Year Two:
Issues of Housing, Police-Community Relations, and Economic Development and Entrepreneurship
INTRODUCTORY LETTER FROM CO-CHAIRS

On behalf of the Illinois New Americans Policy Council, we are pleased to present the report of the second and final year of our policy project. This report offers strategies for assisting immigrants in setting down roots in our State and strengthening our communities.

The New Americans Executive Order signed by Governor Rod Blagojevich once again puts Illinois in the forefront of crafting innovative approaches to harness the talents and energy that immigrants bring to our state. The Order sets forth a comprehensive, proactive approach to immigrant integration that views newcomers as contributors who will continue to add to the prosperity and well-being of our entire state. This approach emphasizes the importance of partnerships among state agencies, local governments, community organizations, businesses, educational institutions, and other stakeholders to ensure successful immigrant integration.

We thank Governor Blagojevich and the state agencies that partnered in this effort. We are also grateful to the contributions of the Policy Council, the National Advisory Council, and experts in the areas covered in this report who provided great insight. Thanks to their input, our state will continue its leadership in bringing newcomers fully into our economy and our community, for the benefit of all.

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# TABLE OF CONTENTS

- Executive Summary ........................................................................................................ 5
- Summary of Recommendations ...................................................................................... 6
- Introduction .................................................................................................................... 9
- Setting Down Roots ....................................................................................................... 11
- Immigrant Homeownership ........................................................................................... 12
- Community Safety ......................................................................................................... 17
- Economic and Entrepreneurial Development ................................................................. 23
- Conclusion ...................................................................................................................... 28
- Policy Council Bios ........................................................................................................ 31
- Endnotes ........................................................................................................................ 33
Executive Summary

This report concludes a two-year process launched by Illinois Governor Rod Blagojevich on November 19, 2005, when he signed the New Americans Executive Order. This first-in-the-nation Executive Order has produced a comprehensive, strategic, and proactive state government approach to integrating Illinois’ 1.8 million immigrants and their families.

The Executive Order created the New Americans Policy Council, made up of business, faith, labor, community, philanthropic, and governmental leaders from across our state, to develop strategic policy recommendations for how the State can best move immigrant integration forward. The Illinois Coalition for Immigrant and Refugee Rights staffed the Policy Council’s work, with the assistance of national policy experts at the Migration Policy Institute and the National Immigration Forum. This work was made possible by the philanthropic support of the John D. and Catherine T. MacArthur Foundation, Carnegie Corporation of New York, and the Joyce Foundation. The Policy Council worked in tandem with the Office of New Americans Policy and Advocacy within the Governor’s Office, also created by the Executive Order. This Office coordinates the work of the Interagency Task Force, comprised of high-level state agency and department officials and charged with examining how the state government can systematically improve how it addresses our state’s immigrant population. Overall guidance came from a National Advisory Panel, an advisory council of national policy experts.

In December 2006, the Policy Council issued its Year One report, which focused on U.S. citizenship, acquisition of English, education, health care, and human services. That report included recommendations on how to address the challenges posed by adult immigrants and their children, as well as how state government agencies can change how they operate and work in partnership with other sectors to best respond to these challenges. Our work has inspired the governors of at least two other states, New Jersey and Washington State, to issue similar executive orders to begin work on immigrant integration strategies.

This Year Two report focuses on how immigrants set down roots in our community. The Policy Council considered the issues of housing and homeownership, police-community relations, and economic development and entrepreneurship. We looked at how the State can best help immigrants build assets, including homes and businesses, and become informed participants in our economy and community. We also reviewed how state government can best work to ensure the safety and security of changing neighborhoods by building positive relationships between law enforcement and newcomers. Throughout, we took into account the local nature of these issues, and considered how the State can strategically work in partnership with local government, business, labor, community organizations, and other local institutions to achieve these goals.

Like our Year One report, this report is based on the Policy Council’s understanding that integrating newcomers is in the best social and economic interest of all Illinoisans and will benefit all members of Illinois society. Unfortunately, without federal leadership on the immigration issue, other states and communities have taken a harsher approach toward...
immigrants, particularly the undocumented. In the name of cracking down on the undocumented, states such as Colorado, Arizona, and Oklahoma as well as localities such as Prince William County, Virginia, have enacted legislation that has intimidated immigrants both legal and undocumented, driven away immigrant workers and business owners, and undermined their economies and communities.

In contrast, Illinois has a long history of welcoming immigrants and bringing them into the greater community. Public officials from across the political spectrum have understood that wise governance seeks to include all members of our community and to foster their ability to contribute to the economy and society. Together with our Year One report, this report offers a comprehensive set of strategies for the State to accomplish this mission.

**SUMMARY OF RECOMMENDATIONS**

**Housing**

A home is one of the most important assets that one can own. For immigrants in particular, homeownership reflects a strong commitment to their new country and an investment in the future of their families and their community. Homeownership involves at least two key questions.

First, **are the potential homeowners ready to buy and maintain a home?** This question involves not just having sufficient funds and access to credit, but also knowing the risks. The recent rise in foreclosures, specifically those tied to subprime mortgages, reflect the need for greater understanding of the responsibilities that homeownership entails.

Second, **is there suitable housing to meet the needs of the homeowners’ household?** The housing market is facing a mismatch between the supply of available housing and the needs of immigrant families and households. In northeastern Illinois, current construction trends indicate a bias toward condominiums and large-lot single-family homes. In contrast, demand trends, particularly in light of growing immigrant populations, show a need for small-lot or attached single-family homes. How can the State help address this mismatch?

1. The State should advance a financial literacy campaign to offer Illinois residents, especially immigrants, the tools they need to buy homes and stay in them.

The Illinois Department of Financial and Professional Regulation (IDFPR), in collaboration with other relevant state agencies, should launch a statewide financial literacy initiative for Illinois residents. Such an initiative should target the needs of immigrant families, who may lack the language skills, education, and cultural fluency of native residents. Through this campaign, community organizations, employers, community colleges, local schools, and other institutions would host literacy programs and help develop culturally appropriate lesson plans to educate immigrants regarding the financial system in their new home country and other information they will need to be successful homeowners.

As a corollary, IDFPR should work with community organizations, mortgage brokers, banks, and credit unions to create a voluntary certification program for financial institutions to educate employees about how to better serve immigrant or limited-English-proficient (LEP) customers.

2. The Illinois Housing Development Authority (IHDA) should work with developers, local governments, and other stakeholders to better match the housing supply to the demographic and housing needs of immigrant households.

Developers should be encouraged to build appropriate affordable housing in targeted areas, and appropriate incentives should be offered. IHDA should coordinate and participate in discussions with developers, immigrant and worker advocates, and other community stakeholders to develop a common understanding of the various housing needs of immigrant families, including home size, types of rooms, and location. One outcome of these meetings should be recommendations for appropriate housing development ideas and strategies for communities to meet their immigrant and workforce needs.

**Community Safety**

The safety of the entire community hinges on **trust between residents and public safety officials.** Effective trust-building measures can encourage crime victims, witnesses, and other community members to cooperate with police in solving and preventing crime. How can public safety officials best build trust? First, departments must be able to communicate effectively with residents, ideally hiring civilian and sworn members who speak the same languages as the communities in which they serve. Departments must seek input from the community, including representation from community members on task forces and other
similar community-police commissions and boards. Finally, building trust requires instituting policies that are sensitive to community concerns. The following recommendations propose specific measures through which the State can take the lead to foster trust between public safety agencies and immigrant communities.

1. The Illinois State Police should encourage local communities to craft policies restricting police inquiries regarding immigration status.

Illinois State Police Directive ENF-031 limits the ability of ISP officers to ask about the immigration status of individuals they encounter. The City of Chicago, the Town of Cicero, and Cook County all have enacted similar restrictions. All of these policies are crafted so as not to undercut the ability to identify, prosecute, and punish serious offenders.

Policies that allow or require officers to ask about the immigration status of anyone they encounter undermine trust between public safety agencies and immigrant communities. Immigrant crime victims, including survivors of domestic violence, become reluctant to report offenses for fear that they or their family members will in turn be reported to immigration authorities. Witnesses to crimes similarly feel intimidated about coming forward, no less testifying in open court regarding what they have seen.

In addition, inquiry policies may lead to abuse and accusations of racial profiling. Such policies may be interpreted as encouraging officers to make stops in immigrant neighborhoods that may intimidate residents.

Public safety departments across the nation recognize that safety hinges on the ability of all people, including immigrants, to cooperate without fear. Many departments view inquiry policies as counterproductive and distracting from their duties of addressing violent or property crimes. In the words of recently-installed Milwaukee Police Chief Edward Flynn, “If someone shot you, is our first question, ‘What’s your immigration status?’ or ‘Can you describe your assailant?'”

Illinois State Police Directive ENF-031 balances the need for effective law enforcement with the need for immigrants to feel safe when they encounter the ISP. The directive is a good example of how state and local police departments can foster trust with immigrant communities. The State should encourage other local jurisdictions throughout Illinois to enact similar directives.

2. The State should lead an initiative to develop a statewide recruitment campaign among state and local public safety agencies to attract and recruit immigrant and bilingual personnel.

A key factor in building stronger ties between immigrant communities and public safety agencies is the ability of public safety officers and personnel to communicate effectively with immigrants and to handle incidents in a culturally-sensitive manner. Immigrants who are willing to serve as officers, as community liaisons, and in other official capacities can help build these ties. The Office of New Americans Policy and Advocacy should encourage a statewide recruitment strategy for both officers and civilian positions that is coordinated with other county and municipal public safety departments.

