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Ghanaians in the Bronx: (il) Legal Status and Pathways to Housing



**UNIVERSITY OF
CAMBRIDGE**

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This dissertation is submitted for the degree of Doctor of Philosophy

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September 2017

Ghanaians in the Bronx: (il) Legal Status and Pathways to Housing

Mohammad Usman

How does legal status shape access to housing? This research explores the housing journeys of Ghanaian migrants in the borough of the Bronx in New York City to answer that question. The aim of this research is to understand the processes by which poor documented and undocumented migrants access housing, and to uncover the hidden, informal sub-markets that they occupy.

Data were collected over a 14-month period of fieldwork, through 2014 and 2015, using a mixed methods approach. Quantitative data were drawn from secondary datasets and qualitative data were obtained from in-depth interviews with migrants, housing providers, and intermediaries.

This study adapts urban informality theory by adjoining it with the concepts of migrant enclaves, social capital and survival strategies. Urban informality describes informal settlements in the Global South that arise due to suspended sovereignty, where the state allows settlements to form to facilitate rapid urbanisation at minimal institutional cost. Urban informality occurs in the Bronx differently than in the Global South: migrants do not construct housing but rather obtain units on the formal market that they then sublet on their own informal market. Complicit actors, including profit-seeking providers and indifferent public authorities, allow this informal market to form.

The findings show that, surprisingly, legal status is not an organizing framework in the housing market. Rather, the strength of one's social ties to the Ghanaian migrant community strongly determines how housing is accessed. For instance, undocumented migrants report better housing outcomes (lower rents and higher satisfaction) compared to their documented counterparts because they have more robust connections to other migrants. The only migrant group that can overcome weak social network ties and still readily access affordable housing are unmarried female Ghanaian migrants, as they are desired as household labourers and potential spouses.

This research further finds that documented and undocumented migrants are similar in one important respect, they resist support from public institutions: housing courts, social service agencies, and elected representatives. This stems from pervasive myths and misinformation regarding government: migrants tend to believe that public authorities seek to deport them, or otherwise prohibit their families from immigrating to the U.S., and that they only truly serve Hispanics, who are in the majority in the Bronx. This results in avoidable impoverishment, particularly among documented migrants who decline to seek public benefits to which they are legally qualified and entitled.

This study contributes to knowledge with its empirical findings, methodology, and theoretical developments. The findings deepen our understanding of poor migrant communities residing in the Global North, and the implications of legal status for housing access. The methodology provides a novel approach for uncovering and examining allocation processes in hidden markets. The adapted urban informality model gives new theoretical insights into the relationship between formality and informality, which has further applications in housing studies and urban economics.

Declaration

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Mohammad Usman

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امی اور ابو میں آپ دونوں کے بغیر کچھ نہیں ہوں

Abstract

How does legal status shape access to housing? This research explores the housing journeys of Ghanaian migrants in the borough of the Bronx in New York City to answer that question. The aim of this research is to understand the processes by which poor documented and undocumented migrants access housing, and to uncover the hidden, informal sub-markets that they occupy.

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This research further finds that documented and undocumented migrants are similar in one important respect, they resist support from public institutions: housing courts, social service agencies, and elected representatives. This stems from pervasive myths and misinformation regarding government: migrants tend to believe that public authorities seek to deport them, or otherwise prohibit their families from immigrating to the U.S., and that they only truly serve Hispanics, who are in the majority in the Bronx. This results in avoidable impoverishment, particularly among documented migrants who decline to seek public benefits to which they are legally qualified and entitled.

This study contributes to knowledge with its empirical findings, methodology, and theoretical developments. The findings deepen our understanding of poor migrant communities residing in the Global North, and the implications of legal status for housing access. The methodology provides a novel approach for uncovering and examining allocation processes in hidden markets. The adapted urban informality model gives new theoretical insights into the relationship between formality and informality, which has further applications in housing studies and urban economics.

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List of Terms

Poor Persons/Impoverished Households: Individuals and families are categorised as poor in this study based on the U.S. Census' Poverty Threshold, which is \$12,486 for a single person and \$16,072 for two persons, with increases allotted for each related child (U.S. Census 2016).

Documented: A person who holds legal immigration status (otherwise known as legal status), which confers a right to remain in the U.S. either indefinitely (permanent resident or citizen) or temporarily (valid visa holder).

Undocumented Immigrants/Migrants: The U.S. Department of Homeland Security defines 'undocumented' as: 'All foreign-born non-citizens who are not legal residents. [These persons] either entered the United States without inspection or were admitted temporarily and stayed past the date on which they were required to leave . . .' (DHS 2010).

Affordable Housing: Affordable Housing is officially defined as housing that costs no more than 30 percent of a household's pre-tax income in the U.S. (HUD 2014). This proportion will be referred to throughout, as it is used in all relevant datasets. However, following Hulchanski's (1995) critique that housing 'affordability' is far from a definitive and objective measurement, this research views 'affordability' as contextual, to be interpreted from the perspective of the individual or households.

Formality and Informality: These terms will be defined jointly because, in most cases, they will be used relationally. This study adapts Kanbur's (2012) categorisation of formal and informal elements of the rental sector. Formal activities include those that (1) come under the purview of regulation and compliance (e.g., rent controls), whereas informal activities include those that (2) come under the purview of regulation but do not comply (e.g., illegal subdividing), (3) do not come under the purview of regulation because the activities have not been specified in regulations (e.g., providing secure tenure), or (4) do not come under the purview of the regulation at all (e.g., housing choice).

Borough: One of the five areas – the Bronx, Manhattan, Brooklyn, Queens, and Staten Island –that comprise New York City.

Sub-borough: New York City divides its boroughs into smaller, contiguous geographic areas known as sub-borough; the U.S. Census also uses these sub-boroughs to compute area-based statistics.

Public Authority: Any type of government agency or authority referred to in this study.

Intermediary: Any non-governmental actor referred to in this study, including non-profits, advocacy organisations, and religious institutions.

Introduction

1.1 Research Components

1.1.1 Research Aim

1.1.2 Research Questions

1.1.3 Subjects and Context: Ghanaians and the Bronx

1.1.4 Hypotheses

1.2 Conceptual Framework

1.3 Chapter Outline

1.4 Evolution of the Project

1.5 Contributions to Knowledge

1.1 Research Components

This introduction is divided into five parts. Part 1.1 describes the research aim, research questions, the subjects and context, and hypotheses. Part 1.2 introduces the conceptual framework, and Part 1.3 presents the chapter outline. Part 1.4 details the evolution of the project. The last subsection, Part 1.5, focuses on the contributions to knowledge that this study seeks to make.

1.1.1 Research Aim

This study tests whether legal status shapes how migrants access housing by examining Ghanaians in the borough of the Bronx in New York City. This migrant population is analysed as a case study to discern their outcomes in the housing market. The aim of this research is to understand the processes by which both documented and undocumented low-income migrants access housing and, further, to uncover the hidden, informal sub-markets that migrants use. This study bridges the gap between what is known in existing data on the formal housing market and what is unknown about the informal market, where those living on the economic margins reside.

1.1.2 Research Questions

This research examines how formal and informal spaces in the housing market are both connected and divided through a case study of Ghanaian migrants in the Bronx. This research pursues four key questions which produce empirical and theoretical answers about the nature and structure of the housing sub-markets that both legal and illegal low-income migrants occupy.

1. What role does legal status play in how housing is obtained in the Bronx?

This study seeks to uncover how legal status shapes the processes by which migrants access housing. That is, to what degree does legal status dictate the housing options available to a poor, undocumented migrant?

2. How do Ghanaian migrants strategize to access housing?

The second question concerns the specific strategies that migrants employ to find housing and how these correspond to any limitations they may face because of a lack of legal status.

3. How do intermediaries and housing providers act as housing allocation gatekeepers?

The third question focuses on other actors in the housing market, including providers (landlords and property managers) and various intermediaries, such as not-for-profit housing organizations (housing non-profits), advocacy groups, and community organisations (e.g., churches, mosques, ethnic groups). The objectives are to gain a triangulated perspective on the segment of the housing market that serves those living on the economic margins and to understand the role housing actors play in allocation.

4. Where does informality occur and how does it interface with formality?

The fourth question explores what it means to have an informal housing marketplace exist alongside and within a first-world context such as New York City. This is a highly regulated market with a wealth of resources, yet datasets can only approximate the existence of informal housing practices (e.g., overcrowding¹, subdividing units). This question addresses the gap in the scholarship, providing both an understanding of informal housing practices as well as a theoretical model of the informal market.

¹ Crowding is defined as more than one and one-half persons per room (HVS 2013).

1.1.3 Subjects and Context: Ghanaians and the Bronx

Ghanaians in the Bronx, as a migrant community in the borough, represent the ideal case-study for this research.

Ghanaians are a fast-growing, relatively new migrant community in New York that is part of a larger cohort of West African migrants. Their migration to New York City – specifically to the Bronx – has grown 60 percent since 2000 and their population stands at more than 30,000 residents (Newest New Yorkers 2013; Roberts 2014).

Despite this surging growth among Ghanaians and their larger West African cohort, these populations in America remain largely unexamined by academic research. What is known about them is that they are mostly poor, highly entrepreneurial, overwhelmingly live in the Bronx, and arrive through a permanent residency visa lottery or on visiting visas on which many overstay (MPI 2015). These factors together describe a homogenous, geographically concentrated community comprised of both documented and undocumented migrants. In choosing Ghanaians as the research subject from their larger milieu of West Africans, this study opted for the largest nationality group in New York City, for it was presumed that this group would have the greatest number of undocumented migrants given the relative size of their population.

A sizable undocumented population is necessary because this study aims to understand how immigration status ultimately influences access to housing, if at all. Legal status is a requisite condition for obtaining all manner of resources within the United States. It gives one a right to employment and it provides the necessary identification documents needed to prove eligibility for public resources. In short, legal status facilitates access to societal rights and privileges. Hence, a lack thereof would theoretically pose significant obstacles. In the formal housing market, one must prove oneself able to afford a unit using a variety of financial documentation, which undocumented migrants struggle to produce. However, there is a dearth of academic knowledge as to how these migrants, without such paperwork, nevertheless access housing where allocation is highly formalised, such as in the Bronx.

The Bronx is the most impoverished of New York City's five boroughs and it has the highest share of renters in the city: 81.5 percent of its residents rent (HVS 2013). Further, 80 percent of its housing stock is subject to some form of rent control, making it the most heavily rent-

regulated borough (HVS 2013). Economically, it follows that low-income migrants would opt to live in a low-income area, as it should be more affordable. But the Bronx is not conventionally the borough of choice for most immigrant populations. It is in fact second to last as an immigrant locale out of the five boroughs, ahead of Staten Island, a distant, mostly suburban borough. Nevertheless, Ghanaian migrants overwhelmingly live in the Bronx, as more than three-quarters of their population in New York City reside in this borough. Their concentration in this one borough is the highest among the West African cohort. And it is important to understand why this is the case, particularly if the Bronx proves to be the long-term home for this migrant community as opposed to merely an economically feasible short-term reception market.

Yet, the fact that the Bronx is highly impoverished suggests that it is an ideal space for a vibrant hidden, informal housing market. These are grey sub-markets that exist within a larger urban housing market, but without the conventional rules governing access or legal protections, such as tenure security. The housing offered on this informal market serves migrants who live on the economic margins and lack the resources and/or institutional familiarity needed to obtain conventional housing. This study seeks to understand the informal market to learn both its functional design as well as its theoretical implications.

1.1.4 Hypotheses

This research began with two main hypotheses:

1. Undocumented Ghanaian migrants are meaningfully disadvantaged relative to their documented counterparts in accessing housing because they lack legal status.

The first hypothesis is based on the fact that legal status is a requisite condition for obtaining all manner of resources in the United States generally, and in the Bronx specifically. One cannot legally obtain employment without proof of a right to work, substantiated by a government issued Social Security number. Moreover, employment – which gives proof of income – is critical as part of a prospective landlord's application process. Those unable to supply the documentation needed to prove they are financially capable of paying for their housing face significant access barriers. In addition, undocumented migrants must not only try to find housing without being able to provide acceptable proof of their ability to pay, but are also ineligible for benefits, including rental subsidies. This means that they should, in theory, have fewer resources relative to other low-income persons who can legally obtain

housing benefits. Per the hypothesis, undocumented migrants should be relegated to pursuing inferior options offered on the informal market because they cannot satisfy the application requirements of the formal market.

2. On both formal and informal housing markets, intermediaries—non-market actors who can act as gatekeepers—influence allocation.

This second hypothesis is derived from a review of the history of housing non-profits in the Bronx and academic literature describing the importance of community-based third-party actors in housing markets. The Bronx has a strong history of housing advocacy that dates back to the 1970s, when many such non-profits were founded to rebuild the borough after endemic urban decay due to property abandonment and arson (Schill et al. 2002; Perine and Schill 2007). The assumption is that these organisations and their derivatives that have followed over the years can meaningfully assist their constituencies of low-income tenants in finding affordable housing on the formal market. On the informal market, the literature also points to the importance of social service non-profits and ethnic group social networks. Based on this, it follows that Ghanaian migrants would also rely on their communities for support if they are unsuccessful in finding housing alone.

Both hypotheses were made after reviewing the literature and available data. However, as the subsequent chapters will show, Ghanaian migrants have developed their own market processes for accessing housing that bypass the constraints of legal status, thus disproving the hypotheses.

1.2 Conceptual Framework

This case study uses the Ghanaian migrant experience to uncover how the informal market provides housing to poor migrants, who work as low-cost labourers in the urban economy, at minimal cost to public authorities.

This project applies the theory of urban informality as its conceptual framework to situate this case study. Urban informality theorises that informal settlements in the developing world emerge as a mode of urbanisation: such settlements are permitted because they yield economic growth for the larger urban system's economy, at minimal institutional cost (Roy 2009).

This research adapts urban informality to the developed-world setting of New York City. It identifies the emergence of informal housing in the Bronx as conceptually comparable to informal settlements in the developing world: both occur where authorities withdraw sovereignty (oversight and control) in effort to facilitate economic growth in the larger urban system. Adapting urban informality to the Bronx, of course, must account for the context of this environment, which exists in the Global North in a city where the government is strong and active in regulating the housing market. However, as this research shows, regulatory enforcement in the Bronx has particular gaps, reflecting both administrative discretion and neglect – and this is where urban informality emerges.

Furthermore, in adapting urban informality, the concepts of migrant enclaves, social capital, and survival strategies are adjoined to the original theory. These concepts work together to describe how migrants navigate both formal and informal environments, individually and as a community: social capital influences how migrant enclaves are bonded and organised; and survival strategies describe the type of tactics impoverished persons living on the economic margins of society employ in effort to survive despite their resource limitations.

1.3 Chapter Outline

This dissertation is organised into eight chapters, including this Introduction, Chapter 1.

Chapter 2: Literature Review. This chapter situates the research in the context of existing scholarship. It identifies the gap that the study aims to fill, namely, how legal status shapes informal housing allocation processes for migrants on the economic margins in cities in the Global North. The literature review covers five academic areas.

The first area focuses on urban informality and wider scholarship on formality and informality. It delves into the categorical distinctions made between formal versus informal sectors. The aim here is to show that these divisions misrepresent the symbiotic relationship and blurred boundaries that exist between these spaces.

The second area focuses on enclaves, describing how these bonded ethnic communities facilitate access to resources (housing and otherwise) for its members. Complexity in these enclaves results from intra-group cleavages that form based on different migration journeys, as well as legal status.

The third and fourth areas explore literature on social capital and survival strategies. Social capital is a critical resource within migrant enclaves, but it can also inhibit members of a social network from accessing outside information. Social capital also correlates with survival strategies in describing how impoverished peoples manage through hardships using group support.

The fifth and final area, neo-institutionalism, shows an alternate conceptual pathway that this research strongly considered, but ultimately rejected based on findings uncovered during the course of fieldwork.

Chapter 3: Methodology. This chapter describes the research's mixed methods approach and single case study design. This study is a sub-group case study that investigates a single population divided into two sub-groups according to legal status. This design is grounded in the notion of disaggregating data on a complex immigrant community. Quantitative data were obtained from a variety of public data sets to provide context on the composition of the local housing stock as well as the demographics of the Ghanaian population. These data also allow a glimpse into the demographic composition of the informal housing market, revealing that it is comprised of extremely low-income households that are mostly immigrants. Qualitative data – derived from in-depth interviews with documented and undocumented migrants, housing providers, and intermediaries – are used to fill the knowledge gap where the quantitative data is lacking. These data are triangulated to answer each research question.

The methodology chapter also explains how the interview sample was gathered using both purposive and snow-ball sampling techniques, and how representativeness and validity of the sample size were further tested using the ethnographic method of sequential interviewing.

Chapter 4: The Bronx and its Ghanaians by the Numbers. This chapter sets the scene for this research by detailing quantitative information on the case study context. It presents quantitative detail on the housing stock and demographic composition of the Bronx, and explains the degree to which this borough is the most impoverished in New York City. Next, this chapter introduces what is known about the documented Ghanaian migrant community in and around New York. The aim of this chapter is to present information about where the subjects of this research, Ghanaian migrants, are living, as well as the broader economic and housing context.

Chapter 5: Housing Actors. This is the first of three findings chapters. It addresses the third research question on how housing actors, providers and intermediaries act as allocation gate-keepers. The findings in this chapter complicate the second hypothesis; they show that the main gatekeepers to housing are providers, and that intermediaries play no significant role in allocation in the context of the formal market. But this outcome also depends on both the type of provider (private, non-profit, public) and intermediary (religious, advocacy group, public authority). Depending on the provider, there are two types of allocation processes: (1) formal - a general application available to all prospective tenants; and (2) informal - a process offered only to select persons, groups, and some leaders of religious institutions.

Chapter 6: Strategies. This chapter answers the first and second research questions. It addresses what role legal status plays in how housing is obtained in the Bronx and what strategies documented and undocumented migrants use to access housing. The findings in this chapter completely confound the first hypothesis that legal status would be a key benefit for migrants who possessed it. Rather, the findings uncover several complicating variables that ultimately reveal a reality different from that anticipated.

Firstly, regardless of legal status, Ghanaian migrants are obligated to pay a meaningful share of their income in remittances. This obligation arises partly from debts that migrants have incurred in undertaking their migration journey, but it is mostly a duty-bound responsibility to one's relatives living in Ghana that is paid monthly. Remittances seriously strain migrant finances.

Secondly, most documented migrants do not pursue public assistance despite being eligible. Both of these factors result in resource parity between documented and undocumented migrants. In addition, and most significantly, the findings shown in this chapter also reveal that undocumented migrants are more likely to have established transnational connections to relatives in America because they arrive on Visiting Visas. Therefore, this population tends to have strong social network support, allowing these undocumented migrants to avail themselves to a wide range of access-to-housing strategies. Documented migrants, in contrast, tend not to have such transnational familial connections as their migration journey invariably begins with randomly issued visas; as such, these migrants often arrive in the US not knowing anyone. As a result, documented migrants have more limited access to housing strategies for lack of strong familial ties to other migrants, and these connections are crucial in finding preferential housing. Undocumented migrants, thus, report better outcomes

compared to their documented counterparts as measured by housing satisfaction and rental cost, particularly on the informal housing market where most of these extremely poor migrants obtain their housing.

This chapter also explores the unique constraints and opportunities available to female migrants. While the role of gender was not hypothesised as a critical factor in housing allocation at the onset of this research, findings reveal that this is important. Single female migrants are coveted by their co-ethnics as tenants, regardless of legal status, because they are viewed as potential marriage partners in this community and providers of free household labour. More broadly, most female migrants report that their experience in the housing market involves bartering their domestic skills for housing. This has the advantage of cost savings for these women, but it also imposes a limitation whereby they work in the home as uncompensated maids and childcare providers.

Chapter 7: Urban Informality. This chapter applies urban informality, the core of this study's theoretical framework, to answer the final research question: what is the relationship between the formal and informal processes in housing allocation? The chapter examines the implications of the qualitative findings from the housing experiences of Ghanaian migrants. Namely, the relationship between formal and informal housing markets in the Bronx is overlapping and symbiotic, and the markets are mutually dependant. From this understanding comes a model for predicting and understanding the emergence of urban informality as a 'mode' of urbanisation in the Global North's cities.

Chapter 8: Conclusion. This chapter describes how both the empirical and theoretical implications of this study constitute a significant contribution to learning. It also explores further research topics that could follow from this project.

1.4 Evolution of the Project

From the onset of this project, the objective was to understand and discern the rules that apply to those who are in the U.S. illegally and live informally. Literature on informality is restricted to groups living in extreme poverty and institutional isolation, but such studies almost always deal with informal settlements—slums, favelas, shantytowns—in the Global South. Missing from this literature was a study of where and how informality may emerge in a formal setting—spaces with active public authorities, recognised rights, and strong

enforcement mechanisms. This line of inquiry led to New York City and its Housing and Vacancy Survey (HVS).

The HVS is a rich dataset on the city's housing market and stock with borough-by-borough detail showing all that was known about the local market—including approximations of its informal sector. This dataset's indirect data on “hidden homes,” “doubling-up,” and “overcrowding,” provided some description of informal housing practices. But this dataset stopped well short of explaining the structure of the informal sector as a distinct housing market, such as how informal housing was created, accessed, allocated, and by whom and why.

This research sought to fill these gaps with an innovative focus on legal status. The reasoning was that the most vulnerable, relatively new immigrants who are in the country illegally would be those most likely to need, pursue, and occupy informal housing. Comparing the housing experiences of the undocumented to that of their documented co-ethnic compatriots made for a clear case study design, with limited confounding variables, for understanding both formal and informal housing markets.

1.5 Contribution to Knowledge

This research makes contributions to the fields of housing studies, urban economics, and research methodology. Firstly, it introduces adapted urban informality as a new model for understanding the interdependent dynamic between the formal and informal housing sectors in first-world cities. This model identifies where the general housing stock is likely to be repurposed in the informal sector, and how this comports with the interests of all those involved: low-income (migrant) occupants, providers, and governing authorities. Secondly, this model provides new ways to identify different sub-housing markets and allocation processes in the Global North's cities. Thirdly, it contributes to urban economics by explaining the logic for how such cities also accelerate urbanisation by limited suspension of oversight. This suspension can arise from administrative discretion or neglect, but it nevertheless functions to advance a particular form of deregulated growth that benefits the urban economy at minimal cost to the state. Integrating this conceptual logic into urban economics better explains both geographic patterns across different segments of the low-wage labour force as well as public resource allocation. Finally, the methodological impact of this study is that it employs an innovative mix of quantitative, qualitative, and

ethnographic methods to study housing markets, building on previous contributions that apply ethnography to housing studies, such as Rex and Moore (1967). The approach taken in this research provides a contemporary methodology for unmasking hidden market segments and learning about? inter-community dynamics among very hard-to-reach populations.

Literature Review

- 2.1 Formality, Informality, and Urban Informality**
- 2.2 Migrant Enclaves**
- 2.3 Social Capital and Networks**
- 2.4 Strategies**
- 2.5 Gap**
- 2.6 Neo-Institutionalism**
- 2.7 Conceptual Framework**

This chapter presents a body of scholarship that situates this research conceptually and identifies the gap that this study aims to fill: how legal status shapes housing allocation for migrants living on the margins in cities in the Global North.

Part 2.1 introduces formality, informality, and urban informality, describing how each concept applies to urban spaces and housing allocation. Urban informality is the theoretical core of this research, and each of the following subsections describe theories and concepts to which it will be adjoined. Parts 2.2 and 2.3, Migrant Enclaves and Social Capital and Networks, focus on migrant communities as tangible places and intangible human networks, respectively. Part 2.4, Strategies, surveys how impoverished migrants exercise agency to survive in marginal conditions. Part 2.5 summarises and explains the gap that this research aims to fill, and Part 2.6 presents the integrated conceptual framework. Finally, Part 2.5, Neo-Institutionalism, discusses scholarship that informed the conceptual development of this study, but was later supplanted by urban informality during fieldwork.

2.1 Formality, Informality, and Urban Informality

Part 2.1 introduces the concepts of formality, informality, and urban informality in regard to housing studies, and in order to situate the theoretical framework.

Formality and informality are related concepts. Grounded in its root word ‘form,’ which means ‘the rule,’ formality encompasses regulations and other institutionally enforceable processes (Hart 2005, p. 1). Informality, in contrast, refers to that which functions outside of the bounds of formality (Sindzingre 2004; Chen 2012). The origins of the formal and informal pairing are useful for understanding the theoretical basis and utility of both notions. Hart (1973) introduced ‘informality’ in his research on urban migrants in Accra, Ghana

where he observed pervasive unregulated small scale enterprising across all social classes (ibid). Slum-dwelling urban migrants used ‘informal work’ as a critical survival strategy, while middle class people used it to hedge against the insecurity associated with their formal employment, which is precarious in Ghana (ibid; Hart 2005).

While Hart (1973) followed Weber (1922) in theorising that bureaucratic stability (formal structures) offered the most reliable income for workers and employers alike, he noted that such stability was absent in Ghana. There, the deficiency of formal employment and rampant discrimination in hiring are evidence that state laws regulating the economy were minimally enforced or non-existent (ibid). Therefore, the ‘informal sector’ emerged to fill an economic void (ibid). Decades later, Hart reflected that he chiefly sought to show that “Accra’s poor were not unemployed” as the dominant development economics discourse then held (Hart 2006, p. 25). To this end, he employed the term ‘informal’ to articulate vocations as observed and, conceptually, to capture the full scope of this developing economy (ibid). Significantly, Hart (1973) showed how structural conditions produced informality, and he strongly urged that further studies focus on exploring the relationship between formal structures and informality: “Accra is not unique, and a historical, cross-cultural comparison of urban economies in the development process must grant a place to the analysis of informal as well as formal structures” (p. 89).

Owing to Hart’s (1973) research of the urban poor in Accra, the formal and informal paradigm has been adapted across disciplines. In development economics, informality describes irregular income-generating activities at the individual level as well as the larger sector that this work creates (Chen 2012; Portes and Schauffler 1993). Broadly, informality represents the foil of its respective formality. This oppositional framing extends to economics, sociology, and anthropology, among other disciplines. For instance, neo-institutionalism delineates formal institutions – “humanly devised constraints that structure political, economic and social interactions” manifested in enforceable laws – from their informal counterpart: non-codified norms and practices enforced by dense social networks (North 1990, p. 97; Nee and Ingram 1998).

Particularly relevant to this thesis is that, in housing studies, formality distinguishes registered properties that follow regulatory codes from settlements that fail to abide such stipulations. Larson (2002) observed this in another Global North context: colonias in south Texas. Her research documented that Mexican migrants have historically been allowed to

build large settlements on unincorporated land with no resistance from state authorities. These migrants served Texas' economy and their informal settlements provided them with housing without requiring state resources. State inaction was an exercise of discretionary power (ibid). Yet, as of 2015, the state has taken an interest in incorporating the colonias because the unincorporated lands on which they sit have recently become economically valuable for the petrochemical industry (Salinas 2015). Hence, the state can exercise its discretionary authority to reassert its 'formal' control when this aligns strategically with its interests.

The prevailing tradition in the literature is to narrowly apply the concept of informality to the Global South. This traces to Hart (1973) whose study centred on exposing theoretical voids in development economic theories and policies. Studies that have followed in Hart's (1973) footsteps invariably focus on contexts where formality, represented by functioning state institutions and laws, remains inept or absent. The implication of this developing context focus is a relative dearth of understanding of how informality emerges in formal, regulated environments.

Few studies have examined the relationship between formal structures and informal outcomes in 'first-world' contexts, but those that have demonstrate the viability and importance of such research. Burger (1998a,b) showed that the conditions of the formal Dutch housing market, which was de-commodified, were mirrored in the informal market, where migrants rarely charge rents from their undocumented co-ethnics. Larson (2002) found *colonias* emerged because poor, undocumented migrants could not afford the formal housing market, and that the regulatory system effectively made it impossible for their informal housing units to be recognised as formal property, which would have allowed it to be connected to public utilities. But even though this "informality contradicts legality," Texas authorities tacitly condone *colonias* because any practical alternative would require resources and policy changes – whereas inaction remained politically costless, until it became economically beneficial to legalise these spaces (ibid, p. 137). Both unique studies illustrate that formality and informality can be effectively applied to both the Global South and Global North alike.

In addition to over-focusing on the Global South, a separate important criticism of formality and informality is that both concepts lack a definitional core. As Kanbur (2009) explains, informality carries the "...dubious distinction of combining maximum policy importance and political salience with minimal conceptual clarity and coherence in analytical literature" (p.

2). Others reject the definition of formal and informal simply as opposites, finding this to be vapid reductionism; instead they insist that both concepts lie more aptly on a continuum than across a divide (Ejigu 2011; Roy 2005; Williams 2014). Echoing these critiques, Chen (2007) proposes that formal and informal be understood as overlapping concepts, weighed in high-to-low parameters. This is consistent with Sindzingre (2004) who argues for an empirically grounded application of each concept, as the definition would then be made explicit, which would help with understanding the theoretical meaning.

Kanbur (2009, 2012) proposes a four-part definition for formality and informality to make the terminology more precise as it relates to economic activity: Formal activities (a) come under the purview of and comply with regulation, and informal activities entail those: (b) under the purview of regulation that do not comply, (c) do not come under the purview of regulation only because they have adjusted out of the ambit of controls, and (d) would not come under the purview of the regulation at all. He argues that this framing provides specificity (ibid; ibid). Still, critics concede that the formal-informal framework endures because of its utility and versatility—it effectively assimilates analytical perspectives and categories of research into its conceptual paradigm (Sindzingre 2004; Guha-Khasnabis et. al 2006; Ejigu 2011; Misztal 2005).

Roy (2005) builds on the conceptual versatility of formality and informality in formulating the theory of ‘urban informality,’ which is especially applicable to housing studies. Urban informality situates informal settlements that surround ‘megacities’ in the developing world as connected to the formal spaces to which they are adjacent. Roy (2005, 2004) and Roy and Al Sayyad (2004) describe urban informality as a mode of urbanisation whereby the state deliberately suspends sovereignty, within defined parameters, in order to facilitate urban expansion. It is in this suspended space that the informal settlement and its economy emerge. These theorists further argue that this physical realm of informality cannot be distinguished, in an epistemological sense, as separate from formality. Both spaces are literally connected and their economies and populations are interdependent, hence formal and informal in this context should be viewed in composite, as mutually dependent.

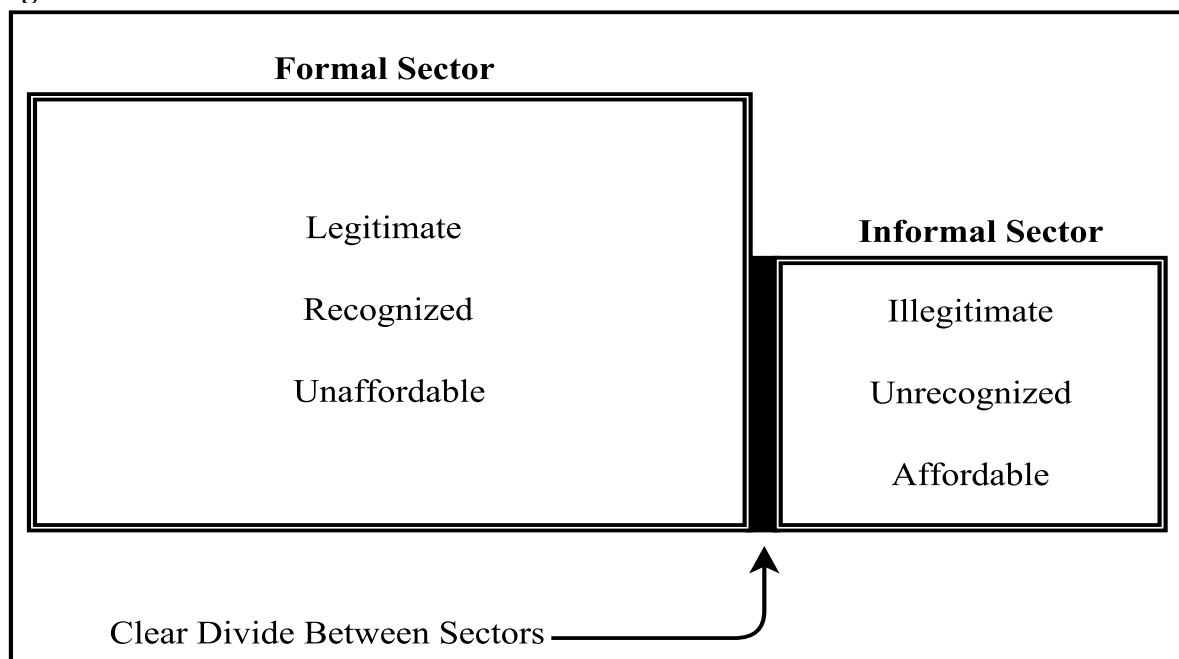
Urban informality therefore rejects the notion of an ‘informal sector’ as a disconnected, separate space. Instead this theory holds that informality is embedded and intimately tied to its formal surroundings. But how this informality manifests depends on context, including

the economic and social factors therein that shape its particular development (UN Habitat 2003).

Borrowing from post-colonial scholar Giorgio Agamben's (1998) notion of the 'state of exception,' Roy (2005) describes developing world informal settlements as a calibrated "expression of ... sovereignty" – that is, with the remit of the formal power of the state (Roy 2005, p. 149). Where Agamben's (1998) state of exception describes a condition in which sovereign authorities purposely suspend the rule of law to facilitate extra-legal actions, Roy (2005) adapts this framing to explain informal settlements. These spaces emerge because of a logical withdrawal of state authority; the aim of the state is to allow a mode of urbanisation that does not strain state resources yet yields economic growth. This observation corroborates Larson (2002)'s findings in South Texas, among others' (p. 148; Boyd 2000; Hart 1973, 2005; De Soto 2000; Hall and Pfeiffer 2000). Informality is therefore not the "chaos that precedes order, but rather the situation that results from its suspension" (Roy 2005, p. 149). Those who build informal settlements live and work in unsanctioned space, but their economic activities, despite being insecure and unrecognised, generate growth (ibid).

Figure 2.1 is an original depiction of the conventional understanding of developing world cities.

