Latino Community Needs Assessment for Pottawattamie County

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Centro Latino

Table of Contents

Credits 2

Introduction and Background 3

Methodology 9

Findings 11

Recommendations 38

Credits

This needs assessment of the Latino community in Pottawattamie County was conducted under the auspices of the Centro Latino of Iowa, made possible with funding from the Peter Kiewit Foundation, the Iowa West Foundation, and the Omaha Community Foundation. ISUEO-CED would like to acknowledge the assistance of the many community partners – non-profit and social service agencies, private enterprise, and local government representatives – who made time to speak with the research team and share their knowledge and expertise. Their participation provided needed context into local developments and identified gaps in existing services that will aid in improving the lives of Latino residents in Pottawattamie County. This needs assessment is strengthened by the valiant participation of members of the Latino community in Pottawattamie County. We are grateful for their involvement and willingness to share their experiences, some of which have been painful and heartbreaking. It is our hope that this report faithfully reflects the concerns and opportunities we heard. Finally, the Centro Latino of Iowa, through the assistance and support of Ramón Calzada and Sofia Sandoval, was instrumental in connecting the research team to the community. This project would not have happened without their goodwill and reputation. ¡Mil gracias!

Terminology

"Latino" refers to individuals who are from Latin America (Mexico, Central and South America) and the Caribbean or those who have such heritage. The term "Hispanic," on the other hand, describes individuals from Latin America or Spain or those who have such heritage. The US Census utilizes the term as a descriptor of ethnicity, independent of racial categories. In this report "Latino" will be used to refer to immigrants from Latin America and the Spanish-speaking Caribbean and their descendants. The term Hispanic is reserved for use when reporting figures drawn from the US Census. The terms functionally overlap in the context of Pottawattamie County.

Introduction and Background

In August 2019, the Centro Latino of Iowa invited Iowa State University Extension and Outreach—Community and Economic Development (ISUEO-CED) to conduct an investigation into the needs of the Latino community in Pottawattamie County. The goal of the study is to aid the Centro Latino of Iowa in planning and developing programming, as well as strategically being able to assist their clients and the community with emerging issues in the county. This report, then, will guide the Centro Latino of Iowa in directing resources as the organization explores pathways for growth and sustainability. It is not, however, an audit of the organization nor does it review existing programs offered by the Centro Latino of Iowa. The recommendations made at the end of this report are intended to guide the Centro Latino of Iowa as it makes decisions about its future. The recommendations are not directed to specific employers, agencies, or municipal governments, but rather reflect how the Centro Latino of Iowa can respond given the existing conditions for Latinos in Pottawattamie County.

The Centro Latino of Iowa enters into the report when it is specifically mentioned by community partners and clients but their current operations are not the focus. Instead, the study examines the web of relationships Latino community members have with city, county and state resources, agencies, and institutions, as well as within and among themselves. The majority of the Latino community in the county live in Council Bluffs. Council Bluffs is also home to the majority of social service agencies and institutional resources. Thus, while conversations were conducted with community members, employers, and agencies in rural Pottawattamie County (specifically the towns of Oakland and Avoca), the largest balance of the report is focused on Council Bluffs. Rural issues and voices are identified in the findings when they are presented.

The report focuses on four key themes: community belonging, housing, workforce development and entrepreneurship, and education. Understanding the Latino community's sense of belonging and attachment to their home in Pottawattamie County is the crucial foundation to understanding the context of the successes and challenges they face in the other three areas of emphasis.

Emotional investment is a barometer for the likelihood of establishing roots and civic engagement. One of the dominant misconceptions about immigrant populations is in equating "immigrant" with "transient." Conversations with the Pottawattamie Latino community highlight that moving to the area was an active choice for a better life. The consciousness of that decision is evidence of investment and the desire to be part of community life.

Housing tenure and quality reflects community belonging. Homeownership rates can provide a picture of one of the main indices of population stability and community investment. Housing quality and access, on the other hand, reflect to what degree the broader community is welcoming Latinos. Safe, sanitary, and adequate housing is a precondition to the sense of security needed in order to participate in society.

Availability of employment, coupled with the low cost of living in Iowa, are the primary forces that have driven Latinos to choose Pottawattamie County. However, while employment opportunities are plentiful, barriers such as transportation and childcare access hamper fuller participation in the workforce for some Latino families and, paradoxically, leads to over-participation in the workforce by some Latinos who are working double shifts and weekend jobs to support their families. Likewise, paths to advancement from lower-skill work to higher-skill and administrative or professional jobs are few. This leads to a treadmill effect in which individuals are unable to advance or improve their quality of life because they are working at capacity with no time or access to the means of advancement, such as educational opportunities or start-up capital for investing in a business venture.

As a result, access to quality education for their children is the primary hope for further socio-economic advancement. The path to educational attainment, however, is not smooth. Latino parents – especially if they are immigrants – have difficulty navigating the educational system, knowing who and how to communicate with the school district, and understanding the steps to help their children graduate to post-secondary education. The current political climate complicates Latino parents' and children's relationship with their schools. Unfortunately, bullying, racism, and intimidation are an all-too-often occurrence for Latino children. This impacts their school performance, sense of safety, and trust. When such incidents occur, Latino parents are left with the impression that their child's school does not take adequate measures to protect and nurture Latino students.

Community Context and Demographics

Pottawattamie County is situated in the southwest part of Iowa and is included in the Omaha-Council Bluffs Metropolitan Statistical Area. It is the second largest county in Iowa in terms of geographic area, with a total of 959 square miles. It is composed of fifteen incorporated communities and their surrounding rural areas. Interstate 80 runs through the county, providing important connections from rural areas to larger commercial centers. It is flanked to the west by the Missouri River, sharing a border with Nebraska, including the Omaha metro area. Council Bluffs is the largest population and commercial center in the county, as well as the county seat. Council Bluffs houses the majority of the county services and serves as the nexus of financial and philanthropic resources. Many – although not all--of the county's major employers have operations based in Council Bluffs.

Population Characteristics

At a 6.6% increase, Pottawattamie County as a whole has seen steady population growth in population over the last two decades, slightly shy of the 7.4% increase in population for the state of Iowa in the same period (Table 1).

Table 1*

	2017 Total Population	2000 Total Population	Percent Total Population Change 2000-2017
Pottawattamie County	93,510	87,704	6.6%
Council Bluffs	62,424	58,194	7.3%
Oakland	1,507	1,487	1.3%
Avoca	1,517	1,609	-5.7%
State of Iowa	3,145,711	2,926,325	7.4%

*ACS 2017 5-year estimates

The population increase in the county, however, is not equally distributed. Council Bluffs has outpaced the growth in the county as a whole, at 7.3%, while rural communities in the county have struggled to maintain their population (such as Oakland) or have seen their populations shrink (such as Avoca). Such population growth at the county level is modest when compared to the figures for the Hispanic community, however. While Hispanics make up almost eight percent of the population in the county, the population has increased 155% from 2000, when Hispanics represented 3.3% of the population (Table 2). In Council Bluffs, the estimated percentage of the population identified as Hispanic is 10.2%, an increase of 145% from 2000 when that number was 4.5%. The rate of growth in the Hispanic community is most dramatically illustrated in the case of Oakland, where Hispanics are estimated to form 9.3% of the population, an increase of 2,700% from the year 2000. Pottawattamie County's population has registered positive growth in part because of the increase in the number of Hispanics who call the county home. In comparison, Omaha experienced a 115% increase in the Hispanic population, from 7.5% of the total population being Hispanic in 2000 to 13.7% in 2017.

Table 2*

	2017 Percentage of population Hispanic	2010 Percentage of population Hispanic	2000 Percentage of population Hispanic	Percent Hispanic Population Change 2000-2017
Pottawattamie County	7.9%	6.6%	3.3%	155%
Council Bluffs	10.2%	8.5%	4.5%	145%
Oakland	9.3%	4.3%	0.3%	2700%
Avoca	1.3%	1.9%	1.4%	-13%
State of Iowa	5.7%	5%	2.8%	119%
United States	17.6%	16.3%	12.5%	60%

*ACS 2017 5-year estimates

The steady growth of the Hispanic population since the year 2000 represents an increase that cannot be explained by that which would be expected by natural population growth. In other words, Hispanic population growth in the county is a result of new community members moving into the area. This increase in Pottawattamie County, however, is a complicated picture. In conversations with Latino community members, Pottawattamie County is described as a secondary or even tertiary immigration destination. In other words, the predominant pattern of arrival and settlement to the area is that immigrants from Latin America are finding their way to Pottawattamie County after having lived in other parts of the United States, such as California, Texas, Kansas, or Nebraska, sometimes for many years before settling in Iowa. Two additional settlement patterns also exist, although they are not as widely encountered. There are individuals who immigrate directly to Pottawattamie county because they have come from Latin America for employment or resettlement, and/or to join family members who are already living here. Likewise, there are non-immigrant Latinos who have moved to the area or who were born and raised in Pottawattamie County.

It is important to keep these three sub-populations in mind because they impact individual and group experience. Immigrants who have already acclimated, to some degree, to life in the United States because they have lived in another part of country have a greater understanding of American institutions and community life than those who have immigrated directly from their country of origin with little time spent elsewhere in the U.S. Both, however, are learning local institutions and culture. On the other hand, non-immigrant Latinos may be more well-versed in navigating the differences between Latino and Anglo cultures.

Finally, the term "Latino" obscures the diversity in country of origin found within the Latino community. The term is peculiar to the United States, as immigrants were not "Latino" prior to arrival, but rather are from specific geographies. The majority of Latinos in Pottawattamie County are of Mexican heritage, followed by much smaller communities of individuals from El Salvador, Honduras, Puerto Rico, and Cuba. However, individuals will also identify deeply with the region or state they are from in their country of origin. And while it is true there are cultural similarities across Latin America, there are also cultural and social differences between countries, among regions within a country, and between rural and urban areas within the same region. Even language – Spanish – is not a unifying feature, given regional differences in terminology and pronunciation. Indeed, indigenous communities from Latin America may not speak Spanish as a first language or sometimes at all. Personal background and experience conditions how one responds to adapting and living in a new country. The goal of this report is to generalize about experiences, remaining open to the fact that even as trends are highlighted there will be some individuals who do not follow or identify with those experiences.

Socio-Economic Characteristics

An examination of the socio-economic data for Hispanics living in Pottawattamie County indicates that Hispanics, as a demographic, fair worse than the population as a whole in key equity indicators. For instance, Hispanic households bring in approximately 25% less income when compared to the population of the whole county and 15% less income than the average for Council Bluffs (Table 3).

Table 3: Median Household Income, 2017*

	Council Bluffs	Pottawattamie County	State of Iowa
Total Median	$49,750	$56,291	$56,570
White Alone, Not Hispanic	$49,673	$56,335	$57,950
Hispanic Origin	$42,455	$42,745	$43,914

*ACS 2017 5-year estimates

This lower median household income translates into 24% of Hispanic individuals in Pottawattamie County living below the poverty line, more than twice as many than individuals in the population as a whole (Table 4).