In addition, the Illinois Law Enforcement Training and Standards Board (ILETSB) should ensure that training for all public safety officers and personnel includes tactical training on serving and interacting with limited-English-proficient individuals and immigrants, both during the police academy and as part of continued education.

3. Representatives of immigrant communities should be appointed to state boards overseeing public safety policies.

The State should ensure that appointees and the people staffing panels are sensitive to the concerns of the immigrant community. Examples of panels include the Illinois Law Enforcement Training and Standards Board, the Illinois Criminal Justice Information Authority, the Illinois State Police Merit Board, and the Racial Profiling Prevention and Data Oversight Board.

Economic Development

As the State strives to foster economic growth and provide economic opportunities throughout Illinois, it must remember that immigrants are key contributors to our success. In particular, immigrants fuel economic activity not just as workers and consumers, but also as entrepreneurs. Immigrants engage in entrepreneurial activity at significantly higher rates than native-born Americans, and immigrant-founded businesses represent a quarter of all U.S. firms in technology and engineering. How can the State best include immigrants in its economic development planning? How can it provide potential entrepreneurs, including immigrants, with the information and financing they will need to be successful?
1. The Illinois Department of Commerce and Economic Opportunity (DCEO) should identify and address the potential contributions of immigrant and refugee residents of the state as it coordinates its business development and local government assistance efforts.

DCEO is working with other state agencies to plan and implement regional economic development strategies. The plans will be used as a guide for investing in established regions to increase the skills of workers, create and market business incentives, and highlight existing natural resources. In planning and implementing these strategies, DCEO should fully incorporate the potential contributions of immigrants as workers, business owners, and community leaders. DCEO should bring into this process ethnic chambers of commerce; immigrant-led community organizations; trade associations such as the Illinois Restaurant Association, the Illinois Green Industry Association and the Illinois Hospital Association that represent businesses that rely on immigrant workers; educational institutions that serve immigrants and their children; and other local and regional stakeholders.

Examples of policies and programs that would reflect the interests of the immigrant community include bridge programs and skills training in high-demand, well-paying jobs, as well as technical, financial, and succession support to entrepreneurs looking to start a small business. Such programs could build upon work that the State is conducting to address critical skills shortages in areas such as nursing (especially given the demand for bilingual nurses) and manufacturing.

2. DCEO should launch a comprehensive training program targeted at potential entrepreneurs, specifically recognizing the needs of immigrants.

DCEO should work with other relevant state agencies and community organizations to organize training workshops offered in multiple languages in targeted communities and at ethnic chambers of commerce. Such workshops should offer multiple levels of training, beginning with basic financial literacy. They could be conducted through DCEO-funded entrepreneur centers statewide.

A statewide consumer-level financial literacy campaign for all residents of Illinois should include a track for non-English speakers. (See housing recommendations above.) Through such a campaign, classes would be offered in the community and students would learn the English necessary to successfully navigate the financial systems they encounter in their daily lives. DCEO and other relevant state agencies should work with ethnic chambers of commerce, local banks, and other community institutions to develop this program.

More advanced workshops should educate current and potential immigrant entrepreneurs on the cultural and legal differences between their countries of origin and the United States. These workshops would emphasize business regulations including incorporation, licensing, tax, workplace safety, labor, and employment laws. They would also provide information on additional resources for new business owners, including financial assistance and peer support.

DCEO should also offer workshops that address succession issues that many small businesses face when owners retire and want to pass on the business to family members or employees. Specific workshops should engage organizations representing immigrant-heavy industries such as the Illinois Restaurant Association, Illinois Green Industry Association, and Illinois Hospital Association as well as community organizations to train potential successors on the necessary management and ownership skills to assume an existing business.

Finally, DCEO should take primary responsibility for the development and implementation of these recommendations.

3. The State should fund and implement a micro-lending program to increase access to capital for small business owners.

A major obstacle for many small business owners is lack of financing. Access to small loans that allow people to build a credit history, and from there gain access to larger amounts of credit, would assist many residents of Illinois, both immigrant and non-immigrant, to become business owners. Micro-lending models have gained renewed attention after the Grameen Bank and its founder, Muhammad Yunus, won the Nobel Peace Prize in 2006.

The Illinois Works capital plan contains funding for a micro-lending program for potential entrepreneurs, specifically immigrants, women, and ex-offenders. DCEO has done the background work to map where there is a need, who could make referrals, and who could act as lenders. The General Assembly should fund this initiative, and DCEO should promptly implement it.
Introduction

This report is the second to be issued by the New Americans Policy Council, a panel of prominent leaders from business, faith, labor, philanthropy, government, and local communities with experience in the field of immigrant integration. Illinois Governor Rod Blagojevich appointed this council as part of the first-in-the-nation New Americans Executive Order that he signed in November 2005.

Illinois Governor Rod Blagojevich appointed this council as part of the first-in-the-nation New Americans Executive Order that he signed in November 2005. The Executive Order seeks to create a strategy for how our State government could make the most of the potential contributions of the 1.8 million immigrants in our state, and move forward the integration of these immigrants and their families into our community.

The Policy Council’s mission has been to make recommendations for proactive strategies in several key areas. The Policy Council’s approach emphasizes empowering immigrants to participate to the fullest possible extent in our state’s social, political, and economic life while building strong bonds within their local communities. The Policy Council met several times in 2006 and 2007 to hear presentations from experts in the issue areas under consideration, discuss possible courses of action, and develop the recommendations that we presented in our Year One report and in this, our Year Two report. The Policy Council also conducted consultation dinners throughout the state to get input from hundreds of immigrant leaders and allies working on a daily basis in immigrant communities and witnessing first-hand the challenges of integration.

Our Year One report, “For the Benefit of All,” focused on assisting new immigrants in their development of language, job, and civic skills, acknowledging their significant contributions to the Illinois economy and removing barriers to expanding their economic potential. The Council recognized that increased civic participation required concerted efforts to move eligible residents to citizenship. Our Year One report also stressed the importance of maximizing the potential of the children of immigrants, who are often raised in non-English-speaking households by parents who may be daunted by a school system with which they are unfamiliar. Our approach is to leverage the dual language potential of immigrants’ children while actively engaging immigrant parents in their children’s education. Finally, we encouraged the implementation of specific state policies and practices that would enhance immigrant access to the wide range of services and opportunities offered by the State of Illinois, pointing out that program effectiveness was maximized when tied to local partnerships and when resources lie close to where immigrants live and work.

While the Year One report focused on supporting individual immigrants and immigrant families in their potential for advancement, this year’s report focuses on establishing roots, investing in local communities, and fostering a shared sense of community and belonging. We examine housing, community safety, and the role of immigrants in the state’s economic development plans, and point out ways to seize the enormous contributions of immigrants to small business and entrepreneurship for the betterment of all people in the state of Illinois.

The issues addressed in Year Two are largely areas under local control, as opposed to state government purview. The overarching role of the State here is to create an environment where localities are provided with support and incentives to achieve full economic integration of their immigrant
residents through resources like entrepreneurship assistance and housing counseling. The State should participate as a full partner with local communities, and provide concrete support for local governments who have the leadership responsibility to fully integrate immigrants at the community level.

Alongside local government, another key partner for the State is the array of local community organizations that work with immigrants and refugees, particularly in emerging immigrant communities. Many of the recommendations this year (as in Year One) respond to the last challenge from Year One - to ensure practical, local access to state programs. Many of the Year Two recommendations rely on collaboration between the State, community institutions, and local governments to successfully implement integration strategies.

What is immigrant integration?

Immigrant integration is a dynamic, two-way process in which newcomers and the receiving society work together to build secure, vibrant, and cohesive communities. As an intentional effort, integration engages and transforms all community members, reaping shared benefits and creating a new whole that is greater than the sum of its parts.
This year’s work is about fostering a shared sense of community, establishing roots and permanence, investing in the community and creating a sense of belonging. While the first report was about individual advancement and development, this one is about individual contributions.

The recommendations lend themselves to a discussion of three main ways the State can work with immigrants to put down roots in Illinois, for the benefit of the greater community:

1. Community Education:
   Immigrants need certain information to function successfully in Illinois. There are two main ways this education can be provided:
   A. Ensuring access to government information to those who seek it
   B. Active outreach by state agencies

2. Asset-Building:
   The Policy Council addressed two major assets in these recommendations:
   A. Homes
   B. Small businesses

3. Partnerships for Progress:
   One goal in Year Two is to promote partnerships with local governments and communities and to create localities that are pro-immigrant and pro-community. Community education is one vehicle for building these relationships. State partnerships addressed in these recommendations include those with
   A. Local governments
   B. Organizations within communities, such as chambers of commerce, banks, mortgage brokers, and schools
   C. Community-based, faith-based, social service, labor, and ethnic organizations

Ensuring that immigrants are able to put down roots in a community lends at least four benefits for local communities and the state as a whole:

1. Stable Communities:
   Specifically addressed through the homeownership and police-community relations recommendations

2. Growing Economy:
   Facilitated by the economic development and homeownership recommendations

3. Safe and Secure Communities:
   Through good and effective police-community relations

4. Good Neighbor-to-Neighbor Relations:
   Fostered by appropriate housing and well-informed homeowners, as well as effective police-community relations
The research is clear: homeownership enhances family stability and household financial security while being unparalleled in its contribution to the social and economic well-being of neighborhoods and communities. Immigrants are a significant untapped market for homeownership because of their growth in numbers and lower rate of homeownership when compared to the native-born. There is little expected growth in homeownership among the native-born, with already high rates of ownership and a low birthrate. In the context of the recently slowed housing market, there are substantial market incentives to promote homeownership among immigrants. Indeed, Harvard University’s Joint Center for Housing Studies stressed the importance of immigrants to the future health of the U.S. real estate market, noting that “the foreign-born are increasingly vital to the housing market, representing some 14 percent of recent homebuyers and 18 percent of renters in 2005.”