Figure 2.1 **Formal-Informal Sector Divide**



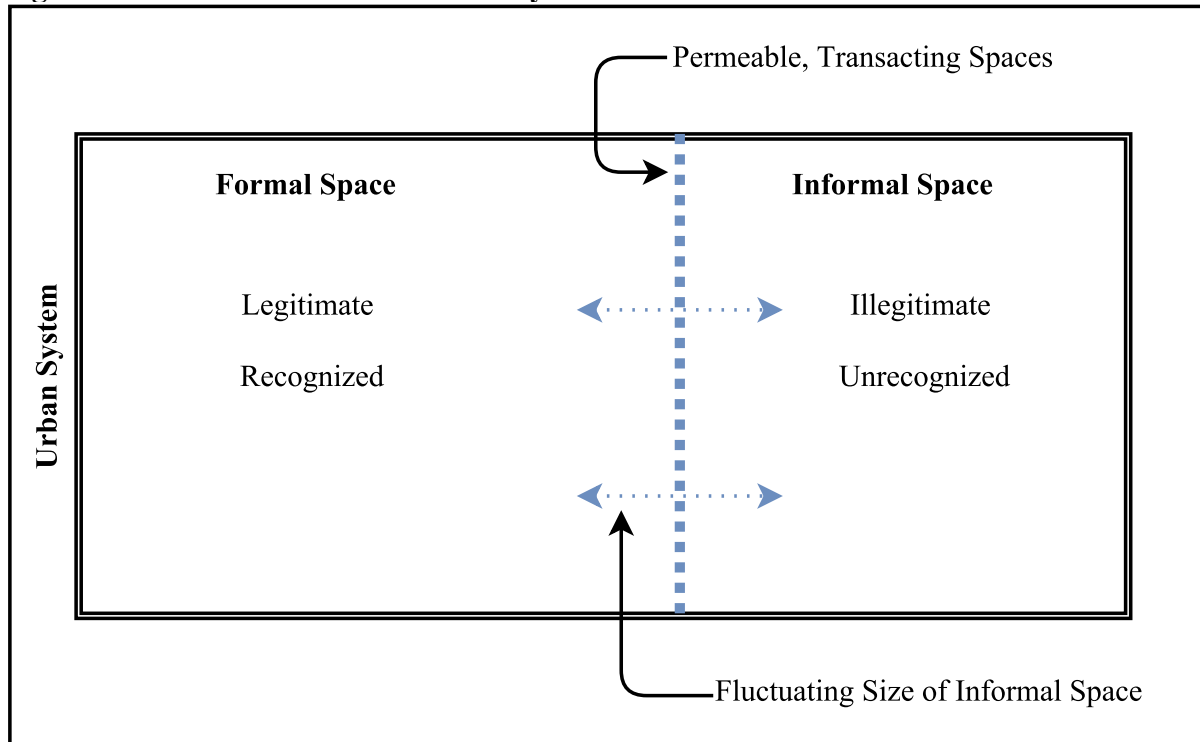
Source: Researcher's Model

Figure 2.1 separates ‘formal’ and ‘informal’ into distinct sectors with a clear divide between them. Urban informality theorists argue that this delineation is misleading, because what occurs in the informal ‘sector’—such as self-made housing—does not occur in a vacuum (Roy 2004, 2005, 2009; Roy and Al Sayyad 2004; Robinson 2002). These settlements arise because there is a demand for urbanisation. This demand itself can be driven by a variety of factors, including both low and high growth situations (UN Habitat 2003). In the former circumstance, dismal economic growth or endemic poverty may facilitate slums as a low-cost solution (*ibid*). But this logic may also apply to the latter situation, where the aim of accelerating development motivates the state to allow unregulated, legally unrecognised outgrowths that do not conform to legal standards or building codes (*ibid*).

In either case, urban outgrowth is not unexplained or uncontrolled, but rather a consequence of a strategic exercise of state sovereignty: withdrawal (Roy 2004, 2005; Roy and Al Sayyad 2004). Critically, urban informality proponents find that this ‘mode’ of urbanisation is logical, for it achieves the state’s objective with minimal institutional investment or liability. In addition, these theorists reject the conflation of the informal sector exclusively with poverty (Williams 2007, 2010, 2014; Williams and Nadin 2010). What makes a place, an activity, or an individual informal is not poverty, but the lack of institutional (legal) recognition. So, while there is temptation to associate dilapidated built-environment aesthetics with informality, this is not a universal standard. A slum in India or Favela in Brazil is as legally informal as an unregistered privately constructed gated community in South Africa (de Soto 2000; Skidmore 2010; Atkinson and Blandy 2005). The importance of disentangling poverty from informality proves key for appreciating urban informality in developed world cities as well. For in the Bronx, poverty is endemic and the quality of housing can vary widely, yet this is not what makes a unit informal; informality results from an illegal subdivision, crowded subletting or through legally unrecognised apartment transfers.

Figure 2.2 below is an original illustration of urban informality as its authors describe it. Here, both formal and informal spaces are viewed as part of the same urban system.

Figure 2.2 Urban Informality Illustration of Formal-Informal



Source: Researcher's Depiction

Figure 2.2 illustrates the urban informality conception of the megacity as an urban system. The dotted horizontal arrows show that the informal space is not fixed, but can fluctuate. The state may reassert its sovereignty over an informal settlement when it is deemed necessary. The barriers and limits are not fixed or permanent, but fluctuate in accordance with demand and the state's actions (or inactions) in meeting it. But whatever the relative size or prominence of the formal and informal space, they do not exist apart from one another; they are mutually dependent. Thus, in this diagram, the dotted vertical line shows a permeable, overlapping barrier between formal and informal spaces. Those living in an informal settlement may work in the formal economy, and vice versa. So, there is a continuous transactional dynamic between both spaces. This exercise of authority can take place in the form of legalisation of the unrecognised space or its destruction. A famous example of the latter includes the mass removal of illegal favelas in Rio de Janeiro in anticipation of the 2016 Olympics (Douglas 2015). Other examples include the Baan Mankong Programme in Thailand that worked to legalise informal settlements and bring the properties therein up to (formal) housing standards using state-guaranteed loans (Boonyabancha 2009). Alternatively, the size of the informal sector may grow with economic demand for housing and labour. Examples of this abound, such as shantytown expansions in Mumbai, Nairobi, and numerous other developing world cities (Björkman 2013; Mundia 2017).

However, the explanatory logic of urban informality does not necessarily extend to the individuals who occupy and construct informal settlements. This is a clear gap in the theory. This study aims to bridge this gap by adjoining urban informality to additional concepts.

The following sections in this Literature Review explore selected scholarship on the concepts of migrant enclaves, survival strategies, and social capital as part of this study's inquiry into how legal status influences allocation in the poorest segment of the rental market. These concepts are introduced independently and then brought into conversation under an adapted urban informality theoretical framework. This study adapts urban informality to informal housing allocation processes in the developed world using housing patterns of Ghanaian migrants living in the Bronx. Per the hypotheses, legal status separates Ghanaian migrants across the permeable border between formal and informal spaces where the documented have full access to all housing options whereas the undocumented are relegated to an informal market.

2.2 Migrant Enclaves

Based on the empirical evidence that ethnic and immigrant groups congregate together and segregate from mainstream populations, this section surveys the literature to understand why this is so and what is known of the social dynamics in these communities. Section 2.2 introduces three major theories regarding immigrant (migrant) and ethnic clustering: (1) spatial assimilation, (2) place stratification, and (3) the ethnic enclave, and then proceeds to a selection of studies that have applied each theory. Thereafter, additional studies on ethnic enclave migrant communities are explored to illustrate the scope and limitations of this theory, as well as to further the notion of the enclave in relation to urban informality.

Spatial assimilation, first articulated by Massey (1985) and subsequently expounded by a number of other theorists, established that clustering occurs because of economic necessity (Alba and Nee 1997; Alba et al. 1999). Residing in a community of co-ethnics is useful for immigrants and ethnic minorities because they can more easily negotiate this market, and thereby more readily access affordable accommodation relative to the general market (Massey 1985). This is but the initial stage of the journey under this theory: the processes of climbing the socio-economic ladder, acculturation, and assimilation eventually impel them to exit this homogeneity and follow the mainstream group (whites) into suburbia. Under this theory, residential mobility acts as the mechanism for assimilation and the clustered

ethnic/migrant community is an impermanent space, born of necessity, and dissolved when its utility is exhausted (Massey 1985; Alba and Nee 1997; Alba et al. 1999).

The theory of place stratification builds on spatial assimilation, but differs crucially in one respect: this theory identifies structural limitations, such as housing discrimination, as forces that prevent certain groups from achieving residential mobility. Place stratification ultimately draws from the Spatial Mismatch Hypothesis, which holds that limitations on residential choice, particularly for African Americans, “combined with the steady dispersal of jobs from central cities, are responsible for the low rates of employment and low earnings” of minorities (Kain 1994, p. 371; Kain 1968). Thus, these groups are unable to pursue the path toward mainstream assimilation and, as such, their members continue to reside in segregated areas that are frequently underserved and economically deprived (Rosenbaum and Friedman 2007; Kain 1994).

The ethnic enclave theory differs from the previous two theories in contending that the self-contained ethnic/migrant community becomes an end in itself (Portes and Wilson 1980; Portes 1987; 1995; 1998; Portes and Rumbaut 1990; Portes and Zhou 1992; 1996). These spaces create economic and social opportunities that would otherwise be unavailable to migrants. Members are not simply resigned to their clustered communities as spatial assimilation and place stratification suggest, but actually prefer them. This is because enclaves build “bounded solidarity” – communal trust based on shared experience and identity, which deepens their attachment to their co-ethnic community (Portes 1987, 1995). This high-level of group solidarity further facilitates enterprise through trust-based lending and access to reliable labour, creating a positive feedback loop of economic and social opportunities, ensuring the enclave’s sustainability (Portes and Zhou 1996; Portes 1995, 1998).

A number of studies have sought to test the three aforementioned theories. For example, Schaake et al. (2010) investigated the role of neighbourhood ethnic composition in explaining moving out rates in Holland, and found that “ethnic minorities are more likely than native Dutch to move within neighbourhoods, and less likely to move away from them” even as the share of minorities in those neighbourhoods increases (p. 593). The results “question the validity of the spatial assimilation theory,” but support the ethnic enclave model (p. 606). These authors are also careful to note that place stratification could also explain their findings (p. 606). In another study, Logan, Alba, and Zhang (2002) studied immigrant groups in New

York City and Los Angeles, testing whether ethnic neighbourhoods in these central cities served as via points or as permanent destinations for their occupants. Their findings were mixed: some ethnic neighbourhoods were “chosen by those for whom it serves their practical needs for an inexpensive and congenial setting,” and for others – Filipinos, Afro-Caribbeans, and Indians – the neighbourhood served as their “destination” rather than a “springboard” (p. 320-321). Importantly, this study found persistent evidence of housing discrimination against Afro-Caribbeans in New York, also supporting place stratification’s hypothesis (ibid).

The three theories are not mutually exclusive, for each depends on context and the group in question. For example, Rosenbaum and Friedman’s (2007) detailed study of how generations of immigrants fare in New York’s housing market supports both spatial assimilation and place stratification. These authors find that for groups with phenotypically fair skin from Europe and Asia, the residential journey operates in accordance with spatial assimilation – first generation clustering, followed by social assimilation and residential integration into more mainstream areas (ibid). In contrast, for:

[H]ouseholds of African heritage and dark-skinned Latinos, whether native-born or belonging to any of the immigrant generations ...[the] results demonstrate unequivocally that black race continues to determine where households live above and beyond the influence of socioeconomic status, and thus remains a salient predictor of households’ access to a range of resources that have been shown to be important in influencing social and economic mobility within and across generations (p. 8).

Ethnic enclave theory shares aspects of spatial assimilation and place stratification. According to the theory, an enclave is a clustered homogenous community that forms and endures because it provides resources that are difficult for minorities to individually obtain in mainstream society (Portes and Shafer 2006). Some theorists argue that the notion of bounded solidarity, critical for the enclave’s flourishing, “does not arise out of the introjection of established values or from individual reciprocity exchanges, but out of the situational reaction of a class of people faced with common adversities” (Portes and Sensenbrenner 1993, p. 1325). Thus, the enclave emerges from discriminatory conditions—which place stratification theory also describes—but endures and thrives because it facilitates economic and social opportunities for members (Williams 2007, 2010, 2014; Williams and Nadin 2010).

As migrants are the focus of this study, the relevant questions are: what is known about enclaves regarding (a) the dynamics within and (b) their relationship with mainstream society?

There are a number of case studies that explore such issues, the most notable of which is of Cuban migrants in Miami, Florida, who are studied by the sociologist Alexander Portes – architect and co-author of the enclave theory and bounded solidarity concept. Portes focuses on two cohorts of Cuban migrants: the first arrived before 1980 and the second between 1980 and 2000.

In his analysis, the first cohort was afforded an array of institutional and social advantages, including “warm” federal resettlement assistance programs and a perception in the general public that Cuban migrants were a “deserving group, loyal U.S. allies in the global struggle against communism” (Portes and Shafer 2006, p. 17). In Miami, this cohort formed a strong enclave which acted as a catalyst for entrepreneurialism financed through an inter-group system of “character” based loans (p. 14). By 1987, these migrants had self-employment rates higher and aggregate wealth greater than any other Hispanic group in the country, as well as relative to the native population as a whole (ibid).

The 1980-2000 cohort of Cuban migrants, in contrast, arrived under entirely different circumstances and experienced a dissimilar trajectory relative to their earlier counterparts (ibid). Cubans of this period were defined by a historic event, the Mariel exodus of 1980. This is when the Cuban government opened the port of Mariel to all relatives of exiles—resulting in an outpouring of 125,000 refugees into South Florida in less than six months (ibid). Among Americans the influx was widely unpopular and it shifted policy from welcoming to militarily enforced deterrence (ibid).

Significantly, the second cohort also received a cold reception from their predecessors in Miami. The newcomers “were not part of *old* Cuba, having been raised during the revolutionary period, and lacked strong kinship and friendship ties with the established Miami Cuban community” (p.17). Furthermore, the first cohort held the post-Mariel entrants “...responsible for the rapid decline of Cubans’ public image in the United States and having few social links with them...came to regard the newcomers as a group different from themselves” (p.17). Portes and Shafer (2006) argue that as a consequence the later cohort, unable to avail itself all the enclave’s resources—including financial capital—performed

dismally as entrepreneurs ranking “the lowest of all ethnic categories” (p. 21). However, this is not to suggest that the enclave was of no benefit – over a third of new migrants found non-menial work through co-ethnic enterprises despite lacking English language skills (ibid).

The Cuban enclave of Miami is theoretically illuminating. One lesson that it teaches is that external factors can interject in ways that alter a particular enclave’s historic course, for better or worse. While Portes and company warn against universalising from a single enclave, as they hold that one must weigh each group’s political-historical particularities, this research asserts two general propositions. First, the enclave provides a resource base-station for its members, provided sufficient population size and density (within a spatially contiguous region) are present. Second, solidarity functions as a critical social resource within an enclave (Portes and Wilson 1980; Portes 1987; 1993; 1998; Portes and Zhou 1992; Portes and Shafer 2006).

One argument to be made against enclave theory is that it subsumes inter-group complexity. In the Miami case study this complexity arises from social cleavage between the two generations of Cubans, which suggests an enclave comprised of two distinct cohorts, divided by respective migration histories. Yet this enclave is treated as a singular whole in the study. Conceptualising an enclave in unified form does not allow sufficient space for examining community segmentation.

Galvez (2007) provides insight on enclave segmentation. Her study is on Mexican migrants in the Bronx and the division between the documented and undocumented members of this community. For early Mexican migrants and their progeny, obtaining U.S. legal status was not nearly as vexing a challenge as it is for newcomers. As such, these early migrants do not readily identify with those who followed, of which the majority are undocumented (ibid). Furthermore, because of their legal status, documented Mexicans view themselves, and are perceived by newer members differently: “those who enjoy such status are elevated to the position of ‘experts,’ from whom the rest are expected to learn” (p. 108). Hence, these findings suggest segmentation: this enclave milieu is comprised of at least two sub-communities emerging from different migration experiences, which shape shared identity and notions of solidarity, respectively.

Additional research has also challenged and complicated conceptual presentations of socially homogenised enclaves because insufficient attention is given to their internal hierarchies.

Mahler (1995) rebukes the ethnic enclave as totalising, particularly for undocumented migrants. Her research on Hispanic nationalities in Long Island, New York focused on “...relationships within the immigrant population” in order to capture how migrants “felt” and “behaved” toward one another in practice (p. 14). Her findings show that undocumented migrants are a sub-class of documented co-ethnics. One way the documented community exploits the undocumented is through operating an informal housing market of high-cost, low-quality bedrooms (ibid). Her research ultimately contests the presence of ethnic solidarity, as a notion with a seldom “questioned presumption of...existence” (p.14).

Still, there are counter ethnographic studies that support the enclave hypothesis’ main propositions. Stoller (2001), for example, examines West African migrants in Harlem and their enterprising “street hawking” of imported goods (ibid). Like Mahler (1995) and Galvez (2007), Stoller’s study also identifies undocumented status as a significant distinguishing characteristic. But Stoller’s (2001) conclusions on inter-community relationships differ from other theorists’ findings; West African migrants actively serve and protect their own, particularly undocumented members from exploitation because of intense group bonds (ibid). His findings also show that these migrants are extremely enterprising and rely on one another for social support and financial capital, consistent with enclave theory (ibid). This also coheres with other studies of marginalised ethnic group behaviour, such as Boyd (2000) study of black women in the urban North who engage in ‘survivalist entrepreneurship’ (Williams 2007, 2010, 2014; Williams and Nadin 2010). Interestingly, communal solidarity among the migrants in Stoller (2001) extends beyond nationality and what emerges is a shared identity, which the author terms as “Africanicity.” Ostensibly this complicates the single nationality premise of an ethnic enclave, but in West Africa, tribal affiliations pre-date borders, so citizenship is not always the main basis for grouping (ibid; Harrison 2003).

These complicated, conflicting studies on ethnic enclaves relate to urban informality, illustrating that the enclave emerges to provide resources that are unavailable to its members. The state, through its absence and withdrawal in terms of institutional support and enforcement, allows migrants to construct their own particular environment. In this void, the enclave performs important functions—employment and housing—that are not readily accessible to most within the migrant community. Enclave theory, by explaining the isolation that migrants feel from mainstream society as well as introducing the notion of ‘bounded solidarity,’ shows the practical push and pull forces that engender urban

informality. Hence, enclave theory is useful for illustrating some of the logistical elements of urban informality in Global North contexts, but critically, further conceptual tools are needed to discern what takes place within the enclave among its respective sub-populations.

2.3 Social Capital and Networks

Part 2.3 explores social capital and networks, situating these concepts in the context of migrant communities. First, there is a brief presentation of definitions and typologies. This is followed by an applied discussion of the concepts of ‘bonding’ versus ‘bridging’ social capital and ‘positive’ and ‘negative’ social capital. Finally, the relationship between these concepts and urban informality is considered.

Social capital has numerous authors and conceptual iterations, but its functional meaning is remarkably consistent. Bourdieu (1984), who brought the term into contemporary use, first described it as “a capital of social connections, honourability and respectability” (p. 122). He later expanded and refined his definition of social capital to:

The aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition – or in other words, to membership in a group – which provides each of its members with the backing of the collectivity-owned capital, a ‘credential’ which entitles them to credit, in the various senses of the word (Bourdieu 1984, p. 248).

Portes (1998) offers a more succinct take, defining social capital as: “the ability to secure benefits through membership in networks and other social structures” (p. 8). Finally, Coleman (1990) describes its terms through its purpose, “[l]ike other forms of capital, social capital is productive, making possible the achievements of certain ends that would not be attainable in its absence” (302).

Bourdieu (1984) and Portes (1998), as well as Coleman (1990) argue that social capital functions as a form of currency within a particular network. Networks are communities wherein members can theoretically obtain information, access, or benefits from others within their group, and this process of exchange is how social capital is used. Hence, social capital obtains its value from its social network.

Of the numerous expositions on social capital, arguably the most useful for this research is the typology of ‘bonding’ versus ‘bridging,’ and how these correspond to different network arrangements. Bonding social capital draws people closer together who are already familiar with one another or are otherwise socially grouped (Granovetter 1973, 1985; Putnam 1993; Woolcock 2001). The concept of bounded/ethnic solidarity in enclaves (see part 1) builds on this type of social capital:

The more distinct a group is in terms of phenotypical or cultural characteristics from the rest of the population, the greater the level of prejudice associated with these traits, and the lower the probability of exit from this situation, then the stronger the sentiments of in-group solidarity among its members and the higher the appropriable social capital based on this solidarity (Portes and Sensenbrenner 1993, p. 1329).

Bridging social capital, in contrast, facilitates connection between individuals across different groups. This type of social capital increases the size of one’s network and, by extension, enhances the scope of potential resources available to an individual (Christakis and Fowler 2010; Granovetter 1973; Phillipson et al. 2004; Putnam 1993).

In his study of housing mobility and race in suburbia, Briggs (1998) builds on the bonding and bridging typology by formulating a more applied binary of social capital: leveraged social capital and social support. The former refers to “getting ahead” using others for assistance and/or access to resources in effort to advance toward a goal, thus leveraging one’s network (1998). Finding housing through one’s network would be an example of exercising leveraged social capital. This social capital also echoes Beider and Goodson’s (2005) argument that social networks can act as pathways to overcome biased institutional constraints. Social support, the second component of the typology, refers to finding help for an immediate basic need—assistance with “getting by” (Briggs 1998). Examples of social support capital include receiving emergency financial or emotional help from family or close friends. Building on Granovetter’s (1973) research on social networks, Briggs explains that wider networks made of weaker ties (bridges) to unrelated individuals are more advantageous than tighter (bonded) kinship networks (ibid).

Stoller’s (2001) case study of West Africans in New York gives a strong illustration of bonding social capital and social support in practice. He describes West Africans as a relatively new community struggling to identify culturally and linguistically with their

surroundings and frequently mistreated in their dealings with natives (ibid). They “invariably complained of loneliness, sociocultural isolation, and alienation from mainstream American social customs” (Stoller and Mcconatha 2001, p. 327). Such circumstances caused West Africans to turn inward and bond in what the author terms, “Africanicity,” which is a bond based on shared tribal heritage, religion (Islam), and common experience as street traders (ibid). In practice, these migrants frequently provided support to one another, such as taking care of a fellow trader’s merchandise to prevent theft, and providing emotional and financial support during difficult periods (ibid).

Social capital can also be deleterious. Following Waldinger (1995), Portes (2014) explains that “...particularistic benefits accruing to some by virtue of membership in ethnic or religious communities is experienced by others as exclusion from the same social and economic benefits” (p. 18407). Exclusion of non-group members from certain benefits, such as favourable employment, requires government intervention to disband unfair arrangements (Waldinger 1995). Negative effects within networks include placing excessive claims or obligations on some members: “cozy intergroup relationships of the sort frequently found in solitary communities can give rise to a gigantic free-riding problem” (Portes and Sensenbrenner 1993, p. 1342). This follows Granovetter’s (1995) argument that impersonal markets emerged partly to resolve situations wherein social ties encumbered enterprise.

Consequently, social capital can cut both ways, particularly in tight ethnic communities. Burgers’ (1998a,b) housing study of migrants in Rotterdam, Holland is an instructive case study in this regard.

Burgers’ (1998a,b) findings showed that undocumented migrants belonging to communities with high levels of solidarity easily found low-cost, quality housing living with their co-ethnics who were documented (ibid). In contrast, migrants whose communities lacked solidarity, such as Eastern Europeans, fared worse. These migrants frequently resided in expensive low-quality housing and/or relied on charities for support (ibid). However, Burgers is careful to note that some migrants paid a price in terms of social integration and mobility when co-ethnics provided their accommodations: “after all the pains associated with going illegally to a rich, Western country, they do not succeed in shedding their ethnic and national background and are trapped in basically the same kind of community from which they tried to escape” (p. 1866). Being socially confined to one’s ethnic community also allows exploitation, as Burgers (1998a,b) found some documented migrants demanded

unpaid services from their undocumented co-ethnics, who would oblige out of fear of eviction and deference to normative customs.

Social capital depends on the conditions and context that facilitate its production. Whether social capital functions as a positive or negative resource is predicated on environmental pressures and a given community's reaction to its influence (Giddens 1984; Bacharach and Baratz 1962). Portes and Sensenbrenner (1993) write, "social capital arising out of situational confrontations is strongest when the resulting bounded solidarity is not limited to the actual events but brings about the construction of an alternative definition of the situation based on re-enactment of past practices and a common cultural memory" (p. 1332). The West Africans in Stoller (2001) provide a good example in this regard: these migrants formed their solidarity based on shared lineage as traveling tradesmen and situated personal difficulties of life in New York City within the larger historic journey of their people (ibid). Although these migrants lacked 'bridges' to external networks, their high levels of bonded social capital—solidarity—did not impede members from forming some external ties (ibid). In contrast, Burgers' (1998b) findings in Rotterdam show that although the:

[G]enerous welfare state offers room for ethnic solidarity, this 'bounded solidarity' is at the same time a strongly 'binding solidarity.' In the Dutch context, undocumented immigrants remain dependent on the ethnic community of which they are a part for a long time. When housing is concerned, there is nothing left for them outside this community but charity or the black market (p. 1866).

In Rotterdam, the context fosters bonding not by way of confrontational experiences, but through social benefits that attenuate housing market pressures for qualifying migrants (ibid). These conditions produce both positive and negative social capital: undocumented migrants can easily access free or inexpensive housing sub-leases from their network of co-ethnics; but residing in these conditions can engender dependency, isolation, and result in indentured servitude (ibid). Hence, institutional rules and conditions of a given space shape how social capital can function, impacting individual and group choice for the inhabitants of that environment (Giddens 1984; Bacharach and Baratz 1962).

In the context of urban informality, the notion of social capital and the network on which this currency is traded is key for appreciating inter-community systems in migrant enclaves. Where urban informality is a theory for the situational circumstances in which the state

withdraws its authority and enclave theory describes how migrant communities form, social capital focuses on the means by which migrants engage with one another. Knowledge that an informal settlement exists does not answer the question of whether and how legal status influences one's position in one's social networks. Finding answers to these questions requires social capital based theory in effort to understand intra-community dynamics.

2.4 Strategies

Part 2.4 discusses the concept of 'survival strategies.' This Part explores how this concept applies to behaviour among individuals residing in difficult conditions. It further links literature on strategies to literature on housing studies, as well as to the concept of urban informality.

Survival strategies are actions that individuals and social groups take in order to manage in marginal conditions and with limited resources (Wallace 2002). In these environments, such persons must improvise to find subsistence for themselves and their families. The literature on survival strategies focuses on these types of actions (ibid).

Among the most notable works classifying survival strategies is Rakodi (1995). Her work catalogues strategies—also described as 'coping' behaviours—into three types: actions that (1) increase resources; (2) mitigate consumption; and/or (3) alter household composition (ibid). The first includes a range of efforts from working multiple jobs to engaging in enterprising self-employment. The literature indicates that both men and women use this strategy, though many contend that because women are often resigned to lower-paid, less secure work, their use frequently follows a cost-benefit analysis that weighs the negative social stigma (of working as a woman) against potential income yield (De Jong 2000; Boyd 2000 Creese and Wiebe 2009; Datta et al. 2007). The second and third classifications of mitigating consumption and altering household composition include actions that reduce costs through rationing and maximising available resources (Rakodi 1995; Portes and Jensen 1988). These strategies – which include eating more cheaply and/or less frequently, as well as postponing children – are found to disproportionately be used by women (Rakodi 1995, 1999). This classification system describes housing insofar as it is a necessary expense that can, at best, be mitigated.

Housing choice behaviour falls under “mitigating consumption.” Whereas housing choice theory holds that a variety of factors such as location, size, quality, and budget influence choice, cost would be the main consideration per Rakodi’s survival strategy (Zinas and Jusan 2012; Kulberg 2002; Timmermans and Noortwijk 1995). Numerous studies show that migrants elect the most inexpensive accommodations available and further try to cut costs by sharing space with co-ethnics (Khalaf and Alkobaisi 1999; Datta et al. 2007; Stoller 2001; Mahler 1995). This ‘sharing’ often entails overcrowding and sparse use of utilities such as heating and electricity (Stoller 2001; Mahler 1995). These conditions resemble those in informal settlements in that housing is occupied in a manner that is analogous to the practices employed across in shantytown type settings in the developing world.

Drawing a connection between housing choice and Rakodi’s (1995) classifications is largely a novel application of ‘survival strategies.’ Conventionally, strategic behaviour is observed in case studies of informal economies in Africa and Latin America where the focus is on understanding how specific segments of the poor manage to subsist in their environment. In these contexts, the state’s capacity to uniformly enforce the rule of law and provide welfare support for the poor is limited. Hart (1972), Castells and Portes (1989), and Roberts (1991), Boyd (2000), among others, have immersed themselves in these informal economies to broadly understand the economic and social behaviour of the poor. Insofar as their findings concern housing, they have identified ‘self-building’ as a strategy whereby the poor construct homes piecemeal—as they collect resources and materials—in informal settlements (Wallace 2002; Mushumbusi 2011). While this research is insightful, there remains a dearth of scholarship focused specifically on housing strategies, particularly where the context is a formal economy.

One rare exception that provides a measure of insight into how the survival strategy concept applies in a first-world setting is Datta et al.’s (2007) study of migrants in London’s low-paid economy. This research shows that despite London’s wealth and stability, migrants endure low-wages, high living costs, limited access to institutional assistance, and social exclusion (ibid). These conditions approximate the difficulties of their home country (ibid). And because London presents “challenges that are similar to those experienced by the poor in the developing world,” transnational migrants carry their developing world “strategic repertoire with them” (p. 407-8). Context is critical in shaping how Datta et al. (2007) conceptualize survivalist behaviours. They deliberately label the actions they observe as ‘tactics’ rather

than strategies because, “although migrants often move to London as part of a conscious strategy to better their lives, the barriers they face on arrival... reduce[s] their ability to ‘strategize’” (p. 405). Building on Williams’ (2006) description of tactics as ‘the art of the weak,’ Datta et al. (2007) adapt this terminology to “highlight how powerlessness affects the strategies that...migrants might try to develop in an often-hostile labour market and society” (p. 418).

This study further corroborates Portes’ and Zhou’s (1992; 1996) findings that communities turn inward when mainstream society marginalises them: “migrants’ tactics to counter social exclusion revolved around creating friendship groups that were used as psychological support mechanisms as well as for functional reasons such as finding work, housing and so on” (p. 423).

The London study reflects a salient theme found in the previously discussed case studies of migrants in Rotterdam, Cubans in Miami, South Americans in Long Island, Mexicans in the Bronx, and West Africans in Harlem: strategic reliance on inter-ethnic group networks as a strategy (Burgers 1998a,b; Portes and Wilson 1980; Mahler 1995; Galvez 2007; Stoller 2001; Williams 2007, 2010, 2014; Williams and Nadin 2010). Indeed, the act of migration itself reflects a strategic step that is supported by social networks:

[T]he decision to migrate is influenced by the existence and participation in social networks, which connect people across space. [N]etworks provide resources in the form of information and assistance...[and] explain the persistence of migration long after changes in the original migration-inducing structural conditions (Boyd 1989, p. 645).

Hence, migration to the developed world as a survival strategy is a measure of one’s co-ethnic social network’s strength (Hagan 1998; Poros 2001; Massey et al. 1987; Yucel 1987). The previously cited studies suggest that co-ethnics frequently engage their social networks to obtain a variety of resources, including migration support and, when they arrive, housing.

In integrating survival strategies into urban informality, this research seeks to take advantage of an opportunity for further study. Strategies, as shown in this literature review, ‘fits’ into urban informality because this concept captures how impoverished persons act alone and in a community to find housing in the developed world. In short, examining strategies reveals the

rationale behind migrant decision-making and how a lack of legal status might shape their choices (Bacharach and Baratz 1962).

2.5 Summary and Gap

This chapter explores scholarship that has not previously been brought into conversation to show how these literatures can work together and help uncover how legal status shapes informal housing allocation processes for migrants living on the economic margins in cities in the Global North.

To summarise:

- Ethnic enclave theory situated migrants as a coherent community. This theory explained how shared ethnicity, nationality, and heritage bonded migrants who lived in close proximity to one another in a foreign context. In short, the notion of an ethnic enclave gave a sociological context for situating the Ghanaian migrant community. This research then further sought to unearth the dynamics within the enclave as part of its examination of how legal status might divide co-ethnic migrants into sub-communities within the larger enclave.
- Social capital provides a conceptual language for understanding how migrants help one another. Bonding and bridging social capital, for instance, distinguishes the type of help that migrants can give to members of their social network (community) and the limitations and costs associated with this form of help (Woolcock 2001; Portes 2014). Many migrants have abundant bonded ties, but their reliance on this type of social capital stymies opportunities to bridge to resources outside of their immediate ethnic community. Social capital and networks illuminate facets of the forces that shape enclaves, yet there remains room for discerning nuance: who within a community may avail themselves of their social network's resources and why?
- 'Survival strategies' identifies the means by which individuals living on the margins navigate their environment in effort to survive (Wallace 2002; Datta 2007; Frayne 2004; Creese and Wiebe 2009). This proves useful not only for listing the different tactics that marginal individuals employ, but also for understanding how these actions are strategic in confronting environmental constraints (Giddens (1984). In this sense, one's location matters. An impoverished individual navigates the environment

differently in the context of a weak state where the rule of law and governing institutions are inept versus a setting in which the state is strong but the agent remains poor and marginal. Hence, strategies as applied in this research provide a means for understanding how poor migrants survive. This concept contextualises the measures that migrants take to find housing despite their limited resources and, for some, lack of legal status (Giddens 1984; Bacharach and Baratz 1962).

In centring on a migrant community living in a Global North rental market, the first objective is to better understand the ramifications of legal status as the factor that most distinguishes migrants from one another in a single community; next is to define allocation processes in the informal housing market that these migrants occupy. Each objective illustrates what is missing in the existing scholarship. To bridge this gap, this study applies enclave theory, social capital and networks concepts, and strategies under an Adapted Urban Informality conceptual framework to uncover an unknown within a migrant community.

Part 2.6 presents the integrated conceptual framework, Adapted Urban Informality. This Part presents, diagrammatically, how the concepts detailed in the literature review are applied in the adapted framework answering this study's research questions.

2.6 Conceptual Framework

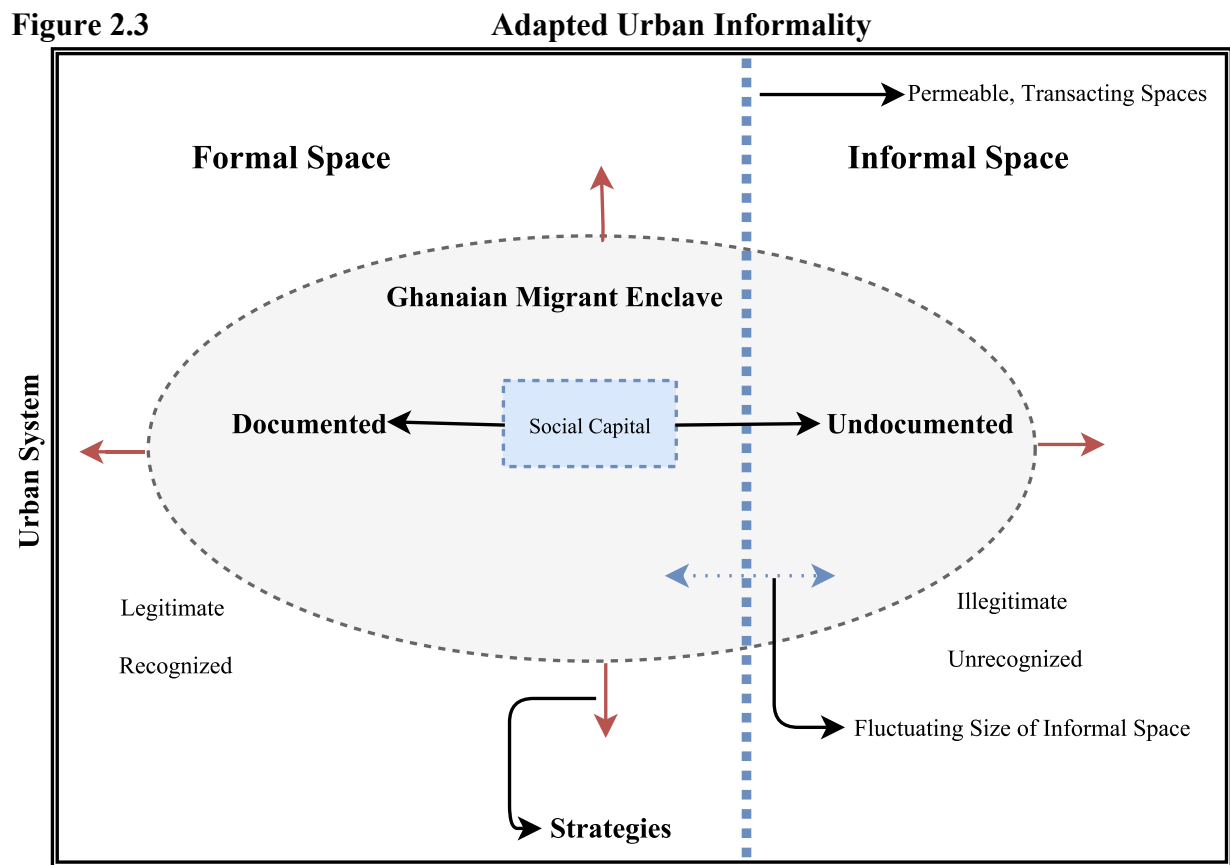
This research adapts urban informality, shifting its application to a first-world setting and focusing on housing allocation. Conventionally, urban informality theorises that informal settlements in the developing world are a result of suspended sovereignty; the state withdraws its control to spur urbanisation at minimal cost (Roy 2005; Roy and Al Sayyad 2004; Robinson 2002).