Table 4: Percent of Individuals Living Below the Poverty Line, 2017*

	Council Bluffs	Pottawattamie County	State of Iowa
Portion of Total Population	13.9%	11.2%	12%
White Alone, Not Hispanic	12.4%	9.9%	10%
Hispanic Origin	23.2%	24%	22.7%

*ACS 2017 5-year estimates

Lower household incomes and higher numbers of individuals living in poverty correlate with food insecurity. Nearly 20% of Hispanic households in Pottawattamie County receive assistance through SNAP and/ or WIC; only 13% of households in the total county population receive such assistance (Table 5).

Table 5: Percent of Households Receiving Food Stamps, 2017*

	Council Bluffs	Pottawattamie County	State of Iowa
Portion of Total Population	16.8%	13.1%	11.2%
White Alone, Not Hispanic	16.5%	12.6%	9.2%
Hispanic Origin	20.2%	19.8%	21.6%

*ACS 2017 5-year estimates

Families that receive food assistance are likely not to be able to have all of their food needs met through the addition of assistance. In addition, because government food assistance and some non-profit food pantries require proof of US citizenship or residency, under-documented Latino families who are food insecure and unable to receive needed assistance. Documentation is such a barrier that the fear of needing it (even if it is not a requirement for assistance at some non-profit food pantries) is enough to prevent food insecure families from seeking out any assistance. Thus, Hispanics in Pottawattamie County have lower household incomes, higher poverty rates, and are more likely to be food insecure than the population as a whole and when compared to White, non-Hispanic households. This is despite the fact that nearly 70% of Hispanics over the age of 16 in the county are currently employed or looking for employment. Indeed, labor force participation is slightly higher for Hispanics than that of the population as a whole (Table 6).

Table 6: Percent in Labor Force, 2017*

	Council Bluffs	Pottawattamie County	State of Iowa
Portion of Total Population	66.1%	66.8%	67.6%
White Alone, Not Hispanic	65.7%	66.6%	67.4%
Hispanic Origin	68.4%	69%	73%

*ACS 2017 5-year estimates

As we will see in the Workforce Development and Entrepreneurship section, employment opportunities for the Latino immigrant community channels individuals into a lower wage structure, with fewer chances to advance due to barriers of language, culture, documentation. This effectively maintains the status quo of lower economic attainment despite a maximum of effort.

Methodology

The approach of this community needs assessment determines the existing assets inherent to the Latino community and community resources Latinos are likely able to access. As such, it utilized a dual prong approach in understanding the assets and needs. First, conversations and input from Pottawattamie County's Latino community was primary. Community members intimately live the joys and challenges of their lives and can best narrate where they have successes and where they find obstacles. At the same time, however, members of the Latino community may have limited knowledge about existing social and community services. Likewise, they may be unaware of the needs of particular employers, organizations, agencies, and institutions that wish to interact and work with the Latino community. Thus, the project team engaged with these entities as a way to understand the existing web of support available and their capacity to address the specific context of Latino families and individuals in their community. The interplay between these two approaches is integral in developing a robust and accurate picture of Pottawattamie County.

One-on-one, small group, and focus group conversations were held with Latinos to discuss topics around the themes of housing, work, entrepreneurship, continuing education, children's schooling, and sense of belonging where they live. Conversations were conducted in places of trust and organized with the help of the Centro Latino, school districts, and other non-profits working with the Latino community. In total, ten one-on-one interviews were held, and four small group and focus group discussions with forty-six participants, for a total of fifty-six participants over fourteen events. Participants were primarily women, counting for forty-eight of the fifty-six individuals who spoke with researchers. Participants either lived in Pottawattamie County or owned their own business there. The majority had immigrated to the U.S. as adults; a handful had been brought to the U.S. as a child or were the children of immigrant adults. None had been born in Pottawattamie County and all had moved to the area within the past twenty years. The majority had been in the area for less than a decade.

Focus group and small group discussions were audio recorded and summarized. Notes were taken during the one-on-one conversations and the material summarized to remove identifying information. The report draws on representative examples that arose during conversation but presents them as generalized in order to protect the privacy of the individuals who shared their stories with the researchers. Summaries were coded and organized according to themes within each of the four topic areas. Agencies and institutions were invited to provide feedback through public input sessions and one-on-one informational interviews. Ten individuals representing six social service agencies participated in a public input session. In addition, informational interviews were sought with an additional thirty-one agencies including community development non-profits, social service agencies, public institutions, major employers, and health, legal, and finance professionals. In total, thirty-seven community entities provided perspective, describing their experiences working with the Latino community, their impressions concerning the needs and strengths of the Latino community, and reflections on what their agency could do to better serve Latinos. Notes were taken during interviews and later summarized. Summaries were coded and organized for themes within the four topic areas. Depending on the scope of work of the entity, not all topic areas were addressed in the course of an interview.

Interview data illuminates the secondary data collected for this report. Secondary sources include data analyzed from the US Census, Pottawattamie County Assessor, the Iowa Secretary of State, and the Iowa Department of Education. This data was organized and analyzed for impacts on the Latino community and provides a baseline description of critical demographic and socio-economic variables. Methods of data collection and analysis for secondary data is described in the sections in which it is highlighted.

Findings

Community Belonging

The Latino community in Pottawattamie County has grown 155% over the past two decades. Representing over 7% of the total county population and over 10% of the total population in Council Bluffs, it is evident that the Latino community has an enduring quality. While in the early 2000s Latinos would have been anomalous in the county, the steady increase in population demonstrates that not only are Latinos a prominent and integral part of the work force, they have increasingly established roots in the county. Indeed, "established" and "growing" are the two words that characterize the presence of Latinos in Pottawattamie County.

In order to understand the steady increase in numbers, it is important to identify the factors that have drawn Latinos to the area and why they have chosen Pottawattamie County over other areas in the region, principally Omaha where there is a much larger, more established Latino community.

Many individuals initially came to Council Bluffs because of the availability of jobs, primarily in food processing and construction. Ready employment coupled with a low cost of living provide a comfortable base from which to build a life in a new community. In conversations with Latino community members who moved to Council Bluffs roughly a decade ago, a common pattern emerged in which the male head of household moved first, typically from another US city. He would establish himself, begin working and find a place to live, and then reunite with his family by having his wife and children join later. In other cases, the whole family would move to the area together, typically by invitation from family or friends that were already living in the area. A less common pattern was for families who first established themselves in Omaha to move to Council Bluffs, either to be closer to work or because of better housing options. Regardless, all focus group participants characterized employment as the primary factor in choosing to live in the county, because it is abundant, easy to find, and stable.

"The reason Latinos move to Council Bluffs? Easy! Latinos come to Council Bluffs for the cheaper houses and job opportunities!"

"My mom moved here [Council Bluffs] first, because a friend of hers had family here. That is why I came here and why I haven't left since I was 13. I like it – I've never wanted to move to another state."

"Council Bluffs is a very small town. We can get everything we need within a 10-minute drive. It's very calm and safe."

While job availability draws Latinos to the county, employment is not sufficient to remain living in an area. Consistently, Latino focus group and interview participants cited that they preferred the smaller community and more intimate feel of Council Bluffs over living in the larger city of Omaha. Whether they had lived in Council Bluffs for a decade or had just moved to the city two months ago, participants remarked on the cleanliness of the city, as well as the fact that even though it is a smaller place, it has a lot of services and shopping that one would expect to only find in a larger community. Parents remarked on how much more tranquil and safe they felt when compared to raising their children in a larger city. Explicit and implicit comparisons were made with Omaha, with some participants commenting on how they don't like how much the Latino community seemed to be segregated there and they perceive Omaha to be more violent. Cost of living and quality of housing were also brought up as a factors in choosing to live in Council Bluffs.

While Latinos living in Council Bluffs may feel mostly positive about where they live, the lack of diversity in the community made being a minority difficult. Some participants cited that they and/or their children had experienced racist incidents, such as Anglos calling them slurs on the street or in school. Others explained how they have been mistreated in stores and by landlords because they are Latino.

"The environment here [Council Bluffs] is challenging. There are not as many services for Latinos. I refer friends to Omaha because they have more bilingual people to help."

Although the small community size and proximity of stores and services were mentioned as assets, respondents also bemoaned the lack of bilingual staff in schools, government, social services, and medical care. Even though many Spanish-speaking respondents spoke some conversational English, interpreters were deemed a necessity when communicating technical or specialized information or in stressful and emotional situations. Participants explained how most social, government, and medical services require a "bring your own interpreter" approach which can be difficult to arrange. Still others described difficulty feeling comfortable in majority Anglo and English-speaking environments. Several women explained how they would drive to Omaha for Zumba classes offered in Spanish because it was more welcoming than trying to attend classes offered in Council Bluffs in English. At majority institutions such as the 'Y' they explained they didn't understand the expectations. Language differences thus create a barrier to feeling fully part of, and integrated into, the community.

Latinos living in rural Pottawattamie County, on the other hand, have a very different experience of feeling part of their communities than those living in Council Bluffs. Latinos living in Oakland or Avoca, for instance, have chosen to live closer to their employment but, at the same time, feel more isolated and more minoritized. Isolation is both cultural and geographic. Many of the more recent arrivals to Oakland from Cuba, for instance, may not have access to reliable transportation, with several families sharing a vehicle. Regardless if a family has its own vehicle, the distance to Council Bluffs or Omaha is far enough for them to feel significantly divorced from the Latino communities and services there. Thus, Latinos live the paradox of being highly visible in majority White rural communities while also being highly marginalized to the point of being made invisible in the affairs and decision-making of their communities. One resident in rural Pottawattamie described it as, "The Latino always loses unless he has a voice to speak up."

"The Latino always loses unless he has a voice to speak up."

As with many counties in Iowa, rural communities in Pottawattamie are already underserved, with social services stretched thin. This compounds the inability for rural Latinos to access the resources they need to thrive, with schools, governments, and social services available only in English and a dearth of confident bilingual Latinos to assist one another from within the community. Finally, rural respondents expressed having to deal with everyday acts of racism and bigotry which they feel has increased since the 2016 election. They feel increased fear due to the heightened xenophobic rhetoric both at the national and local levels, leading to decreased mobility and a desire to no longer participate in public life. One rural respondent expressed it as, "We feel attacked. It's hard to trust them [Anglos] when you go to Casey's and there is a change in tone when they address you."