Immigrant homeownership is an important economic engine for communities. Neighborhoods benefit from high rates of homeownership because owners stabilize a community while they take a vested interest in their property. A recent study of two cities in Massachusetts found that immigrant homeownership stemmed declines in the housing market, led the revitalization of the housing stock, and enhanced the character of neighborhoods. Immigrants are a significant untapped market for homeownership because of their growth in numbers and lower rate of homeownership when compared to the native-born. There is little expected growth in homeownership among the native-born, with already high rates of ownership and a low birthrate. In the context of the recently slowed housing market, there are substantial market incentives to promote homeownership among immigrants. Indeed, Harvard University’s Joint Center for Housing Studies stressed the importance of immigrants to the future health of the U.S. real estate market, noting that “the foreign-born are increasingly vital to the housing market, representing some 14 percent of recent homebuyers and 18 percent of renters in 2005.”

The Center acknowledged the important contributions of immigrants to “lifted household growth,” increased racial and ethnic diversity of the country’s households, and the revitalization of inner cities. Immigrants not only represent a significant market opportunity for the sagging real estate market; their progress towards homeownership will create new opportunities in the many economic sectors tied to housing, renovation, and construction.

More than 10 million immigrants who arrived in the U.S. during the 1990s will soon enter their “prime phase for becoming new homeowners,” according to the Center for Housing Studies. In Illinois alone, immigrant homebuyers are estimated to represent more than $2.6 billion in new mortgages if just five percent of Illinois foreign-born households originate a new mortgage with an average value of $120,000. The undocumented immigrant population could make additional significant contributions to the housing market if their participation were enabled. Estimates range considerably, but undocumented immigrants could represent $44 billion in loan originations.

Homeownership also has significant social psychological benefits: people who own homes feel better about themselves, the dwellings in which they live, and their neighborhoods. Homeowners tend to be better citizens as they have a greater tendency than non-homeowners to become actively engaged in their community’s voluntary and civic activities. For immigrants, the purchase of a home represents a significant accomplishment; it indicates the successful navigation of a host of barriers confronted in their new country.

To the communities in which they purchase, immigrant homeownership indicates that the family is making a committed investment. Immigrant homeownership is an important economic engine for communities. Neighborhoods benefit from high rates of homeownership because owners stabilize a community while they take a vested interest in their property. A recent study of two cities in Massachusetts found that immigrant homeownership stemmed declines in the housing market, led the revitalization of the housing stock, and enhanced the character of neighborhoods.

Homeownership is also important for immigrants because it is an accessible route to capital accumulation. The Center for Responsible Lending found that current low levels of homeownership among certain populations (such as Hispanics) is partly to blame for the “significant wealth gap between Hispanics and non-Hispanic whites,” which takes into account both income and assets. According to the Fannie Mae Foundation, 70 percent of immigrants identified buying a home as a “milestone” in their lives, and that 28 percent of immigrant renters saw buying a home as their “number-one priority.”

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and possibly as much as $65 billion. Facilitating homeownership among our immigrant population serves multiple goals: immigrants gain access to greater financial security and a sense of well-being while communities benefit from the stability and commitment that homeowners bring to an area.

CURRENT IMMIGRANT HOMEOWNERSHIP IN ILLINOIS

The homeownership rate among immigrants in Illinois was 63.2 percent in 2005, compared to 71.0 percent for the native-born population. Overall, immigrant homeowners headed 15.0 percent of all Illinois households in 2005. Immigrants have driven homeownership expansion in Illinois by purchasing tens of thousands of new homes in recent years. The number of immigrant homeowners in Illinois increased by 119,431 from 2000 to 2005, accounting for 42.2 percent of homeownership growth during that period. But since immigrants account for 48.8 percent of overall household formation, their homeownership rates could be much higher.

Table 1: Immigrant and Native Born Homeownership in Illinois, 2000 and 2005.

<table>
<thead>
<tr>
<th></th>
<th>Number of Illinois Owner-Occupied Households 2000</th>
<th>Number of Illinois Householders (Renters and Owners) 2000</th>
<th>Number of Illinois Owner-Occupied Households, 2005</th>
<th>Number of Illinois Householders (Renters and Owners) 2005</th>
<th>% Homeowners 2000</th>
<th>% Homeowners 2005</th>
<th>Share of Growth in Homeownership 2000-2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Native-born</td>
<td>2,781,882</td>
<td>3,987,435</td>
<td>2,945,701</td>
<td>4,131,577</td>
<td>69.8%</td>
<td>71.3%</td>
<td>57.8%</td>
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<tr>
<td>Foreign-Born</td>
<td>348,525</td>
<td>600,764</td>
<td>467,956</td>
<td>738,263</td>
<td>58.0%</td>
<td>63.4%</td>
<td>42.2%</td>
</tr>
<tr>
<td>Total</td>
<td>3,130,407</td>
<td>4,588,199</td>
<td>3,413,657</td>
<td>4,869,840</td>
<td>68.2%</td>
<td>70.1%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Some immigrant groups have fared better than others in the housing market. The highest rate of homeownership in Illinois is to be found among northern and western European immigrants, at 79.6 percent in 2006, followed by south-east Asian immigrants at 75.0 percent. Asian immigrants overall had a homeownership rate of 66.6 percent, compared to 58.2 percent among all Latin American immigrants and 58.4 percent among Mexican immigrants. Only 49.8 percent of Central American immigrants and 42.3 percent of African immigrants owned their own homes.

MATCHING SUPPLY WITH NEED

The Policy Council believes that it is in the best interest of the State of Illinois to address home purchasing issues specific to immigrants now, since their demand for housing will continue to rise as their population grows in Illinois, and because immigrant home purchasing will add significant robustness to the Illinois economy. Studies show that the housing demands and opportunities as well as the financing choices of immigrants are often different from those of the native-born population. One study of foreign-born, first-time homeowners found that immigrants were "saving more and stretching their incomes more to become homeowners." Immigrants tend to make higher down payments than the native-born, although this varies by group, with Asians putting down the largest and Hispanics the smallest. The median home value for immigrant first-time homebuyers (those who bought their first home between 1997 and 2001) was $150,000 compared to $100,000 for native-born. This difference is partly due to immigrant homebuyers being concentrated in large metropolitan areas, where real estate is expensive.

One critical issue facing immigrant homebuyers is the availability of housing that suits the needs of their families. Immigrant households, which often include extended family members such as grandparents, aunts, and uncles, tend to be larger than those of natives. Such households require affordable (small-lot or attached) single family houses. In northeastern Illinois, however, current construction trends indicate a bias toward condominiums and large-lot single-family homes. As more immigrant families enter the housing market, this mismatch between their needs and construction trends will increasingly mean that these families will face either inadequate or excessively expensive housing if the trends are not adjusted.

Table 1: Immigrant and Native Born Homeownership in Illinois, 2000 and 2005.
Recommendation

The Illinois Housing Development Authority (IHDA) should work with developers, local governments, and other stakeholders to better match the housing supply to the demographic and housing needs of immigrant households.

Developers should be encouraged to build appropriate affordable housing in targeted areas, and appropriate incentives should be offered. IHDA should coordinate and participate in discussions with developers, immigrant and worker advocates, and other community stakeholders to develop a common understanding of the various housing needs of immigrant families, including home size, types of rooms, and location. One outcome of these meetings should be recommendations for appropriate housing development ideas and strategies for communities to meet their immigrant and workforce needs.

Two State of Illinois best practice initiatives were highlighted in a recent HUD report on state and local government efforts to increase the availability and affordability of homes by reducing regulatory barriers:

• "Illinois requires an analysis of the impact on affordable housing for every bill that potentially increases or decreases the cost of constructing, purchasing, owning, or selling a single-family residence. 1992, H.B. No. 3803, P. 5033."

• "The Illinois Local Planning Technical Assistance Act defines a comprehensive plan, which must include a housing element, whose ‘purpose... is to document the present and future needs for housing within the jurisdiction of the local government, including affordable housing and special needs housing; take into account the housing needs of a larger region; identify barriers to the production of housing, including affordable housing; access [sic] the condition of the local housing stock; and develop strategies, programs, and other actions to address the needs for a range of housing options’ (emphasis added) [sic]. 2002, H.B. 4023/Public Act 92-0768)."24

Other states referenced in the HUD report have model programs that Illinois may consider implementing. Florida, for example, has a statute that requires expediting the permitting process for affordable housing projects.25 Connecticut authorizes its municipalities to incorporate "inclusionary zoning" that will allow for long-term retention of affordable housing through the uses of restricted deeds, density bonuses, and payment into an affordable housing trust fund.26

FINANCIAL LITERACY

All potential homebuyers face challenges associated with learning how the home purchasing process works. But immigrants are at a particular disadvantage because of language barriers and a lack of familiarity with the American home financing system.27 Potential immigrant homebuyers report considerable confusion with regard to the most basic of issues, such as the importance of credit scores. Immigrant homebuyers often lack basic financial literacy concerning bank accounts and access to loans, either because such services did not exist in their country of origin, were not readily available, or were untrustworthy.