Adapted urban informality re-conceptualises 'informality' to describe not only unregulated housing developments, but also alternative mechanisms for accessing regular units. The value of this approach is that it provides a new model for learning the variety of informal pathways that migrants use to find housing. The theoretical goal of this approach is to broaden our understanding of informal housing beyond the physical condition of the dwelling to include the full spectrum of allocation processes in cities in the Global North.

As adapted in this study, urban informality is also adjoined with the concepts of survival strategy, social networks, and elements of ethnic enclave theory, including bounded solidarity.

Figure 2.3 provides a model depiction of the conceptual framework, Adapted Urban Informality.

Figure 2.3



Source: Researcher's Model

Figure 2.3 integrates the key concepts described in this chapter into the urban informality model. The enclave, shown as a greyed oval in the centre of the diagram, aggregates migrants into a single community. The presence of social capital and networks shows that migrants are tied to each other despite their legal status. Strategies define the measures that migrants take, using their networks or otherwise, to overcome their resource limitations and the obstacles they may encounter to survive.

Furthermore, Figure 2.3 shows migrants as a singular enclave community, bifurcated by legal status. Despite the separation between documented and undocumented migrants, communal ties are envisioned to hold the migrant community together in this model. The red arrows indicate the strategic actions that migrants employ in effort to navigate the constraints they

face to find housing and facilitate its affordability in the urban system according to where and how they are situated across the permeable line.

In sum, this framework shifts urban informality to a developed world setting and combines it with additional concepts to address how documented and undocumented Ghanaian migrants living on the economic margins access housing. This approach aims to address how the formal market tolerates and facilitates the informal submarket that lies within it; to reveal social forces that shape informal allocation; and to demonstrate if, where, and how legal status influences such processes.

2.7 Neo-Institutionalism

Part 2.7 focuses on neo-institutionalism, the initial conceptual framework for this research. The purpose in introducing neo-institutionalism is to illustrate the conceptual development of this project, and list key concepts that were carried forward from neo-institutionalism into this study.

Neo-institutionalism is a broad label that is used here to condense two subfields: New Institutionalism in Economics (NIE) and New Institutionalism in Sociology (NIS). Both NIE and NIS influenced the conceptual evolution of this project. The following discussion briefly summarises each subfield and explains why this literature could not be operationalised for this research.

NIE emerged from the innovative work of Ronald Coase (1937, 1960, 1984), Oliver Williamson (1975, 1981, 1985, 1994, 2000), and Douglas North (1990). Following Coase's (1937, 1960) thesis that property rights and transaction costs critically shape the structure of firms, North (1970) and Williamson (1975) further postulated that institutions – embodied in formal rules and informal norms that govern arrangements – are established to mediate economic activity and minimise exogenous costs. NIE provided a theoretical language and tools for framing economic outcomes as products of institutional context – arguing that formal rules and informal customs comprise the institutions that govern behaviour and shape the economy. NIE popularised transaction cost economics and the notion of bounded rationality, which holds that individuals act rationally under the limited scope of their cognitive ability and access to information, a humble interpretation of the perfect rationality enshrined in the neo-classical homo economicus archetype (North 1990; Williamson 2000).

Whereas NIE pushed conventional thought in economics, NIS advanced a bold academic agenda more broadly. Its early architects, Victor Nee (2001, 2003, 2005) and Paul Ingram (1998), adapted NIE alongside concepts drawn from economic sociology to explain the process by which institutional arrangements emerged and shaped all manner of choice. Namely, NIS integrated transaction costs, bounded rationality, and the “choice-within-limits” framework characteristic of neo-institutionalism (Ingram and Clay 2000; Nee 2003; Nee 2005). But NIS was distinguished from NIE through its integration of Granovetter’s (1985) notion of social “embeddedness,” which argued that non-market social networks played a crucial role in producing economic outcomes (p. 482; Nee and Ingram 1998; Nee 2003; Nee 2005). While Granovetter (1985) introduced embeddedness in response to Williamson’s (1975) argument that transaction costs shape institutions and economic activities, Nee and Ingram (1998) integrated both concepts in NIS. Per NIS, institutions impose constraints and provide credibility, overcoming the reliability issues associated with social networks, which reduces the transaction costs stemming from uncertainty (Nee and Ingram 1998). Finally, unlike NIE, NIS established a bi-directional relationship between social groups, intermediate organisations, and the state to explain status quo institutional arrangements governing choice as a product of an iterative dynamic among all three levels.

This research embraced neo-institutionalism as a framework for understanding allocation processes at the bottom of the rental market. This application of neo-institutionalism to migrants was conceptually novel; it sought to capture the relationship between migrants who operate on the margins and the formal institutions that set the constraints that shaped their choices. The thinking was that ‘choice within constraints’ provided a useful synthesis in considering how migrants navigated this market.

However, the process of gathering data for this study revealed that NIE and NIS did not apply to the rental market that was being studied. For example, actors such as intermediate organisations – represented by housing advocacy groups, non-profits, and religious institutions – mostly played a minor role in the experience of migrants. It seemed that North’s (1990) assertion that institutions establish the ‘rules of the game’ rang hollow, as formal processes were invariably subverted, ignored, or otherwise non-existent. Based on NIS, this study’s plan to conceptualise a bi-directional relationship between the migrants and the governing bodies that set and enforced housing policy proved inapt, for migrants scarcely interacted with these bodies or shaped their agendas. Thus, neo-institutionalism did not live

up to its theoretical promise for this project because of realities uncovered during fieldwork.

Neo-institutionalism, however, did direct this research to focus on examining formal rules and informal norms. Pursuing this line of thought led to literature on urban informality, which focused on housing settlements and bridging the logical separation between formal and informal sectors.

Where neo-institutionalism fell short in explaining the disconnection and indifference toward institutions among Ghanaian (and West African) migrants, urban informality accounted for this directly: institutions, per that theory, represented the formal apparatus that had withdrawn from governing the space that migrants occupied. Migrants created their own settlements and rules where the state (formal institutions) opted not to exert its authority. Moreover, urban informality resonated with the migrant journey itself: the theory emerged from the developing world, where it described how informality functioned within formality. It made sense to apply a framework that captured how past practices were mirrored in their new environment. The bi-directional relationships and constraints that neo-institutionalism articulated, as such, were inapt for (illegal) migrant communities, for these concepts actually applied to governed spaces and the citizens that lived therein.

Urban informality, in short, proved most apt for studying documented and undocumented Ghanaian migrants living in extreme poverty in the Bronx. This theory provides a solid foundation for situating the topic at hand – legal status and informal housing allocation – and could be readily adjoined with additional concepts to suit the contextual focus of this research.

Methodology

3.1 Overview

3.2 Case-Study

- 3.2.1 Site
- 3.2.2 Population
- 3.2.3 Design
- 3.2.4 Sampling Methods and Validity

3.3 Quantitative Component

- 3.3.1 Secondary Sources

3.4 Qualitative Component

- 3.4.1 In-depth Interviews
- 3.4.2 Documentary Data
- 3.4.3 Data Analysis

3.5 Chapter Conclusion

- 3.5.1 Summary
- 3.5.2 Discussion

This chapter presents the research methodology. There are five parts in this section. Part 3.1 is an overview and explanation of the research's mixed methods methodology. Part 3.2 describes the nature of the case-study, including the site, migrant population, case study design, and sampling methods. Parts 3.4 and 3.5 detail the quantitative and qualitative data that have been gathered for this dissertation, respectively. Part 3.5 discusses the evolution of the methodology used in this study and summarises the preceding parts.

3.1 Overview

This project is a single-case study focused on a hard-to-reach migrant population, so it required a mixed-methods research methodology comprised of quantitative and qualitative data. The strategy of the mixed methods approach is to contextualise the research population and case-study site using quantitative data and to uncover the unknown segment of the housing market that migrants occupy through qualitative data. This qualitative data is crucial for understanding how migrants access housing in practice and what their actions illustrate about the layered segments of the housing market in the Bronx. In short, qualitative data is

the heart of primary source data collection in this study and provides the basis for analysis and findings.

Quantitative data were gathered from datasets such as the US Census and New York City's Housing and Vacancy Survey (HVS). The numerical data situate the research: They provide facts about the state of the housing market in the Bronx and important demographic information on the populations that inhabit this borough, including what is known of Ghanaians.

Qualitative data were gathered primarily through in-depth interviews with three groups of subjects: migrants, housing providers, and intermediary actors that interact with either or both of the other groups. Further qualitative data was obtained from documentary evidence. These data form the core of this project in that they provide the basis for the new knowledge presented in this study. All qualitative data is triangulated by source; data collected from each source is examined individually and alongside other sources to discern inconsistencies as well as to corroborate and validate all findings (Denzin 1978; Patton 1999).

3.2 Case Study

3.2.1 Site

The Bronx stood out among the five boroughs that constitute New York City in reviewing the existing data on migration and population distributions across the city: it is the destination of choice for one of the fastest growing groups of migrants, West Africans, and has the highest percentage of renters (as opposed to owners) in New York City. Moreover, this research arose from an interest in examining informal housing dynamics, and the Bronx – as the poorest borough with the lowest average rental costs and an overrepresented share of “hidden homes²” – proved to be the ideal case-study site.

² A hidden home is a household that is not captured under regular census surveying. They are the most likely spaces for undocumented individuals. These include persons residing in subdivided units wherein the number of occupants exceeds the legally allowed limit, and those who are sharing space within the home of a friend or family member (HVS 2013). Hidden homes are very likely to be occupied by poor “illegal” migrants—the key demographic for this study.

3.2.2 Population

Selecting Ghanaian migrants as research subjects from the larger population of West Africans required physical outreach in addition to preliminary data-mining. The early months of fieldwork were dedicated to this task. Neighbourhoods throughout the western Bronx, where the majority of African immigrants reside, were canvassed. The aim of this process was to learn about the geographic and ethnic composition of the West African community first hand. This context informed the decision to focus on one nationality, Ghanaians.

Ghanaian migrants were selected for three key reasons: population size, visa variety, and English language fluency.

First, Ghanaians constitute the second largest West African nationality group in New York City and the largest group in the Bronx. Their population size increased the probability that the research could access a sufficient number of documented and undocumented subjects. Second, Ghanaians are among the highest number of Diversity Visa (DV) recipients. DV visas are issued by US embassies by lottery and provide a direct path to citizenship. That a large proportion of Ghanaians enter the US on this visa seemed a key point of comparison to examine housing outcomes by different entry pathways (e.g., visiting student, sponsorship visas, etc.). Third, as a former British colony, migrants from Ghana speak at least basic English and this eased the process of accessing interview subjects in this community, especially among the undocumented migrants.

The case study area was comprised of three sub-boroughs in the Bronx: (1) Morrisania/East Tremont, (2) High Bridge, and (3) University Heights (see Figure 3.1 and Tables 3.1 and 3.2). These sub-boroughs make up most of the western Bronx, which is where the majority of the borough's West African nationalities, and Ghanaians specifically, are concentrated. A map of the Bronx, broken out by sub-borough, is shown in Figure 3.1 below.

Table 3.1 Distribution of Ghanaians and Non-Ghanaians by Bronx Sub-boroughs

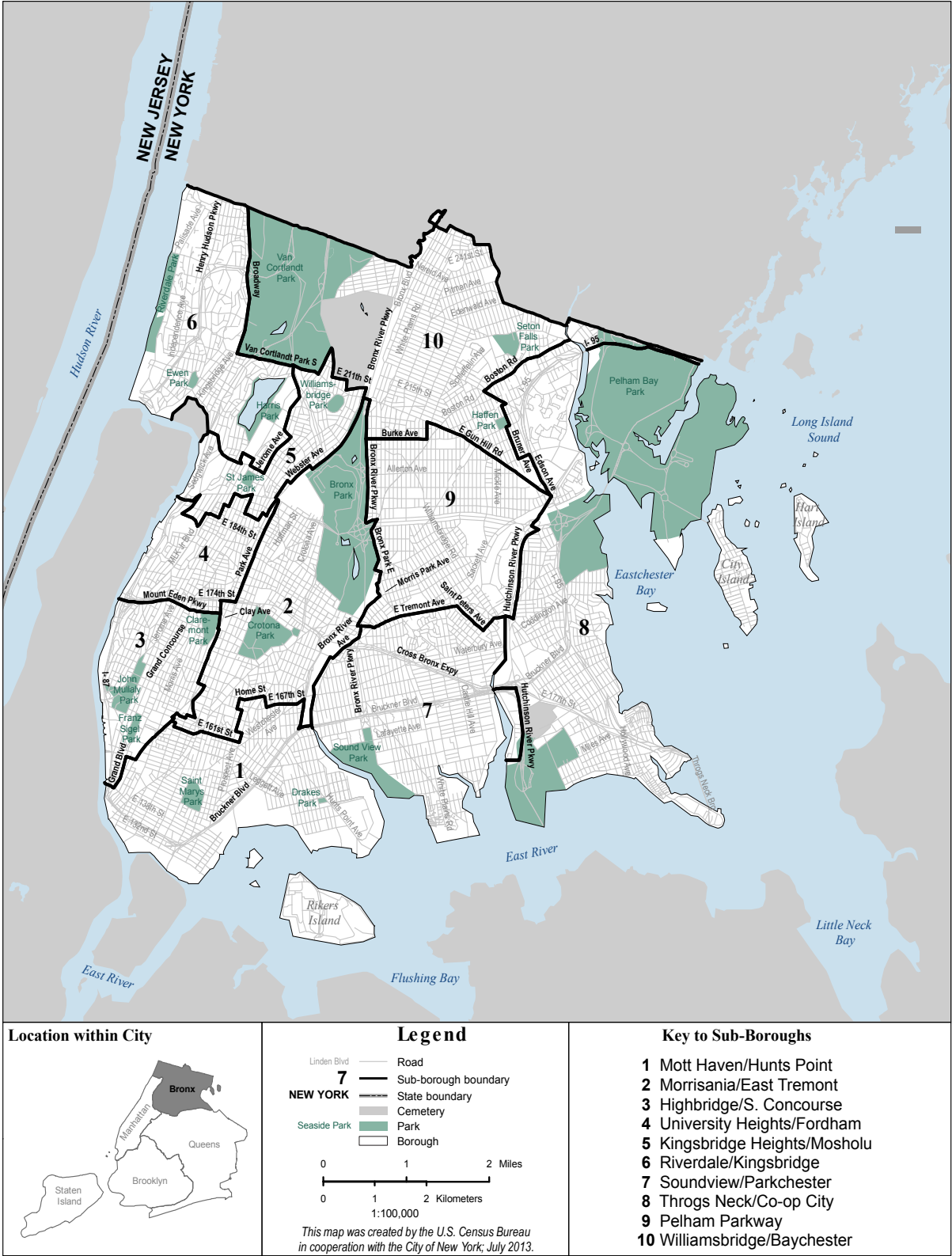
Sub-boroughs		Non-Ghanaian	Ghanaian	Total Population
Riverdale/Kingsbridge	Population % Share	105,466 (7.7%)	1,787 (8.1%)	107,253 (7.7%)
Willamsbridge/Baychester		142,181 (10.4%)	1,948 (8.4%)	144,129 (10.4%)
Throgs Neck/Coop City		115,416 (8.4%)	1,051 (4.8%)	116,467 (8.4%)
Pelham Parkway		126,549 (9.3%)	664 (3%)	127,213 (9.2%)
Morrisania/East Tremont		155,228 (11.4%)	2,364 (10.7%)	157,592 (11.3%)
Kingsbridge/Mosholu		123,025 (9%)	1,894 (8.6%)	124,919 (9%)
University Heights/Fordham		129,472 (9.5%)	4,367 (19.8%)	133,839 (9.6%)
Highbridge/South Concourse		136,532 (10%)	4,074 (18.4%)	140,606 (10.1%)
Soundview/Parkchester		180,417 (13.2%)	2,498 (11.3%)	182,915 (13.2%)
Mott Haven/Hunts Point		152,891 (11.2%)	1,458 (6.6%)	154,349 (11.1%)
Total		1,367,177 (100%)	22,105 (100%)	1,389,282 (100%)

Source: U.S. Census, American Community Survey (2014)

To appreciate how these areas are situated spatially, Figure 3.1 provides a map of sub-boroughs in the Bronx. Observe the proximity of the areas highlighted in Table 3.1

Figure 3.1

Sub-Boroughs of the Bronx



Source: New York City Housing and Vacancy Survey (2013)

The three sub-boroughs in the case study site are contiguous, as the map above shows, and although they account for only 20 percent of the borough's physical space, 50 percent of the known Ghanaian population in the borough resides in this area (US Census 2013).

Table 3.2 below lists information on the housing stock and demographic composition of these three sub-boroughs.

Table 3.2	Morrisania East Tremont	Highbridge South Concourse	University Heights Fordham
Number of Households	53K	49K	42K
Blacks	50K	46K	39K
Black Percentage	38%	39%	39%
Non-USA Birth	53%	63%	66%
Percent on Public Assistance	37%	34%	36%
Subfamilies (Doubling Up)	7K	8K	6K
Median Income for Renters	\$20,000	\$25K	\$20,000
Percent Below Poverty Line	40%	32%	37%
Rent Regulated-Stabilised	47%	82%	76%
Households w/R-I Ratio <30%	69%	66%	70%
Percent of Crowding	13%	20%	18%
Owner Households	7K	4K	**
Number of Individuals	150K	143K	126K
Hispanics	92K	90K	85K
Hispanic Percentage	55%	57%	57%
Percent of Pop. Immigrated	33%	48%	49%
Renter Households	46K	45K	40K
Other Rent Reg.	40%	11.50%	14%
Gross Rent/Income (R-I) Ratio	43%	42%	52%
Gross Rent	\$970	\$1,026	\$1,045
Unregulated Housing	13%	**	11%
Households w/R-I Ratio <50%	43%	44%	51%
Physically Poor-Quality Housing	19%	24%	23%
Ownership %	13%	8.50%	**
**Sample Size Too Small to Report		NYC Housing and Vacancy Survey (2013)	

These three sub-boroughs are similar to the Bronx as a whole in terms of income, poverty, composition of regulated and unregulated housing stock, share of African Americans and Hispanics (the two groups that make up a significant majority of the Bronx' residents), and other key demographic metrics listed in the tables above.

3.2.3 Case Study Design and Justification

This research follows Onwuegbuzie and Leech's (2007) notion of "disaggregating" knowledge of a single community using a focused lens. This project does this through its focus on housing outcomes among Ghanaians in the Bronx. The single case design applies the controlled analysis supported by the literature on case studies: "The single case can be used to determine whether a theory's propositions are correct or whether some alternative set of explanations might be more relevant. [T]he single case can represent a significant contribution to knowledge and theory building. Such a study can even help to refocus future investigations in an entire field" (Yin 2009, p. 47).

This case study is designed using Yin's (2009) instruction. The single case study focus of this research presents the most optimal course for disaggregating data on how documented and undocumented Ghanaian migrants in the Bronx access housing. Here, nationality and geography act as controls whereas legal status is the independent variable, and the basis for comparison. Hence, observing one differentiating factor in a population within a relatively small geographic space allows for a simplified yet nuanced investigation that yields findings that otherwise could not be easily uncovered.

3.2.4 Sampling Methods and Validity

This research relied on two sampling methods: purposive and snowball sampling. The validity of the sample was further ensured by using the ethnographic method of sequential interviewing.

Purposive sampling relies on the researcher's judgement to identify appropriate research subjects (Becerra and Zambrana 1985). To apply this method effectively, the researcher invested the early months of fieldwork into gaining an understanding of West African and Ghanaian migrant communities in the Bronx. This process entailed attending community events and political meetings (e.g., the Bronx African Advisory Council), and holding meetings with third-party intermediaries. This included community leaders and non-profits, public officials who could give information on the demographics of the Ghanaian migrant community that was not discernible from census data.

This preliminary exploration revealed that the Ghanaian migrant population broadly skewed toward young males, and this was particularly pronounced among the undocumented sub-

population, which would not be captured in census surveying. This information guided the purposive sampling as it helped ensure that a sizable proportion of young men were included.

The snowball sampling technique was applied to meet as many Ghanaian migrants as possible. This, in turn, led to more prospective research subjects who were also screened using the purposive sampling technique. The snowball sampling found Ghanaians through churches, mosques, and workplaces of people who lived within the case study area.

To ensure the validity of the sample population, this research further applied the ethnographic technique of sequential interviewing. This technique is used in research situations where the target population is hard-to-reach and conventional statistical techniques used to obtain representativeness are not viable (Small 2009). Accordingly, the researcher must continue to increase the sample n until a point of qualitative ‘saturation,’ which occurs when the data gained from each additional interviewee coheres with the data gained from the preceding interviewees within that subgroup (Small 2009). Hence, if the research is still uncovering new trends or reasons to modify the questions asked in interviews as the researcher approaches the target n size, then the researcher must continue to recruit additional subjects until a point of saturation is reached.

The sampling methods used in this study – snowball sampling, purposive sampling, and sequential interviewing – work to ensure validity and representativeness as best as possible. But it is important to recognise the limitations inherent in investigating any hard-to-reach population (Atkinson and Flint 2001; Benoît and Martine 2009; Stoecklin-Marois et al. 2011). Migrants, particularly those who are undocumented, are deeply wary of revealing sensitive personal information of the kind broached in this study (Benoît and Martine 2009). They may fear deportation or financial exploitation (ibid). This research grapples with this challenge by applying methodological techniques grounded in the literature, but it ultimately recognises and respects that uncovering hidden populations is an uncertain endeavour.

3.3 Quantitative Component

3.3.1 Secondary Sources

The secondary quantitative sources are made of three datasets that cover different periods individually, but collectively span 1980-2014. The analysis is based on published tables from these datasets. These data are divided between (a) surveys that detail the housing market and

residential makeup of neighbourhoods throughout New York and (b) surveys that provide information on immigration, settlement patterns, and related demographic facts. Although there is some overlap between these datasets, the combination gives the best possible understanding of how Ghanaians typically migrate to the United States, where they tend to reside within the Bronx, the housing options available to them in those areas, and how their community has developed and changed overtime.

1. New York City's Housing and Vacancy Survey (HVS)³

The HVS is a comprehensive report on New York City's housing stock and the populations that occupy these units. This research draws the following information from published tables from the most recent HVS survey, which was compiled in 2013, focusing on the three sub-boroughs of the case study site in the Bronx:

- Spatial variation, household size, and income of immigrant households.
- Housing and neighbourhood conditions for immigrant and non-immigrant renters.
- Crowding, doubling up, and sub-families among immigrants and non-immigrants.
- Housing supply: size and composition of stock, rental units under regulation, and the share of regulated units that are occupied by immigrant vs. non-immigrant households.
- Rents, including variations based on unit type/size, and the availability of subsidies.
- Hidden household and crowding data by race, ethnicity, regulation, and type.

2. US Census' Five-Year American Community Survey (ACS)

The US Census' Five-Year American Community Survey (ACS 2014) provided demographic details on the makeup of the Ghanaian population in the Bronx and the surrounding region. Specifically, the following information on Ghanaians was gathered from this dataset's published tables, which includes data from 2009-2014:

- Geographic distribution and population size in New York and the tristate area.
- Household characteristics of the sub-boroughs that comprise the Bronx.
- Comparative demographic detail on all residents of the Bronx.

³ This research uses the most recent publically available HVS data, which was published in 2013. The HVS is conducted every three-years and the official report is published some years thereafter. The next HVS's full report is expected to be released in 2018.

3. *Newest New Yorkers* publications

The *Newest New Yorkers* is a public report that analyses the recent cohorts of immigrants using census data and other population survey data available to the local government in New York City. This publication focuses on the top 20 immigrant populations, but it also contains data in its appendix on other immigrant groups outside of the top 20. This dataset includes immigrant population statistics and settlement patterns in New York.

In its most recent edition (2013), Ghanaians are ranked 18th in population size among new immigrants, but in previous editions, Ghanaians were not among the top 20. Data from the *Newest New Yorker* publication were used to examine the migration patterns and population size of Ghanaians in New York City since 1980, when this publication was first released. Specifically, the information obtained from this publication was used to identify additional demographic detail on the Ghanaian population as part of their larger West African cohort.

3.4 Qualitative Component

This subsection explains the primary sources that were used to gather qualitative data for this research, as well as how this information was obtained.

3.4.1 In-Depth Interviews

Three different groups were interviewed for this study: (1) migrants (documented and undocumented), (2) housing providers, and (3) intermediaries, for a total of 92 in-depth interviews. The information gathered from these sources is triangulated with the quantitative data to answer the research questions.

The composition of the sampled individuals by relevant categories is detailed below.

1. Migrant tenants

Guided by the Ghanaian population distribution data reported in the US Census' American Communities Survey, the following distribution of documented Ghanaian migrants was interviewed:

Table 3.3 Documented Migrants Sample

	Male	Female
	15	15
Age range		
25-34	4	4
35-44	4	5
45-54	4	5
55-64	3	1
Household Type		
Married	7	6
Married, no spouse present	4	6
Single	4	3

Since the undocumented population are unlikely to respond to census surveys, the sample from this group was selected using purposive techniques based on discussions with various intermediaries and community leaders on the gender and age range composition of the undocumented migrant population.

Table 3.4 Undocumented Migrants Sample

	Male	Female
	17	8
Age range		
25-34	8	3
35-44	5	3
45-54	3	2
55-64	1	0
Household Type		
Married	4	3
Married, no spouse present	6	3
Single	7	2

Interview questions: The in-depth interviews were conducted in a semi-structured format and included questions aimed at learning the housing and immigration journey of each migrant, as well as understanding their opinions using their community and future economic and housing aspirations. (See appendix for list of questions).

In addition, a number of survey-type questions were asked of migrants to obtain numerical primary data. These include information on (a) rental cost, (b) unit size, (c) length of time at the location, (d) income, (e) public assistance income, if any, and (f) family size.

The methods employed to access migrants are discussed in the sampling subsection, 3.2.4.

2. Housing providers

The vast majority of rental housing in the Bronx exists in 10-40 unit building complexes. Private providers hold the bulk of the stock, although most of these properties are governed by rent regulations. As such, owners and managers of such properties make up the largest share of the providers interviewed.

In addition, there are also non-profit providers who operate newer buildings that are strictly regulated. Many of these properties, however, serve a particular population of tenants (e.g., HIV/AIDS positive residents, the elderly, etc.); the researcher focused on the providers in this category who serve all qualifying low-income tenants.

The smaller property category is comprised of owner occupied housing. These properties have no more than four units and make up a small share of the housing stock.

A total of 14 providers were interviewed, as show in Table 3.6 below.

Table 3.5 **Housing Provider Sample**

Private: Building Complex	8
Private: 2-4 Family Property	2
Non-profit housing: Building complex	4

Sampling: The researcher employed a variety of methods to reach providers, including: (a) cold-calling and emailing, (b) neighbourhood canvassing/speaking with building superintendents for further introductions, (c) connecting through attorneys who frequently represent landlords in eviction proceedings, (d) informal introductions through tenants (who were not included in the sample), and on a few occasions, (e) introductions through intermediaries.

The sequential interviewing technique was also applied for housing providers.

Questions: Semi-structured interviews with providers focused on understanding their process for selecting tenants. The researcher sought to understand the formal and informal criteria used to judge prospective applicants as well as provider awareness of, and policy toward, unauthorised subletting and roommate arrangements.

In addition, documentary materials such as rental applications (if such forms existed) were collected from providers where possible.

3. Intermediaries

Intermediaries comprised the most heterogeneous group of interviewees. They included: (a) representatives of religious institutions, (b) non-profit organisations involved in housing advocacy, tenant organising and other related services, (c) personnel from public agencies charged with providing housing benefits, and constituent service staff from elected officials' offices, and (d) amorphous groups that provided services and community for African immigrants.

A total of 23 organisations were interviewed, as show in Table 3.7 below.

Table 3.6 **Intermediaries Sample**

Religious	5
Non-profit	10
Public	5
Other	3

Sampling: Accessing most intermediaries was simple, especially relative to migrants and housing providers. Many non-profit and public organisations were found through internet searches and then contacted by email or phone. The remainder were found through referrals from other intermediaries.

Accessing religious and “other” organisations required more direct outreach, including visiting their site-locations on numerous occasions. But once contact was established, scheduling interviews was not difficult, as officials from all intermediaries proved willing and eager to be interviewed.

Questions: Questions for intermediaries depended on the purpose of their organisation. Broadly, the questions focused on the following topics: (a) gathering their perspective on the housing issues of the West African community broadly, and any specific detail on the Ghanaian population in particular, (b) discerning the intermediary's specific role and services in effort to establish their place in the allocation process, including any relationship with housing providers, (c) documenting their outreach processes and criteria (as institutions) for providing housing-related services, and (d) testing the validity of other data gathered through informal and formal conversations with housing providers and migrants.

3.4.2 Documentary Data

1. Benefits/Subsidies

Documentary information on all available housing benefit programs was gathered and examined to discern: the specific benefits offered by each program, the target eligible population, and the application process. The list of relevant programs is shown below.

- (1) Living in Communities (LINC)
- (2) Administration for Children's Services (ACS) Housing Subsidy Program
- (3) Family Eviction Prevention Supplement (FEPS)
- (4) Coalition for the Homeless Rental Assistance Program (RAP)
- (5) New York City Housing Authority (NYCHA) Section 8
- (6) NYC Department of Housing and Preservation Development (HPD) vouchers
- (7) NYS Homes and Community Renewal (HCR)

The aim of examining these resources was to learn which programs are available to migrants, and then to ask migrants specifically if they receive any of these benefits.

2. Other Documentary Evidence

Housing application forms: Application forms were gathered from numerous housing providers to understand and analyse the formal requirements for leasing an apartment. This information provided the basis for outlining the formal housing application process, which was then compared to the informal process that was discerned from in-depth interviews with migrants, providers, and intermediaries.

Participant Observations and Field Notes: These ethnographic data provided the basis for the purposive sampling of interviewees and making numerous other methodological choices during the course of fieldwork. Moreover, these ethnographic materials also informed the data analysis process, as they provided a strong background and context for capturing important nuances regarding how migrants and institutional actors make their housing choices.

3.4.3 Data Analysis

Coding: Coding refers to labelling (naming) data according to categorical segments that can be analysed within the frame of the research hypothesis and questions (Saldaña 2016). Three different coding techniques were applied to analyse interview transcripts and documentary evidence in effort to answer the research questions:

1. Open-coding: This process entailed examining individual transcripts for specific concepts that categorise a respondent's statements.
2. Axial coding: After open-coding, axial coding was applied to identify connections between categories in order to reveal patterns or consequences of actions. For example, axial coding was used to identify group strategies that individuals employ to access housing and to see if and how these strategies differ based on legal status.
3. Narrative analysis: This process entailed examining uninterrupted interview responses and then presenting this qualitative data as an intact vignette of a respondent's views, which are further analysed in context with additional quantitative and qualitative data.

It is important to note that data analysis was an iterative process grounded in a theoretical approach whereby emerging findings influenced respondent questions and the examination of data. This harkens back to the sequential interview techniques discussed previously

Triangulation: All qualitative data is triangulated by source; that is, brought into conversation with each other in order to rigorously examine the validity of each singular segment (Denzin 1978; Patton 1999).

3.5 Chapter Conclusion

3.5.1 Summary

This research centres on understanding the housing choices and outcomes of migrants who mostly operate in hidden and informal segments of the housing market. In applying a mixed methods approach, this research has sought to employ a variety of appropriate tools to uncover answers about a hard-to-reach population.

Established quantitative data are used to understand and situate the context of this study, but also to identify and describe what is unknown – and thereby articulate the basis for this

research. It is here that qualitative data is sought and applied. These data are gathered from variety of sources, but are critically examined both separately and alongside each other to deduce coherent empirical and theoretical findings. These findings are presented in the chapters that follow.

3.5.2 Discussion

The methodological lesson learned in this project is that flexibility and iterative learning are critical for exploring and understanding unknown spaces. Gathering data in the field required adapting to situations on the ground as much as maintaining a clear focus on the larger research objectives. In practice, the researcher needed to first build trust with the Ghanaian community, particularly among undocumented individuals who had a strong incentive to avoid attention, as well as establish meaningful contacts among providers and intermediaries alike before interviews could be pursued. As such, data-collection did not occur in a linear, predictable sequence. Finding the right people to talk to and the appropriate time to ask the difficult questions proved to be a function of persistence and patience. But slowly built relationships facilitated greater honesty in interviews and allowed for more serendipitous encounters, creating a positive feedback loop of quality data that could be verified through triangulation.

The Bronx and its Ghanaians by the Numbers

4.1 The Bronx

4.1.1 Housing Stock

4.1.2 Housing ‘Affordability’ and Poverty in the Bronx

4.1.3 Summary

4.2 Ghanaians in the Bronx

4.2.1 Spatial Distribution

4.2.2 Demographics, Housing, and Employment

4.2.3 Summary

4.3 Chapter Conclusion

4.3.1 Summary and Discussion

This chapter provides contextual information on the Bronx and its Ghanaian population using quantitative data. The purpose of this chapter is to detail the state of the housing market in the Bronx and to illustrate the degree of poverty in this borough relative to the other areas that comprise New York City. This background information is critical for understanding where the subjects of this research, Ghanaian migrants, are living, as well as the broader state of their economic and housing context. In short, this chapter sets the scene for this research.

The further aim of this chapter is to explain what existing data can teach. These quantitative data describe the high levels of poverty in the Bronx, the state of its rental market in terms of stock and costs, and the composition and location of its immigrant populations—specifically, Ghanaians. But such data go no further in describing the housing market occupied by the most impoverished beyond finding that such persons live in “crowded” conditions. Their households are categorised as “hidden homes,” a label that merely describes (mostly immigrant) households residing in non-conventional arrangements on the economic margins without further understanding as to how their housing fits into the larger housing market. Hence, this chapter describes what is known about the rental sector in the Bronx and its poorest occupants in effort to deduce what is unknown, and situate this research.

The analysis presented in this chapter is divided into three Parts. Part 4.1 focuses on the Bronx, specifically, its housing market and the demographics of its residents, particularly

immigrants. Part 4.2 centres on Ghanaian migrants in the Bronx. It describes their demographics and spatial patterns. Part 4.3 presents the chapter summary and discussion.

4.1 The Bronx

Part 4.1 has a two-fold purpose: first, to present and describe the housing market in New York City generally and the Bronx specifically and second, to explain the high degree of poverty in the Bronx, with special focus paid to data on immigrants in this borough.

The information presented in Part 4.1 is drawn from New York City's most recent Housing and Vacancy Survey (HVS) and, to a lesser degree, private publications. Some of the tables shown in this chapter are compiled from different segments of the dataset in composite form.

4.1.1 The Housing Stock

New York City is comprised of five boroughs. Of these boroughs, the Bronx has more than 1.3 million residents (approximately 500,000 households) or nearly 17 percent of the city's population per the most recent decennial US Census. It also has nearly 18 percent of the city's 2.17 million rental units. Despite its size as the second smallest borough in population, the Bronx is arguably the most urbanised of the five boroughs by housing tenure: nearly 80 percent of the residents in this borough are renters as compared to 68 percent citywide. Compared to other boroughs individually, the Bronx retains the highest share of renter residents, with Manhattan coming in second place with 76 percent.