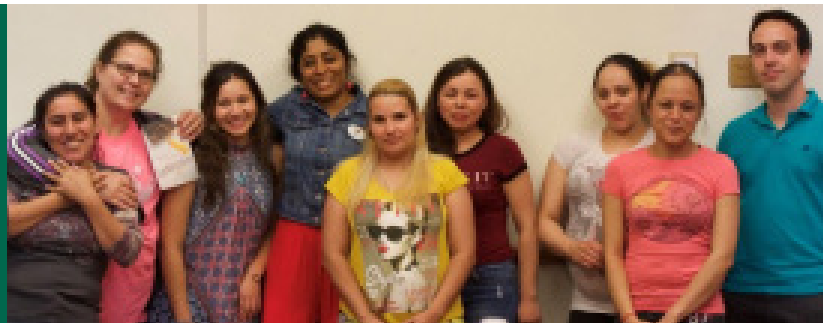
Such sentiments highlight a very real sense of isolation and unease felt by Latinos when navigating through majority White or Anglo spaces. Isolation is also a product of communication barriers, in particular when Latinos who are primarily Spanish-speaking attempt to access social services. Many smaller agencies cannot afford to make the investment in a full time Spanish speaker or trained interpreter on staff. It can be a challenge to find qualified trained bilingual staff in certain professions, such as social work and paralegal services, especially because agencies may not be able to pay a premium for staff who are bilingual. Some agencies have been able to hire office staff for intake purposes but are unable to cover interpretation services for home visits, leaving Latino clients feeling most vulnerable in the place where they should feel most secure, their own home. When agencies are able to provide interpretation, it is most often for the services they provide, not the wrap-around and navigation services that are needed to connect families with other resources.

In a few notable cases agencies have prioritized hiring Spanish-speaking staff. Two stand out examples provide convergent rationale for doing so. Due to privacy laws and industry best practices, CHI Health Mercy has both Spanish interpreters and access to a language line if a client is in need of assistance. For healthcare providers, it is unethical for family members to interpret for patients. The need for bilingual services beyond medical interpretation has also been recognized, but change has been slower in this arena. An employee interest group, for instance, has led the charge to work with an outside vendor who can provide medical billing in Spanish. For CHI Health Mercy, then, the motivation for bilingual services is born from a philosophical and ethical position as well as an understanding that improved communication capacity will reduce readmittance and strengthen client relations.

The Council Bluffs Public Library also offers a positive model for providing multilingual services for patrons. The CBPL has one and a half bilingual full-time employees which permits direct services to Spanish speakers as well as offering in-house programming in Spanish. They would like to be able to amplify this work through being a repository of resources and materials in Spanish and by partnering with other agencies that offer Spanish language programming, including the Centro Latino.

One bright spot for many Latinos in Pottawattamie County has been having the Centro Latino to rely on. The Centro Latino provides connection to resources, advice, and help in navigating the bureaucratic and social barriers that prevent Latinos from succeeding and thriving in the community. Individuals who managed to be connected to the Centro Latino counted on the camaraderie and sense of community that the center fosters. Such sentiments were always coupled with an observation that in Council Bluffs – without a Latino "neighborhood" or shopping district – it is easy for Latinos to feel isolated or few in number. But at the Centro Latino, they feel part of a larger community. In other words, the Centro Latino is a safe place for participants. Despite the positive impact that the Centro Latino has had in the lives of program participants, there are Latinos in Pottawattamie County that have not used its' services or do not know about the organization. When directly asked about the Centro Latino, some respondents expressed passive knowledge about the organization, but had never participated in programing and were unsure of what services were provided. In still other conversations, Latinos expressed the desire for a place of belonging, where Latinos could participate in cultural traditions. While the annual Latino Festival was indicated as positive in this regard, it was pointed out as being just one time a year. Participants recognized it was not a replacement for a community center with on-going cultural programming. As one respondent from rural Pottawattamie County put it, "Latinos have always involved themselves in our traditions and culture. We just don't feel able to share more of our culture without feeling judged by others."

"We just don't feel able to share more of our culture without feeling judged by others."



Housing

Latino respondents frequently mentioned the quality, affordability, and accessibility of housing in Pottawattamie County generally and Council Bluffs specifically, as factors in moving to the area. It is important to note, however, that affordable, accessible, and quality housing was mentioned in comparison to where folks were moving from, such as California, Texas, or even Omaha. And, while housing may be more affordable, accessibility and quality varies depending upon if a family is renting or owning. This section will explore housing tenure patterns and common housing issues for Latino homeowners and renters.

Ownership Patterns

While Latinos make up over 10% of the total population in Council Bluffs, they account for only 7% of the total households in the city (Table 7), with approximately 2.8 individuals per household, slightly larger than the 2.5 individuals per household for White alone, not Hispanic households. Of the 24,797 households in Council Bluffs, nearly 61% are owner-occupied, less than the 68% owner-occupied homes in the county. Homeownership can indicate the relative stability of a population, since owning a home is a significant investment and anchors occupants to a place.

Table 8: Housing Tenure By Ethnicity, 2017*

	Council Bluffs	Pottawattamie County
Total Percent Owner-Occupied Households	60.8%	68.2%
Total Percent Renter-Occupied Households	39.2%	31.8%
White Alone, Not Hispanic Percent Owner-Occupied Households	61.9%	69.5%
White Alone, Not Hispanic Percent Renter-Occupied Households	38.1%	30.5%
Hispanic Origin Percent Renter-Occupied Households	55.8%	55.3%
Hispanic Origin Percent Renter-Occupied Households	44.2%	44.7%

*ACS 2017 5-year estimates

Typically, a 60% owner-occupied, 40% renter-occupied split reflects a reasonably stable population with enough give in the rental market to accommodate those for whom home ownership is not an option, especially lower-income and newly transplanted households. This split is mirrored by the White population, in which nearly 62% of White households in Council Bluffs and 69.5% in the county are homeowners (Table 8). This is expected since White households have greater facility to the means of homeownership than minority populations, such as inheritance of family homes, higher median household incomes, and greater access to – and comfort with-- financing options. And, given that the White population is, on average, older than the Hispanic population, White households are at a point in the life cycle where homeownership is more likely because of earnings potential.

Table 7: Number Households By Ethnicity, 2017*

	Council Bluffs	Pottawattamie County	State of Iowa
Total Number of Households	24,797	36,926	1,252,587
White Alone, Not Hispanic	22,261 90%	34,032 92%	1,131,955 90%
Hispanic Origin	1,783 7%	1,974 5%	46,623 3.7%

*ACS 2017 5-year estimates

Hispanic homeownership patterns, on the other hand, reflect the challenges of immigration status, lower average household incomes, shorter length of time living in the county, and limited knowledge and assistance in the homebuying process. Only approximately 56% of Hispanics in Council Bluffs are homeowners. The similar percentage (55.3%) of Hispanic homeowners in Pottawattamie County is skewed because the majority of the Hispanic community lives in Council Bluffs, thus mimicking its percentage (Table 8). The overall percentage of Hispanic homeowners in Council Bluffs has slowly increased overtime. In 2012, 3.1% of households in the city were owner-occupied by Hispanic homeowners; by 2017, this number had increased to 4%. Unfortunately, it is impossible to determine if this increase represents further expansion of homeownership by existing Hispanic residents or if the increase reflects new arrivals in the area purchasing homes. The increased percentage of Hispanic renter-occupied households over the same period offers a clearer picture of overall population increase. In 2012, 2.7% of all households in the city were rented by Hispanics; in 2017 this number had increased to 3.1%. While it is possible that homeowners could have moved to a rental situation, it is far more likely that the increase in rental-occupied households is a result of population increase due to migration into the area. In any case, what is important to note is that the number of Hispanic owner-occupied households is more than that of Hispanic renter-occupied households, dispelling a persistent myth that Latinos in Council Bluffs are transient.

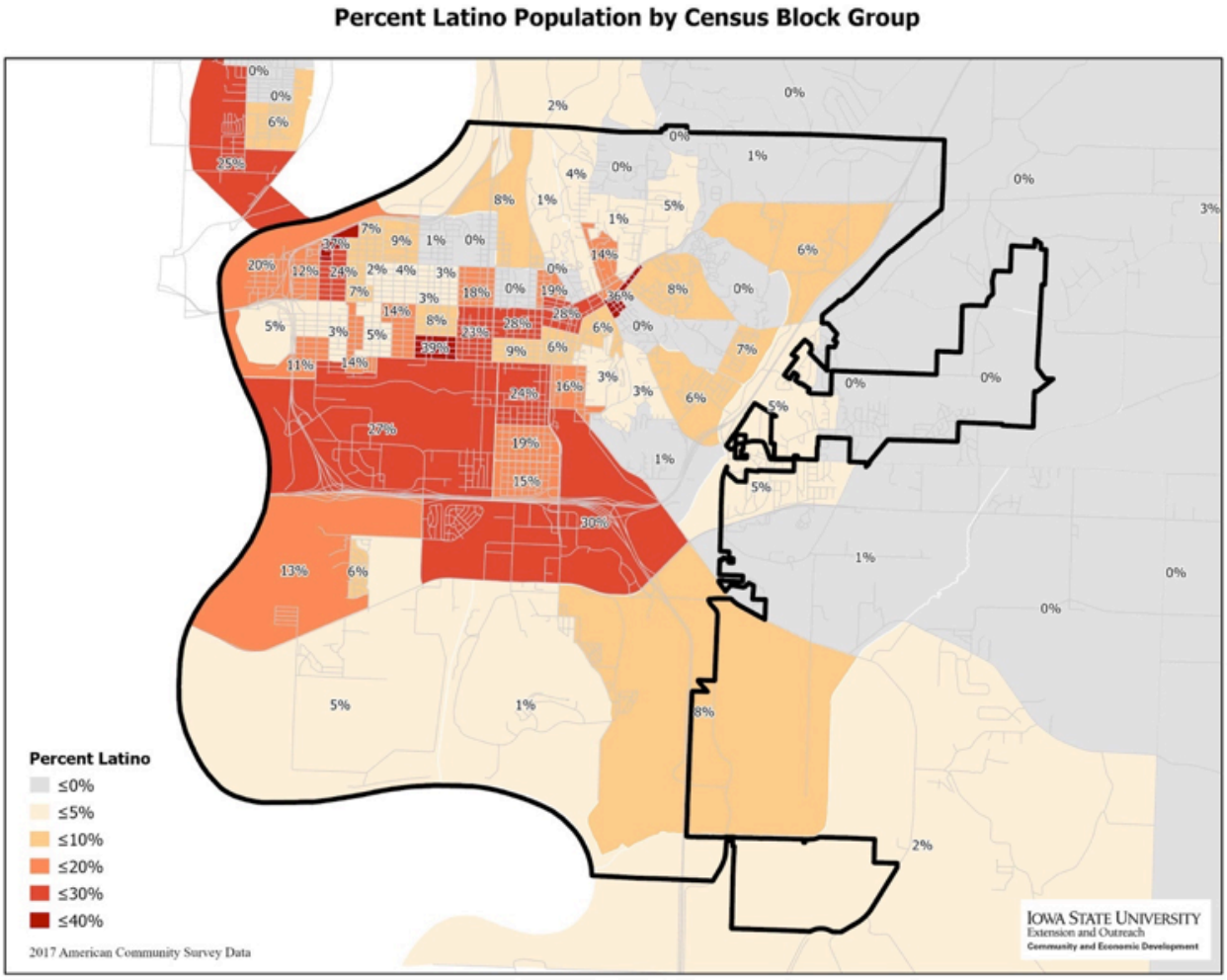
Settlement Patterns

Latinos in Council Bluffs do not have access to living in every residential neighborhood in the city. There are 11 census block groups[1] in the city where Hispanics make up 20% or more of the residents and an additional 11 census block groups where Hispanics account for between 10 and 20% of the residents (Map 1). Considering that Hispanics compose a little more than 10% of the total population, they are over-represented 22 census block groups. In other words, Hispanics live in concentrated areas of the city.

