therefore of income, is a major factor, incorporating the wage stream into the program allows greater flexibility for participants and creates an opportunity for more economic stability (Robles, 2003).

The Office of Refugee Resettlement IDA program provides matched savings accounts and financial literacy training to refugee families, to assist them with home ownership or renovation, microenterprise capitalization, post secondary education, vocational training and recertification, purchase of an automobile, or purchase of a computer (ORR website). This program helps refugee families build assets, as well as gain familiarity with the U.S. banking system. Over 7,000 participants have opened accounts through this program, the majority of which are saving for the purchase of a vehicle (ORR, 2002). However, the vast majority (92 percent) of participants in this program reside in urban areas, and 64 percent of participants were from Eastern Europe, the former Soviet Union, or Asia (ORR, 2002).

Entrepreneurship among Immigrants

Policies aimed at encouraging entrepreneurship can be appropriate for poverty reduction and research has demonstrated the personal and financial benefits for welfare recipients who became microenterprise owners (Robles, 2002). Portes & Zhou (1999) examined the earnings of self-employed and salaried workers in various immigrant categories, finding that self-employed workers have earnings greater than their salaried counterparts, even after controlling for human capital advantages. Among the different categories of immigrants, they find that Chinese, Korean, and Cuban immigrant males had the highest rates of self-employment in 1990 (higher than the national average), while Mexican males were characterized by the lowest levels of self employment.

While many immigrants have entrepreneurial goals, many face language barriers (Singer & Paulson, 2004). In addition, lack of access to financing may hinder the ability to start and maintain small businesses. In many immigrant communities, such as *colonias*, self-employment occurs as a necessity due to limited economic opportunities there (Rochin et al., 1998, Robles, 2002). Rochin et al. (1998) find a positive relationship between rural isolation and self-employment in Colonias in rural California.

Since 1991, the Office of Refugee Resettlement has funded a grant and loan program to assist newly-arrived refugees with microenterprise development (Else & Clay-Thompson, 1998). The program is targeted to refugees who are on public assistance, have few assets, and lack a credit history. Over 1,800 businesses have been assisted, of which 89 percent were still operating (ORR, 2002). The program operates in both rural and urban settings, but predominantly in urban areas (Else & Clay-Thompson, 1998). It includes training, technical assistance and business financing education, especially important as only 37 percent of participants were business owners prior to entry into the program (ORR, 2002).

Summary and Conclusions

Immigrants arrive in the United States seeking opportunities and stability. During recent history, immigration has extended beyond traditional destinations to include suburban and rural areas across the country. In searching for economic stability and advancement, immigrants face many challenges. Many speak little or no English, have limited educational attainment, and may not understand or trust the U.S. financial system. These challenges are compounded in rural areas, where bilingual services are limited, housing options are limited, and financial services are more expensive.

As a consequence, many immigrants face futures of poverty and reliance on the welfare system. Asset-based policies and microenterprise development have been key components in moving significant numbers of individuals off welfare and achieving economic self sufficiency. The success of these programs in the general population has been well documented.

Many programs have targeted immigrants and provided comprehensive programs that include financial education and matched savings accounts geared toward asset purchases or microenterprise. These programs have operated predominantly in urban areas, but many rural areas with large concentrations of immigrants have created innovative programs to help the immigrant population. The involvement of community-based organizations is a key component, as building trust levels is an important aspect in any environment. The continued dedication of these programs to serving the immigrant populations will result in positive economic and personal outcomes, and will assist them in finding the American dream that they have sought.

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