Table 4.1 **Number of Households by Housing Tenure and Borough**

Borough	All	Owners	Renters
All	3,088,881	984,066	2,104,816
Bronx	473,656	98,166	375,491
Brooklyn	929,296	256,130	673,166
Manhattan	752,459	181,606	570,853
Queens	769,860	337,775	432,085
Staten Island	163,610	110,389	53,221

Source: New York City Housing and Vacancy Survey (2013)

It is important to understand the high concentration of renter households in the Bronx to appreciate the relevance of rent regulation to housing prices. As Table 4.2 shows, four-fifths of the Bronx' housing stock is comprised of rent-regulated properties. Rent regulations describe a variety of policies and laws that are used to limit rents (Collins 1997).

Table 4.2 Distribution of Renter Households by Regulatory Status within Boroughs

Regulatory Status	All	Bronx	Brooklyn	Manhattan	Queens	Staten Island
Number	2,104,816	375,491	673,166	570,853	432,085	53,221
All	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Controlled	1.80%	**	1.60%	3.50%	1.30%	**
Stabilized	45.70%	59.30%	42.90%	45.60%	42.20%	13.80%
Pre-1947	34.40%	48.30%	34.00%	37.50%	22.70%	**
Post-1947	11.20%	11.00%	8.90%	8.10%	19.50%	8.40%
Mitchell-Lama Rental	2.20%	2.70%	2.80%	2.20%	1.10%	**
In Rem	0.10%	0.10%	**	0.40%	**	**
Public Housing	8.80%	12.80%	9.20%	9.20%	4.00%	9.00%
HUD & Other Regulated	2.80%	4.10%	2.30%	3.50%	1.40%	**
Unregulated	38.60%	20.40%	41.20%	35.60%	50.10%	72.00%
In Rental Buildings	35.00%	18.50%	38.90%	30.40%	45.40%	66.60%
In Co-ops/Condos	3.60%	1.90%	2.30%	5.30%	4.70%	**

Source: New York City Housing and Vacancy Survey (2013)

* Since the number of units is small, interpret with caution. ** Too few units to report.

Historically, New York City has had a highly regulated housing market dating to laws passed early in the 20th Century (Perine and Schill 2007). But over time the share of regulated properties has declined citywide, with the Bronx being the exception (Community Service Society 2007, 2013). This is because rent regulations that cover private properties are voluntary; private owners accept the terms of regulations in exchange for property tax abatements (Collins 1997; Perine and Schill 2007). These agreements run for 20-year contracts, at which point the property owner can renew with the city (ibid). But the booming demand for housing in New York City has increased market rents to heights wherein it is more profitable to operate an unregulated, free-market rate property that is liable for property taxes than accept abatements and rent controls (Collins 1997). From 1981 to 2013, the share of rent-regulated housing citywide has declined from 63 percent to 47 percent, a net-loss of 231,000 units (Furman Center 2013).

The decline of rent-regulated housing has not impacted all boroughs equally. In particular, the Bronx retains its rent-regulated stock, which comprises nearly 80 percent of all units in this borough. The market forces acting on rental properties in other boroughs have not yet reached the Bronx, for it does not command the same market rates as Manhattan, Brooklyn, or Queens (HVS 2013). This is because the Bronx is the poorest area in New York City, with median incomes – which are explored in greater detail later in this chapter – of approximately \$25,000, 35 percent lower than the citywide median (HVS 2013).

The most common type of rent-regulation in New York City is ‘stabilisation.’ As shown in the data presented in Table 4.2, almost 60 percent of all rental properties in the Bronx fall into this category. The second most common is public housing, which amounts to 11 percent of rental units in the Bronx. The remaining regulation programs cover the balance of rental housing. Only 20 percent of units in the Bronx are unregulated, without rent restrictions.

In the Bronx, there are 222,586 rent-stabilised units divided into two classes: constructed before and after 1947. The difference between these two classes lies in the level of tax benefits available to the landlord (Collins 1997). Both rent-controlled and stabilised properties limit the cost of the unit irrespective of the occupant’s income.

Public housing accounts for most of the remaining share of regulated units, 48,074. These units, unlike stabilised properties, are directly owned and managed by the New York City Housing Authority (NYCHA) (McLaughlin et al. 2013). The rents may be no greater than 30 percent of the tenant’s annual income (Community Service Society 2013). Public housing is exclusively available to low-income households, as defined by the Federal Poverty Guidelines (ibid). The remaining categories— ‘HUD & Other Regulated,’ ‘Mitchell Lama,’ and ‘In Rem’—collectively account for less than 26,000 units, approximately 9 percent of regulated units. These three types are like public housing in that rent for these units can be no greater than a third of the tenant’s income and they are only available to low-income households. But the key difference is ownership: some are public, owned by a municipal government or the federal government, while others are private (Collins 1997; Community Service Society 2013, 2007).

4.1.2 Housing ‘Affordability’ and Poverty in the Bronx

While the scale of its rent regulation distinguishes the Bronx from other boroughs, rental housing demand in the Bronx resembles the City as a whole. This is captured in Table 4.3 below, which details the supply-constrained conditions of the housing market citywide and in the Bronx specifically.

Table 4.3 Rental Vacancy by Borough

Borough	Rental Vacancy Rate	Number of Vacant Rental Units
All	3.12%	67,818
Bronx	3.23%	12,531
Brooklyn	2.61%	18,011
Manhattan	2.80%	16,460
Queens	3.79%	17,023
Staten Island	6.65%*	**

Source: New York City Housing and Vacancy Survey (2013)

The strong demand for housing in New York is also present in the Bronx where the vacancy rate is only 3 percent. Accordingly, rent regulation laws are in effect when the vacancy rate is below 5 percent, what is legally categorised as a “housing emergency” per New York State laws that set these regulations (HVS 2013).

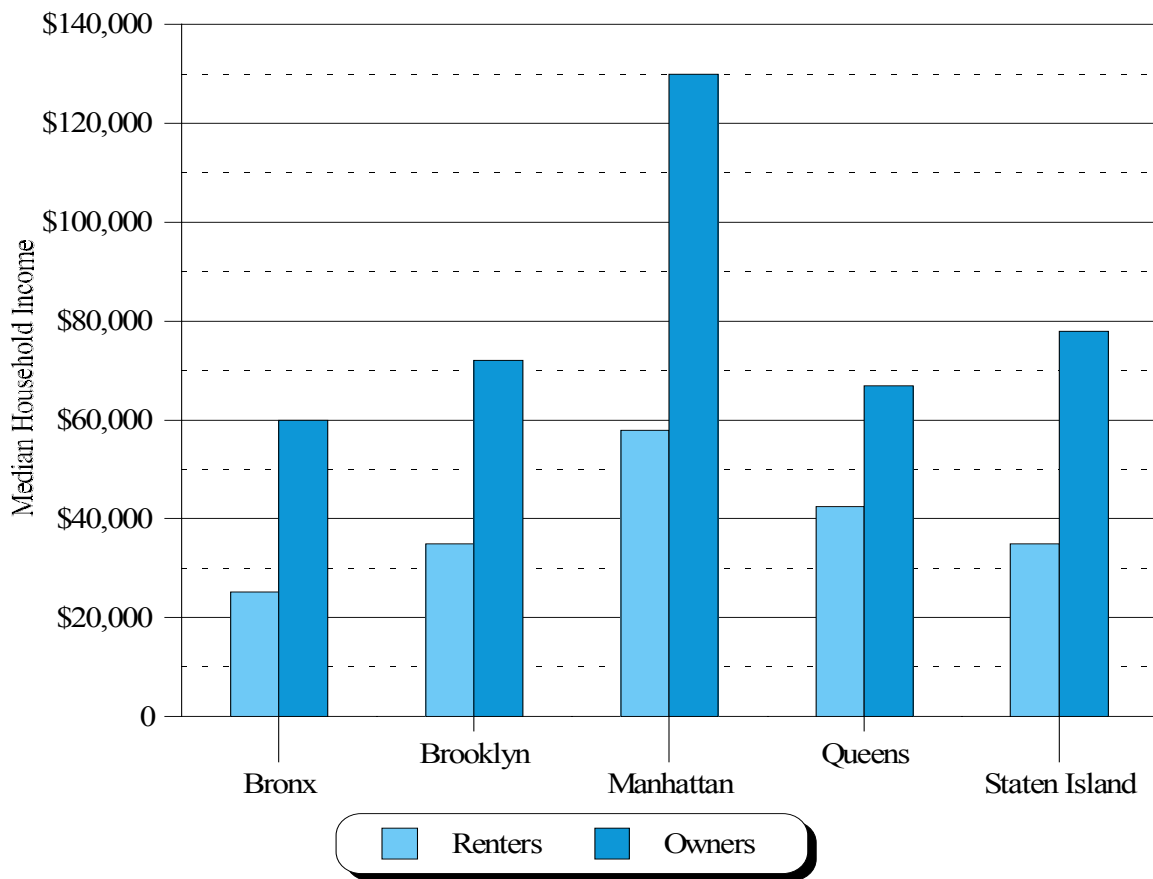
Table 4.4 Median Contract and Gross Rent and Median Renter Income by Borough

Borough	Median Contract Rent per Month	Median Gross Rent per Month	Median Asking Rent per Month	Median Household Income
All	\$1,100	\$1,204	\$1,300	\$38,500
Bronx	\$942	\$1,050	\$1,200	\$25,200
Brooklyn	\$1,020	\$1,143	\$1,200	\$35,000
Manhattan	\$1,500	\$1,580	\$2,240	\$57,780
Queens	\$1,200	\$1,265	\$1,200	\$42,450
Staten Island	\$1,000	\$1,130	\$1,000*	\$35,000

Source: New York City Housing and Vacancy Survey (2013)

The effect of this strong demand for housing is also reflected in rental prices in the Bronx. Notice in Table 4.4 above that although the Bronx has the lowest monthly rents, it also has the lowest median income. Median monthly contract rents are 15 percent cheaper in the Bronx relative to the city as a whole, but median incomes are 45 percent lower among Bronx residents than citywide. Hence, based on their income, these residents face the highest rent-to-income burden, 45 percent, in the city despite housing in this borough being cheaper relative to other areas. Thus, although rents in the Bronx may be cheaper relative to other boroughs, it does not follow that they are affordable.

Further illustration of absolute and relative poverty in the Bronx is shown below in Figure 4.1.

Figure 4.1**Median Household Incomes by Borough**

Source: New York City Housing and Vacancy Survey (2013)

The Bronx stands out as the poorest borough by far. More than 35 percent of its households have a median income of \$20,000 or less, the largest share of low-income households of any borough. One clear implication of such a significant low-income population is that a disproportionate share of tenant income is paid toward rent. Bronx residents typically face monthly rent burdens significantly greater than the 30-percent of gross income deemed ‘affordable’ per Federal Housing and Urban Development guidelines (Community Service Society 2007).

Consequently, a substantial share of residents in the Bronx qualify for housing benefits (subsidies) through a variety of programs administered by local, state, and federal authorities. Tenants receiving benefits are granted a substantial discount on their monthly rents, yielding affordable out-of-pocket rents. These programs are catalogued in Table 4.5 below.

Table 4.5 Median Contract and Out-of-Pocket Rent*, and Subsidy by Type

Rent Subsidy	Median Contract Rent per Month	Median Out-of-Pocket Rent per Month	Subsidy Amount per Month
All Renter Households Receiving Subsidy	\$1,076	\$275	\$801
Section 8	\$1,176	\$250	\$926
SCRIE	\$800	\$537	\$263
Advantage	\$1,070	\$82	\$988
Housing Stability Plus	\$909	\$425	\$484
Employment Incentive Housing Program	**	**	--
Jiggetts	\$866	\$250	\$616
Family Eviction Prevention Supplement	\$950	\$215	\$735
Other New York State or City Subsidy	\$1,000	\$300	\$700
Other Federal Housing subsidy	\$1,056	\$224	\$832

Source: New York City Housing and Vacancy Survey (2013)

*Paid out of pocket means the amount of rent not paid by a gov't. housing subsidy program

The housing benefits function as follows:

1. Rent Freeze Program for Seniors (SCRIE). This program caps rent at one-third of the household's total monthly income, and is available for tenants 62 or older with an annual income of less than \$50,000.
2. Section 8. This is a portable federal voucher that pays the difference between market rent and one-third of the household's monthly income. While any household with an income below the federal poverty line qualifies for this program, only 99,000 vouchers are available in New York City (HVS 2013). As such, there is a multi-year waiting list.
3. 'Other' City and Federal subsidies include a range of specialty funding for designated groups, such as the homeless, persons diagnosed with HIV/AIDS, and victims of domestic violence.
4. Family Eviction Prevention Supplement (FEPS) is the main program available to the average low-income household. However, to obtain this subsidy – which provides up to five years of support with annual renewal – one must be in the process of eviction and be a current recipient of public assistance.

While the total percentage of tenants in the Bronx receiving benefits is not available – due to the fact that these benefits are administered by multiple agencies across different levels of government – an indirect proxy is the percentage of tenants receiving non-housing public assistance: 27 percent of all residents in the Bronx (HVS 2013).

There is also a large population of households that do not receive any benefits despite being extremely poor. These are “hidden households” (HVS 2013). These hidden households, who reside in crowded conditions (most often immigrants), are unreported in the census because they do not respond to public surveys. There are an estimated 40,000 such households in the Bronx. Their estimated median income is \$14,000, 45 percent less than the Bronx median, \$25,200. In context, this means a hidden household would expend more than 80 percent of their income on rent if they leased a unit at the median contract rate in the Bronx, \$942 per month.

Many unanswered questions remain about the housing market for those who are hidden, including: do they have their own market for accessing housing, with different pricing and allocation processes?

4.1.3 Summary

These quantitative data illustrate that the Bronx is very poor and has a rental sector that is heavily regulated. These regulations, however, do not reduce the cost of housing to the point that it is affordable for most tenants: the majority have monthly rents in excess of 30 percent of their gross income. Hence, the Bronx may be cheaper relative to other boroughs in New York City, but it is not affordable for its residents. In addition, while nearly a third of these residents do receive some form of public assistance and/or housing benefits, there remains a sizable share of renters living in poverty who do not receive financial assistance. Immigrants are the tenants most likely have limited access to public support because they often do not legally qualify for such assistance. Among the poorest of the poor are hidden households. This population is made up mostly of immigrants who live in crowded conditions. Little else is known about those who comprise this categorical group in the data. This research aims to uncover the hidden housing market in the Bronx, with a focus on Ghanaian migrants.

4.2 Ghanaians in the Bronx

Part 4.2 explains what is known about Ghanaian migrants in the Bronx, the subjects of this study. This Part describes the Ghanaian community and the larger West African population of which they are a part, including their demographics, spatial location, housing patterns, and labour force participation.

The data presented in this segment are drawn from the US Census, *The Newest New Yorkers* publication, the Department of Homeland Security, and the Housing and Vacancy Survey.

4.2.1 Ghanaian Spatial Distribution

Ghanaians are among the fastest growing migrant populations in New York City. Their community has doubled since the year 2000 to almost 30,000 households (Census 2014; Newest New Yorkers 2013). This growth is highly concentrated: nearly three-quarters of these migrants reside in the Bronx, where more than half live in an eight-square mile area (HVS 2013). They are part of a larger West African migrant cohort living in the Bronx: based on conservative estimates, there are 77,000 West Africans in the city, the majority of which live in this borough (Census 2014; Robins 2015). It is important to note that this population figure does not include undocumented individuals, as persons from this sub-group invariably do not complete census forms or respond to government surveyors for fear of deportation (Font and Mendez 2013).

Table 4.6 Distribution of Ghanaians in New York City's Five Boroughs

New York City Boroughs		Non-Ghanaian	Ghanaian	Total Population
Bronx	Population % Share	1,367,177 (16.7%)	22,105 (73.8%)	1,389,282 (16.9%)
Brooklyn		2,510,129 (30.7%)	3,999 (13.3%)	2,514,128 (30.7%)
Manhattan		1,592,764 (19.5%)	1,043 (3.5%)	1,593,807 (19.4%)
Queens		2,231,035 (27.3%)	2,448 (8.2%)	2,233,483 (27.2%)
Staten Island		467,322 (5.7%)	371 (1.2%)	467,693 (5.7%)
Total		8,168,427 (100%)	8,198,393 (100%)	29,966 (100%)

Source: U.S. Census, American Community Survey (2014)

The data show 74 percent of known members of the Ghanaian community live in the Bronx. And yet it is important to recognize that these data are themselves imperfect: migrants are known to resist surveying for fear of deportation and are generally wary of reporting themselves to government institutions because they are uncertain as to what will be done with that information (Font and Mendez 2013). Hence, their representation in public datasets is likely significantly underestimated; in particular, migrants with insecure legal status are often underreported in official data estimates (ibid).

Nearly half (49 percent) of all Ghanaians live within three contiguous sub-boroughs: 3, 4, and 5. Other West African nationalities are also strongly represented in these areas. This spatial concentration is one of the features of an ethnic enclave, as described by Portes and Wilson (1980). Namely, one key feature of an enclave is that it is a geographic space wherein a large community of migrants, who share the same nationality, heritage, and culture, reside. Other characteristics of the enclave concern how members of this community interact and bond with one another to overcome structural barriers and create (economic) opportunities that ethnic migrants would struggle to access through mainstream society (ibid). It is beyond the scope of these quantitative data to discern whether the sociological elements of the enclave are present, but it is nevertheless clear that the Ghanaian, and West African community more broadly, meets the spatial concentration criteria set forth by enclave theorists (Kenneth and Portes 1980; Portes 1987; 1995; 1998).

4.2.2 Demographics, Housing, and Employment

This subsection details characteristics of Ghanaian migrants. The objective of this subsection is to show that this community of Ghanaians are relatively recent arrivals who have moved to the US for employment. Hence, this population is comprised of working age adults, of which the majority is male.

The tables presented in this subsection organise the known Ghanaian population by households.

Ghanaians are overwhelmingly a first-generation immigrant community: 98.5 percent of these households include persons born abroad. This high rate of foreign-born residents suggests that the overwhelming majority of Ghanaians in the Bronx do not automatically have legal status. This conclusion is supported by the additional data presented in Table 4.7 below, which shows that almost half of all Ghanaians in the Bronx are not citizens.

Table 4.7 **Ghanaian Households by Citizenship Status and Sex**

	Male	Female	Total
US Citizen	65 (1.6%)	38 (1.3%)	103 (1.5%)
Naturalized citizen	2205 (53.7%)	1527 (51.6%)	3732 (52.8%)
Not a citizen	1833 (44.7%)	1397 (47.2%)	3230 (45.7%)
Total	4103 (100%)	2962 (100%)	7065 (100%)

Source: U.S. Census, American Community Survey (2014)

Non-citizen status does not mean that all these households are undocumented. This category can include a variety of visa statuses: student, work, visiting. Those who overstay the time allotted on their visas or otherwise violate a condition of their temporary residency become undocumented. However, because the undocumented do not report their legal status, estimates such as those shown in Table 4.7 cannot sub-categorise ‘not a citizen’ by legal status type.

Uncovering this undocumented population is critical for this research, as the aim is to compare migrants with and without legal status in the housing market. The purpose of this focus is to understand housing experiences and outcomes among those most likely to inhabit hidden spaces – the undocumented – and compare them to their documented counterparts, who, while still poor, can benefit from the advantages of legal status. That nearly 45 percent of the known Ghanaian population fall into a category with uncertain legal status strongly suggests that a subpopulation of undocumented Ghanaians exists.

The best proxy for the hidden Ghanaian population is their unhidden counterparts. After all, becoming undocumented does not alter a migrant’s demographic profile. To this end, Table 4.8 provides age distributions of Ghanaian migrants and reveals that this community skews toward working-age males.

Table 4.8 **Ghanaian Households by Age**

	Male	Female	Total
18 to 24 yrs.	25 (.6%)	67 (2.3%)	92 (1.3%)
25 to 34 yrs.	570 (13.9%)	343 (11.6%)	913 (12.9%)
35 to 44 yrs.	1082 (26.4%)	1070 (36.1%)	2152 (30.5%)
45 to 54 yrs.	1323 (32.2%)	1094 (36.9%)	2417 (34.2%)
55 to 64 yrs.	960 (23.4%)	302 (10.2%)	1262 (17.9%)
65 yrs. or more	143 (3.5%)	86 (2.9%)	229 (3.2%)
Total	4103 (100%)	2962 (100%)	7065 (100%)

Source: U.S. Census, American Community Survey (2014)

The substantial majority of the population is between the ages of 25-54 (78 percent). Concentration in this age band is even more pronounced among female migrants, of which 85 percent are between 25 and 54 as compared to 73 percent of males. Moreover, that the share of households aged 65 or older (3 percent) is small further reflects the relative youth of this community. Such demographic attributes differ meaningfully from the general population of

the Bronx, where 77 percent residents are between 18 and 64 years of age as compared to 90 percent of Ghanaians. That the population skews in this direction is ostensibly unsurprising, for this is consistent with economic migration (De Jong 2000). Those with the greatest earning potential are those most likely to migrate and are supported by their families in this endeavour because they will send back remittance income (ibid).

In terms of how Ghanaians occupy housing, most rent. Specifically, 91 percent are renters. This figure is 10 points higher than the Bronx-wide figure and nearly 30 points higher than citywide. Renting is the logical housing choice for Ghanaians because this community is primarily low-income adults who have migrated for economic reasons. It is also important to note that the available data on renting does not break out renters by degrees of tenure security: whether they have a lease for their unit or are simply sharing space without a formal contract. This limits what can be learned from existing data; it shows the extent to which the hidden homes that these migrants occupy can be understood.

Estimates on how migrants live show that Ghanaian households also mostly cohabitate: less than 10 percent of males live alone compared to 18 percent of females.

Table 4.9 **Ghanaian Households by Size**

	Male	Female	Total
1 One person	374 (9.1%)	523 (17.7%)	897 (12.7%)
2	1149 (28%)	760 (25.7%)	1909 (27%)
3	1046 (25.5%)	637 (21.5%)	1683 (23.8%)
4	705 (17.2%)	514 (17.4%)	1219 (17.3%)
5	411 (10%)	317 (10.7%)	728 (10.3%)
6 or more persons	418 (10.2%)	211 (7.1%)	629 (8.9%)
Total	4103 (100%)	2962 (100%)	7065 (100%)

Source: U.S. Census, American Community Survey (2014)

What these data suggest is that male and female Ghanaians alike tend not to live alone, but that males are more likely to reside in crowded conditions with roommates. This coheres with Table 4.10 below, which shows the low proportion of children in Ghanaian households.

Table 4.10 **Number of Children in Ghanaian Households**

	Male	Female	Total
0	1967 (47.9%)	1124 (37.9%)	3091 (43.8%)
1	793 (19.3%)	619 (20.9%)	1412 (20%)
2	609 (14.8%)	655 (22.1%)	1264 (17.9%)
3	347 (8.5%)	393 (13.3%)	740 (10.5%)
4 OR MORE	387 (9.4%)	171 (5.8%)	558 (7.9%)
Total	4103 (100%)	2962 (100%)	7065 (100%)

Source: U.S. Census, American Community Survey (2014)

Taken together, these data further suggest that persons in these households either cohabitate with a spouse or housemates, given that most migrants do not live alone.

A key inference made from the preceding data is that migrants are focused on employment. This is shown in the labour force participation rates listed in Table 4.11 below.

Table 4.11 **Employment Status of Ghanaians Households by Sex**

	Male	Female	Total
Employed	3618 (88.2%)	2518 (85%)	6136 (86.9%)
Unemployed	333 (8.1%)	127 (4.3%)	460 (6.5%)
Not in labour force	152 (3.7%)	317 (10.7%)	469 (6.6%)
Total	4103 (100%)	2962 (100%)	7065 (100%)

Source: U.S. Census, American Community Survey (2014)

Without context Table 4.11 may appear unremarkable, but compared to the general population of the Bronx, Ghanaians stand out. Namely, 87 percent of Ghanaians are employed and only 7 percent of this group are not members of the labour force as compared to 71 percent and 20 percent of residents in the Bronx (HVS 2013). The relatively small share of non-active labour force participants among Ghanaians reflects that there are far fewer very young or old Ghanaians as compared to the general population of New Yorkers. These labour participation data, again, comport with a community of economic migrants who aim to minimise expenses and earn an income.

4.2.3 Summary

Part 4.2 presented what is known of the Ghanaian community in the Bronx using data drawn from its documented population. These data show that Ghanaian migrants comprise a relatively small but growing community that is part of a larger cohort of West Africans on a

similar growth trajectory. Ghanaian migrants live throughout the Bronx, but concentrate in three sub-boroughs. Demographically, they are comprised of working aged adults, mostly male, who cohabitate with others and have very high labour force participation rates. In summary, they are community of economic migrants.

Based on the data presented in this subsection, Ghanaian migrants in the Bronx form the contours of an ethnic enclave: a sizeable community of migrants who live with each other in a defined geographic space. However, the data reveal nothing of the internal dynamics that shape this apparent enclave, nor how migrants make their cohabited housing arrangements or why these dynamics persist. Moreover, there is a fundamental flaw in drawing inferences from the documented migrants that supplied this survey data – what of those who did not respond because they resist such conventional surveying?

4.4 Chapter Conclusion

4.3.1 Summary and Discussion

The purpose of this chapter is to illustrate what is known about the housing market in the Bronx and its Ghanaian migrant population to situate the research context.

The data reveal that the Bronx is a poor borough by all measures: median incomes, monthly rental prices, and proportion of residents on public assistance. However, this poverty does not translate into affordable housing prices for all its residents. Even though the Bronx has the most rent-regulated properties of any borough, it remains unaffordable for most of its residents. This is because incomes are disproportionately lower than the cheaper monthly rents. Hence, Bronx residents, particularly those not receiving housing benefits, face a high rent burden.

Immigrant residents, who are least likely to qualify for benefits because they lack legal status, expend a higher proportion of their income on monthly rent. These economic pressures influence crowding rates, which remain high in the Bronx. But public datasets that detail crowding rates are limited in the insight they can provide about migrant populations, especially on undocumented sub-populations. These data catalogue these unknown populations as “hidden homes.” Such households have very low incomes and are most likely comprised of migrants.

Based on the available data on Ghanaian migrants, it is clear that their community meets the minimum thresholds for an ethnic enclave. They live in a contiguous area in the Bronx. Their housing composition shows high levels of non-spouse cohabitation. In addition, nearly half of this community does not have legal status, suggesting that their ethnic community plays an important role in helping those without legal status overcome access barriers. The demographics show this community has a substantial share of working age adults and high labour force participation rates. Here, again, the data have reached their limit. How these migrants come to live with one another and otherwise access housing, especially the undocumented, given their low incomes is unexplained by these data. Hence, much of the internal dynamics of this migrant community remain hidden.

The clear implication of these data is that there is a hidden migrant housing market in the Bronx. This is what this research aims to uncover and understand through studying Ghanaian migrants. The quantitative data reveal the contours of an ethnic enclave living on the economic margins, but why these migrants chose the Bronx as their locale is unknown. This is perhaps because it is the cheapest borough, with robust and reliable public transportation to the city's entire labour market. But it also might be that because a critical mass of West African migrants has arrived in the Bronx, more migrants follow because of the gravitational pull that comes from the amenities offered by living with one's co-ethnics. Still, interpreting only the raw data leads to mostly speculative answers. The qualitative data and analysis that follow aim to bridge this void by giving clearer answers as to what draws Ghanaians to the Bronx and keeps them there.

Housing Actors

5.1 Housing Providers

- 5.1.1 Overview of Housing Providers and Rent Regulations
- 5.1.2 Formal Process
- 5.1.3 Informal Process
- 5.1.4 Provider Preferences

5.2 Intermediaries

- 5.2.1 Housing Advocacy Non-Profits
- 5.2.2 Public Authorities
- 5.2.3 Religious Institutions

5.3 Chapter Conclusion

- 5.3.1 Summary
- 5.3.2 Discussion

This is the first of the three findings chapters. It centres on housing providers and intermediaries in the Bronx' housing market in an effort to answer the research question: how do such actors function in housing allocation? Do they act as gatekeepers and, if so, how?

The purpose of exploring the role of housing providers and intermediaries is three-fold. The first goal is to discern how different actors shape housing access in the rental sector. The second goal is to determine the relative importance and relevance of each type of actor in the allocation process. The third goal is to build a basis for triangulation using these qualitative interview data.

Methodologically, this chapter uses qualitative data drawn from semi-structured interviews with housing providers and leaders of various intermediary organisations that perform functions related to housing access in the Bronx. Further qualitative data was gathered from documentary evidence, such as the rental applications used to screen prospective tenants. Quantitative data on the number of housing units in a landlord's portfolio and the range of monthly rental costs was gathered from interviews with housing providers.

5.1 Housing Providers

5.1.1 Overview of Housing Providers and Rent Regulations

The term ‘housing providers’ describes various types of landlords that supply housing on the rental market. The term ‘provider’ is used in lieu of ‘landlord’ here because the individual or organisation who supplies the housing is not always the property owner. In the Bronx, these providers are divided into four main categories: non-profit, public, private, and property management firms. Table 1 explains the differences between each of these types of providers.

Table 5.1 **Type of Providers and Key Attributes**

Provider Type	Key Attributes
Non-Profit	<ul style="list-style-type: none">● Charitable ownership structure.● Receives financing from local, state, and federal government.● Receives property tax abatements.
Public	<ul style="list-style-type: none">● Owned by New York City Dept. of Housing.● Financed by local, state, and federal governments.● No property tax obligations.
Private	<ul style="list-style-type: none">● Owned by private individual or corporation.● Privately financed.● May receive property tax abatements in exchange for entering the rent stabilisation program.
Property Management	<ul style="list-style-type: none">● Paid management services, including: collecting monthly rents, making repairs, filling vacancies, pursuing evictions where necessary, and completing state reporting.● Often does not own any property.● May receive property tax abatements in exchange for entering the rent stabilisation program.

Source: Perine and Schill (2007); Collins (1997)

The housing providers surveyed in this research offer only apartment units. The size of units ranged from studio (efficiency) to three-bedrooms. Each interviewee has properties in the three sub-boroughs in the case study area, though many have additional buildings throughout the Bronx. Furthermore, all affirm that they have West African tenants, including Ghanaians.

Table 5.2 Interviewed Providers by Type, Portfolio Size and Regulatory Status

Provider Type	<i>n</i>	Portfolio Size	Regulatory Status
Non-Profit	4	5,000 units	Stabilized
Public	1	48,000 units	Stabilized
Private	7	20,000 units	Stabilized and No Regulation
Property Management	3	20,000 units	Stabilized

Source: Provider Interviews

Nearly all of those interviewed for this study have units that fall under ‘rent stabilisation,’ as noted in Table 5.2 above. In the Bronx, this regulatory status applies to 80 percent of the housing stock in the rental market. Under stabilisation, there is a legal limit on the monthly rent, and the occupying tenant has a statutory right to a lease renewal. The actual rent cost depends on the unit size, the amount paid by the last tenant, and whether the unit had any major capital improvements (MCI). For example, if a one-bedroom apartment was last rented to tenant A for \$700 a month, the landlord may raise the monthly rent a maximum of 20 percent, to \$840, for the new occupant, tenant B. However, as per the Rent Act of 2015, if tenant A was paying a preferential rent (an amount less than the allowable legal rent), the rent for tenant B can increase 5 percent if the unit’s last vacancy commenced less than two years ago, 10 percent if less than three years ago, 15 percent if less than four years ago, and 20 percent if four or more years ago.

Further allowable monthly rent increases come from capital improvements and annual increases. If the property or unit had any major capital improvements (MCI), an additional 6 percent per-year increase on the legal rent dating to when the work was completed is permissible. In addition, all rent regulated units are subject to an annual increase as determined by the Rent Guidelines Board of New York City. Historically, these increases range from 2 to 5 percent. In 2015, for the first time in two decades, the Board voted against any increase for one-year leases and decided on only a 1 percent increase on two-year leases, its smallest ever.

A significant fact to note is that once the legal rent threshold reaches a monthly rent of \$2,700 (as of 2016), the stabilisation rules no longer apply to the unit. This is known as ‘high-rent vacancy deregulation.’ Demand for units more expensive than the rent

stabilisation threshold is low in the Bronx, as monthly rent at or above \$2,700 is not yet economically viable in this low-income market. However, in Manhattan and other wealthier areas of New York City, demand supports rents higher than the stabilisation threshold, creating significant economic incentives for providers in these markets to reach the deregulation threshold.

Rent regulations overlap across all types of housing providers in the Bronx' housing stock. Properties can be both rent-stabilised and earmarked for low-income groups. Public housing is made of rent-regulated properties, but its units are only available to low-income tenants for whom the rent does not exceed one-third of their income. Non-profit provider owned properties are also simultaneously rent stabilised and can only be leased to low-to-moderate-income tenants. Unlike public housing, non-profit housing is not discounted to the rate of one-third gross income threshold. Private landlords and property management firms' portfolios are almost exclusively comprised of rent regulated properties, with the exceptions of small-scale providers of multi-family properties. These private providers are not bound by income-based restrictions as to whom they can rent to.

Finally, there remains an undescribed fifth category of providers: tenants who sub-divide and sub-let their apartments. These 'providers' are not formally subject to any rent regulations, although the units that they have leased through conventional providers typically are. Rent regulations nevertheless set the informal market price, as the formal market monthly rent is divided by the number of occupants—with some possible manipulation by the leaseholder—to determine the individual cost. Hence, the reach of rent regulations stretches into the informal market, even though there is no mechanism to enforce such rules in this submarket.

Rent regulation, ultimately, is the principal means by which the local law facilitates housing affordability in New York City. Because stabilisation applies to apartment units irrespective of the tenant occupant's income or legal status, it assures a broad policy of affordability without straining public budgets through means-tested entitlements—i.e., housing benefits. Instead, the cost of these rent regulations comes mostly from property tax abatements and low-interest financing for new builds.

5.1.2 Formal Process

How do rent regulations shape the tenant selection processes of different providers? The most useful way to answer this question is to examine the formal housing application. The first step in accessing housing on the rental market in the Bronx is to contact a housing provider to inquire about vacancies. Contact is usually made directly, but a housing broker may also be used. In either case, the process begins with an application form. This form asks for detailed personal information on the prospective tenant and their co-occupants, and requires financial and personal identifying documentation. The application, therefore, sets out the process and establishes the procedures that one must follow.

For providers who receive taxpayer supported financing—namely, public and non-profit providers and private landlords who use the 421-tax credit program in exchange for accepting only low-to-moderate income tenants—the foremost objective of the application is to screen out ineligible applicants. Only households with low-to-moderate incomes are eligible. Furthermore, the applicant—the would-be lessee—must be a legal US resident. Most private landlords and property management firms, however, are not bound by such tenant-selection constraints, though like all providers they cannot discriminate based on race, sex, ethnicity, religion, or payment method. Despite the relative autonomy of private providers in choosing tenants, there remains remarkable convergence across all providers in the documentation they require from prospective tenants, as shown in Table 5.3.