When looking at the distribution of the census tracts where Hispanics make up the largest percentage, it becomes clear that the highest concentrations are in the West End and South End areas of the city, in particular, the large census block group south of I-80 and east of South 24th Street and north of I-80, south of West Broadway Street. There is also a high percentage in and around the area where West Broadway Street comes into Old Town. While some of the high concentration census block groups include four-plex and multifamily units, there is distribution throughout areas of town that are predominantly single-family dwellings. In these census block groups, Latinos must either be homeowners or renting single family homes.

The census block groups with higher concentrations of Hispanic residents corresponds with those with a lower median household income. In other words, Latinos are living in neighborhoods that have a higher concentration of low- and moderate-income households (Map 2). This is particularly true for the census block groups in the northwest of the city nearest the Missouri River, and the census block groups near the city center along Kanesville Road and Broadway Street. So, not only are Hispanic households earning less than the median of city residents (Table 3), Hispanic households are over-represented in poorer census block groups. Areas of a city with higher concentrations of an ethnic community combined with lower socio-economic status is a definition of an ethnic ghetto.

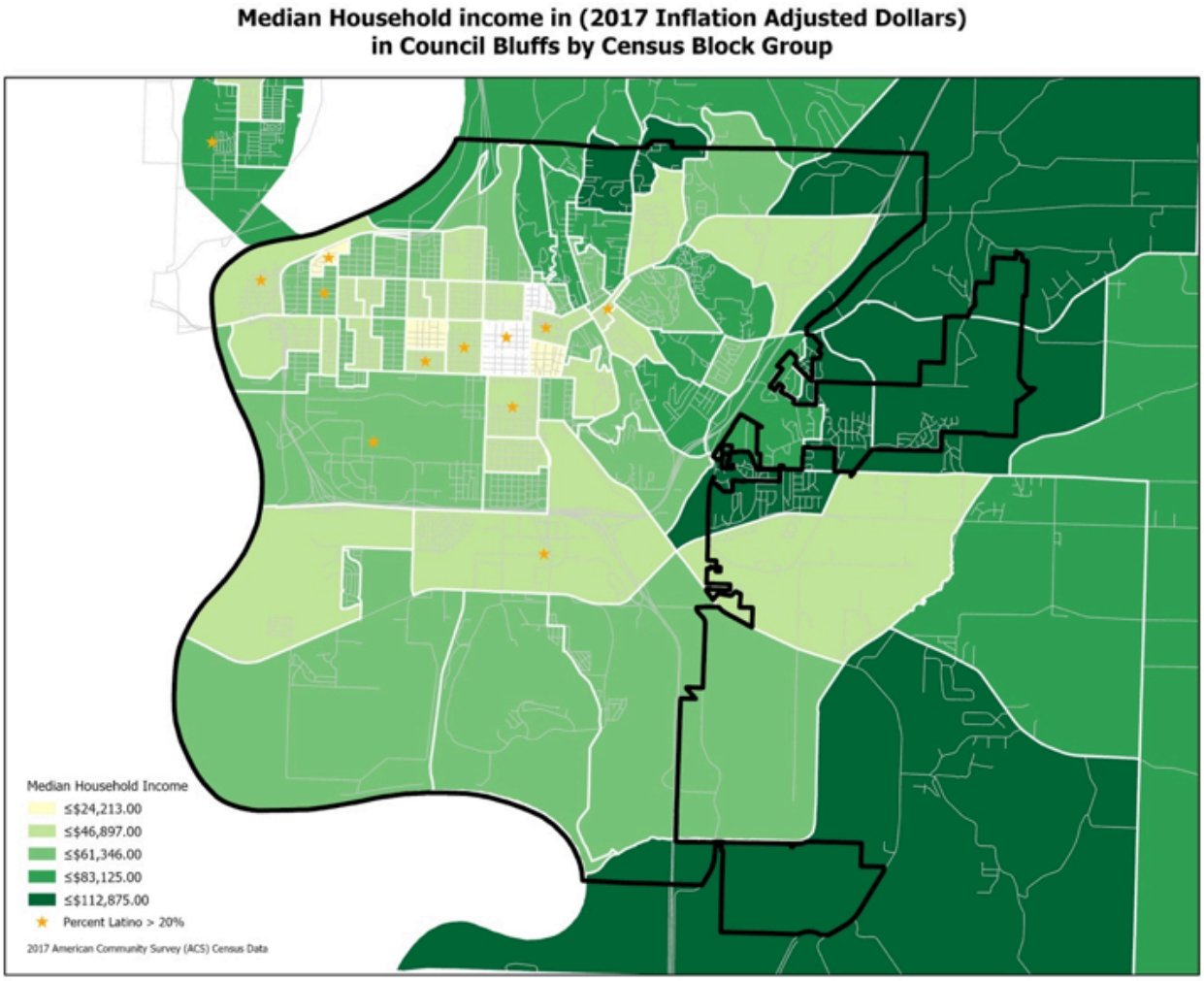
[1]A census block group collects all census blocks with the same starting digit of the four-digit identification within a census tract. It is the smallest geography for which the US Census Bureau publishes data from the American Community Survey sample. Census block groups typically contain between 600 to 3,000 people.



MAP 1

Home Ownership

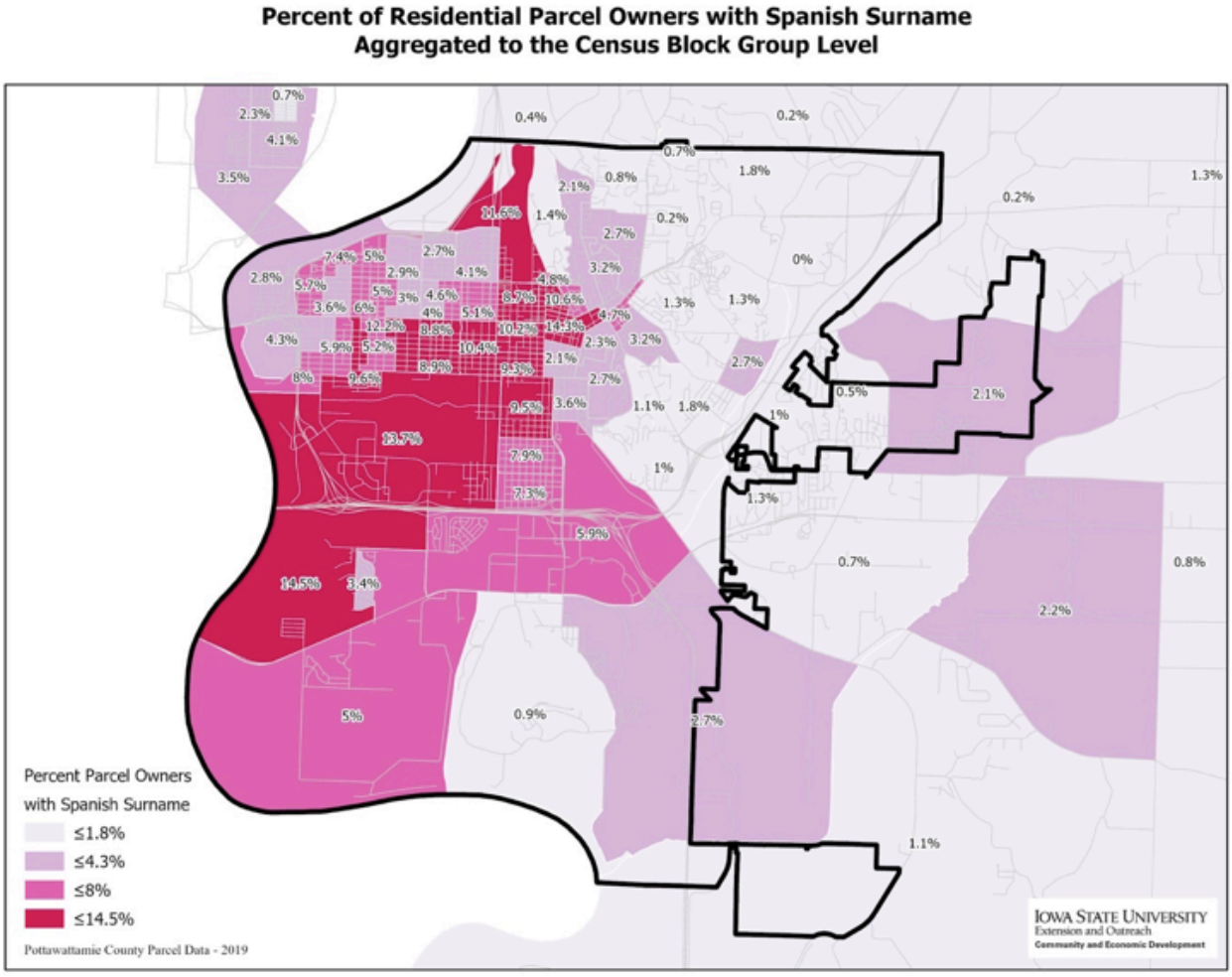
American Community Survey data does not collect data of likely homeowners by race or ethnicity. In order to determine likely Latino homeownership, property information was accessed from the Pottawattamie County Assessor's office which includes the surname of the property owner. The list was sorted by property type, pulling out only the single-family residential properties and then alphabetically by property owner surnames. Surnames were reviewed one-at-a-time to determine if it was a common Spanish-language surname. The list was independently reviewed by two separate individuals. This method does have some inherent flaws, such as over-counting individuals because surnames are similar in origin (in particular surnames of Filipino or Italian origin) or under-counting because someone can identify as Latino or Hispanic and not carry a Spanish surname. Surnames were researched to verify, as much as possible, that they reflect a Hispanic or Latino origin. Likewise, given that the Council Bluff's Latino community is constituted by a majority immigrant community, the method potentially captured the largest percentage of Latino homeowners. The identified addresses were mapped and, in order to obscure exact locations, juxtaposed over the same census block groups from Map 1 (Map 3).