Because of their relative lack of financial literacy, immigrants are susceptible to predatory lending. Recent increases in foreclosures have brought greater scrutiny to the lending practices of the subprime mortgage market. While subprime lending has improved access to credit for immigrants who would be unable to obtain a loan in the prime market, it has also at times resulted in predatory lending. According to the Center for Responsible Lending, predatory lending occurs when individuals who would be eligible for lower prime loans are instead sold subprime loans, when excessive fees are charged, when unnecessary products are sold as mandatory, and when other means are used to take unfair advantage of the loan recipient. In 2001, the Center estimated that predatory lending practices would unnecessarily strip $9 billion annually from consumers.28 In addition, predatory loans are more likely to result in foreclosures, resulting in lost equity for the homeowner. According to the Woodstock Institute, high-risk lending practices can also lower home values for the community at-large.29

Studies show that predatory and subprime lending practices disproportionately impact immigrants. One study showed that minority homeowners were 3.6 times more likely than whites to receive a high cost loan in the six metropolitan areas studied, one of which was Chicago, while another found that Latinos were more likely than whites to use expensive loan products.30 The National Community Reinvestment Coalition found that in immigrant neighborhoods (those where more than 50 percent of residents are foreign-born), as income increased among borrowers, so too did lending disparities. The Coalition stated “the abilities of a broad segment of the American population to build wealth through homeownership are impeded by the prevalence of high cost lending that drains homeowner equity.”31 Subprime lenders are under no obligation to refer clients with good credit profiles to prime lenders, even if they work together. Therefore, subprime lenders are not disclosing lower
Many Latinos use mortgage brokers that are not fully licensed or regulated, depending on the state where they are located. This preference for mortgage brokers, rather than banks, stems from the lack of competition among prime lenders in immigrant and minority neighborhoods and the language and cultural compatibility of mortgage brokers, who are more likely than other financial institutions to give off the sense that the loan is “personal,” rather than simply a business transaction.

Mainstream financial institutions can help immigrants overcome language, education, and cultural barriers by creating joint ventures with organizations that are knowledgeable about specific immigrant populations. Community-based organizations already play a major role in educating immigrant homebuyers; the trust and reputation that these groups have with immigrant communities can continue to be harnessed for homeowner education. Culturally sensitive homeowner education and lending services are critical components for improving the homeownership rates among immigrants. They have been proven to work best when designed to fit the specific needs of each immigrant group. Partnerships that include community organizations appear to the most efficient and effective means to achieve this objective. State and local governments have an important role to play in encouraging, funding, and regulating these efforts.

Best Practice: Minnesota Homeownership Center
The Minnesota Homeownership Center has been recognized as a best practice model for educating and assisting immigrant homebuyers. The Center serves as the central point of a network of community organizations (rather than many uncoordinated stand-alone programs and organizations), as well as a point of communication for lenders, mortgage brokers, realtors, and state and local government officials. Homeownership education is one of the Center’s primary programs, but it also helps to prevent foreclosures, provides funding to other groups, and allows for the sharing of information between different types of actors. The Center also developed standardized curricula for organizations (where before each organization had its own) and coordinated with five organizations to conduct the trainings. The Center has reached a diverse set of immigrant groups (Cambodians, Hmong, and Latinos) by partnering with community organizations who then hired community members to conduct trainings and act as resources. Being able to speak the language and understand the culture of each immigrant group has been crucial. Trust was not immediate; each organization had to overcome skepticism through proven results. Between 1994 and 2000, the Center provided mortgage counseling to 4,799 households and helped 3,967 households, with an average income of $33,584, purchase homes of an average price of $107,668.

Best Practice: Illinois Department of Human Services Asset Illinois Program
Financial and cultural obstacles have prevented many immigrant families from purchasing the most sought-after asset: a home. In partnership with the United States Department of Health and Human Services, Illinois Housing Development Authority, and Partnership for Homeownership, IDHS recently introduced Asset Illinois to make homeownership both affordable and accessible. Asset Illinois is encouraging individuals to save, build assets, and increase financial worth. Through the program, 850 middle-income immigrant families can have the assets they accumulate during the course of the program be matched by the State to go toward the purchase of a home. Asset Illinois has sought to remove language barriers and make homeownership more accessible to immigrants, especially Latinos, who make up 25 percent of the homebuyer market, by introducing the program in a Spanish language press conference. The program will in the future also provide financing for starting a business and pursuing secondary education.

Recommendation
The State should advance a financial literacy campaign to offer Illinois residents, especially immigrants, the tools they need to buy homes and stay in them.

The Illinois Department of Financial and Professional Regulation (IDFPR), in collaboration with other relevant state agencies, should launch a statewide financial literacy initiative for Illinois residents. Such an initiative should target the needs of immigrant families, who may lack the language skills, education, and cultural fluency of native residents. Through this campaign, community organizations, employers, community colleges, local schools, and other institutions would host literacy programs and help develop culturally appropriate lesson plans to educate immigrants regarding the financial system in their new home country and other information they will need to be successful homeowners.
As a corollary, IDFPR should work with community organizations, mortgage brokers, banks, and credit unions to create a voluntary certification program for financial institutions to educate employees about how to better serve immigrant or limited-English-proficient (LEP) customers.

**Best Practice: National Economic Development Advocacy Project**
The NEDAP National Justice Community Financial Literacy and Justice Course offers immigrants fundamental financial skills through workshops addressing issues of key interest and importance: immigrant rights in banking, use of Individual Taxpayer Identification Numbers (ITINs) in the tax and banking system, sending money home, establishing credit history, and homeownership.36

**Best Practice: ILUMINA**
Mainstream financial institutions have sought to partner with organizations with cultural knowledge and language skills of Latinos. In 2007, Wells Fargo partnered with the Hispanic National Mortgage Association (HNMA), a for-profit secondary mortgage corporation, to launch ILUMINA. ILUMINA combines the breadth of Wells Fargo’s financial products with the cultural knowledge and language skills of HNMA. Through ILUMINA, Wells Fargo for the first time has offered culturally sensitive packages addressing the special needs of Latino immigrants. Unfortunately, such alliances do not extend to loans based on federal Individual Taxpayers Identification Numbers (ITINs), with the result that a large segment of the immigrant population continues to depend upon mortgage packages that lack special products and competitive services.37

**Best Practice: Freddie Mac and Devon Bank**
Freddie Mac, the largest mortgage lending institution in the United States, bought financing products from Devon Bank, thus enabling it to gain access to a homebuyer market of 2.5 million Muslim households. Devon Bank was the first institution to create home financing products that were not only in accordance with state and local law, but also consistent with Islam. The bank worked closely with U.S and overseas Islamic scholars and ultimately secured approval of the Shariah Supervisory Board of America, which oversees the consumer practices of more than six million Muslims in America. In purchasing such products, Freddie Mac is recognizing and accommodating the particularized needs of immigrants, who are increasingly in the loan buyer’s shoes.38
The safety of a community hinges on a relationship of trust between residents and police. Crime reporting, criminal investigations, the protection of safe space, and the exercise of justice cannot occur without effective communication between these two parties. Public safety agencies earn community respect when they act in a professional manner, seek the input of community residents, and institute policies that are sensitive to community concerns.

Proactive steps to build such relationships should be taken in communities with significant immigrant populations. Experiences of equality in personal security and justice are essential in a pluralistic society committed to notions of fairness and the rule of law. New immigrants’ well-being and sense of belonging to our society flourish when they experience protection from crime, witness crime prevention in their neighborhoods, and have evenhanded encounters with law enforcement authorities.

Good communication and mutual trust between law enforcement and members of immigrant communities do not come without effort. Both public safety officers and immigrants face language barriers to communication, many immigrants have cultural predispositions toward authority figures, and both live in a changing policy environment in which some departments favor punitive attitudes towards immigrants under the guise of protecting security, while others prioritize the safety and security of everyone.

The gap between the actual incidence of crimes and the number of crimes reported to the authorities is presumed to be much wider among immigrants than in native-born communities. While immigrants are more likely to encounter law enforcement as crime victims and witnesses than as perpetrators, language differences between these two groups prevent them from reporting crimes and helping to solve them. Police report difficulties ensuring public safety when they cannot communicate with a large share of a community’s residents. In addition, immigrants face other pressures that deter them from reporting crimes, such as shame and embarrassment within the community, negative perceptions and experiences they bring from their native countries, and lack of familiarity with the court system and hardships (such as lost wages or possible retaliation) if they get involved.