Table 5.3 Materials Required in Housing Applications by Provider

Application Form	Public	Non-Profit	Private	Property Management
Biographic Data				
Previous housing history		X	X	X
Reasons for leaving previous address		X		
Household size and member composition	X			
Income and Employment				
List part and full-time employment of all households	X	X	X	X
List all other sources income (e.g. welfare, social security, disability, unemployment, pension, etc.)	X	X	X	X
References				
Three non-relatives		X	X	X
Bank Information				
Checking account	X	X	X	X
Savings account	X	X	X	X
Other assets	X	X	X	X
Documentation				
Last six pay stubs for all working family members	X	X	X	X
Last two years' tax returns and W-2 statements	X	X	X	X
Last six rent receipts from current landlords		X		
Last two telephone bills		X		
Last two Con-Edison (utility) bills		X	X	X
Photo I.D. for all family members over 18 years of age	X	X	X	X
Passport, Birth Certificate, or U.S. Naturalization Letter	X	X		
Social Security Card	X	X	X	X
Copies of children's birth certificates	X	X		
Copy of Section 8 Certificate and package (if applicable)	X	X	X	X
Current Public Assistance budget letter (if applicable)	X	X	X	X
SSA award letter for SSA or SSI benefits (if applicable)	X	X	X	X
School verification for all students	X	X	X	X
Copy of most recent bank statements	X	X	X	X
Signed release form for credit and criminal history check	X	X	X	X
Application fee (\$25-\$50)		X	X	X
Current apartment lease or notarized letter from the person you reside with		X	X	X
Vehicle history		X		

Source: Housing Application Forms (see Appendix)

This application uniformity across providers illustrates that all landlords seek data to discern the credit-worthiness of an applicant. Names of all adult occupants and prior tenancy histories are cross-referenced with the housing court for eviction history. Tax returns and employment records establish one's past to present income history. An applicant's social security and identification cards are used to obtain a credit report and score. Even small-

scale providers of multi-family properties report asking for similar information and documents, despite not having a standardised application form. However, the reasons for this application convergence across all providers vary.

Public providers are less concerned with default risk, as residents of public housing are subsidised to ensure that no more than thirty-percent of their income is spent on monthly rent, and they often receive other public assistance resources for other expenses. This makes it highly unlikely that these tenants will default. Moreover, the public provider is a government entity and therefore has no obligation to be profitable. It receives funding from government appropriations to cover its operating costs. Hence, the primary purpose of this provider's application process is screening for eligibility:

“The New York City Housing Authority (NYCHA) application portal gets us all the information needed to see if the applicant even qualifies. Meaning that they are low-income, a resident of New York City, and a US citizen. The application doesn't mean they're getting an apartment; the wait period is very, very long. But it is the first step to determine eligibility before they can even get in line.” (P5)

This application process screens prospective tenants based not on their ability to afford the cost of a particular unit, but instead on their status as a low-income household. Non-profit providers are somewhat similar in that they too are responsible for renting to income eligible households. However, non-profit providers do not operate taxpayer guaranteed properties, so they must charge fiscally sustainable rents to ensure the durability of their enterprises. Therefore, for these providers, the application process serves a hybrid function:

“The application allows us to see if you qualify for the apartment based on your income and whether you would be able to afford its rent. We need documents like your social security number to complete a credit and criminal background check. We also need a 4506 [Internal Revenue Service tax return request form] and IDs for the City. They need that to make sure that we are renting only to low income US citizens.” (P14)

Non-profits receive taxpayer support in the form of tax abatements and low-cost financing in exchange for legally agreeing to rent only to low to moderate-income households. However, these providers also must ensure that their tenants have sufficient income—which may

include portable housing benefits—to cover the cost of their units. Thus, non-profits must balance income eligibility and default risk equally.

On the other end of the continuum are private providers and their property management firms. For these landlords, unless they have accepted low-interest taxpayer financing for a new development, the fundamental purpose of the application is to screen for default risk; prospective applicants would not be excluded based on their incomes being too high. As exclusively for-profit firms, their objective is to price their units at the maximum allowable amount within stabilisation parameters (in most cases) and to rent to tenants able to sustainably afford this rate. The responses below, the first from a private provider and second from a property management owner, illustrate how they understand the purpose of their housing applications:

“The application gives me the facts. I look at credit, taxes, employment, bank accounts, housing court record if any, etc. to decide whether they’re going to be able to pay your rent.” (P1)

“With the application, we can see where you fit. First, we determine if you have the income necessary; we usually use the 30 percent rule, but not always. Second, if you do, we can then figure out what size unit you need based on family size and what’s available. Some of our properties receive 421-tax credits, so we have to be very careful with those; make sure they are rented to low-income families with all their papers [legal status]. But basically, we use the application to see if you’re going to be a risk or not because no one wants to go to Court.” (P7)

The private providers are blunter in their assessments, but the substance of their response echoes that of the management firm: the application functions to discern ability to pay and, thereby, default risk. Eviction in New York City is expensive and time-consuming, costing thousands in court costs, legal fees and lost rent, and taking months to complete (Gunn 1995; Navarro 2016). Because of this, private providers are motivated to gather all the documentary materials needed to conduct a thorough and diligent examination of a prospective tenant’s income and payment history in order to make an informed decision.

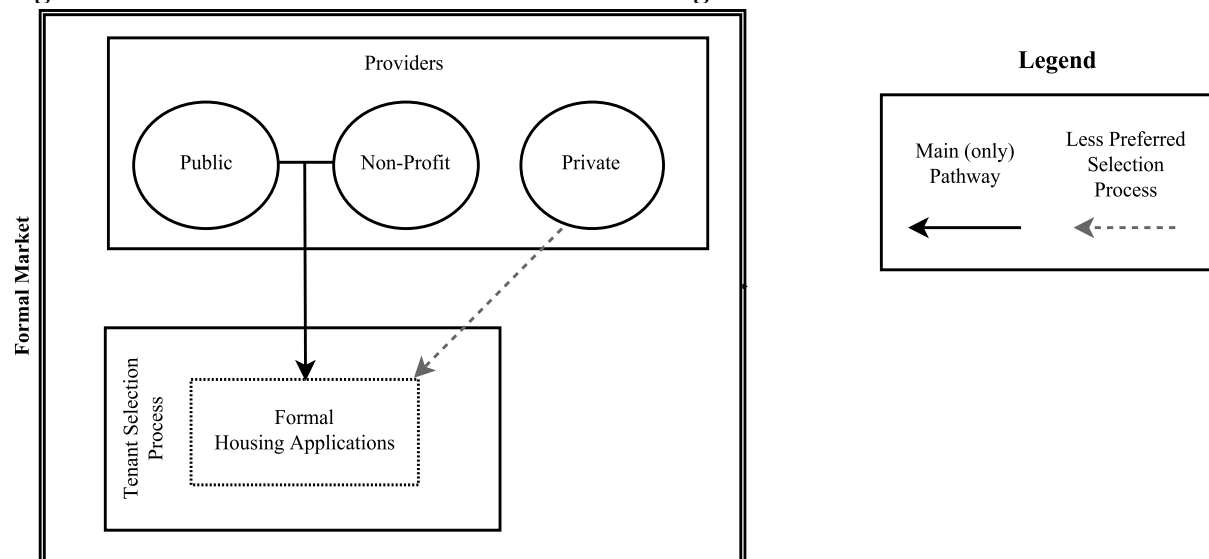
While different provider types weigh different considerations when selecting tenants, their respective application processes converge because this process yields the information

necessary to decide. It is also clear, however, that different providers vary in the degree of flexibility they have in selecting tenants. Public and non-profit providers are limited to renting to low-income households with legal status. This is a legal obligation that cannot be abrogated. Private providers are not restrained like their counterparts – they may rent to whomever, irrespective of income or legal status. Indeed, it is for this reason that these providers’ ascertainment of the ability to pay—which ensures profitability—is the chief objective of their housing application.

Despite the flexibility that private providers may exercise in selecting their tenants, in relying on an application process that requires the same types of documentation as their public and non-profit counterparts, they indirectly exclude certain migrant applicants. This is because these private providers request, as shown in Table 4.3, U.S. issued identification cards, social security information, tax records and other materials that are difficult for migrant tenants—particularly the undocumented—to procure. As such, the formal application process, which for private providers is not intended to screen based on legal status, precludes prospective tenants who simply cannot supply the materials needed by this formal process. So why do private providers allow this unintentional constraint on their potential applicant pool? The answer lies in the fact that the formal application is not the only pathway by which migrant tenants may access housing with private providers.

In sum, the formal housing allocation process functions as is illustrated in the synthesised depiction shown Figure 5.1.

Figure 5.1 **Formal Housing Process**



Source: Researcher’s Model

As Figure 5.1 shows, public and non-profit providers have one pathway for selecting tenants: the housing application forms, which are also used by private providers. However, private providers are not restricted to using these applications; they may select tenants in any way so long as it does not violate discrimination laws. As such, providers have an alternate, informal process that, for many, is their preferred tenant selection pathway. How this process functions and pertains to migrants is detailed in the next subsection.

5.1.3 Informal Process

Migrants who fail to pass the application process still obtain housing. This indicates that the formalised process is either not universally enforced or is not the only pathway to access housing. Many providers use alternative informal procedures to find tenants, which are different from the formal housing application process. This informal process operates parallel to the formal process, but entrance through this pathway requires a social network connection. To obtain access to a conventional apartment unit via an informal channel invariably means that a prospective tenant has been referred by an existing tenant when a vacancy arises.

Referrals are of special import to landlords when the property in question appears to have an ethnically homogenous tenant composition. As one provider explains:

“[I receive applications] from the same immigrant community, or even tenants who are in the apartment. For example, I have a tenant that’s paying me every month. I would rather that person bring me somebody, a family member, a friend, a relative, than getting someone off craigslist that I don’t even know. So, referrals go a long way. Nothing is 100%. I’d be lying if I tell you yes, but so far, I’m happy with the result. The chance of the person that you refer to be bad maybe is 10% the chance of getting someone off of craigslist that you don’t know is 50/50. They may be good they maybe not be good so you have to go with the probability.” (P3)

Landlords not bound by regulatory constraints speak candidly about their reliance on referrals for selecting new tenants. This method offers an informal guarantee, as the existing tenant—the referrer—stakes her or his credibility on behalf of the prospective tenant. As such, the referrals mirror the formal application process by serving the same function: minimising

financial risk. Moreover, as one provider explains, failure to use referrals may compromise their relationship with an existing tenant.

“If somebody comes to me and they’re eligible and they qualify... I have no problem giving them an apartment... But let’s say I have an African American and the building is predominantly Spanish...and I have one of the Spanish people saying my sister really wants this apartment. Because of the referral I give them that as opposed to the other person. I don’t discriminate, let’s say this whole building is Spanish, I’m not gonna put a black person in there. You can’t do that.” (P3)

The view expressed above is that a housing complex is a social community that the provider does not aim to disturb, particularly if this community is profitable as it stands. Providers are more than comfortable with allowing existing tenants to shape the ethnic composition of their residential community, as doing so preserves tranquillity without compromising profitability. Moreover, this notion of self-congregating ethnic communities appears to cohere with their worldview and gives them a measure of fiscal assurance:

“Immigrants historically they like to stay in their own community...most of them they bring each other. If they know someone from Africa they come and stay with them. We have an empty apartment... they take over the apartment and...get somebody to move in with them.” (P2)

The informal tenant-selection process typically unfolds in the following manner. A migrant lives in a building owned or managed by a provider landlord and learns of a vacancy. This information is shared with a friend, family member, or simply a person from their ethnic community. The existing tenant speaks to the landlord on behalf of their acquaintance who is a prospective applicant. In this case, the landlord often does not expect the tenant to submit a full housing application beyond the perfunctory information required to complete a lease. This prospective tenant is still expected to cover the upfront costs: the first month’s rent and a security deposit (usually equivalent to one month’s rent). In relying on this referral, the private provider is betting that the credibility of the existing tenant is sufficient to assure that the new tenant will not default. Providers have confidence in this because, as illustrated with P2’s response, they know that the migrant household will be comprised of numerous rent-payers who are all sharing the cost together. This arrangement proves affordable for the tenants and, from the provider’s perspective, is a logical solution to the affordability

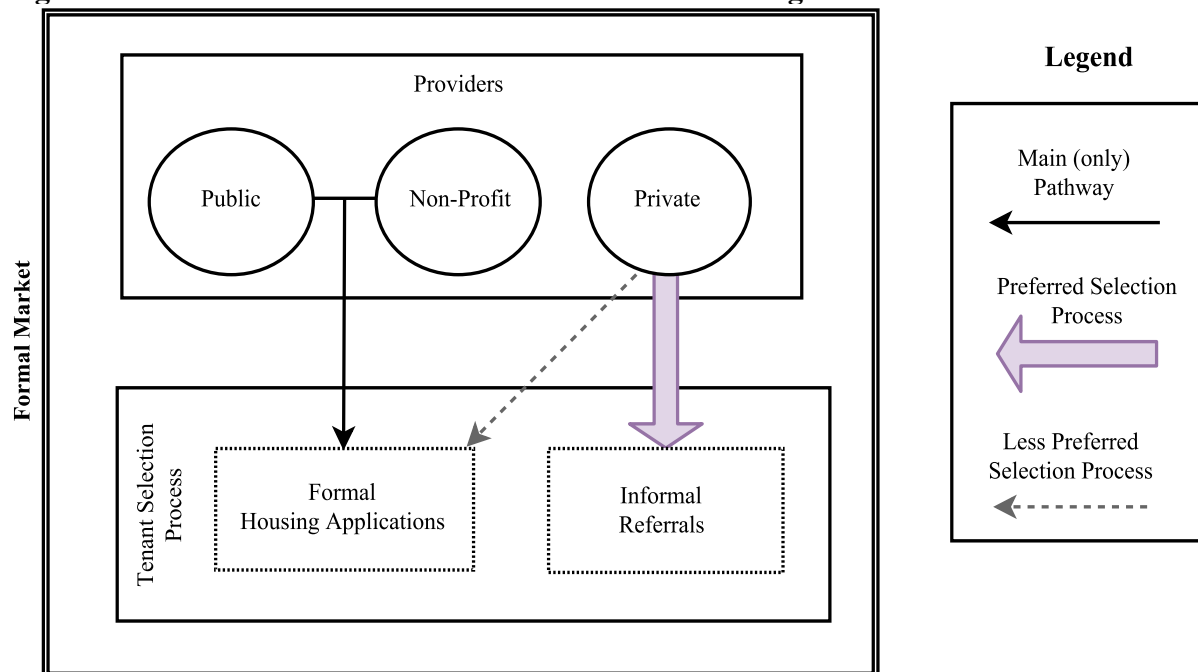
challenge that they might otherwise face. Finally, further advantages of the referral system are that it minimises the period that the unit is left vacant and eliminates the administrative cost and delays associated with the due diligence process that accompanies conventional housing applications (e.g., checks on credit, criminal, housing court history, prior tenancies, etc.).

Whereas the formal process creates unintended barriers for those who lack documents such as a social security number and tax records, this informal process does not present those obstacles. This follows from private providers' statements wherein they express indifference to a tenant's legal status. Instead, they primarily value profitability: what matters is discerning a prospective tenant's ability to pay. Without documentation, these providers make decisions based on a combination of experience with the referring tenant and their own subjective reasoning. As one provider explains:

“You can know whether it will work out [with an applicant] by body language, posture, general look. You can't explain it. If you've been in the business, it's just an instinctual intuition. I can't tell you this is how I do it. There's no science to it. [I]t's not quantitative. It's a gut feeling. When you go against your gut and rent to someone you instinctually say this isn't going to work out, it doesn't work out. You say why didn't I stay with my intuition. And you have 5 years of aggravation. You can tell by looking at somebody...” (P8)

In sum, providers operate an informal process alongside their formal application process. This informal process is deemed no less legitimate than the formal process. Rather, it is simply a separate pathway that private providers make available to prospective tenants who are referred through reliable sources. Figure 5.2 adds to the previous synthesised depiction to show both formal and informal processes as parallel processes.

Figure 5.2 Formal and Informal Housing Processes



Source: Researcher's Model

As the diagram illustrates, private providers – unlike their public and non-profit counterparts – can rely on both housing applications and informal referrals, and indeed prefer the informal tenant selection pathway. The nature of these preferences is described in greater detail in the following subsection.

5.1.4 Provider Preferences

The tenant selection process reveals that among non-profit and private providers, as well as property management firms, there is a strong desire for consistently paying, low-maintenance tenants. However, different providers are constrained in the degree to which they can act on this preference. Private providers, as explained, have greater freedom in selecting tenants—they are not bound to accept only low-income households with legal status. Nevertheless, all providers must adhere to non-discrimination laws: ethnic and racial background cannot be used as the basis for tenant-selection. Nor can payment method, which is to say that portal housing benefits such as vouchers, may not disadvantage an applicant per law. In practice, however, private providers vary in their adherence to such rules. Private providers reveal a strong preference for West African migrants because they ‘work’ and do not rely on benefits, and this informs their tenant-selection.

“In my building, everyone works; that’s what we like in our tenants. Like the Africans, they always work and go about their business. You go to school and you do

your best so you do better in life financially and mentally. And you can encourage your siblings, your kids and someone comes in with a program they don't go to school or work. [Tenants that rely on benefits] just stay at home all day. What do they do at home all day? They watch TV. Not empower themselves or their kids to do better." (P6)

The response above ties into a strong stigma against, and aversion to, tenants that use housing benefits, particularly those with multiple children. Providers articulate a frustration with the 'type' of individuals who rely on them. The theme of this disapproval has two layers. The first is a normative disapproval of individuals who feel entitled to public support and are not working, though they are able-bodied adults. During interviews, these providers would hold West African tenants up as exemplars because, in their view, they are gainfully employed and therefore do not rely on government assistance.

To understand the cultural context of the biases expressed by these providers, it is worth noting their own gender and ethnic background: all of the providers interviewed in this study are male and the vast majority are Caucasian. In the United States, members of this demographic group, particularly those with higher incomes, hold the most conservative views toward welfare program and believe such programs have nominal to adverse effects on their recipients (Lauter 2016). As such, biases against those who receive welfare support are arguably shaped by the worldview that many providers hold, reflecting their own culture, which shows an affinity toward working tenants ('hard workers') and disliking of those who legally receive public entitlements.

The second layer of disapproval toward tenants that receive housing benefits arises from a concern that such tenants are high-maintenance, costlier customers.

"Most landlords do not like programs...If I'm not doing anything and I'm able and my kids see that I'm not doing anything, they're gonna do the same thing and it's a trend. If you have a family and they're doing shit... [t]hey do nothing but complain. All day long. If someone stays at home all day and there's no hot water one day what will that tenant do. They'll call management and say there's no hot water. If you go to work you don't have time to complain, pay attention to all those details. You see the perspective. I don't want that in my building. If you come in they don't care about that person they don't care about the colour of the person's skin, just that that

person works and goes to school... When someone says to you I cannot work which is bullshit. They usually do that to collect a social security check. That's how most landlords think.” (P4)

Private landlords are reluctant to accept applicants who receive housing benefits, for they view these tenants as more likely to damage their units and make maintenance demands. Instead, these landlords prefer full paying tenants. Despite this being an illegal preference, landlords consider it a wise practice. This ultimately strengthens the case for informal methods of tenant-selection. In this sense, migrants are advantaged; providers are acting on their positive views of their ethnic community—in contrast to their negatively held views of the native citizens.

An important deduction to make from providers' revealed preferences is that the different selection processes, formal versus informal, are themselves critical in shaping these views. Private providers operate this formal process alongside their informal process. The formal application process gives substantial detail about an applicant's income, employment history, whether they receive public assistance of any kind, and other details. As such, the formal process can screen for more than just default risk. Providers learn who relies on housing benefits from their formal application process and can discriminate accordingly. On the other hand, the informal process also gives important detail about the prospective tenant. Firstly, they are members of the same ethnic community of which the providers have a favourable view and established relationship. Secondly, landlords know that persons from this community pay their rent and are not financially burdensome in terms of maintenance. Hence, the normative view that “Africans... always work and go about their business” becomes shorthand for higher profitability, especially relative to native citizens who receive housing benefits.

Many providers dislike housing benefits because of the programs' unreliability. Another private provider explains his frustration with a now defunct assistance program:

“They had this cockamamie thing where a tenant came in under Work Advantage [a housing benefit program] 5, 6, years ago and the design was to increase their share of the rent 20% every year. So let's say the rent was 1000 the tenant came in paying 200. So by year 5 the city's objective was to get that tenant to pay the full thousand. Laudable objective in theory. Where a lot of these folks are on minimum wage there's

no way they're gonna get to 1000 or 400 or 600. If somebody does that's great. They're self-sufficient. But it was a dogma and...it's very unrealistic. The Work Advantage went caput. There was no new program for 2,3 years. How do you do that to people? It's befuddling how you do that.” (P8)

In addition to Work Advantage, other government subsidy programs also require biannual or annual income and employment status updates from the tenant recipients. If recipients fail to provide this information, the payments will be discontinued. Providers accept high risk tenants whose income is insufficient because of these public subsidy programs. When these programs are withdrawn, the provider is left with a tenant who cannot pay their rent and their only recourse is to pursue an eviction, which is an expensive, lengthy legal process (Gunn 1995; Navarro 2016). During the course of the eviction process, the provider is unlikely to receive any rent.

Thus, provider preferences are shaped by hard and soft economic realities. These include the need to minimise risk by selecting tenants who have demonstrated an ability to pay, and relatedly, minimising the number of tenants who are reliant upon fickle methods of payment. In addition to reflecting economic realities, these preferences also show how the gender, cultural affiliation, and ethnic background of the providers themselves – who are predominately male Caucasians – influence their normative views on the tenant populations they desire over others. Inevitably, these preferences are not revealed in formalised housing applications, which are necessarily designed to be impartial in the types of information they glean from prospective applicants. What providers show through their narrative accounts is that while housing benefit programs might reduce the risk of default, these programs and the tenants who rely on them are deemed inherently high risk, so providers avoid them where possible.

It is for these reasons that certain providers (namely those that are not bound by statutory obligation to serve low-income persons) tend to prefer migrant tenants who typically would fail under formal due diligence, particularly West Africans. The language used by providers to express this preference is that migrant tenants have a strong work ethic and do not demand repairs, which makes them more profitable.

5.2 Intermediaries

Intermediaries are both public and private organisations that, in theory, play a critical function in accessing housing. The literature situated such organisations as ‘gatekeepers’ which, through their intimate knowledge of the local housing market, including many providers and government resources, facilitated access to housing. This research sought to uncover the role that such intermediaries play in the Bronx for the local West African population. The objective in interviewing individuals from this diverse array of organisations was to understand the housing market from the perspective of non-transacting parties that may influence housing allocation. The data gathered from these groups also serves the methodological purpose of triangulation, corroborating or complicating other data gathered from housing providers and migrant groups.

However, contrary to the hypothesis that intermediaries play a direct and significant role in the housing market as gate-keepers, this research found minimal evidence supporting this claim. Mostly, intermediaries do not shape allocation in the formal market or in the informal market, only religious institutions are as important as hypothesised. Still, interviews with these groups provided unexpected and deep insight into the governing structures of the informal housing market, and how the Western African community relates to and navigates formal institutions and processes.

The findings on intermediaries are organised into three subsections: first, housing advocacy non-profits (social service organisations); second, public authorities (government offices such as the housing court); and third, religious institutions (churches and mosques).

5.2.1 Housing Advocacy Non-Profits

Non-profit advocacy on behalf of the poor has a long history in the Bronx. The period of the ‘Bronx is Burning’ – which refers to a period from the late 1970’s to 1980’s when landlords purposely set fire to their properties to collect insurance pay-outs rather than operate in decaying areas – led to the creation of a legion of multi-purpose, urban renewal non-profits (Perine and Schill 2007; Schill et al. 2002). Some of these non-profits have become providers themselves, receiving abandoned properties from the state along with rehabilitation grants (ibid). Other non-profits formed to advocate for low-income tenants’ rights where landlords neglect repairs or otherwise engage in exploitative practices.

In offering these services, non-profits position themselves as important grassroots organisations that serve low-income communities in the Bronx. The strength of these housing non-profits, therefore, comes from their deep ties to the community, enabling them to organise individual households towards collective tenant advocacy. Housing advocacy organisers work where community members have reported landlords that have been negligent with repair work or otherwise violated tenant's rights. After their initial canvassing, these organisers then hold community fora where the aim is to galvanise tenants and help them to elect their own representatives. As one non-profit leader explains:

“[T]enants will lead workshops on how to get repairs, how to form a tenant's association, how to navigate housing court... Our model is really based on leadership development... We teach them how to do it and work with them on strategy and understanding their rights and key actors. We bring in folks like lawyers when tenants decide to sue their landlord. They talk about the pros and cons and what to expect in order for them to make an informed decision.” (HN5)

The objective of this dynamic is two-fold. The first objective is to build a tenant-led leadership infrastructure capable of collecting actionable facts that can be used to obtain neglected repairs. Any issues of financial exploitation can be addressed through legal advocacy. The second objective is to establish a durable tenant association that can self-lobby over the long-run to ensure that the provider does not renege on their responsibilities.

While housing advocacy non-profits have found success organising Hispanic and African American groups, they uniformly report that West African migrants are apprehensive toward seeking out their support. What organisers uncover from the limited number of times that these migrants have sought their advice is that they remain exceedingly insular, relying on one another for help.

“[W]e've seen many cases of people who come in, trying to figure out how the system works, and we tell them how complicated it is, and they simply say no, no, I think my cousin is going to help me or my uncle is going to help me.” (HN4)

The process of bringing an actionable complaint against a housing provider is complex, one that most native citizens are also unlikely to undertake. According to advocacy groups, West African migrants are even less likely to bring a complaint because they have a greater

tolerance of exploitative providers and illegal, suboptimal housing conditions.

“They will rent a place like a basement that is not normally fit for a residence and they’ll rent that space and put them there... An African that just came to the country he needs a space and he’ll accept it. ... So in general landlords are more comfortable with African tenants but they also use that to take advantage of some of them: not proper housing code, no heat, hot water, no repairs, they’re not as diligent or up to date with repairs and maintenance. They know if it’s an African tenant that person is more concerned with going to work. She is not willing to take a day off to go to housing court and spend 24 hours to get the judge to hear his case so...[landlords] take advantage of that.” (HN8)

This unwillingness on the part of West African migrants to engage with formal processes can be attributed to the fear of reprisal that many hold because of their uncertain legal status. While non-profit advocacy groups report that they try to consistently inform all their clients that they have legal protections and should not fear reprisal because of their immigration status, it is not clear that this information penetrates the West African community. This creates a cyclical dynamic: migrants are fearful and unwilling to seek help or accept information on their rights, and advocacy groups, for their part, are unable to disseminate information and organise these communities because of their apprehensiveness. In an effort to organise and politically engage the borough’s growing West African community, the head of the African Advisory Council (AAC), a public authority founded with assistance from the Bronx Borough President’s Office, explained the dilemma as such:

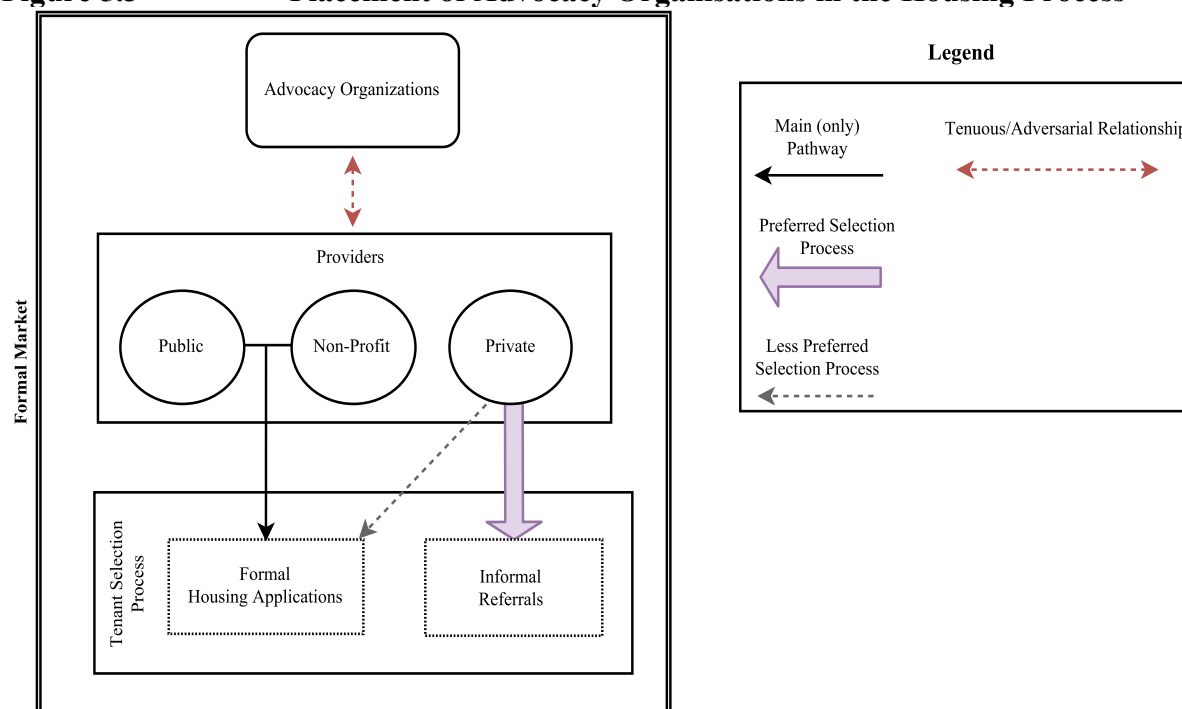
“The thing about the African community [is that] we seem to be very comfortable with our rights being infringed on. But if that issue is not affecting us to the point where it is not making our life unbearable we deal with it. But if a [non-African] lived in a house and there’s no heat, no hot water that person would on, a legal ground, refuse to pay and then go to court... [Their] community is willing to go through that fight to make sure our rights are preserved. But the African man will say it just happened in the month for a week or two or maybe it’s just been happening randomly so they’ll contend with that and move on... Landlords are more comfortable having African tenants because they are not problematic. [That’s why] they don’t have a problem getting housing, it’s just affordability...” (PA3)

The responses above corroborate what many providers have stated in describing West African migrants as ‘non-complainers.’ Based on the data, these migrants are not interested in forcefully advocating for their rights and demonstrate a high tolerance for suboptimal housing conditions. Of course, this fact may well illustrate a power dynamic wherein these migrants are acutely aware of their tenuous place in society and therefore have neither the will nor the inclination to jeopardise their situation. Hence, it follows that they would be disinterested in the work of advocacy groups; participating in this type of organisation draws attention and takes time away from gainful employment.

Housing advocacy non-profits serve certain tenant demographics, but not Ghanaian migrants. While their functions are important to ensure a measure of housing fairness where the local government has failed to proactively address systemic issues, these non-profits do not fill the role of gate-keeper. Their function within the market is that of makeshift regulation enforcers that work through tenant organising. However, this research does not find that these groups have any power to shape how housing is ultimately obtained. They are unable to negotiate with landlords as to whom or how they should select tenants beyond ensuring that providers do not discriminate in violation of the law. And providers would have minimal inclination to retain an amiable relationship with advocacy groups, for they are viewed as antithetical to the profit-maximisation goals of providers, and their tenant referrals might be seen as problematic, potential ‘complainers.’

Beyond building tenant associations, these non-profits also act as information repositories on housing assistance by using knowledge that they have built from their close and continuous working relationship with social service agencies and public authorities. This information, however, is only accessible to the those that frequent housing non-profits, which tends not to be West Africans. Hence, the relevance of housing advocacy organisations in the housing process is tenuous and adversarial, as shown in Figure 5.3 below.

Figure 5.3 Placement of Advocacy Organisations in the Housing Process



Source: Researcher's Model

As the diagram shows, these advocacy organisations have no role to play in the tenant selection process. Their main dynamic with providers is an adversarial relationship. Hence, they act within the formal market but do not function as housing gatekeepers.

5.2.2 Public Authorities

Public authorities include the local housing court and government funded social service agencies. These organisations play no direct role in housing allocation. The court functions as an arbiter when disputes arise between landlords and tenants, such as non-payment, repair neglect, noise complaints, and other such issues. The social service agencies provide direct assistance to tenants. This assistance usually takes the form of cash payments for arrears, when a tenant is late with their rent and at risk for eviction and homelessness.

In the housing market, the court and social service agencies work in tandem: tenants at immediate risk of eviction receive assistance from social service agencies at the direction of the court. This dynamic commences when a tenant answers their eviction notice in court. These notices are most often sent because of non-payment. Agencies then intercede on behalf of indigent tenants. When the agencies determine that there is a possible path forward to ensure that the tenant can return to solvency, but lacks the resources needed to pay arrears, they apply for emergency funding. This is known as “the one-shot deal.” This program pays

the landlord back rent on condition that they withdraw the case and sign a stipulated payment agreement with the tenant.

Housing court and social service agencies begin to work with low-income tenants after they have received formal notice of an impending eviction, termination of utilities, etc., but West Africans rarely reach the stage where their case is brought before the Housing Court. As a local judge explains:

“In my years on the court, I have had very few cases involving West Africans, at least going off of the names I read in the legal documents. On occasions when there is such a case, they did not show up. I am usually later informed by the landlord’s council that the tenant has voluntarily vacated. I believe my colleagues have had similar experiences.” (PA4)

The court and social service agencies tend not to serve West African migrants. Many of these migrants live in shared accommodation where there is minimal opportunity for institutional involvement unless a case is made by one of the cohabitants. However, raising such a case would be disadvantageous for the tenant, as eviction for some or all of the occupants is the only resolution to an illegal subdivision or overcrowding.

Moreover, the landlords are responsible for permitting these illegal housing arrangements, so it is unlikely they would involve an outside authority to interrupt their business model. If the provider did seek the assistance of the court, they would do so by filing a petition to have the migrants not listed on the lease evicted. The power remains in the hands of the provider. Hence, there is no appropriate avenue for informal tenants to seek support when they have a dispute with their provider. Even among migrant tenants who have found housing via the formal process and have a lease, there clearly remains a disinclination to proceed through the court and social service agencies if a housing dispute arises, as evidenced by the judge’s response.

Thus, despite their important role in regulating and resolving landlord-tenant housing disputes, public authorities remain disconnected from West Africans. This is corroborated by statements from intermediaries who explain how migrants rarely reach out for assistance.

“A lot of it goes back to immigration status... they’re afraid of being deported... It’s our jobs to do outreach to those communities so they’re aware of the free legal

services that they're entitled to and the services that the government provides to them." (PA9)

Here, a city official explains that immigration status is an animating concern in the West African community and that, to his mind, explains why many are unwilling to contact public authorities to access the range of resources that are available to them. During fieldwork, this problem became especially relevant because of the Ebola epidemic that hit West Africa in 2014-2015. Local public health officials made appeals to New York's West African community to ensure that those who had recently returned from the region sought out healthcare services if they felt ill. Still, officials feared that the undocumented subset of the community would not seek out help because of their lack of legal status, despite assurances that there would be no immigration consequences. Fundamentally, as government officials acknowledged, their inability to reach all quarters of this community pointed to an institutional weakness on their part as well as a lack of trust among West African migrants.