MAP 2[2]

Neighborhood of residence is constrained by two primary factors: income and availability of housing type. Thus, Latino homeowners are more likely to own homes in certain neighborhoods because of the affordability of single-family homes there. We can see this concentration of likely Hispanic homeowners (Map 2) is predominantly located in the West End of the city. Census block groups with over 10% of the homes potentially owned by Latinos demonstrates their growing importance in neighborhood investment. Homeownership is a key to stability in single-family residential neighborhoods, representing long-term investment in a place and property that can be more difficult to generate in neighborhoods with a high percentage of rental housing. However, Latino homeowners have been under-engaged as a population in community revitalization projects. One development organization described it as, "We haven't seen much engagement with the Latino community in neighborhood activities. There is conversation about wanting to be inclusive, but neighborhood groups don't know how to do it. They want the Latino community to know they are invited and welcomed, but they don't know how to do it."

[2] Average median household income data has been suppressed by the US Census Bureau for the census block groups shaded white in the center of the map becuase the estimate has a high rate of statistical unreliability for that geography.



MAP 3

According to neighborhood development professionals, long-time residents in the West End express concerns with property maintenance. In their estimation, poor property maintenance is a sign of a declining ratio of owner-occupied to rental-occupied housing. Property maintenance may be the result of aging housing stock in general. Homes in the West End are, by and large, built post-WWII to the 1970s, representing older homes that could be in need of cosmetic updates and structural repair, such as gutters, roofs, and weatherization. This is a part of town that is characterized by a high water table and has experienced basement flooding in recent rain events. Water infiltration due to poor gutters, roofs and basement flooding creates the condition for mold. Due to lower household incomes and larger family sizes, Latinos are likely to purchase homes at lower price points that may need significant cosmetic and structural improvements. Such was the experience of one Latino respondent who described how he and his family purchased a foreclosed home in the midst of the Great Recession. They bought the home for $22,000 cash with the idea of fixing it up over time. The home needed substantial improvements in order to be habitable, including a new furnace, water heater, and bathroom and kitchen fixtures. His story demonstrates how Latino homeowners are making substantial improvements to neighborhoods by stabilizing homes.

Latinos are homeowners in spite of a number of barriers including lack of housing resources for Spanish-speakers and immigrant families and lower incomes. Mortgages are generally unavailable for under-documented individuals and mixed-status families that can't prove sufficient household income. At the time of research, there were no known Spanish-speaking loan officers based in Council Bluffs. Although branches could connect with interpreters and bilingual loan officers in Omaha, the added inconvenience and inability to make a personal connection in the community where one wants to purchase a home hampers a feeling of being welcomed and appreciated. Several respondents commented on the difficulty of being able to save for a down payment and poor or no credit. Immigrant home buyers may be unfamiliar with the mortgage process. One respondent described how he and his wife took out a mortgage at 5.25% interest only to discover the following year that interest rates for 15-year loans were at 4%. They tried to refinance but found the process to be complicated and the bank they were working with unhelpful. He felt that the bank was trying to cheat him by purposefully giving a higher interest rate because they were immigrants.

Rental Households

Just as Latino homeowners are more likely to be concentrated in certain neighborhoods, Latino renters are living in particular areas of the city. For renter households, multi-family units are the primary housing type available and, thus, Latino renters are concentrated in areas where there are multi-family units with affordable rents. According to RENTCafé, the average monthly rent for apartments in Council Bluffs in December 2019 is $902 [3]. This would be approximately 25% of the average monthly household income of $3,500 for Latino households. However, when looking at the median household income by census block group distribution, Latino households concentrated in areas where the median annual household income is approximately $24,000 can afford to spend $600 per month on all housing costs without being cost-burdened. This amount would include monthly rent and utilities. Comparing the percentage of likely Latino homeowners in census block groups with the lowest median household incomes, it stands to reason that the majority of Latinos living in these areas of the city are more likely to be renters. Thus, these households are either cost-burdened by spending more than 30% on housing per month, or they are living in units that are renting at prices significantly less than the citywide average rent. Typically, lower monthly rents are associated with a decrease in housing quality. Conversations with Latino renters and social service providers illustrate anecdotal support for the rental housing challenges that Latinos in Council Bluffs face because of the inverse relationship between housing quality and affordability.

[3] https://www.rentcafe.com/blog/rental-market/local-rent-reports/iowa-rent-report-year-end-2019/.

"[Neighborhood groups] want the Latino community to know they are invited and welcomed, but they don't know how to do it."

It is interesting to note that the Latino focus group and interview respondents living in Council Bluffs reported that an average rent of $650 per month for an apartment was common (slightly more than the $600 per month cited above for a household income of $24,000 a year). However, they were quick to add that living conditions and maintenance varied widely depending on who the owner or property management company are. When asked about the condition of apartments within their means to rent, respondents described a wide breadth of housing challenges. Landlord responsiveness when there was an issue was described by one respondent as, "Terrible, if something is broken it can take three days to get it fixed. The water, the AC and other things." Another explained that, "It's not important to the Landlords if your roof is falling, or if there are 30 dogs in the yard, or if washers and dryers in the building aren't working." The City of Council Bluffs Housing Department described common challenges to the poorest quality rental properties to include water infiltration and pest infestation. Water infiltration is likely due to leaking pipes, broken exhaust fans, clogged gutters, and old roofs creating conditions for mold. Pest infestation, such as cockroaches, fleas and bedbugs, follow the same routes into a building as water infiltration.

"There are people who take advantage of Latinos. There are those who are fearful to even say anything about their terrible living conditions."

Social service providers, Latino residents, and the City Housing Department were in agreement that the most marginalized community members are less likely to file a complaint for fear of losing their existing housing. One social service provider described the housing market in Council Bluffs, saying that "comparable to Omaha, houses in Council Bluffs are very affordable. However, when it comes to the rents, some of the slum lords are renting out to these folks at such a high level — it's almost a crime comparing the living conditions with what they are charging for rent."

One Latino respondent described the situation in these terms: "There are people who take advantage of Latinos. There are those who are fearful to even say anything about their terrible living conditions. It would have to take something actually crucial in order to say something." Implicit in these comments is that those individuals who are under-documented or live in mixed-immigration status households are more likely to be taken advantage of. The employees of the City Housing Department also recognized this dynamic, saying, "There is a faction of renters that are below poverty level that rent anything to have a roof over their head. Not sure if it is lack of ability to communicate with the city or out of fear — that there is some fear that they would be booted out if they complained. So, instead, they will have a 10-year-old who is bilingual who will come in with the family."

Latino respondents described some familiarity with the city rental inspections program instituted in 2015, recognizing that the program is in operation and that landlord responsiveness to complaints is tied to the cycle of inspections. In the words of one respondent, "Inspection time is usually the only time things get fixed." There is general misunderstanding, however, regarding which items the rental inspections program checks and that the program rollout has been focused on life safety aspects of property code. Indeed, a common refrain heard from Latino respondents was not understanding how some properties could pass inspections because of the condition of the rental unit. When probed further, many of the conditions that they found concerning had to do with mold, water, and general interior deterioration, none of which the first three-year cycle of the rental inspections program was designed to address. Miscommunication between Latino tenants and the City about what the rental inspections program is and how it operates erodes trust in the program specifically and with city government more generally. The City Housing Department estimated that approximately 15-20% of Council Bluffs renters would benefit from having a bilingual inspector or an interpreter accompanying the inspector.

Rural Housing

Latinos living in rural Pottawattamie County face challenges in finding affordable, quality housing. Based on the analysis of the property data provided by the Pottawattamie County Assessor's Office described above, home ownership by Latinos outside Council Bluffs is negligible. This means that Latinos living in smaller communities such as Oakland or Avoca are living in rental housing without the safeguards of rental inspections or a civil rights commission to investigate discrimination. Latino families also face financial barriers to housing security. Rural school districts identified a common pattern in which any interruption to a regular paycheck for Latino families – such as illness or seasonal or temporary employment – leads to missing a rent payment. Rural communities have fewer resources for rent assistance available in such cases. Schools are often only aware that there is a problem with housing security as a child is being moved out of district.

While rents may be lower than in the metro area, there is little availability of diverse housing types. In Oakland in particular, rental units are very difficult to find, to such a degree the major employer, OSI Industries, Inc., cites lack of available rental housing as the number one reason employees at the plant commute to work from the metro area. Latino respondents shared that a two-bedroom apartment may rent for $450 a month but finding larger units can be a struggle. Apartments for rent at that price point are of lower quality. Like with Council Bluffs, conditions vary widely from landlord to landlord, so if a family finds an acceptable apartment to rent, they are likely to hold on to it, lending to a tight rental market in communities in which there are already fewer rental units. Likewise, affordable rental homes are difficult to find. One family described feeling lucky that they had been able to find a home to rent for under $700 a month, knowing that most houses in their community rented for between $800 and $1000 a month. Renting older homes that may not be properly weatherized can drive up the cost of living significantly during winter and summer months, adding to households that are seasonally cost-burdened.

Workforce Development and Entrepreneurship

As mentioned earlier, employment opportunities are the primary attraction for Latinos moving into Pottawattamie County. The population of working Hispanics over the age of 16 are surprisingly evenly distributed across the five employment sectors, with the exception of a higher distribution in production, transportation and material moving and less in natural resources, construction, and maintenance (Table 9).

Table 9: Employment Sectors in Pottawattamie County 2017

	Hispanic Male	Hispanic Female	Total Hispanic	Total Population
Management, business, science, & arts occupations	13%	25%	18%	31%
Service occupations	19%	23%	21%	17%
Sales & office occupations	13%	26%	19%	25%
Natural resources, construction, and maintenance	20%	1%	12%	11%
Production, transportation, and material moving	35%	25%	30%	16%

*ACS 2017 5-year estimates

This relative equality in distribution within the Latino community, however, becomes skewed when employment sectors are compared by sex. Hispanic males disproportionately work in natural resources, construction, and maintenance and production, transportation, and material moving than their female counterparts. Hispanic females are much more likely to work in office and managerial positions. However, given that 59% of the civilian-employed Hispanic workforce is men (while accounting for 54% of the work-age Hispanic population), Hispanic women appear to be over-represented in these positions even as their participation in the workforce is less than Hispanic men (Table 10 and Table 11).

Table 10: Percent Hispanic Work Force by Sex in Pottawattamie County 2017*

Hispanic Male	Hispanic Female
59%	41%

*ACS 2017 5-year estimates

Table 11: Percent Hispanic Ages 16-64 by Sex in Pottawattamie County 2017*

Hispanic Male	Hispanic Female
54%	46%

*ACS 2017 5-year estimates

Hispanics as a whole may have a fairly even distribution across employment sectors in Pottawattamie County, but the overall population of the county is more employed in management and sales and office jobs. Thus, even though Hispanics make up slightly over 10% of the overall population, they are almost twice as likely to be found working in production, transportation, and material moving. While this could include truck driving and hauling, it most certainly is concentrated in meat packing and food production factories in the county, where Latinos contribute to a large minority of the line production workforce. Conversations with several major plant employers in the county estimated Latino employees make up 30-50% of the line workers. Because Latinos make up such a high percentage of the production workforce, it is worthwhile to consider the economic pressures that drive employment and wages, as well as the work conditions for employees.