OVERCOMING LANGUAGE BARRIERS

Overcoming language barriers is perhaps the most significant and easily addressed of the barriers that stand between immigrants, law enforcement, and public safety. Title VI of the federal Civil Rights Act of 1964 prohibits discrimination on the basis of race, color, and national origin in programs and activities receiving federal financial assistance. Title VI specifically requires police agencies that receive federal assistance to take reasonable steps to ensure that their services are meaningfully accessible to those who do not speak English well; failure to do so may constitute discrimination on the basis of national origin, and such protections extend to undocumented immigrants. Executive Order 13166, signed by President Clinton in August 2000, strengthened Title VI when it stated that each federal agency shall “work to ensure that recipients of federal financial assistance provide meaningful access to their limited English proficient (LEP) applicants and beneficiaries,” thereby requiring that state and local agencies that receive federal funds develop guidelines that guarantee access to persons...
with limited English proficiency. In other words, it is not just a good idea for public safety departments to take steps to increase access to their services among foreign-born populations—it is also Federal law.

**Vera Institute of Justice**

**When is it important to translate written communications?**

The Department of Justice (DOJ) recommends that recipients of federal funding translate “vital” written materials into the language of “each frequently encountered LEP group eligible to be served and/or likely to be affected by the recipient’s program.” As examples of vital written materials, the DOJ guidance lists the following:

- consent and complaint forms;
- intake forms with the potential for important consequences;
- written notices of rights;
- notices of denial, loss, or decreases in benefits or services;
- notices of parole and other hearings;
- notices of disciplinary action;
- notices advising LEP persons of free language assistance;
- prison rule books;
- tests that measure competency for a license, job, or skill that does not require knowledge of English;
- applications to participate in a program or activity or to receive benefits or services.

Determining whether a particular document is “vital” is not always straightforward. Agencies should consider a variety of factors, such as the nature of the service involved, the importance of the information being communicated, whether the communication provides access to other programs or services, and whether it helps the agency to operate more efficiently. Finally, it might be cost-effective to translate forms that are used frequently into the languages of commonly served populations.

Language barriers also have a direct bearing on the success of community-oriented policing, a method increasingly adopted by police departments to guide their interactions with local community stakeholders. Community-oriented policing encourages police to actively engage residents in working partnerships in order to promote public safety and reduce crime. To be successful, community-oriented policing requires effective communication and the trust and cooperation of community members. According to the Vera Institute of Justice, community-oriented policing encounters its greatest challenges with immigrants. Many immigrants are culturally disposed to be fearful of the police, especially if they come from countries with corrupt, repressive, or violent law enforcement and criminal justice systems. After the September 11, 2001, terrorist attacks, perpetrated by visitors to the United States, local and state authorities faced mounting pressure to enforce immigration violations, which would have ratcheted up immigrant fears of police. Under these conditions, taking active measures to build trust and cooperation between immigrants and law enforcement takes on increased urgency.

In order to achieve effective community-oriented policing, public safety departments should develop language-access initiatives to expand their capacity to interface with immigrants. Such measures can include arranging for the services of qualified voluntary community interpreters under confidentiality agreements or contracting with qualified outside in-person or telephonic interpreter services. Agencies from different municipalities can form pooling agreements to use these services, increasing their cost effectiveness. Several appellate court cases suggest that accurate written translation of vital materials, such as *Miranda* rights, serve local communities more effectively than dependence on untrained interpreters without appropriate technical vocabularies or law officers with part-time skills in a second language.

In the end, measures that offer the most promise of significantly enhancing police-community relations and community safety include hiring competent staff interpreters and bilingual law enforcement officers.

**Recommendation**

The State should lead an initiative to develop a statewide recruitment campaign among state and local public safety agencies to attract and recruit immigrant and bilingual personnel.

A key factor in building stronger ties between immigrant communities and public safety agencies is the ability of public safety officers and personnel to communicate effectively with immigrants and to handle incidents in a culturally-sensitive manner. Immigrants who are willing to serve as officers, as community liaisons, and in other official capacities can help build these ties. The Office of New Americans Policy and Advocacy should encourage a statewide recruitment strategy for both officers and civilian positions that is coordinated with other county and municipal public safety departments. In addition, the Illinois Law Enforcement Training and Standards Board (ILETSB) should ensure that training for all public safety officers and personnel...
includes tactical training on serving and interacting with limited-English-proficient individuals and immigrants, both during the police academy and as part of continued education.

**Best Practice: Summit County Sheriff's Office and the City of Lorain Police Department Model Language Access Policy**

The Summit County Sheriff's Office in Ohio formed a committee of statewide law enforcement officials to develop a standard policy for interacting with limited-English-proficient persons. The policy is intended to serve as a model for law enforcement agencies throughout the nation.

The Summit/Lorain project committee brought together law enforcement officers, prosecutors, criminal defense attorneys, and representatives from immigrant communities. The committee was also assisted by an advisory board of experts from the interpreting community and employees of the U.S. Department of Justice’s Civil Rights Division. The committee produced a list of every kind of law enforcement scenario, including civilian inquiries, fender benders, breathalyzer tests, and criminal reports. The group consulted with law enforcement experts from around the country to develop this comprehensive list. The committee then analyzed what level and type of language assistance was appropriate at each point of interaction between law enforcement and the public. The group also surveyed law enforcement officials in 49 states to learn about their policies and practices for overcoming language barriers.

The resulting language access plan—a model for LEP policy—is a detailed and comprehensive document. The plan includes general procedures for hiring bilingual staff; recruiting and hiring interpreters; translating vital documents; quality control; transcribing and translating audio and video tapes; booking and medical intake at confinement facilities; contracting with telephonic language services; reviewing demographic trends; and using a flash card communications booklet to help identify an individual’s language. The policy also includes detailed instructions for law enforcement personnel to follow when encountering a person with limited English proficiency, including the duties and responsibilities of the communications department, supervisors, and patrol officers. Finally, the policy includes a point of interaction chart, which lays out the list of possible points of interaction and possible ways of overcoming language barriers at each of those points. The Summit/Lorain project also created language identification cards in 56 languages in collaboration with the Ohio Office of Criminal Justice Services, the National Association of Judiciary Interpreters and Translators, and the American Translators Association.

**Best Practice: Brookline Police Department**

The Brookline (Massachusetts) Police Department has taken several measures to address the concerns and needs of immigrant communities with the greater goal of making sure that all members in its community believe themselves to be treated in a fair and unbiased manner. First, the Department has sought to recruit minority applicants, with special efforts to hire minority applicants who speak Chinese, Russian, and Spanish. Its ranks now boast fluency in seven languages (Chinese, Russian, Spanish, Japanese, French/Creole, Greek and American Sign Language), which the department declares is critical to working in partnership with the community to solve problems, proactively prevent crime, and apprehend violators of the law.

In addition to ensuring that basic communication is possible with the community it serves, the Department has also required extensive training of its officers regarding preconceptions among community members, focusing on role-paying exercises to understand why community members may fear or be intimidated by police action. The Department also began voluntarily tracking data on traffic stops, field interrogations and citizen complaints by race, ethnicity, and gender. It has made these data available for public viewing and reviews any appearance of inconsistent enforcement. These efforts in the areas of recruitment and hiring, education and training, community outreach, data collection, and accountability have forged a strong partnership between the police and the community in fighting crime in the area.
ENSURING COMMUNITY REPRESENTATION IN POLICE AFFAIRS

Cultural barriers may also limit immigrant communities’ cooperation with police. Many immigrants bring a mistrust of police with them from their home countries, which prevents them from understanding how the U.S. criminal justice system differs from the one they were used to. According to Transparency International (a European-based NGO that monitors corruption worldwide), in countries outside Europe and North America, police officers are the most often bribed public officials, leaving people with negative perceptions about their governments’ attempts to fight corruption.50

Research by The Vera Institute of Justice has found that developing regular channels of communication between immigrant community representatives and the police can build trust and “create a space where tensions can be resolved before they become damaging.”51 Such efforts are most successful when endorsed by top officials and policy makers. Police should also understand that immigrant communities are not monolithic and that they may need to reach out to a range of community representatives. Working with established community-based organizations provides a fruitful avenue for building such relationships.

Goals of Police Representatives
• Create dialogue between NYPD Community Affairs and community
• Build trust
• Share information about Community Affairs and NYPD
• Provide input to the Community Affairs and its programs

Goals of Community Representatives
• Develop community awareness
• Develop cultural competency for the NYPD
• Create a platform for conveying views and frustration to the NYPD52

Best Practice: Vera Institute Report: “Strengthening Relations between Police and Immigrants”

A 1995 study by the Vera Institute involving the New York Police Department (NYPD) revealed that collaboration between the department and local community members presents a win-win situation for both sides. The NYPD successfully bridged cultural and informational gaps to convince community members that the police intended to act on their behalf and for their benefit. On the other side, community members had a platform to voice their views and frustrations to the NYPD. In this manner, the community felt they had a real voice in law enforcement actions. The open dialogue, the conducive environment, the delivery of sound proposals, and delivery of concrete actions offer a model for other communities to create similar facilitative environments.

States can bring underrepresented immigrant communities into effective dialogue with public safety agencies by leveraging federal funds to partner with local community-based organizations. For example, the federal Violence Against Women Act of 1994 provides $1.6 billion to investigate and prosecute violent crimes against women. Through effective state-community partnerships, these funds can also be used to address language, gender, and generational barriers to English language acquisition. The Illinois Criminal Justice Information Authority has provided grants to non-English-speaking or bilingual victims of domestic violence in an effort to improve reporting of these crimes among immigrant communities. Federal funds have been distributed to three Illinois organizations for these purposes: Korean American Women in Need, the Howard Area Community Center, and Mujeres Latinas en Acción.53 The State should use its leadership role to promote effective dialogue between police and immigrant communities.