Yet, in most cases, government agencies do not have an incentive to advertise their finite resources. Instead, the responsibility tends to be on community leaders to learn what is available and to share that information within their community. However, as a local public authority staffer explained:

"I would say Africans are just unfamiliar with things. They don't know how to get benefits. They know it's out there but they don't know the process and if they're undocumented, that barrier, fear of their immigration status won't allow them to go to the offices to receive those benefits. There's no incentive for government offices to promote that these services are here. [And] there isn't a set process or outreach mechanism for these agencies." (P4)

Still, elected officials that have large numbers of West Africans in their district have sought to strengthen their ties through surveying and outreach. Another staffer responsible for such a project explained:

"[O]utreach is what we're doing... It's a continuous process. The thing is with numbers there are undocumented people that are not interested in participating in any type of survey because of their immigration status. [But] we're expanding our relationship with [the West African] community and identifying what services they

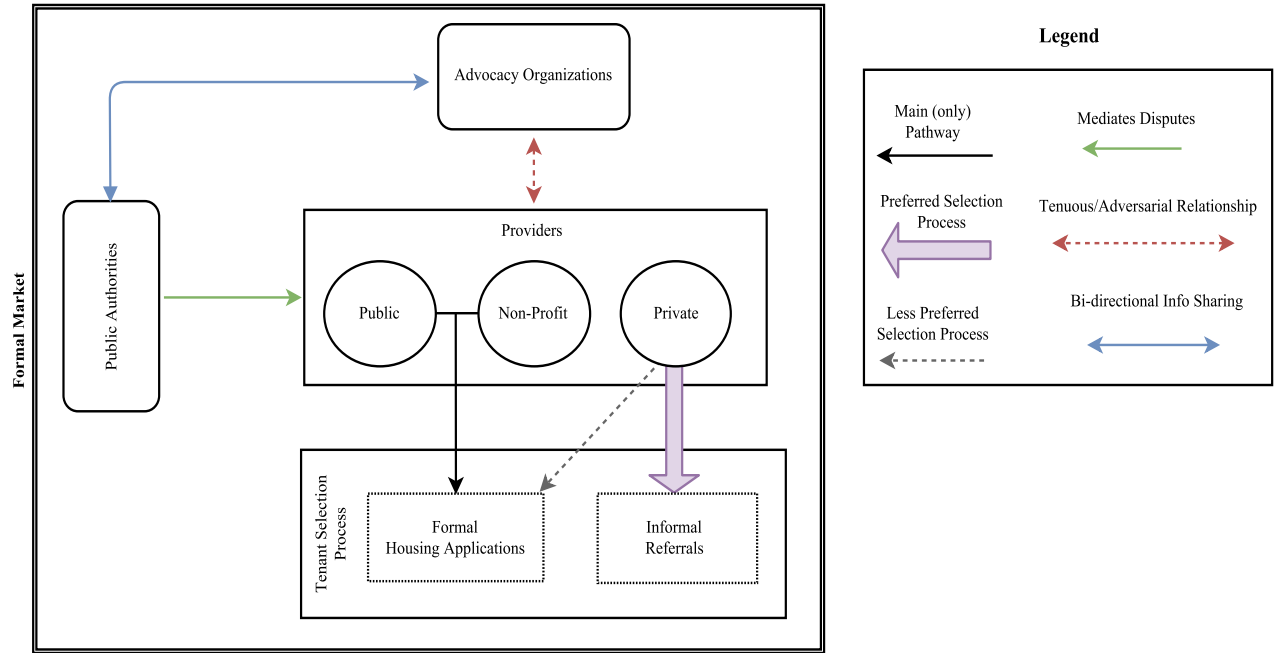
need, building our referral network so we know where to send this population once we do the outreach.” (PA5)

These efforts, however, remain new projects—elected officials’ staff acknowledge that they lack granular detail about their West African community as compared with other groups, such as the majority Hispanic and African American populations. The challenge, also echoed by housing advocacy non-profits, is that West African migrants generally lack the collective will and leadership often needed to make their communities aware of resources available to them. Indeed, even the African Advisory Council (AAC) has fallen short of its mandate.

What this researcher observed in attending AAC meetings, and speaking with its leaders and migrants, is that the group has had little to no success in making inroads into West African communities. Not only are AAC meetings relatively sparsely attended, its leaders concede that they do not pursue much community organising or outreach efforts. This might explain why a clear majority of the migrants surveyed in this research have never heard of the AAC or attended one of its meetings. Thus, because they are disconnected from intermediaries, West African migrants mostly look inward for social support.

Figure 5.4 adds to the previously depicted model by including the role of public authorities in the context of the market. These intermediaries have an information-sharing relationship with advocacy groups, whereby these advocacy groups help tenants to obtain benefits from public authorities and report bad providers. Public authorities also arbitrate formal market landlord-tenant disputes through the housing court, functioning as regulators.

Figure 5.4 Public Authorities in the Housing Market



Source: Researcher's Model

Like housing advocacy groups, public authorities have a limited connection to migrants. The key finding from intermediaries is that they appear to play no critical function in terms of housing gate-keeping. Rather, their role is reactive, and they only react to persons who seek out their services, who do not include West Africans. What intermediaries do reveal about migrants is that they look inward for social support.

5.2.3 Religious Institutions

Places of worship serve a role as information clearing-houses for the West African community. Churches and mosques provide a space and platform for trust-based connections between migrants, enabling West African nationalities to meet, bond, and share knowledge with each other on employment opportunities and housing offerings. The utility of places of worship, however, is limited due to the insular nature of these spaces, which restricts the scope and quality of the information that is shared therein. One pastor's remarks illustrate this phenomenon:

“We have a family church. When someone moves and has a house, some people come to me and tell me to announce it to the congregation. Everyone knows one another in our community and so we can trust each other—we don't need outsiders as much because we are family.” (RI3)

This response captures a disregard for outside help and implies that migrants are limited in their capacity to engage with others outside of the bounds of their community. Hence, there is a dearth of new information on housing resources entering this tight network wherein migrants are already unfamiliar with formal institutions.

Worse still, religious institutions also tend to disseminate misinformation. A common example of this includes the myth that receiving public assistance prohibits one from later applying for Family Reunification, which is the right of a legal resident under US immigration law. While this is inaccurate, it resonates deeply in the migrant community on an intuitive level. The thinking goes: why would the government allow me to bring my family if I, myself, need public assistance to survive? Religious institutions frequently repeat this false understanding of the law but there is no such provision in the relevant statute. Nevertheless, because places of worship have deep credibility and facilitate trust between their members, such myths become accepted as fact. Consequently, migrants are not only deprived of facts about how particular laws and regulations work, they are also unlikely to encounter accurate information because their community functions as isolated echo-chamber. It is for this reason that one local government official explained the importance of religious leaders as such:

“There is a lot of misinformation [in the West African community]. One of the reasons why it is important to have a relationship with community leaders is because in this immigrant community there is this notion that government shouldn’t be trusted because of the stuff that goes on in their own countries. So the community leader, the imam or pastor, is key for fighting that bias and sharing credible information.” (PA2)

Yet, these very leaders often do little to correct the myths that are circulating in their community. This may partly reflect the power-dynamic that the leaders are incentivised to maintain: they serve the role of general arbiter in the community’s internal hierarchy and reliance on outside institutions may reduce or compromise their authority. Hence, these religious institutions are structured to retain control over information. Evidence of their power is reflected in the important role they play on the informal housing market.

It is in these places of worship that many migrants learn of room-mating, spare beds and other such informal housing opportunities. This informal housing comprises the stock provided on the informal market. This market, including both its inferior and superior

segments, will be described in greater detail in the following chapter. For their part, the clergy act as facilitators and arbitrators. As facilitators, they are aware of the importance of members helping each other.

“When someone is a member and we find they have a need, we sit down [with them] and assess it, and see how we are able to help. The need can be of different kinds. Some may be thinking about rent, some about what to eat. Some may be thinking about a job. With housing, for example, if someone has a 2-bedroom apartment and wants someone to share it with, we can help make that connection.” (RI3)

The clergy facilitate informal housing transactions by making connections using their deep knowledge of the circumstances, needs, and resources of members of their congregation. Migrants, for their part, are more inclined to trust potential roommates they meet at their church or mosque, especially when this introduction is made by the clergy. Moreover, because there are social consequences for disreputable dealings in the context of a shared community, transacting parties can trust that arrangements made through religious institutions will be honoured.

In terms of their latter role as arbitrators, the clergy appreciate their responsibilities of helping their congregation resolve disputes. A Ghanaian imam explained his role in intra-community disputes as such:

“You don’t exploit [your] people. This happens maybe 1 out of 10 or 1 out of 20 [times]. But when it does, you bring me, the Imam in. This is especially if you have rented a room from another brother and you think they are overcharging you or something. Maybe my solution will be to help you find another place. Or maybe I will help you get a refund of some kind. But the main goal for me is to bring peace to the situation.” (RI4)

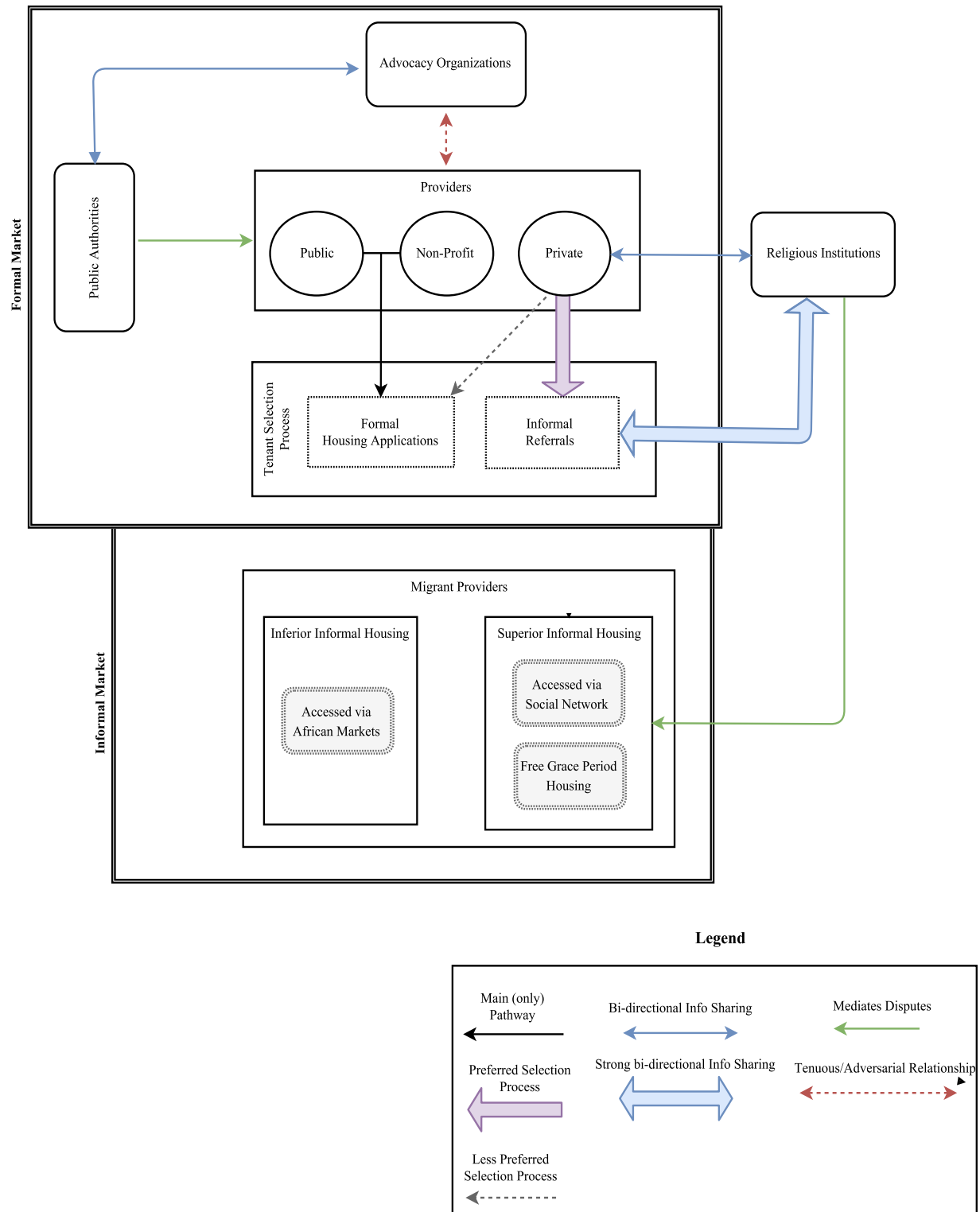
The role that clergy play in resolving intra-community conflicts in the Bronx is similar to their function in Ghana. As has been explained to this researcher, in many parts of Ghana an elder who is respected by all parties can step in, hear all concerned, and render a verdict that is respected by all parties. It is important to note that while such reliance is illustrative of the deep trust-based bonds within this community, it is also revealing of the weaknesses or limitations of formal institutions such as the Housing Court, to intercede or arbitrate in

informal housing situations. These are circumstances where there is no lease or situations where the activity in question is illegal (e.g. overcrowding). Hence, informal transactions call for informal jurisprudence.

Religious institutions are very important to the migrant community. The institutions and the clergy that lead them not only give physical space, but they also help build intangible trust within the community. They provide space for migrants to connect and share information. These interactions are valuable, for they allow migrants to learn of informal and formal housing opportunities, as well as find resources to help overcome barriers associated with lack of legal status. While these institutions are weak in terms of their connections to formal market housing providers or social service agencies, they are critical on the informal market. They help facilitate access to informal housing opportunities and arbitrate disputes, replacing the role of the Housing Court. In sum, religious institutions are key, not only for the flourishing of the informal market but also for bolstering the enclave by deepening bonds of trust among migrants.

Figure 5.5 presents a new unified depiction of both the formal and informal housing markets, including the role of all intermediaries.

Figure 5.5 Formal and Informal Housing Markets including all Intermediaries



Source: Researcher's Model

The diagram above shows that religious institutions operate in both formal and informal housing markets. On the formal market, these institutions communicate with private providers as well as facilitate connections between migrants, for example, by giving referrals to private providers in order to bypass the housing application process. On the informal

market, the clergy mediates disputes in the superior segment of this market; tenants who obtain housing here invariably live with other migrants who share their faith and worship at the same religious institution; indeed, it is through this religious connection that many find their housing in the first place. Hence, by facilitating connections and providing information that is useful to finding housing, religious institutions function in a gatekeeper-type capacity in both formal and informal housing markets.

More broadly, Figure 5.5 illustrates how the informal market is comprised of formal market units that have been repurposed. How this process unfolds is described in the next chapter, Strategies, and the implications of this linkage between the two markets is explored in Chapter 7, Urban Informality.

5.3 Chapter Conclusion

5.3.1 Summary

This chapter explains how the housing market functions from the perspective of providers and key intermediaries. Firstly, the main gatekeepers are providers. Secondly, contrary to what was hypothesised at the start of this project, this research uncovered that intermediaries are not significant players in the context of formal market housing allocation. However, within the scope of these two broad deductions, there are further nuances as to formal versus informal tenant selection processes. Namely, the relationship between West African migrants and institutions that govern the housing market, and the hierarchy within, and shape of, the informal market that these migrants inhabit.

Housing allocation is clearly the domain of providers. Providers who receive taxpayer resources are restrained in their discretion as gatekeepers. They must choose tenants based on income and often rely on lotteries to make the final selection among qualified applicants. Most prospective tenants in the Bronx find housing using the formal application process, as this is the procedure used to screen financial risk. The fact that most providers use applications presents an obstacle for those without legal status. The emergence of an informal processing system, however, also reveals that private providers do not apply their formal process universally: they have made a pathway for economically viable would-be tenants who cannot use normal procedures.

Private providers and their property management companies have far greater discretion. These providers set their own rules and abrogate those procedures for the tenants that they want: namely, West Africans. Providers state that their experience with this ethnic group gives them sufficient basis to accept referrals from existing tenants when there is a vacancy. The qualitative data shows that this referral system benefits both the provider and the migrant. Using this channel, the provider finds a financially reliable tenant – with minimal administrative expense – whom they prefer over their native-born counterparts who would apply using the formal application process. This is partly because native-born tenants are more likely to use benefits, a sign that they are high maintenance tenants with a greater probability of default. The other component is the cultural bias on the part of providers themselves; their own normative worldviews tend to disfavour those receiving public benefits, as benefit recipients are viewed as lacking good work ethic. In turn, they exult those who do not receive such benefits, such as West African migrants, for self-reliance is seen as a virtue. The effect of this bias is that some providers express a cultural affinity toward West Africans as these migrants' behaviour coheres with their own normative values.

Consequently, the formal application process may be viewed as an obstacle to accessing housing with private providers for many. This is because the data gleaned from this process may show that rent will be paid by benefits, and this information can have the opposite effect of impeding access as the provider may not desire tenants who are on benefits. Thus, the qualitative data demonstrates that the formal housing process does not reflect how housing allocation unfolds in its totality.

Intermediaries, especially housing advocacy non-profits and public authorities, do not act as housing gatekeepers. Non-profits and public authorities offer a complex range of resources available to tenants in the housing market, but West Africans are not among those who take advantage of them. This partly reflects the fact that intermediaries fail to penetrate this migrant community. Also, however, the community itself is seriously circumspect toward seeking institutional support because of their precarious immigration status and their unfamiliarity with the function of these bureaucracies. Instead, migrants turn inward for help and support. This is an important finding that the interviews with non-profits and public authorities corroborate.

Religious institutions, on the other hand, offer an important window into how intra-community resources operate. These institutions give migrants the space for trust-based

connections where they can share information on employment and housing opportunities, as well as obtain informal dispute resolution. Hence, the advantage of these institutions and their clergy is that they engender mutually beneficial transactions within the community. The disadvantage is that reliance on this tight circle may inhibit knowledge of outside resources, such as those offered by government agencies and non-profits. This problem is made apparent by the misinformation that is rampant in the West African community regarding use of public benefits and its supposed adverse impact on one's immigration rights. The clergy at these religious institutions perpetuate many of these inaccuracies, suggesting a combination of ignorance among their ranks as well as a desire to retain control over those members of their congregation who turn to them for help.

5.3.2 Discussion

The findings discussed in this chapter reveal how the West African enclave is established and maintained. Spatial concentration allows migrants to easily interact and come to rely on one another. This intra-community reliance deepens ties to the enclave as membership yields important benefits, such as access to housing. Indeed, what is observed in the Bronx is not dissimilar to what other theorists, such as Portes (1987; 1995; 1998;) or Stoller (2001), have found in their research on spatially bound ethnic communities. Members of these ethnic groups benefit from one another and thus have more than cultural reasons to retain and deepen those bonds of kinship.

Through this chapter's focus on housing actors, this research finds that the housing market has morphed to meet the needs of the West African enclave community, and vice versa. For instance, providers have developed an alternative tenant selection process for West African migrants who cannot successfully complete the conventional formal application process. In this sense, the supply side of the market has evolved beyond its regulatory constraints to fill profitable demand. More significantly, this demonstrates urban informality—the suspension of formal rules—in practice. Providers opt not to apply the same procedures to referred migrant tenants and, further, turn a blind eye to the cohabitating tendency of these tenants because doing so ensures steady profitability. Moreover, for their part, migrants have taken advantage of these conditions to devise their own housing market structures and institutions. This includes the processes by which they share information internally about housing opportunities, and a reliance on their religious institutions to adjudicate when disputes arise. The findings from interviews with intermediary organisations reveal that while migrants

ignore formal institutions, such as the housing court or social service agencies, they reproduce these services internally. As such, their informal submarket is not ungoverned or chaotic; it is simply unrecognised but still highly functional.

Nevertheless, this enclave is not without critical limitations. These weaknesses are similar to those cited by the scholarship discussed in the Literature Review: that negative social capital exists alongside the positive kind that enables this enclave to emerge and function. For example, migrants integrated into the informal market struggle to access new information because the town hall spaces in this community – churches and mosques – are not places where objective information is revealed. This finding corresponds with Burger's (1998a,b) observation that tight ethnic enclaves also form 'binding' communities that impede escape.

Strategies

6.1 Similarities

- 6.1.1 Remittances
- 6.1.2 Benefits

6.2 Dissimilarities

- 6.2.1 Documented Migrants
- 6.2.2 Social Network Endowment
- 6.2.3 Documented Migrant Strategies
- 6.2.4 Undocumented Migrant Strategies

6.3 Gender

- 6.3.1 Categories of Female Migrants
- 6.3.2 Perceptions
- 6.3.3 Marriage Pressure
- 6.3.4 Results

6.4 Chapter Conclusion

- 6.4.1 Summary
- 6.4.2 Discussion

This chapter is the second findings chapter and it focuses on documented and undocumented Ghanaian migrants. It answers the research question: What strategies do both migrant groups use to access housing? This question addresses whether and how legal status shapes migrants' pathways to housing.

The term 'strategies' is adapted from the concept of survival strategies, which means 'tactical efforts that individuals use to subsist in impoverished conditions' (Wallace 2002; Datta et al. 2007). The aim of this chapter is to enumerate the ways in which Ghanaians use strategies to find and afford housing. The data presented in this chapter uncover the different markets in which documented and undocumented migrants seek housing. These data are used to test the hypothesis that legal status gives an advantage in accessing housing among migrants.

Methodologically, this chapter draws on qualitative data from semi-structured interviews with documented and undocumented migrants, and builds on the preceding analysis and data to draw its analytical conclusions. The qualitative data is cumulative and iterative in that the findings presented are deduced from new information as well as continuous triangulation with data gathered from housing providers and intermediaries.

6.1 Similarities

This research focuses on understanding how legal status differentiates Ghanaian migrants in the housing market. But it is first important to understand economic similarities that documented and undocumented Ghanaians share as tenants. This is the focus of Part 6.1.

This research finds two key similarities between migrants irrespective of legal status. First, all migrants surveyed in this study report sending remittances to their families in Ghana because this is a non-negotiable, socially obligatory expense. Second, Ghanaian migrants – much like the larger West African community of which they are a part – are deeply apprehensive towards accepting public assistance benefits despite the fact most (of the documented) would qualify for assistance based on their incomes.

The following two subsections explain why migrants send remittances despite the hardships it poses and why, broadly, legally eligible migrants refrain from seeking benefits. The findings presented in Part 6.1 aim to show the economic and social challenges that both documented and undocumented Ghanaian migrants share and give a basis for understanding the constraints under which they operate.

6.1.1 Remittances

Remittances constitute a complex expense for migrants. This expenditure is both voluntary and involuntary: migrants elect to make this payment, but do so out of a sense of duty, obligation, pride, and socialisation. This study finds that factors such as ‘self-worth’ and ‘social pressure’ motivate migrants to send remittances despite the economic hardship this causes. But these factors are also shaped by a myth that migrants themselves perpetuate: that living in America is a sufficient condition for economic success.

This subsection describes the key reasons that compel migrants to pay remittances and further expounds upon how these reasons are linked to myth-making and future aspirations in the Ghanaian community. The objective of this subsection is to illustrate how documented and undocumented migrants are similarly encumbered with remittance obligations.

1. Self-Worth

“Even if you are suffering you have to send money [to family in Ghana] because that’s what is expected of you... We are in America and this is the land of

opportunities, right? So how can you not share with your family—what they gonna think of you? We Africans can manage pain for ourselves, but we cannot make relatives back home suffer...that brings shame... [S]o I send between \$100 to \$150 every month even though I only make \$7 an hour...it's hard, but I have too, [because] that's why I am here" (D7).

The central message conveyed in the response above is that bearing the burden of remittances is necessary, for opting not to would incur an even greater social price. While migration from Ghana puts physical distance between migrants and their homelands, this literal space does not attenuate the ties bonding them to their friends and families in Ghana. Maintaining good relations with these relatives is critical because migrants do not want to be branded as disrespectful and selfish. This is because their sense of self-worth is strongly derived from how they are viewed by their communities in Ghana. Indeed, Ghanaian migrants are clear that they immigrated to America to earn money on behalf of their families and, in many cases, received financial support from their relatives to complete their journey, and they must repay these debts. So, failure to send remittances would constitute reneging on their responsibilities and would be cause for shame. But the challenge arises from the fact that meeting the monthly remittance demands is financially straining. Migrants surveyed for this study report sending remittances of \$100-\$175 per month (the variation is attributed to unexpected emergencies and various celebrations). However, these migrants earn average monthly incomes between \$1,200-\$1,600. This means that remittances comprise 6-14 percent of their disposable income, which is a substantial voluntarily income transfer for individuals who themselves are living on the economic margins of society.

2. Social Pressure

"[I]t really depends on the relationship of the beggar [to determine who receives money each month] ... [L]ike my mother is must, but I send to others, maybe, every couple months and depending on the situation...if there's an emergency or something... But everyone keeps calling and calling...that's why I turn my phone off, for peace. But back home they think, 'oh, in America you can just pick money up from the streets'... but it's not easy like that... They put a lot pressure... that's why everyone has to get something..." (U1)

The response above is characteristic of what most migrants have described in their interviews regarding remittances: that they are constantly barraged with requests for money from relatives and friends. These individuals feel entitled to ask, as migrants explain, because they view living in America as a sufficient condition for wealth. Migrants for their part do not feel they can indefinitely reject these requests as it would damage their reputations in their communities; they would appear ‘cheap’ or selfish. In addition, many migrants report having had to borrow from their familial networks in order to undertake their journey to the United States. As such, some of their remittances are debt payments, which include surplus sums that function as a form of interest.

Nevertheless, migrants try to prioritise their monthly remittances, avoiding non-essential requests for as long as possible before sending some sum at non-regular intervals. Based on migrants’ self-reported contributions, nearly a quarter of remittances are sent to individuals other than migrants’ spouses (and their children) or mothers, which are the two relative groups that migrants regard as legitimate dependents who receive a fixed amount monthly. This additional contribution, beyond what is deemed essential, is what is driven by the social pressure.

3. Myth-Making

A deeper examination of the issues of ‘self-worth’ and ‘social pressure’ begs the question – why do migrants not tell their families and relatives the truth of their economic situation: In America, they are poor, and it is a struggle to maintain their own basic necessities because the relative cost of living in New York is much higher than in Ghana.

Migrants, both documented and undocumented, explain that they largely refrain from conveying this reality because they do not want to appear as failures. This, again, is tied to self-worth—not wanting to admit that they have been unsuccessful at obtaining the promise of America where wealth is believed to be abundant and easily attainable. But given the collective economic hardships endured by the migrant community, why is this information not conveyed en masse to their relatives in Ghana? This is partly due to the fact that migrants in the US perpetuate the myth themselves by their actions. As one documented individual explains, when migrants return to visit Ghana from the US,

“[They] spend big money and act like a big man. You need wear fancy clothes, have a nice [used] car, and get everyone gifts...” (D2).

This ostentatious display of (relative) wealth shapes how their relatives and friends remaining in Ghana view migrants: as individuals who have money to spare. Hence, the irony is that migrants project this profligate image because they feel they have to in order to save face:

“[Y]ou have to spend a lot when you go back so you don’t look cheap, and people don’t think you’re lazy and that’s why you don’t have any money” (D19).

But in so doing, migrants aid and abet the myth of readily obtainable wealth in America to which they become victim by way of the remittance demands placed on them.

4. Retirement Planning

Another factor embedded in remittance payments is that migrants also view this expense as a retirement plan of sorts. Many explain that they one day aspire to return to Ghana and live with their families on the land that their remittances have financed:

“[M]y family bought land with my money and they are building a house on it... that’s in my name. When I’m done here, I can go back home and have something that’s mine...” (U12).

But whether this plan will materialise in reality is an open question. For instance, older migrants shed light on the obstacles that prevent them from moving back; they explain that reliable (and affordable) healthcare is not always available in Ghana. This makes it difficult for them to permanently relocate to Ghana. Older migrants further explain that full-time retirement remains a luxury that they cannot afford:

“I still need to work... [because] I support a lot of people here [in the US] and back home [in Ghana]” (D4).

Nevertheless, irrespective of whether migrants are able return to Ghana in the future, for some, remittances paid in the present day are viewed partially as if they are investments that will directly benefit them in the future.

5. Summary

This exposition on remittances aimed to provide foundational knowledge for understanding the social and economic dynamics that shape migrant choices and decision making. First, it is clear that the migrants are responsible for an expense that is unique to immigrants; native

citizens would not have this type of socially obligatory remittance. Second, it is important to appreciate that remittances place migrants, irrespective of their legal status, on comparable economic grounds; both documented and undocumented migrants bear this expense. Third, remittances reveal the importance of transnational network ties. Ghanaian migrants have moved to the US as individuals, but their choices have ramifications beyond themselves. Their families and communities in Ghana look to these migrants as an important source of revenue. Migrants, for their part, have benefited from these familial ties and draw a large measure of their social worth from their transnational relationships. It matters to them how they are perceived “back home.” They also view income transfers to Ghana, at least partly, as investments in their future. Later sections in this chapter will delve into the importance of social network ties in terms of facilitating housing access and how that differs between documented and undocumented migrants.

6.1.2 Benefits

This research finds three interrelated factors that shape migrants’ viewpoint of public assistance benefits. The first is normative, the second is a matter of institutional unfamiliarity, and the final reason follows from a collective misunderstanding of immigration law. Each of these views is captured in the remarks provided below.

Reason 1: Accepting Benefits is Equal to Personal Failure

“What I know is Christians have to work. That’s what the Bible teaches...[you] have to work with your own hands, earn your own living. [G]od created man and wanted him to be hardworking. This is why we Africans come to America. If someone says I don’t want to do any hard work, [and you respond] I will feed you, I will clothe you, it’s not helping... I didn’t come here to beg. That is [why] some of us look down on the Black Americans and the Spanish people...they don’t work. But we Africans are very serious people” (D9).

The documented migrant’s statement above conveys a sentiment that accepting public benefits is tantamount to personal failure. Ghanaians believe that they should be able to succeed in the United States on their own without government support. Indeed, the primary motivating factor for most migrants to leave their homeland was economic – the idea that, through hard work and access to the abundant employment opportunities in the US, they would be able to improve their economic position substantially. The economic prospect that

life in America presented to migrants while they lived abroad is invariably described as the most significant pulling force that drove these individuals to make the journey. This understanding, therefore, shapes the normative view among Ghanaian migrants that failure to economically succeed in the US is solely a result of their inability to capture or realise the promise of America.

This view retains purchase across transnational boundaries. Migrants are strongly apprehensive toward benefits, as it would be embarrassing to them if their families in Ghana learned that they had accepted public assistance. This impression is reflected in the response below from a documented Muslim woman who describes the deep-rooted attitude in her community.

“[I]f you’re pregnant and you have issues, the hospital sends a social worker who tells [the couple] to take benefits for the child. If the man accepts this and people find out back home [in Ghana], they will think you don’t take care of your wife. It’s a disgrace and people will shun you, so they feel they shouldn’t go for any benefits. [Because] it’s degrading themselves. Especially... Muslim men, they think it’s degrading themselves. ‘Why would I go for benefits when I’m working and capable...’” (D14).

The pressure against seeking out public assistance is arguably as strong as the need for it. This includes not only housing benefits but other forms of government support such as food assistance, or services for pregnant women and children. This pressure leads to forgone opportunities as well as a need for migrants who receive benefits to lie. These migrants apply for assistance programs that can be obtained relatively discretely as the response below illustrates.

“Where we come from, we’re taught to stand on our own and not beg for anything. When one is in pain, that person will prefer to go to her sister or brother than go to the authorities. But sometimes you need the help and it is not available [from your family], so you get some Food Stamps or something like that. Nothing too big - you just get a little card and use it. But if you want housing and cash every month, that’s too much. People gonna find out and you will feel shame” (D17).

Applying for public assistance requires much correspondence from government agencies, and

this can be problematic for those living in shared settings wherein there remains a stigma against seeking such support. This is why there is a community-wide emphasis on seeking support internally, but where this assistance is available, some migrants (commonly women) will apply for programs that are quickly dispersed, as is the case with food assistance benefits.

Reason 2: Complexity of the Process

“Any time you go...to apply for something, they know what’s going on, what you make, your social security, everything. You bring all these forms and then they say we want this and that on top of it. If I am here for help, help me...don’t tell me to go somewhere else to get another piece of paper. [It] doesn’t make sense and I don’t think there is any point in trying...” (D12).

The process to obtain any type of public assistance is complex and can be demoralising, as the comments from one documented migrant who attempted to obtain housing benefits show. First, an individual must visit the government office that administers a benefit program. For example, one must visit the Human Resource Administration’s (HRA) Supplemental Nutrition Assistance Program (SNAP) Centres for food assistance or the Housing and Urban Development (HUD) approved housing counselling agencies to apply for housing benefits, and there is an entirely separate procedure to join the waitlist for public housing. Second, each program has its own application that requires a variety of supporting documents, including proof of legal status and current income. As shown in the Housing Actors chapter, even documented migrants report difficulty in producing certain paperwork, particularly if their income is generated through work in the informal economy where they are paid in cash without a pay stub. Third, for housing-related public assistance, proof of present housing status is required if the applicant is not homeless. This can prove challenging for those residing in shared housing without a contract for their arrangement. Thus Ghanaians, unable to readily substantiate their circumstances with documentation, express a wariness towards engaging bureaucratic institutions when they are uncertain of the process and the outcome it will yield.

Reason 3: A Misunderstanding of Immigration Law

The third and most commonly cited reason why these migrants do not seek public assistance is out of fear of compromising their legal status or hindering future opportunities to sponsor

relatives to join them in the US through the Family Reunification program. This program allows citizens to sponsor noncitizen relatives living abroad and requires that noncitizen relatives submit applications to their local US embassy, at which point they are placed on a waiting list (USCIS 2017). Depending on their relationship to the sponsoring relative and their region, their visa may take up to ten years to process (ibid). Despite the complex and protracted nature of this process, documented migrants fear that if they obtain public assistance of any kind they will forfeit their sponsorship rights. The two responses below from married documented women capture how this incorrect understanding of the law manifests, as well as how it bears real consequences.

Response 1: “If you want to bring your husband or your children from Africa you can’t do that if you’re on public assistance, that’s what I’ve heard. When I went to take the food stamps for my children, for example, they [other Ghanaians] said ‘no don’t take the food stamps [because] I may want to bring somebody someday, but if the government sees I needed benefits, they will tell me no I can’t’” (D15).

Response 2: “My husband is a respectable person and he believes that if you go to welfare or get food stamps or get any assistance you can’t help anyone come to America. But we don’t have money for a two-bedroom apartment and that’s what we really need, but he says we can’t ask the government for help” (D11).

These remarks reflect a pervasive misunderstanding of the Family Reunification program; the law that migrants mistakenly think says that seeking public assistance will hinder their ability to invite their relatives to join them in America. First, while the program stipulates that sponsored immigrants – those who arrive by invitation – should not become a “public charge” (meaning dependent on the government assistance for survival), this does not apply to the sponsoring citizen relative (USCIS 2013). Second, the “public charge” designation exclusively applies to cash assistance programs (ibid). This means the following benefits are exempt from this classification: Medicaid (low-income health insurance), SNAP (food assistance), beneficiaries of the Women, Infant and Children (WIC) program, child care, energy assistance, housing assistance, foster care or adoption assistance, and school meals (ibid). Hence, this study finds Ghanaian migrants completely misunderstand the regulation at issue: first, they conflate a rule that applies to visa recipients as applying to them and, second, they incorrectly think that all public benefits impede sponsorship rights.

These similarities strongly suggest that Ghanaian migrants, irrespective of their legal status, seek housing under comparable financial constraints. In addition to their basic living expenses of food and housing, migrants must also portion some of their low disposable income toward remittances on a monthly basis. The disinclination toward public assistances further reduces the purchasing power of documented migrants, rendering them economically comparable to their undocumented counterparts who cannot legally avail themselves of benefits.

Documented and undocumented are alike: both face the economic challenges brought by remittance obligations and rejection of public benefits. These challenges distinguish Ghanaian migrants from their native counterparts in the Bronx: 27 percent of all tenants – or four-fifths of all qualifying low-income households – in the borough receive some form of public assistance (HVS 2014). It is also unlikely that natives are burdened with an expense such as remittances. Hence, it is important to consider the similarities within the Ghanaian migrant community to appreciate the degree to which all members of this group are economically constrained as they navigate the housing market.

6.2 Dissimilarities

Part 6.2 is comprised of four subsections of findings on how migrants are different from one another as tenants and how this corresponds to their legal status. Subsections 6.2.1 and 6.2.2 describe the advantages available to documented migrants and why these migrants nevertheless struggle in accessing housing. Then subsection 6.2.3 enumerates the strategies that documented migrants use to access housing. Subsection 6.2.4 focuses on how undocumented migrants benefit from their co-ethnic social network in terms of housing access strategies.