Food Production Plants

Industrial food production is complex and requires a highly organized and prescribed work environment to maximize efficiency and minimize cost. Plants are operating 24 hours a day, with multiple shifts, including cleaning crews. Shift start times are cascaded in order to accommodate the number of employees that need to make it through the door and on the line. In Pottawattamie County, the plants are multilingual hives of activity, with upwards of 20 languages spoken by the hundreds of employees organized into work teams dedicated to specific tasks or functions, including the operation of potentially dangerous machinery, requiring the maximum attention. The nature of the work – regimented, tedious, and physically arduous – combined with the county's very low unemployment rate, makes employee retention a challenge. Starting wages are typically between $14 and $16 an hour, but there are few paths to advancement for workers who are not proficient in English. So, the offer of a signing bonus, a job closer to home, or a quarter dollar more an hour would all be reasons to leave for a similar job elsewhere, even outweighing considerations of benefits. Job retention is one key to the profitability of food manufacturing; constantly training new employees is costly.

Conversations with Latinos who had experience working in food production help illustrate the reality of being an employee in this job sector, offering insight into the choices employees make. Respondents described how they weigh considerations of bodily wear-and-tear, pay, benefits, and family when working in food processing. The nature of the work takes a physical toll on the body. Standing for long hours doing repetitive motions predisposes workers to conditions such as carpal tunnel syndrome and strained rotator cuffs. Workers are pushed to make production quotas which increases the stress on the body. In the words of one respondent, "The body tires easily but management doesn't seem to understand that the harder they push to move quicker, the body tires more." Accidents are more likely to happen when there is stress such as being pushed for speed, or due to long hours. One respondent described a situation in which he had been pinned by a cart full of meat while in a freezer area. He suffered muscle strain and bruises. He was not encouraged to seek medical attention after the incident. He wanted to file a worker's compensation claim but didn't understand the procedures and eventually dropped it and returned to work after several days off without pay.

"The body tires easily but management doesn't seem to understand that the harder they push to move quicker, the body tires more."

Despite having medical insurance, respondents described uncertainty in using the benefits or found the co-pay to be too expensive. They would choose only to use it as a last resort or option, often waiting until a condition had become so dire that they would need more medical attention and intervention than if they had gone earlier. Respondents explained they would show up to work in pain. Even after having a medical procedure, such as shoulder surgery, workers need to return to work with little time off because the company does not pay for bed rest or medical leave. From the worker's perspective, turnover is high in food processing because the conditions are difficult, and the production quotas make it difficult for workers to be able to take vacation. Quitting is a way to recuperate and take time off. The movement from one factory to another, however, makes it very difficult for workers to keep up with their retirement benefits. Not understanding IRAs, for example, leads to early withdrawal penalties as workers take their money out every time they leave a job. There is a mismatch between the benefits that factories use to lure workers (health insurance, retirement) and the ability for Latino workers to use and understand those benefits.

Impediments to Workforce Participation

The estimated unemployment rate for Hispanics in Pottawattamie county is 6.2%, higher than the 4.5% rate for the White alone, not Hispanic population and the overall estimated county unemployment rate of 4.7% (Table 12). Despite the demand for workers expressed by major employers, Latinos have lower workforce participation. Latino respondents expressed four main barriers to employment: work authorization, access to childcare, English language skills, and transportation. These impediments overlap and compound one another, so that individuals who experience one are likely to experience others. There is no single solution that would open the doors to greater workforce participation by Latinos.

Table 12: Estimated Unemployment Rate by Race and Ethnicity in Pottawattamie County 2017*

Hispanic	White alone, not Hispanic	All races
6.2%	4.5%	4.7%

*ACS 2017 5-year estimates

Finding affordable, reliable childcare is a major barrier for Latinas with young children to entering the workforce. Latina respondents discussed the ability to ask friends and neighbors to watch children on an occasional basis, but that regular childcare was both expensive and nearly impossible to find. For these women, it makes more financial sense to stay at home raising their children than paying for childcare. As one Latina explained, "What I would earn in working outside of the home, I would spend on childcare. I wouldn't gain a thing." Childcare represents a challenge not just for entering the workforce, but also for individuals to be able to advance or prepare for the workforce, such as taking HiSET classes or English classes. Latina respondents also expressed that finding childcare is a concern in participating in social activities and accessing social services.

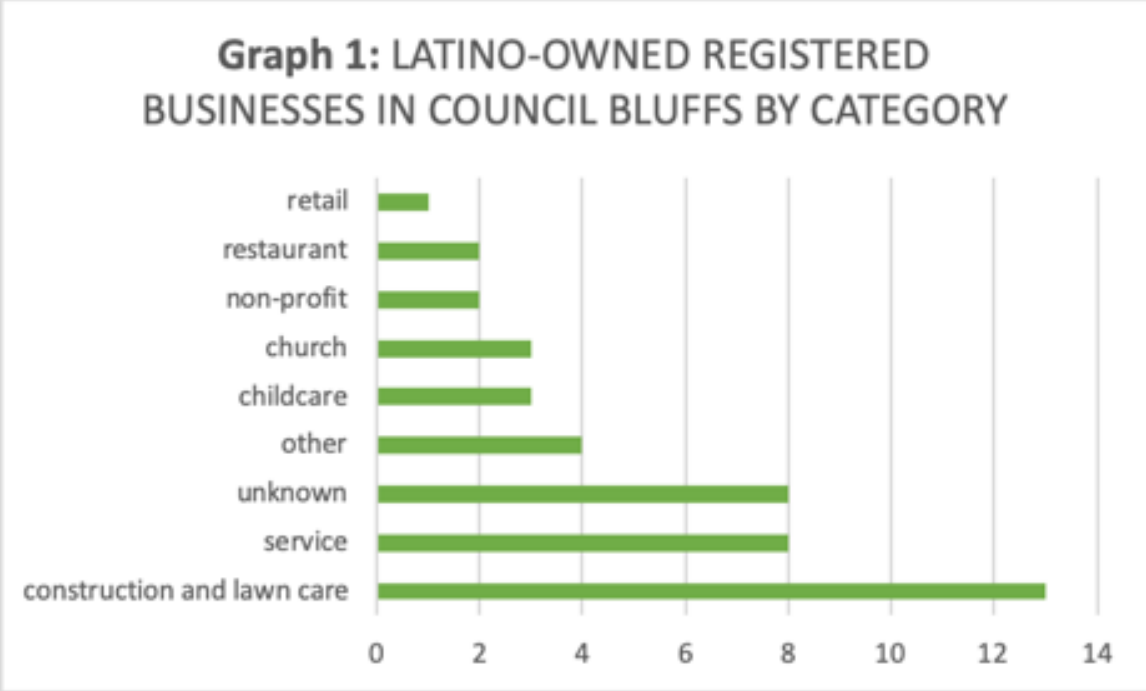
Latino respondents and major employers were in agreement that inability to confidently communicate effectively in English was not a barrier to finding employment, but it was an impediment to advancing one's career and improving pay. Indeed, English language proficiency is the lynchpin to career advancement, since on-the-job training and off-site educational opportunities are not offered in Spanish. While most workers have some knowledge of English, even if only passive, technical terminology and specialized training require more language proficiency. Employers may offer on-the-job training for technical skills, but few, if any, offer English language classes on site, much less available during work hours.

"What I would earn in working outside of the home, I would spend on childcare. I wouldn't gain a thing."

Finally, reliable transportation can be a barrier to employment. Some Latino households have access to only one vehicle, so that while the primary wage earner can get to and from work daily, other members of the household must rely on public transportation or ask for rides from friends or other family members. When asked about ride share apps, Latino respondents expressed they had some knowledge of the service but had never used them and wouldn't know where to begin. Confidence in English language skills impacts the decision to use alternative transportation services, including public buses. Some major employers have worked with the public transportation authority for the region to provide shuttles to work, with varying levels of success. Public transportation or van pools to work could potentially free up a vehicle for use by others in the household. There seems to be other socio-cultural influences at play, however, in determining if a male head of household would utilize alternative methods of getting to work if a private vehicle is available. In other words, transportation use and commuter patterns may be a reflection of both work patterns and cultural preferences.

Entrepreneurship

According to the Iowa Secretary of State, there are 44 registered businesses in Council Bluffs owned or registered by an individual with a Hispanic surname. As Graph 1 demonstrates, the majority of these (13) were in construction and lawn care. The number of registered businesses compared to population size is particularly low, indicating that there are several barriers to small business ownership for the Latino community, a community that is recognized for entrepreneurial tendencies elsewhere in Iowa and across the nation. Another striking feature of the Council Bluffs Latino community is the scarcity of ethnic small business storefronts such as grocery stores, clothing retailers, beauty salons, and restaurants. These small businesses are the common start-ups for Latino immigrants. With approximately 10% of the population Hispanic, it would be expected that there would be more of a brick and mortar small business presence among the immigrant Latino community.



The proximity of Omaha, and its well-established Latino immigrant business community, especially in South Omaha, is one reason for the absence of a more robust ethnic retail sector in Council Bluffs. Latino focus group respondents shared how Omaha has the better selection, often at better prices, for ethnic groceries and other items. However, they also shared how they would shop in Council Bluffs if there were more shops and variety (and competitive pricing) for the goods they shop for across the river. The explanation becomes cyclical, then, that there is little ethnic retail in Council Bluffs because folks go to Omaha because there is little ethnic retail in Council Bluffs. And while this chicken-and-egg argument may explain why Council Bluffs has only two Latino grocery stores, it doesn't explain why other kinds of retail entrepreneurship hasn't flowered. In particular, there is a virtual absence of food trucks and taco stands in Council Bluffs, not even any that come from Omaha to operate on a temporary basis.

Retail is a bellwether for an entrepreneurial ecosystem that supports minority business owners generally and immigrant business owners in particular. This includes being able to marshal the capital for a business start-up, either through savings or a small-business loan, as well as the kind of technical assistance needed (legal incorporation, tax accountants, insurance, permitting, etc.). Compare the start-up costs associated with retail and food service with those needed for construction and childcare. Childcare can be offered out of one's home and with little overhead. Construction crews are often contracted on a job-by-job basis and required to bring their own tools. And a roofing or framing company, for instance, can ask for a materials fee up front from the client, eliminating the need to pay for costs up front. But starting a store or restaurant requires signing a lease, purchasing inventory, and, in the case of a restaurant, applying for the right permits for selling prepared food. These are costly and challenging to navigate for individuals with limited funds, process and system knowledge, and technical English skills.

There is no Spanish-language small business assistance offered in Council Bluffs. And, as we saw with the process of accessing home mortgages, qualifying for a small business loan would require a lot of steps and an understanding of the system (or someone to guide them through it) in order to be successful. All the Spanish-language business support services (accounting, legal, and insurance) is available in Omaha. Likewise, Omaha is the home to several small business development programs and services offered to the Spanish-speaking community, including the Nebraska Hispanic Chamber of Commerce. None of these services are currently being offered in Council Bluffs.