An important additional step to ensure effective communication is bringing community representatives onto the governing boards of police agencies. Such representation would formally bring community perspectives into these institutions at the highest levels, and bring added accountability to these agencies. The Governor’s office is strategically situated to bring about such representation, given its power to appoint members of these governing panels.

Recommendation

Representatives of immigrant communities should be appointed to state boards overseeing public safety policies.

The State should ensure that appointees and the people staffing panels are sensitive to the concerns of the immigrant community. Examples of panels include the Illinois Law Enforcement Training...
and Standards Board, the Illinois Criminal Justice Information Authority, the Illinois State Police Merit Board, and the Racial Profiling Prevention and Data Oversight Board.

DISPELLING FEAR

Community policing is successful when relationships of trust are built between immigrants and law enforcement officials and when language barriers are overcome, but these successes may be undermined by counterproductive policies that instill fear of police in immigrants. Immigrant crime victims, including survivors of domestic violence, may be reluctant to report offenses for fear that they or their family members will in turn be reported to immigration authorities. Studies show that even crime victims with proper immigration documentation avoid contacting the police in order to protect other members of their communities. Witnesses to crimes similarly may feel intimidated about coming forward, no less about testifying in open court regarding what they have seen. In addition, police inquiries into immigration status may lead to abuse and accusations of racial profiling. Policies allowing such inquiries may be interpreted as encouraging officers to make stops in immigrant neighborhoods solely to harass and intimidate residents.

Recent changes in the federal policy environment threaten the ability of police to perform their core duties to provide order and protection. In April 2002, the Department of Justice reversed its long-standing policy that gave local law enforcement a very limited role in enforcing civil immigration violations when it issued a memorandum (kept secret until 2005) stating that local officials have “inherent authority” to make arrests for immigration violations. When news of the memorandum was leaked, state and local police departments across the country reacted swiftly in opposition to such a dramatic policy shift. They asserted that enforcing immigration law would over-tax scarce local resources, support racial profiling, and harm public safety. Immigrants would avoid contact with local law enforcement, crimes would go unreported, potential witnesses would vanish, and criminals would run free.

In response to this opposition, the Justice Department scaled back its request. Currently, there is no obligation of state and local officials to enforce immigration law unless they have signed memoranda of understanding (MOU) with the federal government that establishes an immigration enforcement role for the police. As the National Immigration Forum argues, “If ‘inherent authority’ were truly a reality, MOUs would be unnecessary.”

The Illinois State Police, like police departments across the nation, recognizes that public safety hinges on the ability of all people, including immigrants, to cooperate without fear. These departments view inquiry policies as counterproductive and distracting from their duties of addressing violent or property crimes. In the words of recently-installed Milwaukee Police Chief Edward Flynn, “If someone shot you, is our first question, ‘What’s your immigration status?’ or ‘Can you describe your assailant?'” Like the ISP, the City of Chicago, the Town of Cicero, Illinois, and Cook County, Illinois, have all enacted restrictions on police inquiries. The Chicago and Cicero policies have succeeded in helping foster positive relationships between the police departments and immigrant communities. The ISP can help publicize the benefits arising from its own directive and those in effect in Chicago and Cicero to encourage other communities to put similar policies in place.

The Illinois State Police Directive ENF-031, for foreign nationals, establishes that Illinois State Police will comply with federal law and guidelines established by the U.S. Department of State. While the State Department requires state and local law enforcement authorities to carry out international obligations under the Vienna Convention on Consular Relations, bilateral treaties, and other international agreements, legal requirements restrict officers from

1) Stopping a person on the suspicion that they may be an undocumented foreign national;

2) Initiating police action where the primary objective is to discover the citizenship or lawful resident status of any person;
3) Initiating a citizenship or lawful resident status check unless the subject is a documented gang member, arrested on felony charges or for a sex offense, subject of an on-going criminal investigation, or subject of a background investigation.

Under the directive, police may ask individuals for their driver’s license or similar documents for purposes of identification, but may not ask for immigration documents unless there is probable cause to suspect a violation. Probable cause to detain or question an individual for a suspected immigration violation cannot be based solely on race, surname, or inability to speak English with fluency.

The directive states that a shift commander’s authorization is necessary before reporting a victim of a crime or her family under suspicion of being undocumented foreign nationals to Immigration and Customs Enforcement. No ISP officer has the authority to arrest an undocumented foreign national solely on the basis of the individual’s status as an undocumented foreign national.

**RECOMMENDATION**

The Illinois State Police should encourage local communities to craft policies restricting police inquiries regarding immigration status. Illinois State Police Directive ENF-031 balances the need for effective law enforcement with the need for immigrants to feel safe when they encounter the ISP. The directive is a good example of how state and local police departments can foster trust with immigrant communities. The State should encourage other local jurisdictions throughout Illinois to enact similar directives.

**A Tale of Two Cities**

On March 29, 2006, the Chicago City Council passed an ordinance that prohibits policemen, city employees and other individuals from inquiring about the immigration status of individuals they serve. The ordinance was passed shortly after 300,000 people gathered in Chicago to demonstrate against H.R. 4437, the federal bill proposed by U.S. Rep. James Sensenbrenner to crack down on undocumented immigrants. The Chicago ordinance maintained the city’s standing as a welcoming beacon for immigrants.

In sharp contrast, the City of Waukegan chose in August 2007 to apply to the federal government for authority to engage in immigration enforcement under section 287(g) of the federal Immigration and Nationality Act. Upon required training, law enforcement agents in Waukegan would have the authority to identify, detain, and place undocumented immigrants under arrest and in deportation proceedings. The negative consequences of Waukegan’s decision have included:

1) separation of families that include U.S. spouses and children;
2) constant fear among families that they may face separation in the near future;
3) increased mistrust of the police enforcement;
4) immigrants choosing to forego doctor visits and school meetings and avoiding the city center and government institutions, and
5) a decline of the local economy, which had been supported by Hispanic businesses that are now going elsewhere.
Immigrants have always played a pivotal role in the economic fortunes of our state and will continue to do so for the foreseeable future. Our Year One report highlighted the importance of continuing to nurture a skilled and dynamic immigrant workforce in order to maintain Illinois’ position as a key player in the global economy. We pointed out the multiple ways in which immigrants contribute to the economic well-being of the state as they meet urgent demands for skilled and unskilled labor, filling shortages in key sectors as the baby boom generation begins to retire.

Between 2000 and 2005, 194,000 new immigrant workers joined Illinois’ labor force, while about 36,000 native-born workers left the workforce due to out-migration and retirement. Lower skilled immigrants are filling the labor demand in growing industries such as retail and hospitality, which are struggling to find additional workers. Higher-skilled immigrants are meeting increasing demands for technical and professional workers. Indeed, a report prepared for the National Business Roundtable showed that very recent immigrants (those who came to the U.S. after 1990) accounted for 36 percent of the Midwest’s labor market growth at the turn of the 21st Century. Immigrant workers tend to be younger than native workers, helping to counter the trend of an aging workforce. Immigrants also demonstrate a strong attachment to the labor force, having higher rates of labor market participation than other groups and simultaneously lower dependence on government aid. Immigrants have a higher rate of entrepreneurship than the population at-large, creating new jobs and additional tax revenue, while providing a wide range of services for consumers. The strength of Illinois’ economy is therefore closely tied to the fortunes of immigrant workers and entrepreneurs.

Our Year One report offered detailed information on Illinois’ immigrant workforce as well as model job training strategies and programs tackling licensing and credentialing issues. As the State strives to foster economic growth and provide economic opportunity across Illinois, it must remember that immigrants are key contributors as entrepreneurs as well. This section of this year’s report focuses on how the State can foster immigrant entrepreneurship.

IMMIGRANT ENTREPRENEURS

Scholars, policy analysts, and business associations recognize that entrepreneurship is vital to the success of the U.S. economy in a climate of global economic competition. While entrepreneurship can be found among all segments of the population, immigrants have historically been a main source of entrepreneurial activity. In every census conducted since 1880, immigrants have proven more likely to engage in self-employment than native-born Americans. This trend continues during the first decade of the 21st century. Nationwide, the number of Hispanic-owned businesses grew at nearly three times the national average between 1997 and 2002. Immigrant entrepreneurs are a major source of business growth in science and technology as well as in the more traditional areas of retail, hospitality, and manufacturing. Today, immigrant women comprise one of the fastest growing groups of business owners in the United States.
Illinois ranks among the top of immigrant receiving states for immigrant self-employment. Asian-owned businesses in Illinois grew by 353 percent between 1982 and 1997 while Latino-owned businesses increased by 528 percent. There were some 37,000 Asian-owned and 31,000 Latino-owned businesses in the state of Illinois in 1997. Immigrant entrepreneurs make significant contributions to the Illinois economy in terms of job creation, building the tax base, and the labor market incorporation of immigrants.

While most immigrant entrepreneurs start small, their aggregate activity is powerful. The Center for an Urban Future credits small business with fueling much of the economic growth in certain American cities. Many immigrant businesses would be considered micro-enterprises, meaning that they have less than four employees. Despite the small size of businesses, they still account for a significant share of employment. In 2002, Illinois had 887,623 micro-enterprises, employing 1,166,181 employees, which accounted for 16.1 percent of the total private sector workforce. Latino-owned businesses in Illinois had $7.4 billion in sales in 2003, up from $4.8 billion in 1997.