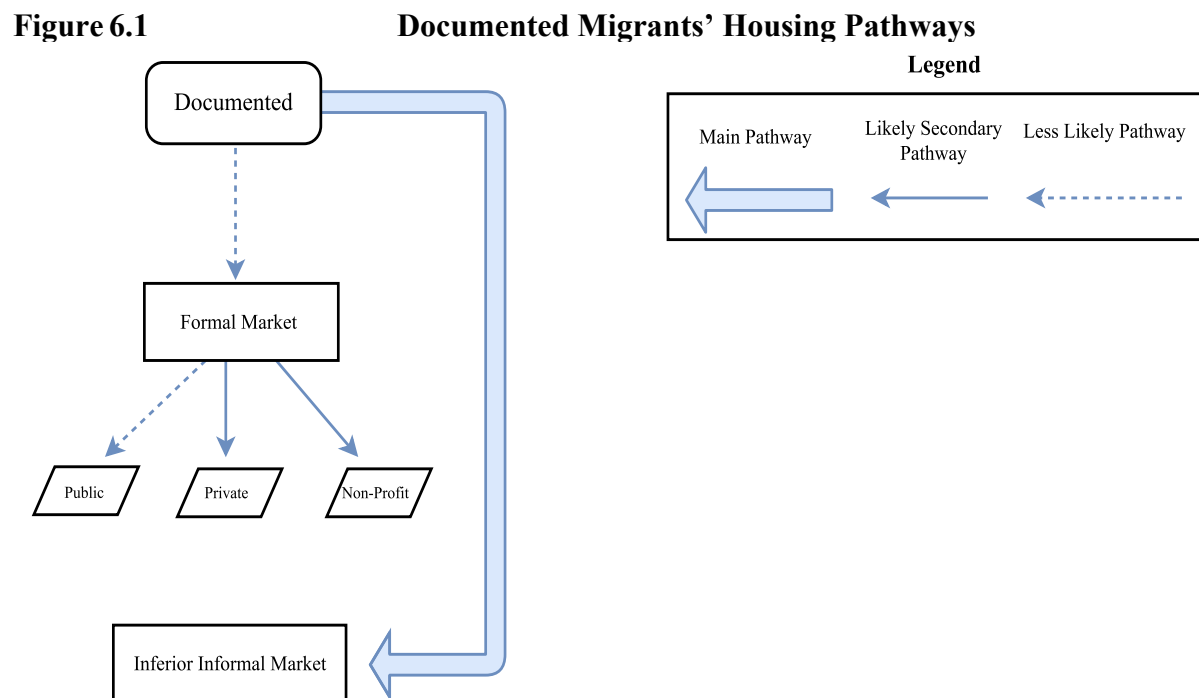
6.2.1 Documented Migrants

Legal status allows migrants access to the documentation required in most formal housing applications. Without it, migrants cannot legally obtain employment, tax records, identification cards, or a social security number, which is needed to generate a credit report. As detailed in Chapter 5: Housing Actors, these documents are not legally necessary to obtain housing on the private market. Most private providers, however, ask for these materials to conduct their financial due diligence of prospective tenants. For their part, public and non-profit providers cannot, by law, accept tenants without legal status. Therefore, those migrants

with legal status are conferred greater housing opportunities relative to their undocumented peers.

However, the fact that documented migrants are theoretically able to obtain housing on the formal market does not always materialise in practice. As explained in Part 6.1, documented migrants do not pursue public assistance, including housing benefits; thus, this group has diminished options because they have less disposable income available for housing, which makes them appear financially riskier to prospective landlords. For example, non-profit providers who must balance dual mandates of serving low-income households and ensuring their own fiscal sustainability may find that income qualified applicants who do not receive subsidies pose an unacceptable default risk. In addition, although documented migrants may apply for public housing where rents are set to be no more than one-third of the tenant's income, these units are scarcely available (HVS 2014). This is because the vacancy rate for public housing is extremely low, standing at 2.20 percent based on the most recent available data (ibid).

Figure 6.1. below depicts a new model for observing the various housing pathways available to low-income document migrants.



Source: Researcher's Model

This diagram illustrates the available housing pathways for documented migrants as well as the likelihood that a potential pathway will be used. First, the diagram shows that while

documented migrants have access to the full formal market, they are less likely to capitalise on this theoretical access. This is because these migrants have insufficient resources and also are generally unfamiliar with formal procedures. Second, migrants who are unable to use the formal market can use the informal market. But documented migrants are often relegated to the ‘inferior’ informal market because they tend to lack the social capital required to access housing on the ‘superior’ segment of this market. What distinguishes the inferior market is its lower quality of housing and weaker tenure security relative to the superior informal market. Further discussion on the differences between these two markets and why documented migrants are relegated to the inferior segment are described in subsequent subsections.

6.2.2 Social Network Endowment

Executing strategies to overcome the obstacles described above or otherwise navigate the impediments of poverty requires alternative support resources, such as those afforded by a migrant’s co-ethnic community. Yet, counter-intuitively, what this research has uncovered is that the strength of a migrant’s access to the Ghanaian social network correlates inversely with legal status.

Low-income documented migrants in the Bronx tend to have weaker social ties in the US relative to their undocumented counterparts. This is because most of these documented Ghanaian migrants enter the US via randomly issued lottery Diversity Visas (DV). The recipients of these visas report that they typically applied to join the DV waiting list many years in advance of their notification. If selected, they have no more than 6 months’ grace period to act on their visa, otherwise they forfeit the opportunity. The response below from one DV winner displays the type of rapid arrangements that migrants must make and some of the transitional challenges this imposes.

“I applied with the embassy because it was easy, you just put your name on a list basically... I thought maybe someday something will happen. And then boom, years later, it did. I was in my last year of my studies, but I didn’t have time to even finish that, I had to pack everything and go. If I didn’t I would lose my place and would have to apply again. I wasn’t going to take that chance. But man, it was hard coming, I didn’t know anyone or anything, and it still is. I have to find everything on my own,

like even now I am trying to go back to school, but I don't know how to transfer credits or how I can pay for it" (D8).

The randomness of the DV entry pathway contrasts with the conscious, planned migration journey that undocumented migrants report. The undocumented group undertakes their migration to the US after extensive consultations with family members or friends who presently reside in the US. They understand that they will arrive on a Visiting Visa with the purposeful intent of overstaying and thereby becoming undocumented aliens. Indeed, US embassies abroad that issue these Visiting Visas are particularly conscious that persons from certain regions of the world pose a greater risk of overstaying, and therefore set stringent requirements before such visas are issued, such as proof of illiquid assets, extensive employment history, and enduring familial ties, including children (State Dept. 2017). Nevertheless, those migrants who are intent on reneging on the terms of their Visiting Visa make appropriate arrangements: assets are liquidated by relatives over time, employment is abandoned, and their extended family is prepared to take on the responsibility of raising any children left behind. Hence, undocumented migrants execute their journey with robust social support on both sides of the Atlantic, which greatly facilitates in their migration. As one undocumented migrant who left his professional position explains, his journey was a deliberately executed plan.

"I didn't want to stay in Ghana anymore. There's no opportunity...everything is corrupt. So I talked to my family there and friends here, and then I got a visa to go to some conference in Texas. As soon as I landed, I took the bus to New York and came to the Bronx. My friends met me, gave me bed and got me this job at the gas station. So now I work in Jersey all day then go home to the Bronx. I stink every day, smell like gas, but I make enough to send home and I like my [Muslim] brothers here. It is very, very hard, but I think it's better, I can make plans for the future" (U11).

Migrating to the US is a very difficult journey, but as the response above articulates, the crossing is made much easier with the support of a network on each side. How this network is operationalised for the purposes of obtaining housing is detailed later in this chapter. But here the main observation is that undocumented migrants tend to have greater endowment advantages relative to their documented counterparts. This is because Diversity Visas provide immediate legal status and a pathway to citizenship, but do not come with a social network of relatives or friends who already live in America and can help with settling.

Migrants who lack strong social network ties are on their own when they arrive—and continue to have relatively limited social capital, placing them at a disadvantage with regards to accessing housing.

Transnational familial relationships shape the social network hierarchy among Ghanaian migrants in the Bronx and act as a foundation for social capital within this community. Those who arrive without an established familial connection tend to lack social capital and, therefore, also lack access to the most coveted amenities provided by co-ethnic membership (comfortable, secure housing, settlement assistance, guidance), as these intensive benefits are conferred to those regarded as family. An initial dearth in social network endowment also proves cumulative, for it remains difficult for documented migrants to break into existing networks of tight communal familial bonds within their co-ethnic community. This is not to suggest that these documented migrants live apart; they do live among their Ghanaian community (and alongside other West African nationalities), but they live differently.

This study finds that documented migrants without strong ties to their social network are ultimately relegated to lower-tier (inferior) housing pathways based on an analysis of their self-reported experiences on both the formal and informal housing markets. This is because their weak social network ties limit their housing options and strategies. The next subsection details these findings in describing the strategies that documented migrants pursue to obtain housing.

6.2.3 Documented Migrant Strategies

Strategy 1: Housing Applications

The first step that documented migrants can take to find housing is simply to apply where there are vacancies. The most common type of formal market units that documented migrants may pursue are those offered by private and non-profit providers. While most units in the Bronx are governed by Rent Stabilisation regulations, which assure that rents do not exceed certain thresholds, documented migrants report challenges in accessing this housing. These obstacles include: a failure to establish creditworthiness and difficulty with fulfilling administrative protocols.

Creditworthiness

According to the most recent available US Census data, a documented Ghanaian migrant's average income in New York stands at \$30,348 (Census 2014). This officially reported figure is more than 30 percent greater than the average that is self-reported by the documented migrants surveyed in this research. Even with this average income, if unsupported by subsidies, the rent burden would be nearly 44 percent based on the Bronx' average contract rent of \$1,100 (HVS 2014). Given this picture, providers are likely wary of renting to applicants with a poor credit history along with a low-income.

For migrants, this issue of poor credit is a common problem. This is captured in the remarks below from a principal at an intermediary that provides housing assistance services.

“West African immigrants generally do not understand credit. They’ve never had a credit card before and when they get one, they think it’s free money, not realising that if you don’t pay what you’ve spent back, there are consequences on your [credit] report – and this can really get you into a jam when you’re trying to find a place [to live]. This is why bad credit is so common in this community; I seriously see it all the time” (I7).

The concept of an ongoing and continuous loan, which is how credit cards function, is unfamiliar to many of these migrants. The requirement of regular monthly payments and strict credit limits are the governing rules of credit cards that migrants fail to abide by – as a result, their credit reports show poor marks. Moreover, the steps required for an individual to repair her or his credit report, which entail making back payments and writing to the credit reporting agencies to remove delinquent accounts after a sufficient period has elapsed, are also foreign to Ghanaian migrants.

Documented migrants with poor credit tend to acknowledge that their past profligacy has created significant problems for them, but nevertheless commonly rationalise their predicament as such,

“Credit cards are no good man...[you] think it’s good because it gives you money, but then you can’t pay and it messes your record and everything. Now you can’t get a place when you want to live on your own because all those landlords check and see

you didn't pay before. It's just stupid man, why they give you those things? It's all a big game to rob you..." (D7).

This type of response is characteristic of the documented migrants who find themselves in this situation. It reflects an appreciation of the fact that their choices have rendered a significant access barrier, but this realisation is tempered with the reasoning that these circumstances are an unavoidable product of their poverty. The effect of this is bitterness, a feeling that the odds are stacked against them and that their credit-default was a function of institutional design.

Administrative Struggles

Obtaining housing via the formal market, particularly from affordable providers, requires persistence and a measure of institutional savviness that Ghanaians migrants struggle with executing. This entails follow-up phone calls to property managers, ensuring that the required documents have been received and recorded, and otherwise keeping track of where their application stands in the queue. Migrants tend not to have these soft skills.

"Landlords want all this paperwork: IDs, bank accounts, job proof, social security, credit check. But even after you give them everything, they still make excuses for more, and then they deny you. It's too much and for what? They know I will pay my rent. We Ghanaians pay our rent. Here, it's a headache and everyone thinks you're gonna cheat them" (D4).

The response above is characteristic of what most documented migrants report about the experience of trying to find housing via formal channels. The difficulty arises from unfamiliarity with rules-based procedures coupled with the reality that migrants do not have personal ties to those administering access. Hence, migrants do not feel comfortable finding housing using this impersonal and highly procedural process. But more pointedly, the remarks above illustrate the degree to which most documented migrants struggle to access housing via the formal channels.

Those documented migrants who have successfully accessed housing on the formal market, including subsidised units, describe the process as arduous but ultimately worth the effort.

“I applied to a lot of buildings before I got this place...always something wrong with the application. They wanted this proof or that proof... lotta bullshit. But now I got my two bedroom – it’s \$1,400 a month but I got three flat mates. They take the other bedroom and the living room so for me it’s manageable” (D13).

By subletting unused space—rooms or beds—in their units on the informal market, these migrants, in effect, have monetised their housing opportunity. This strategy is employed to reduce their personal rent liability as well as to potentially generate an additional income stream. The broader implication of this manoeuvre is that it adds to the informal stock, thereby providing housing for those unable to secure a housing unit through the formal pathway.

Strategy 2: Brokers

A last resort strategy for those migrants unable to obtain housing directly by application to a provider, is to rely on a housing broker. Brokers are intermediaries that have a portfolio of hundreds of apartment vacancies and work to link those vacancies to prospective tenants. They offer the service of finding a “qualified” tenant, conducting a preliminary screening and then introducing the prospective tenant to the provider or property management agency. In the Bronx, and New York City more broadly, these brokers do not charge housing providers for their services. Instead they charge tenants the equivalent of one month’s rent as their fee. That they charge tenants and not providers illustrates the power dynamic in the market: providers hold the more privileged position.

Brokers are used to facilitate access for migrants unfamiliar with the market who have been unsuccessful in applying for housing on their own. But because they charge a sizable fee that migrants often struggle to afford, this strategy is used purely out of necessity.

“I paid this man \$1,500 just to find me a place, then I pay the landlord another \$3,000 for the rent and deposit. But I have no choice because I needed a two-bedroom because I am here with my wife and my kids, and we just came on the lottery visa... and I couldn’t find nothing. Everywhere I apply they don’t call me. I pay this man and he finds me this in less than a week. I had to take a loan for from my job [taxi medallion] to pay all these people. But it’s crazy... I can’t afford nothing even though I work all the time. Now my wife is trying to do day-care here so we can make some more, but then the city won’t let us” (D9).

As the response above exemplifies, documented migrants that use brokers are begrudgingly placed in situations where they must pay a service fee on top of market rate rental prices. Brokers, as observed, are ultimately interested in serving the clients who pay them and do not conduct extensive due diligence as providers typically do. For their part, private providers acknowledge that brokers are an inferior source of prospective tenants. They view brokers as biased applicant suppliers who will doctor application materials because they are motivated by their fee and bear no liability in the event of default. Nevertheless, because of their substantial housing portfolios, brokers can often aptly link prospective tenants to providers who are either comfortable taking on risky tenants or are inclined to trust a broker's recommendation. Many providers that rely on brokers are management firms that want to minimise the time and administrative costs associated with finding a tenant directly.

Strategy 3: African Markets

Housing found on the informal market most often entails subletting parts of a shared apartment unit. These range from a single bedroom to a single bed in a shared room. In this segment of the housing market risk is assessed differently than in the formal process. The informal submarket relies not on documentation, but instead on co-ethnic connection. The degree of connection between tenant and informal provider varies, but the 'provider' here is invariably another West African whose shares the aim of minimising their own rent burden through division: the greater the number of occupants, the less rent each person must pay. Informal providers rent only to co-ethnics as their vacancies are advertised exclusively within West African circles, particularly in 'African Markets.' These markets are ethnic grocery stores that display notice boards where individuals place advertisements for rooms that are available for rent.

Migrants who rely on the African Market strategy frequently describe living in unfavourable conditions that are significantly overcrowded with limited heat or hot water and housing units that are in general disrepair. Moreover, they describe a relationship with the lead tenant (the informal provider) that is highly asymmetrical in its power dynamic. For example, consider the following account from a documented migrant living in housing found via the African Market.

"I share the living room in one-bedroom. It still costs \$400, but I don't have a choice. I found the apartment from the market...and the guy who rented it to me is no good.

He took a deposit for no reason, plus he never cleans or pays for any of light bill, we have to do everything. He doesn't care about anything. It is a very hard place to live, but no choice brother... If you don't like it they kick you out, then where you gonna go?" (D12).

Again, those migrants who access housing using this pathway do so because they cannot find alternative housing through a relative or friend, which is a situation in which many documented migrants find themselves.

In this type of inferior housing, migrant tenants are unable to complain for fear of summary eviction. This is distinct from housing arrangements that are mediated in the context of a mutually respected religious institution, as was described in the Housing Actors chapter, which can arbitrate disagreements and provide alternate housing options if a resolution is not possible. But when a migrant relies on the African Market as an access pathway there is a far greater risk in terms of the amiability of the informal provider.

6.2.4 Undocumented Migrant Strategies

The undocumented migrant experience stands in stark contrast to their documented counterparts. These migrants arrive in the US with deep social network ties to prior cohorts of migrants with whom they share familial and religious connections. Through these relationships, they access numerous tangible benefits that facilitate their transition: airport pickups, employment assistance, and both short and long-term housing.

The following findings detail the multiple strategic options to access housing available to these migrants that are afforded by way of their membership a tight social network:

Strategies 1 and 2: Guest Grace Period and In-Network Room-mating

The undocumented migrants' housing experience is a continuous flow from their point of arrival to the US. Once a migrant immigrates, they are readily embedded into the social network of their community. This type of integration enables migrants to firstly have a place of residence for an extended period – often several months – free of charge, a 'grace period.' What is more, this initial housing opportunity itself comes with further introductions to other critical resources, including: access to employment, placement within a spiritual community – either a mosque or a church – and a readily available network of co-ethnic friends. While

all poor migrants struggle with the challenges involved in settling into a new country, these social support resources ease the difficulties and pay continual dividends.

Room-mating with another migrant to obtain accommodation is another iteration of this strategy. Specifically, once undocumented migrants transition from their ‘grace period’ to seeking out their own accommodations, they often turn to their network of family and friends to learn of available rooms or beds. In doing so, they are readily and quickly able to find space which they can rent from another Ghanaian in their community at cost, or at a discounted rate depending on their financial situation.

“Just like when I first came here, the only people that help you are your brothers. So if today I need something, like a room or a job, I text my [Muslim] brothers and the next day I have it. Nobody else going to help you like that, so that’s why I stick with my people (U7).

As the remarks above illustrate, these types of transactions are quite often frictionless. Trust is assured because of strong bonded ties that the prospective tenant shares with their informal provider. While these migrants may rent from someone who they do not know directly, they nevertheless have confidence in their provider because this person is, in effect, accredited through their ethnic group membership. This follows for the informal providers as well; they can trust the quality of their tenants because they have been referred from within the community.

Strategy 3: Informal Channel to Formal Housing

The circumstances described in Strategy 2 typically apply to those seeking accommodation space for one. There are situations where migrants wish to obtain an entire apartment unit either because they are expecting a spouse or because they wish to live with a close family member or friend. Whatever the circumstance, executing this sort of transaction is consistent with the findings shown in the Housing Actors chapter. Again, these migrants turn to their community to learn of formal providers who have vacancies that they can access via an informal selection process. For financial risk screening, this selection process relies less on formal documentation, but rather draws on the provider’s positive experiences with other members of this ethnic community. In practice, the process works as described by the undocumented migrant below.

“I got this apartment because my pastor knew the landlord and he told them I needed a place. He lives in the landlord’s other building. I had to pay the rent and deposit, but that’s it. \$1,500 a month is still a lot for me, but we manage... [The] apartment is okay, they need to paint it and change sink and toilet, but the building is safe and there are a lot of Africans in the area, so I like it” (U6).

From the perspective of the would-be tenant, this situation is one where their integration into a social network overcomes the obstacle that their legal status poses for obtaining formal housing. Indeed, use of this strategy gives an undocumented migrant access to such housing with all of its formalities – including a contract lease. Moreover, these trust-based introductions to willing housing providers ultimately prove mutually advantageous for provider and tenant alike: the landlord obtains a reliable tenant without incurring the transaction costs associated with a lengthy housing application process, and the undocumented tenant obtains an entire apartment unit that they can further sublet as they choose.

Strategy 4: Document Sharing

It is not always the case that undocumented migrants can find an apartment through a provider who will perform an informal due diligence examination and rely on the word of an existing tenant. In these circumstances, undocumented migrants will turn to members of their social network to obtain the necessary documentation required to obtain housing via the formal market. They will borrow someone’s identification card, tax and employment records, and any other required materials needed to succeed during a housing application process.

“It was the Imam who helped me... [he] introduced me to this other brother at the mosque who had got his papers recently through marriage. He had everything – his green card, a job, the taxes. I used it to apply to apply for apartments, and I got lucky and got one in this new building... That’s what we Africans do, help each other...this is from Allah that we have to. Now when other brothers come from Ghana, I have space for them to stay...” (U9).

The response above shows that undocumented migrants are exceedingly versatile in the pathways they can follow to obtain the type of housing that is most appropriate for them. In many ways, their success in this area demonstrates not only the superiority of options

available to them, relative to their documented counterparts, but further shows how they are able to overcome even the obstacles that plague many of the documented migrants, such as poor credit. This is because, in relying on community-based referrals, they are directed only to persons who can pass financial due diligence, most likely because they themselves have secured their own apartment.

Strategy 5: Sublet Entire Unit

Undocumented migrants “sublet” units from someone in their community who has decided to move from their apartment either temporarily or permanently. Most often, the situation described is that a migrant wishes to return to Ghana for an extended period, such a year or more, but does not want to lose their apartment. As such, they will find a willing partner to assume the responsibilities of their lease without formally taking ownership. This individual in turn finds additional roommates who can help divide the cost of rent.

“This apartment it’s not in my name, but it’s mine. The guy who had it went back to Ghana to get married and he gave it to me... Yeah, I don’t know if the landlord knows or cares, we just pay the rent every month. He doesn’t have to come to fix anything. Like when the faucet broke, we just changed it ourselves” (U3).

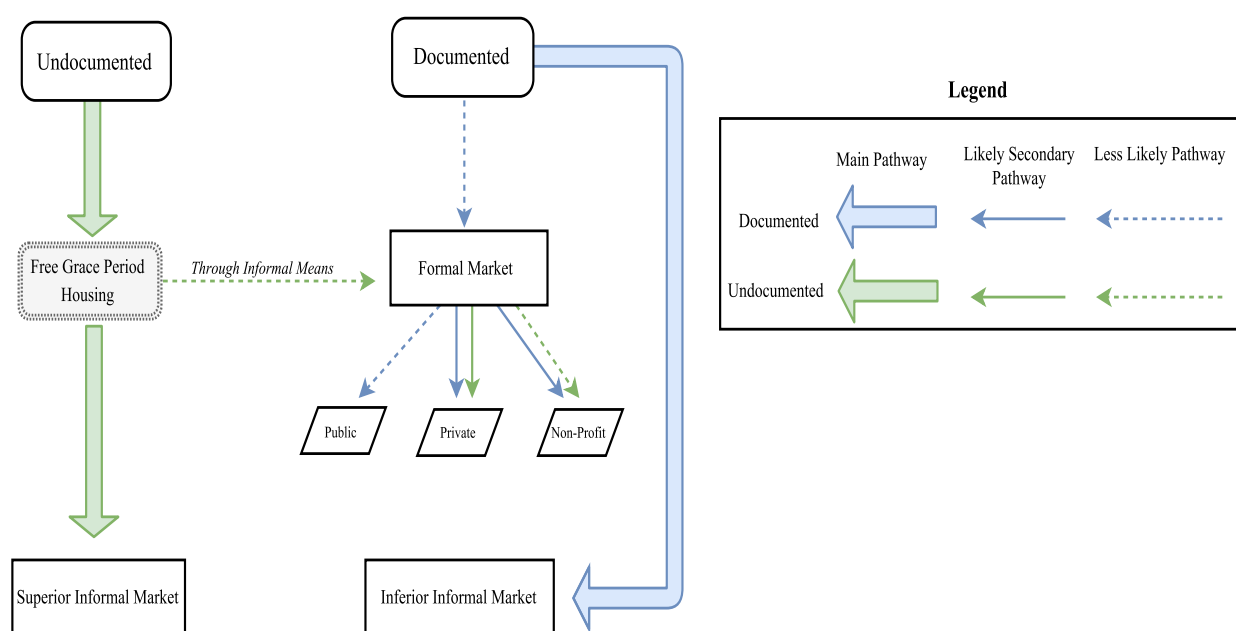
It is important to note that Strategy 5 is connected to Strategies 1 and 2 in that it is part of the same circle of housing units added to the informal market stock. These migrants are continually relying on one another to find and fill housing space; the objective is to never relinquish a unit once it has entered circulation within their community.

Indeed, it is this growing stock of units that facilitates the generosity that new migrants often experience in terms of always having a space to stay when they arrive or should they fall on hard times. The community has in effect built an infrastructure capable of serving its members, particularly those with strong transnational familial ties to their relatives living in New York. This is not to suggest that documented migrants are always excluded, but that the degree of access and integration is greater for the undocumented because so many of these ties are built and woven through relationships that were formed over transnational boundaries over an extended period. As described previously, because documented migrants arrive on randomly issued Diversity Visas, they often do not have any connections to other Ghanaians living in New York.

Contrary to what was hypothesised, this research finds that undocumented tenants, because they arrive in the US with established ties to the existing Ghanaian community, are actually in a more privileged situation relative to their documented counterparts, who invariably do not have such connections. The benefits of this social network are such that undocumented migrants invariably speak in terms that suggest complete immersion or reliance on their friends and relatives for housing: ‘I just text my brother.’ There is logic to this process of course, as these social network-based strategies are effective and convenient. Thus, while undocumented status is a literal barrier to regular employment, accessing identification documents, health insurance, and numerous other amenities available to legal residents, in the context of the housing market this barrier has been overcome.

Figure 6.2 adds to the previous iteration of the model to illustrate deeper, added complexity of the housing market for both migrant groups.

Figure 6.2 Undocumented and Documented Migrants’ Housing Pathways



Source: Researcher’s Model

In particular, Figure 6.2 above shows that undocumented migrants can access the formal market using strategies. On the formal market, undocumented migrants are more likely to find housing from a private provider relative to a non-profit provider, and not likely to obtain public housing for lack of legal status. On the informal market, undocumented migrants receive amenities such as grace period housing and, thereafter, transition to the superior informal market, because access to this market is facilitated by their social network. This

diagram further shows how the undocumented migrant housing pathways differ from their documented counterparts' who, despite having greater housing access potential, are more likely to be relegated to the inferior informal housing market.

6.3 Gender

The strategies described in Part 6.2 apply to male migrants, who comprise most of the Ghanaian migrant community and the sample of those interviewed for this study. Hence, the focus of this Part is to detail findings on how documented and undocumented female migrants access housing, and explain the unique gendered nature of their access pathways.

The subsections below detail the different housing arrangements that female migrants occupy. What these data illustrate is that the dynamics that distinguish male migrants based on their legal status generally do not apply to female migrants. For these women, accessing affordable housing is not a significant obstacle. Instead, the challenge they face is the constraints accompanying their housing. Although female migrants pay far less in rent, their choices in terms of where and how they wish to live are considerably limited, as these findings illustrate.

This study finds that there is a striking discrepancy between the average rents of male and female migrants, as shown in Table 1 below.

Table 6.1 **Average Monthly Rental Contribution in Shared Housing**

	Documented	Undocumented
Male	\$550	\$420
Female	\$140	\$100

Source: Qualitative Migrant Interviews

This substantial difference between female and male migrant rents is due to the absence of expectation that women will pay rent. This is so for two reasons. First, female contributions come in the form of household services. Second, there is an observed cultural norm that the rent burden is a male responsibility.

How this manifests in the housing pathway process is illustrated in Figure 3 below. This diagram shows how female migrants are separate from their male counterparts in terms of how they access housing.

The subsection below details the ways in which different categories of female migrants obtain housing, and at what cost. The critical unifying finding for these women is that legal status is not the inverse arbiter in terms of ease of access to housing; it is marital status.

6.3.1 Categories of Female Migrants

1. Sponsored and Married

Female migrants sponsored by their documented spouses will live with their spouses and are not asked to contribute to rent. Indeed, these women indicate that they are broadly unaware of the finances of their households.

“My husband move to America long before me...once he had papers, he brought me and my children... [H]e handles everything with the housing and the papers... [I] don’t have to worry about none of that. I have to take care of the house and the children... so that’s what I do...” (D21)

As male spouses have been in the US for an extended period, they have often secured stable housing by the time their wives are granted a sponsored visa. And because these female migrants are disconnected from household financial decisions, they are not expected to contribute to their rental costs. Their most significant obligations include childcare and household chores. This is not to suggest that these women do not earn an income; they often monetise their homes by providing informal day-care services to other families, or working as a healthcare aid. These earnings are used to manage their household, as well as to pay their own remittance obligations.

Married Ghanaian households are housing mainstays for single female migrants who are not sponsored or who arrive alone on a Diversity Visa. As will be explained in greater detail below, these married households prefer additional female tenants because they provide essential free labour in exchange for free, or very low-cost housing.

2. Sponsored and Arriving Alone

The category of sponsored female migrants who are not married is mostly comprised of daughters who are sponsored by their fathers. These female migrants are adults, but they do not live on their own when they arrive. They may live with their fathers, or with other relatives or family friends. In any case, they are not expected to contribute to rent.

“My dad has been living in the US for a while and he brought me over last year. [H]e didn’t have space in his house and he works a lot so he asked my aunt to take care of me... But she is away a lot too doing home healthcare, so I help out in the house... [L]ike I make food, clean, and we also do day-care in the apartment so I watch the children... I don’t really mind it... I’ll probably be here until I get married...” (D18).

These adult female migrants are allocated to the household in their familial network where they can best serve and their presence will not prove problematic. In the case of the woman quoted above, her father lives in shared housing with other male migrants; it would, therefore, be inappropriate for his daughter to live with him. In addition, her father works in 12-hour shifts operating a taxi that he shares with his cousin, with whom he cohabitates. When his unmarried daughter, the migrant quoted above, finally received her sponsored visa, the only option for her was to live with another Ghanaian household who could watch her and where she could be helpful. Although she was 25 at the time of her arrival, at no point did she consider the possibility of living on her own, nor was it an option offered to her by her father or other relatives. She is welcomed by her aunt, as she can provide household services – including watching children for the day-care service that operates out of her aunt and uncle’s apartment – which allows her aunt to work additional hours as an overnight health assistant for the elderly (home healthcare aid).

Young, single female migrants are clearly advantageous to the economic well-being of the Ghanaians with whom they live. They offer heavily discounted labour services. Moreover, they are often described as ‘agreeable’ in that they do not vocalise any issues with their housing arrangements. This applies in cases where the female migrant is not related to any member of the household where she is staying, but was placed there because it was deemed mutually advantageous.

“[A]frican girls are good you see... they will help out in the house and just mix in. It’s like I have another daughter here... [I] can keep an eye and make sure the girl doesn’t go messing around with boys and goes to church with us... [S]he can live and eat here and not have to worry too about paying... She helps me in the house with the cleaning, preparing food, just normal things that African women have to do... [And no], you can’t have an African man here helping like that, that’s crazy, I got little girls here... plus my husband wouldn’t accept that...” (D5).

Live-in female migrants are valued because of the household services they provide. Moreover, this arrangement is only possible because they are women; this fact makes them less threatening to all members of the household, as the response above captures. This is because the live-in female migrant is not viewed as potential threat to the male head of household, or as a potential sexual predator to the other women in the home.

3. Female Diversity Visa Winners

The housing pathway for female migrants who arrive on a Diversity Visa also relates to their marital status. The key difference here though is whether the female migrant arrives with her spouse. If so, strategies detailed in Part 6.2 for documented migrants apply. The qualitative response from the migrant D9 listed in that section shows how these married households typically must find entire apartment units and use brokers to do so, because of their unfamiliarity with the rental market.

Married female DV winners who arrive alone – most often because their spouse has previously migrated to Europe for employment – and single DV winners follow housing pathways similar to sponsored women in their situation: they are housed in households in their community that are in need of assistance with household tasks, including childcare. These women are viewed as a resource, and similar access advantages that apply to sponsored women are afforded to female DV winners, as the response below shows.

“[I] got the lottery visa... I didn’t know people in America, but I heard there are a lot of Ghanaians in New York... [P]lus, my husband [who lives in Germany] helped me with the plane tickets and found a [Ghanaian] family in the Bronx that said I could live with them; they met me at the airport and that’s where I’ve been staying since I got here about 18 months ago” (D3).

That documented women who are unaccompanied can readily find housing is remarkable as compared to their male counterparts. As is illustrated in Part 6.2, these male migrants struggle in finding housing, and often are resigned to using costly brokers to find accommodations. However, documented female migrants do not face the same struggles in terms of access. In the case of the female migrant D3, her husband found a Ghanaian pastor on Facebook who then found a family in his congregation that offered to house his wife. This exchange resembles the experience of sponsored women, with the key difference being

that outreach efforts need to be made in advance. Still, this study found no examples of male Diversity Visa winners having similar success arranging free housing prior to arriving in the US. It is clear, therefore, that female migrants are not viewed as burdens, but as potential assets in the Ghanaian community. This accounts for the relative ease with which these women are given housing.

4. Undocumented Female Migrants

This study found few examples of undocumented female migrants. This is likely due to the fact that female migrants report being strongly discouraged from making the journey to the US alone on visiting visas, if their intention is to overstay, for there are community-based norms against women permanently migrating alone. But undocumented women often cite their ties to other migrants living in the US as critical for helping them make the journey. In this sense, they resemble the broader undocumented population described in Part 6.2. These women display a strong will, as it requires a significant force of will to disregard the advice of their community and make the journey alone even though they have extended families in the US.

In terms of housing, undocumented women follow a pathway not unlike their documented female counterparts. They, too, find themselves living in Ghanaian households where they are required to pay little if anything toward rent, but are expected to contribute with their labour.