Latino-owned businesses can thrive only where there is support. A positive example of such a business in Council Bluffs is Marroquin's Embroidery, a multi-generational, immigrant-owned and family-operated small business. Their experience is a model of success, but is also worth noting because of the support they received. The owner had almost 20 years of experience in the embroidery business, working for a family-run business in Omaha. When that business got bought out by a large corporation, the Marroquín family began looking for alternatives, to find a way to go into business for themselves. They didn't have the start-up money to buy the machinery, or the workshop space and knew they were going to need assistance in setting up the business. This led them to a Microbusiness Training Program from Catholic Charities that provides the basics of small-business ownership in a series of classes, including fundamentals of budgeting, permitting and setting up an LLC. At the end of the classes, participants are able to take out a $5,000 loan, repayable over two years.

The loan, plus their own savings, was enough for the Marroquin's to purchase a small embroidery machine. With this, they began their business. After a year in a cramped storefront in Omaha, they moved their business to Council Bluffs to a building that the family's pastor owns. They've been in their current location for two years. In less than five years as a business, they've expanded to include a more expensive large embroidery machine which they were able to purchase by taking out a personal bank loan. They currently embroider 70,000 pieces a week, with the majority of their clientele being from the Omaha Anglo community.

Despite being featured in a Live Well Nebraska story in 2018 , the company has received virtually no interest or support from the Council Bluffs business community. Instead, they've relied on the training, support, and financial resources offered in Omaha to make their small business a reality. Even their clientele comes from Omaha. The only thing that anchors them to Council Bluffs is affordable rent. They have hopes of purchasing their own building in the near future and they are likely to go where they are able to find support in that endeavor.

Needless to say, such support for immigrant-owned small businesses is absent from Council Bluffs. Small business support in general, much less for Latinos specifically, was not a strategic direction of the Council Bluffs Chamber of Commerce at the time of the research for this study. There is no technical training available through Iowa Western Community College or counseling services through the Small Business Development Center (SBDC) offered in Spanish. It is not that Spanish speakers would not be welcomed to attend or utilize the existing services, but the programs are not directed or marketed to immigrants nor are they tailored to meet their specific needs, including small start-up loans.

Educational Attainment and Opportunities

Immigrant parents have made sacrifices to be in the United States for better opportunities for themselves and their children. Many Latino immigrants in Council Bluffs work hard in tedious jobs, as explored above, with the aspiration that their children will be able to improve their quality of life through better access to schooling and other educational opportunities that they did not have in their countries of origin.

Table 13: Percent High School Graduate or Higher, 2017*

	Council Bluffs	Pottawattamie County	State of Iowa
Portion of Total Population	87.4%	89.7%	91.8%
White Alone, Not Hispanic	89.6%	91.4%	91.4%
Hispanic Origin	59.7%	58.9%	60.6%

*ACS 2017 5-year estimates

Table 14: Percent with Bachelor's Degree or Higher, 2017*

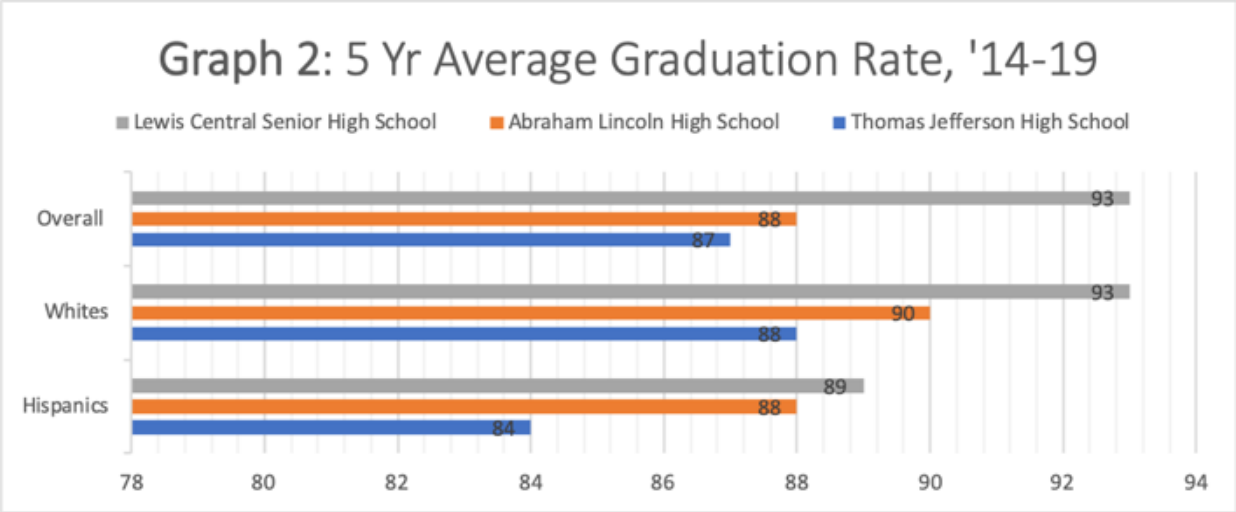
	Council Bluffs	Pottawattamie County	State of Iowa
Portion of Total Population	18%	21.2%	27.7%
White Alone, Not Hispanic	19%	22%	28.3%
Hispanic Origin	9.9%	10.7%	12.5%

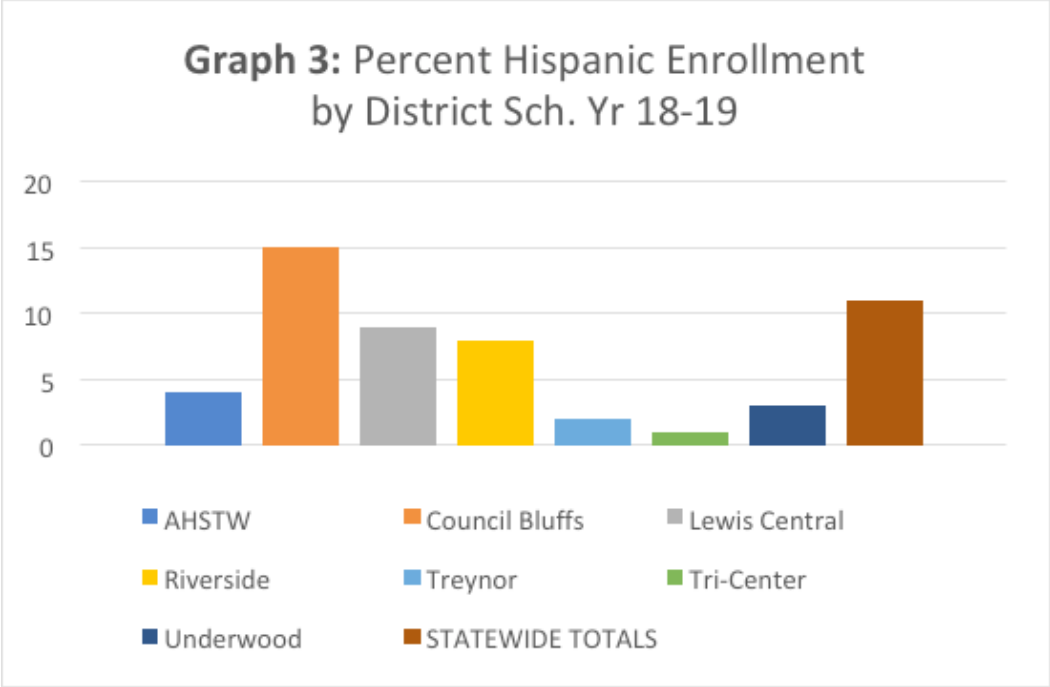
*ACS 2017 5-year estimates

Low educational attainment by adult immigrants is one of the factors that accounts for the much lower percentage of Hispanics with a high school education or more, hovering around 60% (Table 13). Whites in Council Bluffs are twice as likely to have a college education than Hispanics (Table 14). The disparity is partly a reflection of poor access to schooling for Latino immigrants in their countries of origin, a difference that many are unable to make up, once they have settled in the United States, without high school equivalency courses offered in Spanish at times that are convenient to their work and family schedules.

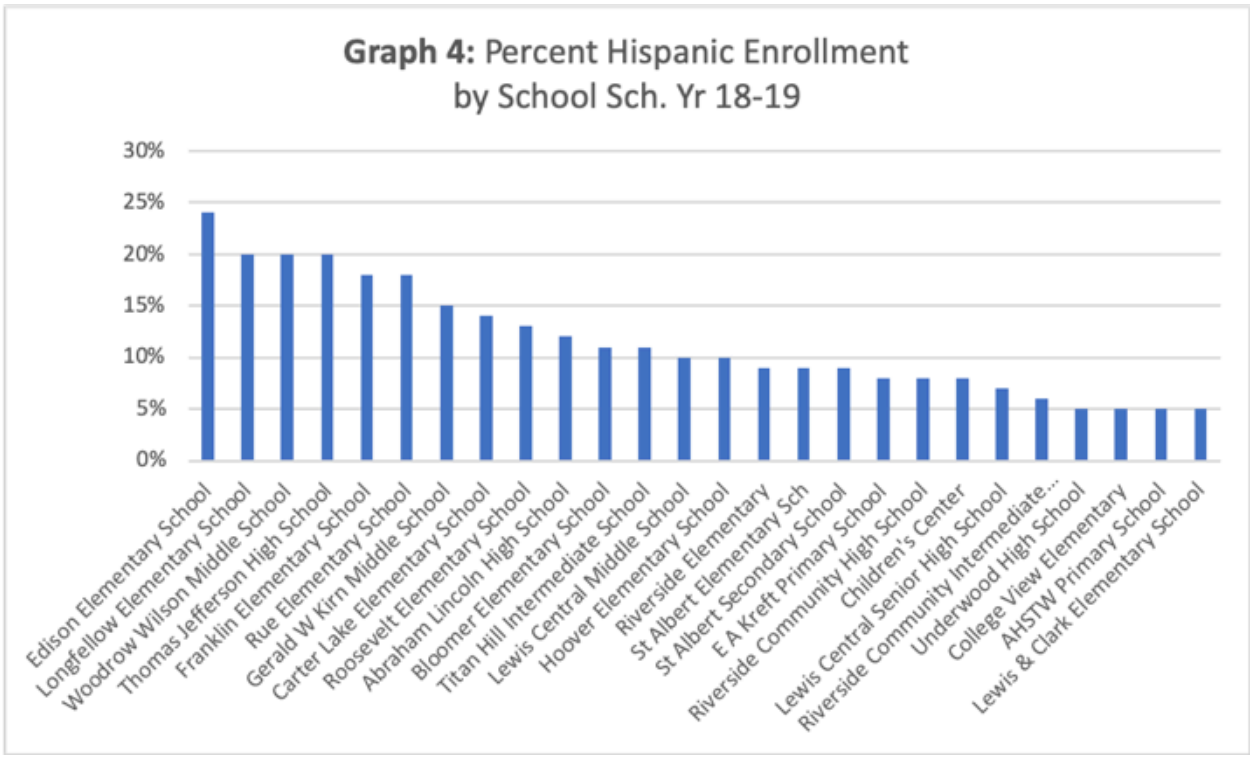
A smaller contribution to the low number of Hispanics with a high school degree or higher comes from lower graduation rates of Hispanic students enrolled in the county schools. For instance, when examining the five-year graduation rates for the three high schools in Council Bluffs, Hispanic students have a lower graduation rate than White students (Graph 2). The percent difference may appear slight when compared to overall graduation rates, but when Hispanic students have aggregate lower graduation rates than Whites, it does signal a potential achievement gap. A more telling number would be the number of Hispanic students who graduate and go on to attend community college or a four-year college; unfortunately, this information is not typically tracked by race and ethnicity for reporting to the Iowa Department of Education.