Immigrant businesses have also had demonstrable impacts on urban development, helping to revitalize commercial corridors and even whole neighborhoods. In Chicago, immigrant businesses have been critical to the revitalization of Pilsen, Albany Park, Rogers Park, and Little Village, to name a few. Opening businesses inside and outside of immigrant neighborhoods, immigrants have invested in building and streetscape improvements. Immigrants businesses enhance the reputation of immigrant enclaves as shopping districts and as tourist destinations, providing unique products and services that serve the particular tastes of immigrants while offering new experiences for native-born Americans.

This success in entrepreneurship has come despite a battery of obstacles. A recent report from the Kauffman Foundation highlights the need for Illinois to take a careful look at the environment facing entrepreneurs in the state. The report indicated that Illinois and Chicago need to be more strategic and proactive in helping burgeoning entrepreneurs. A key way to increase entrepreneurial rates and benefit the Illinois economy is to target programs for potential immigrant entrepreneurs. Immigrant entrepreneurs face challenges beyond those faced by the native-born. In addition to access to capital, finding a market niche, and marketing, they need assistance with improving their language skills, accessing credit when they have a short credit history, and navigating the rules, regulations, and licensing that govern small businesses.

Before starting a business, immigrants need education in basic financial literacy. The Aspen Institute stresses that “financial literacy undergirds, and precedes, business training” for immigrants. In order to make their way through our financial systems, immigrants need to learn about setting up savings and checking accounts, using credit and building a credit history, and getting loans. As immigrants become more familiar with finance and seek out entrepreneurial opportunities, they would also need to learn about taxation, permitting and licensing, business loans, and laws and regulations governing hiring and workplace conditions, among other relevant topics for business owners.

According to the Aspen Institute’s FIELD Funder Guides (part of its program dedicated to promoting best practices and policies for micro-enterprise development in the United States), while governments have yet to include immigrant entrepreneurship in their economic development plans, community-based programs are ahead of the game. Successful programs conduct outreach through trusted community organizations, hire bilingual and bicultural staff, operate close to home, include financial literacy, are offered in relevant languages, and use participatory methods suitable for adult learners. They also offer a safe environment for undocumented entrepreneurs. The immigrant population has often failed to participate in business development programs because of fear and distrust of the organizations and the non-immigrant people who work there. Linking new programs for immigrant entrepreneurs with trusted organizations, such as churches, community-based organizations, and hometown associations could increase immigrant participation.

Holistic training of immigrants in entrepreneurship can include technical assistance, assistance with access to markets, courses towards a business certificate from a partner university, and access to mentoring from established business owners. Mentoring and education have been a successful part of the strategy of Empresarias Hispanas en Liderazgo (Hispanic Women Entrepreneurs in Leadership) in Queens, NY, which is run by immigrant women entrepreneurs. The key here has been the sense of identification built on a shared immigrant experience between the people running the organization and the clients. Educational programs run by ACCION in New York and Women’s Initiative for Self Employment in Oakland, CA, are other best practice examples of such programs. A novel approach to educating immigrant entrepreneurs has been undertaken by AnewAmerica Community Corporation in Berkeley, CA, which has partnered with a local university so that program participants can gain a certificate and become connected to mentors.
Helping Immigrant Entrepreneurs Achieve Success – Funding A Holistic Approach

AnewAmerica Community Corporation, based in Berkeley, CA, and serving entrepreneurs through offices there as well as in San Francisco and San Jose, takes pride in its intensive “virtual incubator” that offers a three-year program to immigrant entrepreneurs. Executive Director Sylvia Rosales-Fike says that its development and growth would not have been possible without multiyear funding from donors and other support that increased visibility in the community. AnewAmerica’s program emphasizes business development, asset development, and social responsibility training focused on volunteerism and civic engagement. Based on an examination of both international and U.S. micro-enterprise models, and on focus group research with immigrant entrepreneurs indicating that many were seeking long-term guidance and a relationship, the organization’s methodology goes beyond minimalist models with the goal of achieving strong business growth for its clients and enhanced household security. Core program elements are group training, one-on-one technical assistance, an Individual Development Account program that clients can apply to their business or to a home purchase, and access to market assistance. Clients also gain a business certificate from a partner university where they take classes; access to mentoring and coaching from established business owners (the organization calls this bridging “old” Americans with “new” Americans); and an introduction to the U.S. democratic system.

Recommendation

The Illinois Department of Commerce and Economic Opportunity (DCEO) should launch a comprehensive training program targeted at potential entrepreneurs, specifically recognizing the needs of immigrants.

DCEO should work with other relevant state agencies and community organizations to organize training workshops offered in multiple languages in targeted communities and at ethnic chambers of commerce. Such workshops should offer multiple levels of training, beginning with basic financial literacy. They could be conducted through DCEO-funded entrepreneur centers statewide.

A statewide consumer-level financial literacy campaign for all residents of Illinois should include a track for non-English speakers. (See housing recommendations above.) Through such a campaign, classes would be offered in the community and students would learn the English necessary to successfully navigate the financial systems they encounter in their daily lives. DCEO and other relevant state agencies should work with ethnic chambers of commerce, local banks, and other community institutions to develop this program.

More advanced workshops should educate current and potential immigrant entrepreneurs on the cultural and legal differences between their countries of origin and the United States. These workshops would emphasize business regulations including incorporation, licensing, tax, workplace safety, labor, and employment laws. They would also provide information on additional resources for new business owners, including financial assistance and peer support.

DCEO should also offer workshops that address succession issues that many small businesses face when owners retire and want to pass on the business to family members or employees. Specific workshops should engage organizations representing immigrant-heavy industries such as the Illinois Restaurant Association, Illinois Green Industry Association, and Illinois Hospital Association as well as community organizations to train potential successors on the necessary management and ownership skills to assume an existing business.

Finally, DCEO should take primary responsibility for the development and implementation of these recommendations.

Best Practice: Welcoming Center of Pennsylvania

Welcoming Center of Pennsylvania reported that at least 70 percent of individuals who choose to start their own business are immigrants. The Welcoming Center of Pennsylvania assists immigrants by providing guidance on writing a business plan, the importance of insurance, and the need to comply with varying regulations depending on the industry. The Center also provides resources to assist immigrants in creating and maintaining a business through offerings in the form of financing, on-the-job training, and succession planning.

Financing is perhaps the biggest issue facing immigrant entrepreneurs. Immigrant and minority entrepreneurs are far more likely than other entrepreneurs to rely on loans from family members or to incur personal debt, rather than seek business loans. The reasons for this preference are many:
immigrants often lack familiarity with banking and financial practices because such services did not exist in their country of origin, were not readily available, or were untrustworthy. Many immigrants have no credit history or only a very short credit history because of their limited numbers of years in the U.S. Financial institutions often lack the data to make decisions on small loans for immigrants. ACCION New York has pioneered alternative methods for assessing risk when it makes loan decisions. These include considering “character assessments; collateral and co-signers; assessment of performance within training (where that is a portal to lending); and alternative methods to verify identity, place and length of residence.” They also provide very small loans that allow people to build a credit history, and from there gain access to larger amounts of credit. Mainline banks that reject immigrant business loans could also give referrals to micro-enterprise lenders that would be more likely to provide funding.

Recommendation

The State should fund and implement a micro-lending program to increase access to capital for small business owners.

A major obstacle for many small business owners is lack of financing. Access to small loans that allow people to build a credit history, and from there gain access to larger amounts of credit, would assist many residents of Illinois, both immigrant and non-immigrant, to become business owners. Micro-lending models have gained renewed attention after the Grameen Bank and its founder, Muhammad Yunus, won the Nobel Peace Prize in 2006.

The Illinois Works capital plan contains funding for a micro-lending program for potential entrepreneurs, specifically immigrants, women, and ex-offenders. DCEO has done the background work to map where there is a need, who could make referrals, and who could act as lenders. The General Assembly should fund this initiative, and DCEO should promptly implement it.

Best Practice: Duman Microenterprise Center and Loan Fund

Duman Microenterprise Center and Loan Fund is part of Jewish Vocational Service (JVS) in Chicago, helping “more than 10,000 people annually...through a network of more than 5,000 employers.” JVS was established to provide various resources for Eastern European immigrants and to deliver a “comprehensive selection of non-sectarian employment and training services.” One of the most important programs provided by the Duman Microenterprise Center and Loan Fund provides micro-loans up to $15,000 to qualified immigrants, refugees, and asylees. These loans are based on federal grants offered by the Office of Refugee Resettlement (ORR) to 29 organizations across the country, including JVS. These loans, which must be repaid in 36 monthly installments, are currently helping individuals who need funds to start their business and entrepreneurs who cannot qualify for traditional bank financing.

Micro-loans have helped numerous immigrants and refugees. Seventy-five percent of the immigrants benefiting from this program are from Africa, coming from at least eleven different countries. To effectively help these immigrants, JVS offers one-to-one counseling for individuals on technical skills, business planning, business analysis, and business research. Training and free classes called “Core Four” (using a specific textbook) along with ESL classes are provided to help individuals with their business management.