Latino children are found in all the school districts in Pottawattamie County, from a high of 15% Hispanic enrollment in Council Bluffs to 1% of the enrolled student body in the Tri-Center district (Graph 3).





From a districtwide perspective, then, it may appear that Latino children make up a small minority of the school population, especially in places where total enrollment numbers may be small to begin with. Yet when looked at from a school building perspective, it becomes clear that distribution of a district's Latino student body is concentrated (Graph 4). This makes sense, especially in Council Bluffs, where, as we saw, the distribution of Latinos in the city is concentrated in particular census block groups. So, it stands to reason that since public school enrollment is typically bound by place, school enrollment will have more Latino children when it draws from census block groups with a higher number of Latino residents. But what this means from a practical standpoint, however, is that if the district as a whole has 15% Hispanic enrollment, there is a need for both districtwide services (such as paperwork, websites, and phone messages available in Spanish) as well as additional services and programs that may need to be targeted at the school building level for Latino children and their parents.



The need for a dual approach came to light in conversations with Latino parents about their relationship with their children's schooling. Most parents mentioned that information could be found in Spanish when needed, especially through the use of interpreters that either the school provided or that the parent provided through a friend or, in acute cases, through the Centro Latino of Iowa. However, parents also said there are never enough trusted interpreters. The two that are provided by the Council Bluffs School District, for instance, are rotated between multiple school buildings, so there are times when an interpreter is needed and cannot be reached. Parents mentioned that confidentiality was an issue, so that while they may feel comfortable using the school interpreters for general issues, when it was something more personal, or serious, they preferred to find someone who they could trust. Not having readily available interpreters in each building prolongs the time it may take to resolve an issue and is a barrier to parents feeling empowered to advocate for their children's education. One parent, for instance, described multiple meetings with their child's school to raise concerns about an incident with their child's teacher. After trying to convey the concern to the administration, the parent was told to begin with the teacher, even though the teacher was the point of tension. Only after bringing an outside advocate to push the case to additional oversight within the district was the issue able to be resolved. Such incidents are not uncommon when language differences are compounded by an unfamiliarity with the institution and the ways to operate within its bureaucratic structure.

Rural districts are often not able to provide interpreters for non-English speakers. In some cases, parents rely on their children to convey messages to the administration, which can result in unintended consequences. In other cases, parents are encouraged to bring their own interpreters, such as for parent-teacher conferences. A school may even rely on the Spanish teacher if available. Rural districts and parents alike describe a situation in which they make do with what resources they have.

In all cases, rural and urban, familiarity and comfortableness with communicating in English dramatically increases the ability for parents to be actively informed about events, resources, and services available for their families. Language differences add a level of friction in communication that impacts all other areas of performance and involvement. This is clear when there is need to convey technical or detailed information, such as about how and when to apply for college financial aid or understanding what a GPA is and its importance. However, language also frames an understanding of events. Miscommunication or delayed response invites mistrust and erodes parent confidence in the school district.

"Kids don't get involved [in school activities] or stop being involved because they don't feel welcomed."

Nowhere is this best seen than in cases of bullying and student incidents that are racially or ethnically motivated. Latino parents who participated in the focus groups and interviews brought up the topic of school bullying without being prompted by the facilitator. They described instances in which their children, or the friends of their children, had been bullied by other students. In some instances, it took time for reports of the bullying to reach the parents, since their children did not open up about it right away. This raised the alarm for parents who felt the school was either not paying close enough attention to the behavior or intentionally did not reach out to Latino parents when there was an issue. Some parents described instances in which they had been called because the school disciplined their child for the incident when it was clear that their child had been the initial victim of bullying. Finally, some parents told of not being believed by the school administration or their child's teacher when they contacted the school about the stories their children recounted to them. It was only when the parents threatened to go to the superintendent that progress was made. A few parents described being fearful that there would be reprisals on the part of teachers or school administration against their child if they spoke up.

Latino parents who were interviewed made a clear distinction between bullying and racism, defining bullying as motivated by physical appearance (such as weight or wearing glasses) and racially motivated incidents involving a derogatory term, slur, or comment about one's nationality. Both were cause for concern, but it was commented that racially motivated incidents had become more common since the 2016 election cycle and that, from their point of view or knowledge, schools had made no special preparation to maintain a climate of safety, trust, and respect for Latino students. Separating bullying from racial slurs belies the fact that a child may be picked on for being different, including racial or ethnic difference, without overtly using racial or ethnic slurs. Likewise, defining a racially motivated event only in terms of a slur ignores the subtle ways in which racism and prejudice infiltrates social systems. Several participants described how Latino children experience a general sense of not feeling welcomed by their classmates and within the school due to racial or ethnic difference. In the words of one participant, "Kids don't get involved [in school activities] or stop being involved because they don't feel welcomed." For these Latino parents, the relationship with their children's schools is one in constant need of attention and easily frayed. Increasing the number of trusted points of contact would ameliorate the unease.

Recommendations

The Centro Latino of Iowa plays a keystone role in building and supporting the Latino community in Pottawattamie County, as well as connecting agencies and institutions to the Latino community. Given this position, growth in the scope and size of the Centro Latino of Iowa should be focused on a hub and spoke model. On the one hand, the Centro Latino of Iowa should strengthen and expand its role as the cultural and social hub for Latinos in the county and beyond. On the other, the Centro Latino of Iowa must continue to demonstrate its value to the larger community through being the bridge to agencies, institutions and employers across the county. It is recommended that the Centro Latino of Iowa formalize and strengthen its role through considering three areas of growth: expansion of facilities, implementation of a service navigator role, and being a base for community organizing.

Centro Latino of Iowa Community Center Expansion

The Centro Latino must assume its proper role as a community and cultural center. Latino focus group participants described the Centro Latino in two primary ways: a place of safety and a place of connection. Although happy that such a space exists, clients and members would like a space that can also play a larger role in community building. The current physical space of the Centro Latino is limiting. While there is some benefit in its proximity to social service agencies and institutions, the Centro lacks adequate space for family events and is not able to fully serve its capacity as a cultural hub.

At a bare minimum, the Centro Latino of Iowa should consider finding access to a large multi-use room, preferably connected to the main office and reception area with private consultation and office space within easy access. A multi-use room would allow for family activities, hosting community service fairs, and cultural events and classes. If adequate space were available, the Centro Latino could play host to social service agencies, either on a temporary basis (pop-up events and resource fairs) or by offering longer term rental space. This could be ideal because the Centro Latino is that safe place for community members and would lessen the hesitancy of going to an agency if at least the intake services were available on-site.

There is indication that a larger expansion in scope and scale to include childcare facilities would be welcomed by the Latino community. Indeed, given the need for reliable and affordable childcare so that families can participate in workforce, training, and educational opportunities, the feasibility of funding and operating a childcare center/preschool should be investigated. Community-based childcare models, including hybrid and mixed-income bilingual additive programs, have been successful in other communities, most notably in Iowa the Conmigo Early Education Center in Des Moines.

While it is important for the Centro Latino to have a solid, physical base as a point of contact for the community, there is need for workforce and life skills training in Spanish for some of the major employers in the county, especially those employers located in the rural areas. While employers see the need for workforce training and English language classes, they are unable to provide those trainings during the workday because of workforce shortages and the nature of the work in manufacturing and food processing plants. The Centro Latino of Iowa should investigate what mobile services look like for rural communities in the county, given the complexity of providing training off-site in communities where much of the workforce commute in, and support services are limited. Rural schools could also benefit from cultural-based youth programming, including self-esteem boosting leadership training, for Latino students.

Finally, Latino clients, community organizations, agencies, and institutions indicated several educational content and programming areas that are currently unavailable, under-available or not offered in a trusted, convenient environment. These included small business development, English language classes, cultural heritage activities for adults and youth, Spanish-language literacy, and specific workforce trainings.

Centro Latino as Service Navigator and Advocate

While it may seem obvious that Latino non-native English speakers require interpretation and translation services in order to gain the most advantage from offered programs, not all agencies have the capacity to hire and staff a full-time, dedicated Spanish interpreter or translator. Yet even when interpretation services can be accomplished in-house, families receiving the services are actually in need of more than just language interpretation. They often need assistance navigating an unfamiliar system. These wrap-around services include such things as making phone calls, making appointments, filling out paperwork, and gaining an understanding of the full scope of services available. In other words, families are in need of a navigator and advocate.

Social service agencies in the area have benefited from the ways in which the Centro Latino has assumed these roles as the trusted source of information within the Latino community. This kind of one-on-one case management and advocacy is much needed but, unfortunately, has the potential to consume the limited staff time of the Centro Latino, taking away from its larger programming mission. There is, however, a way to safeguard this work through the creation of a dedicated Navigator/Advocate position, potentially partially or fully funded through retainer services from various agencies. This same approach could be taken for interpretation services. The Dallas County, Iowa Health Navigator, funded through grant dollars and the United Way, offers a model in community support for such an advocate position. Advocate roles are crucial in bridging resources to community members, lowering barriers to services, and decreasing poverty indicators.

Centro Latino as Community Organizer

As argued in the section on housing, the Latino community in Council Bluffs is concentrated in particular areas of the city, including areas with high home ownership rates by Latinos. While the Centro Latino positions itself as a community and cultural center, the organization should also be reaching out into these neighborhoods to build civic capacity and the ability to mobilize. By working within the framework of existing neighborhood development efforts, the Centro Latino could take the lead on engagement with the Latino community so that neighborhood improvement reflects the efforts and will of the entire community. Neighborhood organizations have historically been a training ground for civic leadership and local-level democracy. By serving as a place-based community organizer, the Centro Latino can amplify the efforts of other organizations, helping them be more inclusive and representative of the city. At the same time, organizing and outreach where people live is a way to promote and grow the influence of the Centro Latino, continuing to build its clientele base.