Best Practice: New York Association for New Americans (NYANA) Women’s Business Center

NYANA Women’s Business Center provides micro-loans of $500 to $35,000 for business development activities, including marketing, technology purchases, website development, inventory, and professional services. The Center disbursed $3.5 million from its beginnings in 1998 through 2005. To facilitate success, NYANA supplements its financing with workshops on topics such as e-commerce and business counseling. One individual was thankful when the Business Center did not grant her loan request, but instead offered her business and marketing classes which led to her turning her business around. Further, the Center offers counseling and networking opportunities, which are key to starting and growing businesses. The Women’s Business Center is the largest provider of micro-credit loans by the U.S. Small Business Administration (SBA), and often steps in when banks deny loan applications to immigrant women. The SBA reported in 2005 that the Center had a loan repayment rate of 99 percent. The combination of providing cash and skills training has permitted women to give back to the community by stimulating economic development through their own enterprise.
More generally, as the State develops its strategies for moving economic development forward throughout Illinois, it should incorporate the contributions of immigrants. DCEO is working with other state agencies and the Governor’s recently created economic subcabinet to plan and implement regional economic development strategies. The plans will be used as a guide for investing in established regions to increase the skills of workers, create and market business incentives, and highlight existing natural resources. In planning and implementing these strategies, DCEO should fully incorporate the potential contributions of immigrants as workers, business owners, and community leaders.

Even in rural areas, immigrant entrepreneurs have the potential to revitalize areas that have been in decline. Still, because immigrants are a relatively new phenomenon in many rural areas, they often meet with distrust and skepticism from the existing population. The University of Northern Iowa’s *A Rural Service Provider’s Guide to Immigrant Entrepreneurship* includes policy proposals to help rural immigrant entrepreneurs cover much the same ground as we discussed above, namely “a supportive community culture, business technical assistance and training, access to capital at every stage of business development, and peer, professional, and industry networks.” In urban areas, immigrant businesses abound in ethnic enclaves, which can be marketed as attractions for shoppers from the rest of the city or region, as well as from abroad. Building connections between local chambers of commerce, civic booster groups, and immigrant business organizations can help these organizations develop strategies to market the “ethnic experience” of retail districts.

**Recommendation**

The Illinois Department of Commerce and Economic Opportunity (DCEO) should identify and address the potential contributions of immigrant and refugee residents of the state as it coordinates its business development and local government assistance efforts. DCEO is working with other state agencies to plan and implement regional economic development strategies. The plans will be used as a guide for investing in established regions to increase the skills of workers, create and market business incentives, and highlight existing natural resources. In planning and implementing these strategies, DCEO should fully incorporate the potential contributions of immigrants as workers, business owners, and community leaders. DCEO should bring into this process ethnic chambers of commerce; immigrant-led community organizations; trade associations such as the Illinois Restaurant Association, the Illinois Green Industry Association and the Illinois Hospital Association that represent businesses that rely on immigrant workers; educational institutions that serve immigrants and their children; and other local and regional stakeholders.

Examples of policies and programs that would reflect the interests of the immigrant community include bridge programs and skills training in high-demand, well-paying jobs, as well as technical, financial, and succession support to entrepreneurs looking to start a small business. Such programs could build upon work that the State is conducting to address critical skills shortages in areas such as nursing (especially given the demand for bilingual nurses) and manufacturing.
The New Americans Executive Order, and the work of the New Americans Policy Council, recognized the key role that immigrants have played in the prosperity and vitality of our state. Immigrants have contributed to our economy, brought their talent and energy to our communities, and become good neighbors and citizens.

As the immigrant population of our state continues to grow, we face the challenge of how to best ensure that these newcomers become rooted into our community: how do immigrants build assets that promote our state’s economic growth and become good neighbors and informed members of the community? These challenges require thoughtful planning and coordination among a wide range of stakeholders. Our state government has already taken bold leadership in moving integration forward. But the State must also engage local governments, businesses and financial institutions, trade associations, and community organizations to address these challenges more effectively.

We hope that this report and our Year One report have offered helpful recommendations for how to proceed, not only in Illinois, but also in other states and communities throughout our nation. More important, we hope that we have offered a new way of thinking about newcomers to our community, a way that views them as good neighbors and key contributors. This humane and realistic perspective will become increasingly important to remember as our national immigration debate moves forward.
**Contributing Experts**

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**Policy Council Bios**

**Co-chairs**

Ngoan Le is Vice President of Programs at the Chicago Community Trust. Since coming to the United States as a refugee from Vietnam, Le has established herself as a major figure in the state’s newcomer leadership. She has previously served as Executive Director of the Vietnamese Association of Illinois, as Special Assistant to Governor James R. Thompson for Asian American Affairs, as Senior Manager for various programs within the Illinois Department of Public Aid and Human Services, as Managing Deputy Commissioner/Chief Program Officer of the Chicago Department of Human Services, and as Chicago Mayor Richard M. Daley’s Special Assistant on Homelessness. Le also served on President Clinton’s Advisory Commission for Asian Americans and Pacific Islanders.

Juan Salgado is Executive Director of Instituto del Progreso Latino. In its 30th year, Instituto contributes to the fullest development of Latino immigrants and their families and fosters full participation in the changing United States society while preserving cultural dignity and identity. Juan has led Instituto through a period of national award-winning recognition and historic organizational growth spurred by a focus on creating partnerships, enhancing core competencies, leading innovation, providing quality services, and participating in targeted advocacy. The son of Mexican immigrants and a former community organizer, Juan holds a Masters degree in Urban Planning from the University of Illinois at Urbana-Champaign and a Bachelors degree in Economics from Illinois Wesleyan University. Juan is the board President of the Illinois Coalition for Immigrant and Refugee Rights. He is a 2005 fellow of Leadership Greater Chicago, a 2007 Aspen Ideas Festival fellow and a current adviser to the President of Mexico through the Institute for Mexicans Abroad.

**Rita Athas**, who formerly served as Chicago Mayor Richard M. Daley’s Deputy Chief of Staff for External Affairs, is currently executive director of World Business Chicago.

**Tom Balanoff** is President of the Service Employees International Union (SEIU) Illinois Council and President of SEIU Local 1.

**Marshall Bouton** is President of the Chicago Council on Global Affairs (CCGA).

**Ramón Cepeda** is Vice President and Senior Commercial Real Estate Relationship Manager for the Northern Trust Company of Chicago.

**Sunil Chand**, Ph.D, was until May 2008 President of College of DuPage and is an Indian immigrant.

**Anthony Cole** is immediate past vice president of United African Organization and an immigrant from Nigeria.

**Omar Duque** is president and CEO of the Illinois Hispanic Chamber of Commerce.

**Ricardo Estrada** is Director of Erie Neighborhood House. Estrada is a Mexican immigrant.

**Suzanne Franklin**, M.Ed., is Director of Community Services at Jewish Child and Family Services.

**Susan Gzesh** is Senior Lecturer and Director of the Human Rights Program at the University of Chicago.

**Bishop Rev. Hee Soo Jung**, a Korean immigrant, is Bishop of United Methodist Church Chicago Episcopal Area.

**Ann Lata Kalayil**, Ph.D, is co-founder of the South Asian American Policy and Research Institute.

**Michael Kinkade** is Police Chief of Kankakee.

**Illinois New Americans Policy Council**
Margaret King, Ph.D, is the founding principal of Metrocon International, Inc., and is an immigrant from Nigeria.

Esmail Koushanpour, M.D., Ph.D, is the immediate past Vice Chairman of the Council of Islamic Organizations of Greater Chicago. Koushanpour is an immigrant from Iran.

Ricardo Millett, Ph.D, is the founder and principal of Ricardo Millet and Associates. Millett is an immigrant from Panama.

Maria Pesqueira, a Mexican immigrant, is President and CEO of Mujeres Latinas en Acción.

Andrew Przybylo is part owner of White Eagle Banquets and Restaurants and a trustee of the Village of Niles.

Sylvia Puente is Director of the Metropolitan Chicago Initiative for the Institute for Latino Studies at the University of Notre Dame.

Steve Scates is partner at Pat Scates and Sons Farms in Shawneetown.

Wendy Siegel is President of Millennia Consulting LLC.

Alejandro Silva is Chairman of the Board of Evans Food Group Ltd. and is a Mexican immigrant.

Dave Sullivan, a former Illinois State Senator, is President of Raucci and Sullivan Strategies, LLC.

About the Author
Louise Cainkar, Ph.D, is a professor of social justice in the Department of Social and Cultural Sciences at Marquette University and a Senior Research Fellow at the University of Illinois at Chicago, Great Cities Institute. Her areas of expertise include the immigrant experience, Arab American studies, and Muslims in the United States. She is currently completing a book, Homeland Insecurity: The Arab/Muslim American Experience after 9/11 (Russell Sage Foundation), based on her study of the impact of the September 11 attacks on the Arab/Muslim community in metropolitan Chicago. Cainkar received the prestigious Carnegie Corporation Scholar Award in 2004 for her work on Islamic revival in the United States. She is currently conducting a study of Muslim institutional relationships in three Chicago suburbs to inform civic integration and leadership development strategies, funded by the Chicago Community Trust. Professor Cainkar has published more than 30 scholarly articles and an equal number of reports and monographs in her areas of expertise. She has been recognized by the American Sociological Association, Sociological Practice Section, for her pioneering research partnerships with non-profit and community-based organizations representing immigrants.

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Endnotes

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For more information or to download this report and its companion reports, visit the Illinois Coalition for Immigrant and Refugee Rights at www.immigrantintegration.org or the Illinois Office of New Americans Policy and Advocacy at www.immigrants.illinois.gov

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