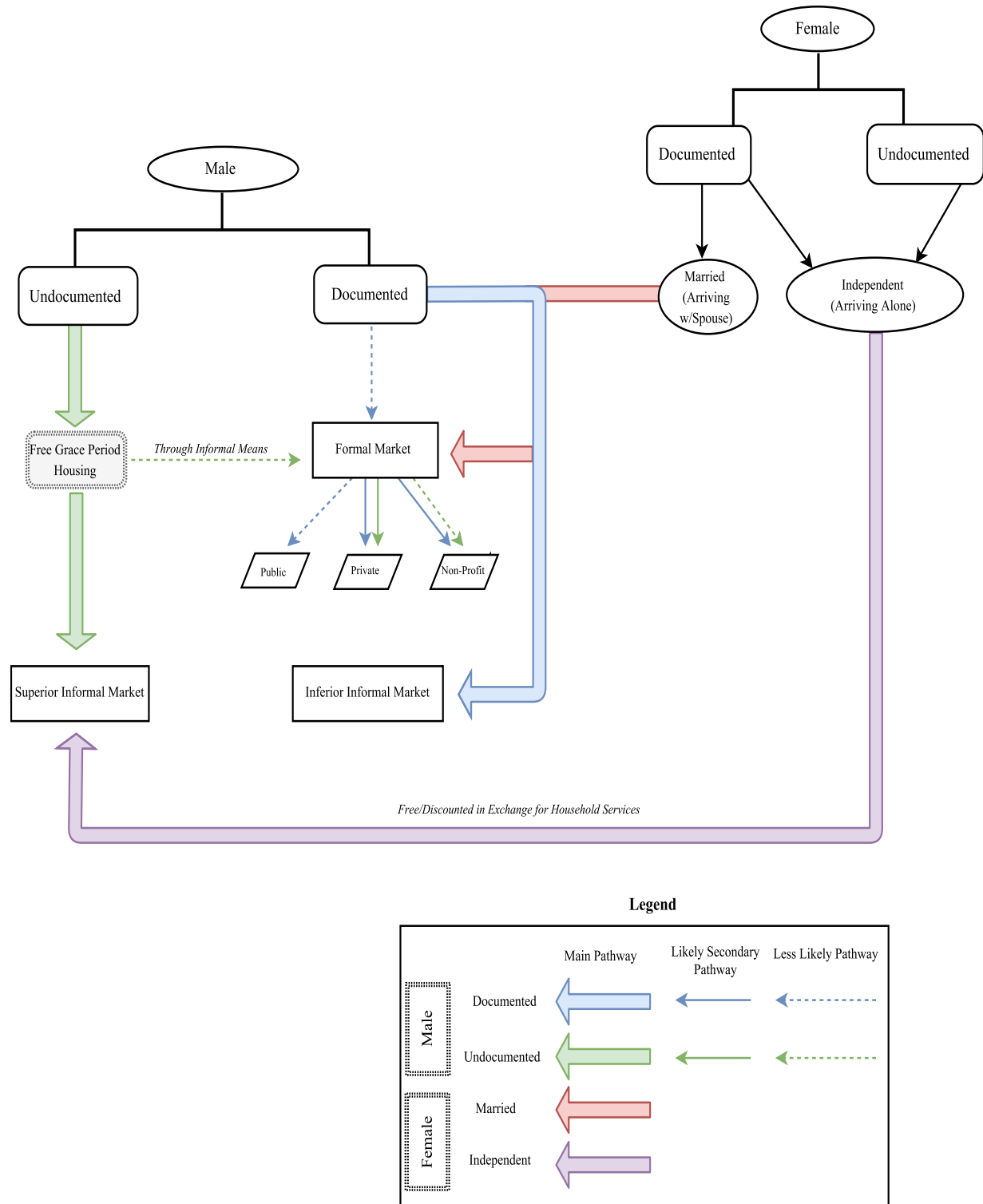
“I came from Ghana only seven months ago... I am trying to find work but I’m lucky because I am staying with my auntie and her husband... they help me a lot since I came. [My aunt] does child care in the house so I help with that...[I do] some of the cleaning and cooking and stuff like that...but I don’t have to pay for anything so it’s nice. Right now my plan is maybe go to school and then to try and bring my husband over from Germany; he’s working there now” (U8).

Newly arrived female migrants view household responsibilities as a relatively easy task to complete in exchange for housing. Indeed, they do not view the childcare and domestic services they provide as work. This is because these tasks are similar to their household responsibilities in Ghana.

Figure 6.3 is a complete model of all housing pathways for Ghanaian migrants by legal status and gender.

Figure 6.3

Ghanaian Migrants' Housing Pathways



Source: Researcher's Model

Figure 6.3 adds the options available to female migrants to the previous housing pathway diagrams. If a female migrant arrives alone, no matter her legal status, she is most likely to find housing on the superior informal market. However, if she arrives to join her spouse, she will follow the housing trajectory of her male documented spouse. Critically, this diagram illustrates that for female migrants the decisive issue for determining the housing pathway is marital—not legal—status.

6.3.2 Perceptions

One observation that can be drawn from these more recent arrivals is that they have not become disillusioned by the real challenges they face in living in an unfamiliar country with minimal resources at their disposal. They are generally happy and optimistic about their future prospects in the US. They may not have fully appreciated the challenges they face as an undocumented person, as in the case of the respondent above.

In contrast, older female migrants are unhappy with the restrictive situation in which they find themselves.

[L]ife for an African woman is too hard... You suffer for your family, for your husband, but then in the end you don't have anything. Look at me, I am alone... my husband is away and I can do nothing but just struggle every day. And for what? At least back in Ghana I had peace, I was with my friends and family, we all living together... Here, you just have to work, work, work because everyone wants to use you... (U5)

For these women, their time in the US has been a long and arduous journey, which is often filled with deep loneliness and isolation from their spouse and other members of their family. These women express unhappiness because they are living as a house servant. Their feeling is that the journey they undertook was based on different expectations, many of which did not materialise. As such, the fact that housing is affordable, if not free, does not register as an appreciable amenity relative to the personal cost that they feel they must incur.

6.3.3 Marriage Pressure

Marriage is an additional complicating variable for Ghanaian women. Documented migrant women who are not yet married are coveted by undocumented suitors because they can provide immediate legal status. As one documented female migrant explained,

“[I] feel like I need to get married soon because that’s what everyone keeps asking me. There a lot of guys here who want papers and that’s what my family back home is pushing me to do, but I don’t really want to do that right now...but sometimes it feels like I don’t have a choice, like it’s my obligation to do it” (D10).

Documented women therefore must balance the strong pressure they feel from their families in Ghana to marry quickly, which is intensified by the courting efforts from undocumented male migrants, with their own desires. The extent of this problem has even led to the creation of a support program, offered by the Sauti Yetu Center for African Women, a Bronx-based non-profit, that guides young women on how to advocate for themselves in order to resist unwanted marriage requests. In this sense, unmarried documented female migrants are often placed in a situation where their personal autonomy is deemed secondary to their documented status and the utility this can provide.

This calculus is somewhat reversed for undocumented women, as their long-term strategic plan is to marry a documented Ghanaian man. For example, one undocumented woman detailed her goals, “[R]ight now I don’t have papers...so I need to get married to someone to fix that.... No, I don’t think that will be too hard because there are lot of Ghanaians here, and they want an African wife because we understand each other” (U4). These remarks illustrate the degree to which the undocumented female migrant’s situation contrasts with that of her documented counterpart. The undocumented are eager to legalise themselves and, as such, women in this situation who can do so by marriage are inclined to accept this bargain.

6.3.4 Results

This research finds that female migrants are situated in a circumstance where their autonomy is notably constrained. These women readily accept the free to low cost housing they are offered through their families or by other Ghanaian households, but this deal is not without cost – these women work, effectively, as indentured servants. The dynamic in these homes is never described as untoward or exploitative by any of the female migrants surveyed, but over

time, as is revealed through remarks offered by older female migrants, the women become less satisfied with their condition. This reflects the fact that their role is that of mostly uncompensated service providers. This is true whether the female migrant is single or married, documented or undocumented.

The situation for single female migrants is more complicated, however. A woman in this situation must grapple with pressure to marry for reasons unrelated to her romantic interests. If the female migrant is documented, she is viewed as an asset that can help legalise an undocumented male migrant. If she is undocumented, legalisation is only possible through marriage—and she is aware that, unlike male migrants, she will encounter widespread disapproval if she marries a non-West African. As such, in either circumstance, female migrants confront a situation that is made worse by of their gender.

6.4 Chapter Conclusion

6.4.1 Summary

This research hypothesised that legal status would be a key benefit for migrants that possessed it, because it would facilitate access to the formal housing market. But as the findings illustrate, there are several confounding variables that showed how reality proved different from what was anticipated.

The first layer of this complexity arises from the fact that Ghanaian migrants – like the larger West African community of which they are a part – are socially obligated to allocate a portion of their incomes monthly to their families in Ghana. Failure to meet this commitment would constitute a violation of the social covenant that migrants have with their relatives wherein they are expected to be economic supporters because they are in the US. Unfortunately, they are unable to convey to their foreign relatives that their economic situation is not as lucrative as they might envision. As such, meeting this obligation places an additional demand on their personal finances beyond what normally strains all low-income tenants.

The second layer follows from the fact that most documented migrants are reluctant to pursue public assistance. As a result, qualifying poor documented migrants are at a disadvantage relative to comparably poor native residents; nearly four fifths of Bronx natives who qualify for government support accept it in some form whereas the majority of the documented

migrants surveyed in this study do not (HVS 2014). This finding strongly suggests that documented migrants have limited bargaining power for formal housing without benefits. Their rent-to-income ratio would exceed the thresholds used by most providers, which is no more than 40 percent of disposable income.

These two findings reveal the high degree of parity between documented and undocumented migrants. Namely, like their documented counterparts, undocumented migrants are also obligated to send some of their income as remittances and do not benefit from public assistance. Hence, the critical distinction between documented and undocumented migrants in the housing market – that documented migrants have full access to the formal market – does not prove as important as initially hypothesised.

This chapter further demonstrates that there is an overlapping relationship between formal and informal markets. Tenants who have obtained housing on the formal market act as providers on the informal market and all other migrant tenants rely on varying informal channels to find accommodation. The migrant experience illustrates that the urban system that they occupy is not designed to serve the needs of this demographic. Hence, migrants must form their own market and methods to obtain access.

6.4.2 Discussion

Examining the different strategies of both migrant groups yields significant insights as to the nature of these housing markets. Strategies that documented migrants use to access informal housing reveal a hierarchy within the market: documented migrants are more likely to occupy the inferior segment of this market because they tend to lack transnational familial ties to others in their community and, therefore, have less social capital. This relegates the documented to inferior housing where they find informal housing through impersonal postings found in African Markets. These ads merely connect the prospective tenant to another West African migrant; there is no ethnic solidarity or social ties between provider and tenant. The findings from this transactional dynamic are similar to Burgers' (1998ab) findings in Rotterdam: migrants who found housing there without social ties commonly reported economic exploitation, fear of summary evictions, and general dissatisfaction in their shared accommodations. Documented migrants in the Bronx' inferior informal market have the same experience. In this market, informal providers invariably prevail should a

dispute arise, as their migrant tenants are viewed only as a revenue source with no rights or protections.

The undocumented migrants' experience in the informal market contrasts starkly with this experience. First, in many ways this study finds that for these migrants, 'informal' housing is the norm that begins immediately from the time of their arrival, at which point they are afforded free housing and integration into their ethnic community. Immersion into informal housing allocation processes continues through various points in an undocumented migrant's life where they seek housing. These migrants access the informal market through relatives and close friends who share information about various offerings when asked. The thick, often indirect ties they enjoy with their informal provider facilitate trust, thereby reducing the probability of rampant exploitation. It is for such reasons, as the qualitative data strongly suggest, that these migrants do not describe their housing experiences as harshly as their documented counterparts. Undocumented migrants blame their housing affordability issues on low wages and the high rents charged by the property owners. These migrants, however, are not unhappy living in shared accommodations, nor do they find their informal providers to be exploitive. Such migrants occupy the superior position in the informal market hierarchy.

The informal market accessed by undocumented migrants is superior because it offers numerous housing opportunities coupled with some informal protections against exploitation. For example, if a migrant needs a room or a bed, they can use their social network to find a trustworthy fellow Ghanaian with a vacant space who is far less likely to overcharge or otherwise exploit their position of power. Moreover, those with access to this informal market are not limited to only spare beds or rooms; migrants can also obtain entire apartments provided they have secured the financial resources, or have a sufficient number of co-ethnics with whom they will share the rent.

Disparities in access to the social network between documented and undocumented migrants, and the implications of this on housing access do not apply to female migrants, however. The findings show that gender is in many ways itself a determinative feature of housing access, irrespective of legal status. Female migrants do not struggle with accessing housing, nor do they pay much in rent, provided they are unencumbered by a spouse. However, relative ease of access that women enjoy is not without costs in terms to their autonomy. In this sense, women are viewed in their communities as an asset – a household indentured

servant – and it is because of this that the process of finding housing itself is not challenging, but the price for housing is their autonomy.

This dynamic of limited choice is brought into sharper relief when viewing unmarried female migrants. These women must grapple with the decision to marry based not on their romantic interests, but on their obligations to their community (if they are documented) or their own need to legalise status (if they are undocumented). In either case, their choice in this matter is notably more constrained relative to their male counterparts. Ghanaian men with legal status describe no pressure to marry an undocumented Ghanaian woman. Moreover, female migrants are socially prohibited from marrying outside of their faith or a non-Ghanaian, but such limitations do not apply to documented and undocumented men.

Female migrants operate with very limited autonomy. Their housing pathway correlates to the services they can offer to their informal housing provider. This can include completing household chores or providing childcare as well as eventually marrying another Ghanaian migrant in their community. Women, therefore, are bound into their social networks even more intimately than male migrants. They express comfort with their circumstances, as it is familiar and in many ways simpler. But it is nevertheless a dynamic wherein their choices are circumscribed by the will of their community and, eventually, their spouse.

In sum, the strategies Ghanaians use to facilitate access to societal resources, such as housing, are vivid examples of bonded and ethnic solidarity in operation (Portes and Wilson 1980; Portes 1987). This is true even of documented migrants, who turn to African Markets, as well as female migrants, who obtain heavily discounted housing through their community in exchange for their labour and autonomy. Indeed, looking inward for social support coheres with the literature, as shown in Stoller's (2001) study of West Africans in Harlem.

But the deeper insight this study has uncovered is how this social support is divided; the range and power of strategies that are available to Ghanaian migrants reflects the varying degrees to which they have established familial ties within their community. Strategies therefore are a calculated response to the constraints that migrants live within, and also show the range of resources that they can access. For impoverished migrants, familial ties are useful and important because they can be leveraged to access housing. Thus, legal status by itself does not eliminate access barriers, but strong community ties go a long way in this direction.

Urban Informality

7.1 Adapted Urban Informality

7.2 Urban Informality in the Bronx

7.2.1 Criteria

7.2.2 Self-Regulated Enclave

7.3 Implications

7.3.1 Policy Implications

7.4 Chapter Conclusion

7.4.1 Summary

7.4.2 Discussion

This chapter is the final findings chapter and it answers the research question: how does informality interface with formality in the housing market and in housing allocation? Using the experiences of Ghanaian migrants, this chapter explains how the theory of Adapted Urban Informality captures the overlapping and symbiotic relationships between formal and informal housing processes in the Bronx.

The previous two findings chapters focused on explaining the role of housing actors and the particular strategies that migrants use to access housing. This chapter explores those findings within the larger context of the Bronx by analysing: (a) how urban informality has taken shape in the Bronx; (b) where informality relates to the notion of a Ghanaian enclave; and (c) how housing allocation functions for migrants based on their connection to, and placement within, their enclave. This chapter further presents the implications that follow from the findings uncovered in this study, including policy implications.

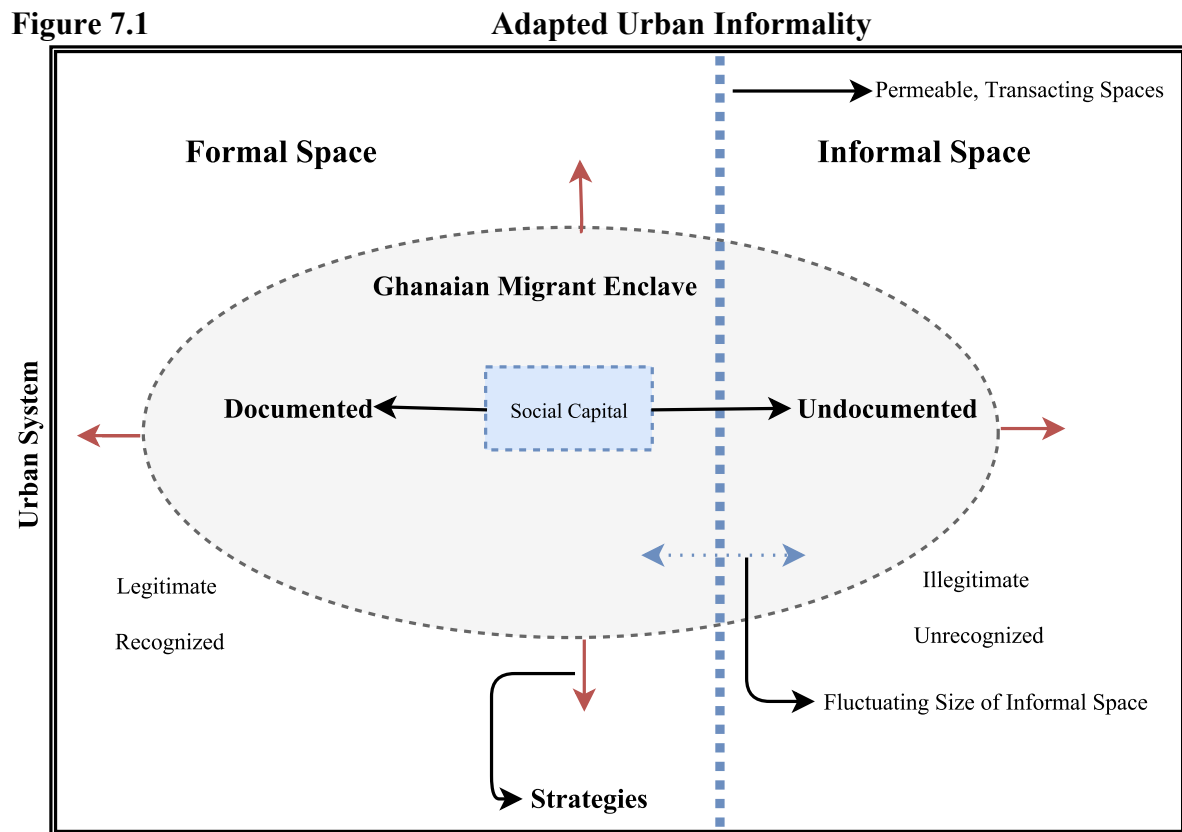
7.1 Adapted Urban Informality

Urban informality describes informal settlements in developing world cities as a logical product of suspended sovereignty. These settlements are permitted as part of a mode of urbanisation that requires minimal state resources. Per the theory, it is incorrect to frame the informal and formal sectors as separate spaces, for both are interdependent economies with shared populations. This study has sought to show how migrant housing in the Bronx illustrates such interdependence through adjoining the concepts of ethnic enclaves, social

capital and networks, and survival strategies to urban informality. These combined concepts form the conceptual framework, Adapted Urban Informality.

Figure 7.1 (previously shown in Chapter 2: Literature Review) shows Adapted Urban Informality as a model.

Figure 7.1



Source: Researcher's Model

The adapted model (Figure 7.1) shown above integrates enclave theory with the concepts of social capital and survival strategies to capture how the migrant community functions in an urban system in the Global North. As the greyed oval shows, social capital connects documented and undocumented migrants within their enclave. This communal relationship was envisioned as important for helping migrants access housing. Particularly, undocumented migrants would benefit as their housing options could improve through their ties to documented migrants – who can access the formal market.

However, the findings described in the preceding chapters complicate the social dynamics represented in the model. For instance, documented migrants are disadvantaged in accessing housing because they arrive in New York without transnational social ties to other migrants, unlike their undocumented counterparts. Those migrants who have such transnational

familial ties to their co-ethnics have the social capital needed to access preferred housing. So, while congenial relationships exist within the West African community generally, and the Ghanaian community in particular, deep bonds between Ghanaian migrants are not simply a function of co-ethnic group membership. Such bonds – which facilitate sacrifice and service for one another – come from sharing an extended network of relatives and friends in Ghana. Thus, the social capital thought to connect documented and undocumented migrants did not function as was conceptualised.

The confounding dynamics between documented and undocumented migrants adds depth to the Adapted Urban Informality model. The following subsections explore these nuances in the Bronx and present a detailed understanding as to how urban informality in this context interfaces with the Ghanaian migrant enclave.

7.2 Urban Informality in the Bronx

Ghanaian migrants have created a unique system of informal ‘settlements’ in sub-boroughs throughout the Bronx. These settlements are comprised of apartment units. Such units are not the constructed ‘self-help’ type housing that would be observed in the developing world (UN Habitat 2003). Rather, they are legally obtained formal apartment units that migrants sublet on an informal market that is only available to West Africans. By their actions, migrants literally occupy both formal and informal sectors simultaneously, which exemplifies the overlapping relationship between the two spaces posited in urban informality.

The process by which these migrants came to repurpose housing stock from the formal market and then sublet it on their informal market further reveals urban informality in action. Migrants identified a void in the formal housing market, namely, highly affordable sleeping space for low-paid workers living without families. The product that migrants need is single beds or rooms. Affordable housing initiatives in New York City are not designed to encourage developers to provide this type of housing, for, among other reasons, it would lead to crowding. This is a health and safety concern that local authorities are responsible for preventing (Community Service Society 2007, 2013; HVS 2013). Nevertheless, Ghanaian migrants have been able to create a robust market comprised of exactly these type of crowded units – without institutional resistance and aided by a complicit network of housing providers – thereby filling the void.

That the Ghanaian migrant community has been able to fill this niche is evidence of the controlled withdrawal of sovereignty posited in urban informality. The broader market economy of New York City benefits from this supply of low-paid labour, and governing authorities do not provide the type of affordable housing needed by these labourers. As such, what migrants do to obtain housing is ignored; it appears to work, has not raised any alarms in terms of public concern, and the involved parties – the migrants, the providers, and relevant intermediaries – are ostensibly content.

This inaction by the state in New York City can be described as administrative discretion. Public authorities have finite resources and not every law-breaking activity can be pursued. However, it is precisely this ‘discretion’ in the Global North that constitutes a withdrawal of sovereignty. This resembles the South Texas authorities that ignored unregulated settlements (*colonias*) built by Mexican labourers and their families (Larson 2002). In New York, authorities observe the pervasive existence of illegal or unsafe housing arrangements in immigrant communities but seldom prosecute such abuses. This constitutes their strategic exercise of discretionary authority. As a result, hidden homes remain hidden because authorities have no reason to disturb this situation.

7.2.1 Criteria

The Ghanaian migrants surveyed in this research consistently describe the Bronx as an ideal location in the context of New York City. The borough is connected to the city’s expansive and affordable public transportation system. This makes reaching employment throughout the five boroughs and larger metropolitan area possible. In addition, migrants appreciate that the Bronx has a large West African population, as this provides familiar comforts such as African churches, mosques, and grocery stores. Even for a migrant not strongly connected to the Ghanaian ethnic network, the Bronx does not feel completely foreign in terms of culture. Finally, the Bronx has the lowest cost of living of any of the five boroughs; prices for groceries, utilities, and other necessities in the Bronx average 40 percent cheaper relative to other boroughs (Numbeo 2017).

The attributes that Ghanaian migrants find attractive in the Bronx suggest a set of criteria for the emergence of an urban informal market in a developed world city. These criteria are detailed in Table 7.1 below.

Table 7.1 **Informal Housing Criteria**

1	Relatively cheap housing that is proximal to wealthier areas with strong demand for low-paid labour.
2	Public authorities are mostly indifferent and interfere in the housing market unless explicitly called to do so.
3	Sizable number of complicit, profit-seeking actors (e.g. housing providers).
4	Sufficient influx of migrants of the same ethnic community who reside in the same geographic space.

As shown in Table 7.1, this research identifies four key components that work together to allow for overlapping formal and informal housing markets, namely: relative cheapness of housing and other living costs; clear access to a vibrant labour market; a sizeable number of complicit institutional actors including housing providers; and a critical mass of inflowing migrants.

The importance of cheap housing and a low cost of living is rather obvious. The Bronx is the most economically feasible area for a low-income migrant in New York City to live. If resources did not present a barrier for migrants, they would likely choose to live in a more desirable borough that would be closer to employment, echoing the main tenant of the Spatial Mismatch Hypothesis (Kain 1994; Kain 1968). As this is not the case, the Bronx provides the next best opportunity. While housing is not affordable for most of the Ghanaian migrant community surveyed in this research, it can be made so through various innovative measures; in this sense, the cheapness of housing in the Bronx relative to other boroughs makes it easier to facilitate housing affordability there.

In addition to its relative cheapness, the Bronx provides excellent public transportation that migrants can use to reach employment opportunities anywhere in New York City. Most of the migrants surveyed tend to work outside the Bronx, in Manhattan or other boroughs. In most cases, they can reach these locations in under an hour with an unlimited monthly transportation pass that costs \$121 (MTA 2017). This kind of transportation, in the parlance of urban informality, is critical to the flourishing formation of the informal space for it allows easy access to the formal economy.

This is reflected in how the Bronx functions for its migrant inhabitants. It provides the physical space where members of this community can live, via its informal housing markets.

From there, migrants can readily access the surrounding labour markets where they are in demand. This situation constitutes a prime illustration of the relationship between formal and informal spaces in the urban system: the Bronx resembles the informal settlement in that it provides a home to low-wage migrant labourers who work in the formal economy found in the surrounding boroughs. Hence, there is an overlapping, mutually advantageous relationship between both spaces.

In the Bronx, authorities responsible for regulating housing crowding or exploitation are rarely known to crack down. This follows from the narrative accounts of Ghanaian migrants: their housing arrangements, however crowded, have never been interrupted, either by landlord or government agency. Nor do these migrants feel compelled to reach out to public authorities at all. As explained in Chapter 5: Strategies, migrants seldom avail themselves of public benefits or the housing court for they are untrusting of these institutions. Housing providers, for their part, cater to the migrant market niche by allowing migrants to bypass formal leasing procedures or otherwise turning a blind eye to how migrants occupy their properties. Indeed, the drive for stable profits shapes how providers select tenants, for as long as their tenants pay consistently and do not demand repairs, there is little reason to disrupt the arrangement that migrants have made amongst themselves.

The institutional environment therefore allows for an accumulation of advantages to staying within the migrant network. This creates a self-perpetuating dynamic: Ghanaians make a reputation for themselves as an idealised tenant group and providers in turn welcome these tenants. Hence, urban informality in the Bronx flourishes. These factors explain the near total detachment between migrants and formal institutional actors. The status quo persists because it functions well from the perspective of all interested parties; these are symbiotic dynamics.

The Bronx can be viewed as a critical node in the urbanisation process in that it provides the geographic space for an informal housing market to develop. It is important to the surrounding areas that the Bronx plays this role, as the city's economy relies on West African migrant labour, particularly in sectors such as tourism, home health care, taxi services and a variety of other low-paid occupations. In order to work in these positions, labourers need to live in relative proximity to where are employed (Kain 1994; Kain 1968). For migrants, the Bronx provides a base for them to strive toward their American dream, earning enough resources to provide a comfortable life for their families back in Ghana as well as situating

these migrants on an upwardly mobile trajectory in the United States. While the Ghanaian American dream is rarely realized, the Bronx nevertheless plays a critical role in facilitating the attempt.

7.2.2 Self-Regulated Enclave

The methods by which Ghanaian migrants access housing are not just the innovative tactics of an impoverished population but they are complex and differentiated: allocation is based on the social and ethnic bonds that tie its members together.

In this connected housing market that migrants have created for themselves, whereby formal and informal units are comprised of the same stock, the differentiation takes place within informal submarkets. The original concept of urban informality ascribes different degrees of legitimacy to different informal settlements. In the Bronx, this manifests in the quality of the housing experience that migrants encounter when they are pursuing housing in the informal market.

Per adapted urban informality, the hierarchy of housing legitimacy in the Bronx is as follows: First, units obtained on the formal market, by whatever channel, have the greatest degree of legitimacy. These units give the occupant a legal right to tenure (a lease) that is recognised by the formal system of laws that govern the housing market, and this right extends to the informal market. That is, the occupant of this formally obtained unit may decide how it is to be sublet on the informal market. In effect, these tenants become informal landlords and in so doing they make a choice as to how they will market their unit. It is this choice that determines whether their unit will become part of the superior or inferior informal market.

Those who sublet to their co-ethnics because of obligation receive tenants through a shared transnational social network, where local churches or mosques act as the connecting nodes. These informal providers abide by the standards of the superior informal market in that they typically divide the cost of rent and utility expenses equally among all the occupants. Further, they are likely to house new migrants for a period at no cost, fulfilling their grace period obligations. These providers also respect their community-based institutions as legitimate arbiters that can resolve tenant disputes where they may arise. Such informal providers are not simply concerned with lessening their housing expenses, but also seek to

serve their fellow Ghanaians with whom they share familial relationships originating in Ghana.

In contrast, units rented by migrant providers who do not have these bonded ties to their tenants are guided by the same economic calculus that applies to formal housing providers: profitability. Unlike formal providers, however, these informal providers are not constrained by regulations that govern the housing market. In addition, these migrants do not abide by social covenants that are present in the superior informal market. They charge their tenants rents that completely cover their housing costs and utility expenses, thus ensuring minimal personal housing expenses. Moreover, these providers do not allow for recourse where there is a dispute between themselves and their tenants. In such situations, summary evictions are the primary outcome and the informal tenant has no options beyond seeking a new home.

The differences between these housing markets and how each is respectively self-governed illustrate the overlapping dynamics between urban informality and ethnic enclaves. In the parlance of urban informality, the informal housing market that migrants have created for themselves exists in a suspended space; there are no standardised regulations or formal institutions to enforce rules. This is in part because all the participants of this market agree to these terms, but the implication of this unanimous consent is that migrants create their own processes to implement order within their markets. This order, as observed in this study, divides the migrant community into two groups: those who have bonded familial ties to their co-ethnic network, and those who do not. Those migrants who are deeply tied to their social networks are those whose ties to the community originated in Ghana and continue into the Bronx. These migrants are embedded in a transnational network of co-ethnics. The rules that govern their transactions with other members of their community are designed to strengthen their ties of community and otherwise promote communitarianism over exploitation.

The notion of co-ethnics serving one another is a foundational feature of enclaves as described in the Literature Review (Portes 1987; Portes and Jensen 1989; Portes and Sensenbrenner 1993; Portes and Shafer 2006; Portes and Zhou 1996). Co-ethnic community members turn inward for social support, theorists explain, in response to mainstream society's economic and social marginalisation. This process is self-perpetuating, as the benefits of co-ethnic membership—including access to housing—strengthen solidarity between migrants and increase their reliance on one another in lieu of mainstream institutions. Hence, although the informal market emerges in an institutional vacuum where

formal authority is suspended, the superior market is not governed through anarchy; this market models the social norms of the Ghanaian enclave. However, this research has uncovered nuance as regards those social norms. Namely, it is not the case that all Ghanaians within the enclave are in solidarity with one another purely because of their shared heritage and geography. Such conditions are necessary, but they are not sufficient. There must also be a basis for the relationship between migrants, as this study's findings demonstrate; and that basis invariably comes from shared familial ties that can be traced to Ghana.

Where co-ethnic migrants are not connected through these shared transnational relationships, the housing market dynamics between migrants is less communitarian. This is the condition of the inferior informal market. Here, migrants use the structures of their ethnic economy but are not afforded its protections. They access the inferior market through local businesses, also known as African Markets, that offer a venue for the migrant provider to find migrant tenants. There is no connection between provider and tenant here except for their West African heritage. There are no transnational ties that would create social consequences for the informal provider if they were to exploit or abuse their tenant. As such, inferior informal market providers observe free market rules in their transactions; tenants are sources of revenue and the provider's responsibilities include offering the bare minimum of housing.

The critical insight uncovered in this research is that the enclave's rules supersede the rights and protections afforded by legal status if the tenant has obtained housing on the informal market. It does not matter in the informal market whether one is documented or undocumented. Legal status gives one access to all segments of the formal housing market, but if the tenant fails to find housing through this formal channel, they are without recourse. For many migrants who find housing on the superior informal market, being unable to access housing directly on the formal market is an unimportant consequence. They prefer living with other Ghanaians whom they regard as family; they share language, culture, religion and a community. For them, the informal market offers quick and socially rich housing options. On the other hand, migrants who find housing on the inferior informal market have a noticeably worse experience, as their legal status is of little value in this particular context. Many lack the resources needed to bypass this situation and find their housing directly and are hesitant to act upon the housing benefits that are available to them. Therefore, inferior housing remains their only option.

These findings confound the research hypothesis on the importance of legal status in accessing housing. The nature of urban informality in the Bronx is such that what matters are transnational ties that continue from West Africa into the Bronx. For those living on the margins in the context of an ethnic community, it is these connections that afford the greatest degree of protections, privileges, and rights.

Nevertheless, there are clearly adverse consequences to overdependence upon one's enclave's resources. Even in the scope of accessing housing, migrants deeply enmeshed in the informal market as their main avenue for obtaining access find it difficult to extricate themselves from that market. Such dependency reflects an inability to integrate into the institutions of mainstream society. This arguably complicates the assimilation component of ethnic enclave theory (Portes 1987; Massey 1985; Alba, and Nee 1997). Residing within an ethnic community is a temporary state that migrants use to afford the cost associated with living in a new country where they are at the bottom of the economic ladder. Over time, however, assimilation should take place, whereby the migrants are integrated into mainstream society and its civic institutions. This is not necessarily the case among Ghanaians or their larger West African cohort. For example, this research has observed the ineffective nature of the only political institution for Africans in New York: The African Advisory Council. Migrants remain broadly unaware of this public-private organisation and affirm that there is no need for them to reach outside of their community to access assistance. Thus, migrants remain strongly network dependent.

This can have adverse consequences. For instance, religious institutions are also bastions of misinformation despite the important spiritual as well as networking resources they provide. Leaders at these institutions often disseminate inaccurate facts about immigration rules in the United States and strongly discourage their low-income congregation from taking advantage of public resources that would ameliorate their economic circumstances. However, consistent with enclave theory, the positive resources created by the ethnic enclave perpetuate the enclave's endurance and the dependencies it creates among its Ghanaian members. In this sense, the ethnic enclave, and the notion of bounded solidarity therein, appear to function in some ways as a binding force among these migrants, which is consistent with the critiques of ethnic communities made by Mahler (1995) and Burgers (1998ab).

7.3 Implications

By adapting urban informality, this research uncovered the underlying allocation mechanisms that apply to migrant communities in how they access and navigate the rental sector. At the first level, housing allocation processes are differentiated based on ethnic community ties. As shown in the Strategies chapter, individuals with the most robust ties to their ethnic community's social network ultimately have the greatest variety of strategic options available to them to access housing. These individuals have numerous potential allocation options available. They can gain housing directly through a provider who is willing to use informal screening. Alternatively, they can use other members of their social network who will either sublet a room or will transfer the entire unit because this would prove mutually advantageous. Each of these pathways illustrates that the informal market is organised distinctly from the larger formal system in which it exists. The rules therein are based on network-ties; different rules apply depending on whether one is a member of the in-group.

The structures of this realm also reflect certain values of the ethnic community. This is apparent in how female migrants are placed in the housing market. For Ghanaian women, the pathway to access housing does not depend on whether there are strong ties to their ethnic community per se, but rather, whether the woman in question is single or married. This illustrates a structural patriarchy in housing allocation. Women who arrive alone or without a spouse encounter minimal difficulty in finding accommodations. In fact, these women will often pay little to nothing for their housing, but they will become trapped in a type of indentured servitude that constrains their autonomy. Over time female migrants find it difficult to exercise personal choice and live on their own. Indeed, their only escape from these housing circumstances is marriage. If they arrive with their spouse or meet their spouse who is already living in the Bronx, they do not confront the housing market directly at all. Their pathways follow that of their spouse. If they are unmarried and find themselves living cost-free in the indentured servitude circumstances previously described, they can only leave and create their own household through marriage.

The Ghanaian community has therefore devised a largely self-governed housing market, which mixes informality within formality and integrates values that are most important for members of this community, namely, familial ties to other Ghanaians. The religious institution serves as their informal regulatory agency. It connects Ghanaians to one another and also mediates disputes, for it serves as a forum that informal provider and tenant

mutually recognise and respect. A deeper insight is that the Ghanaians' informal housing market mirrors the formal housing market in certain aspects. This is partly due to the fact that informal units are actually formal units that have been repurposed by their occupants. Those living in these units must continue to pay utilities and otherwise abide by laws and rules of decorum that apply. Yet migrants also engage with one another on terms that follow practices in the formal system, for example, some charge security deposits, others mediate disputes via a third-party. Hence, there is clearly some convergence between the formal and informal systems.

7.3.1 Policy Implications

The policy prescriptions that follow are derived from the qualitative findings and analysis shown in this study. These proposals have a two-fold aim: first, to build on the advantages of the systems that migrants have constructed, which are often innovative and responsive to the practical needs of their community; second, to minimise practices that have a clear deleterious effect and allow for exploitation.

Execute a Targeted and Sustained ‘Know Your Rights’ Information Campaign: There is an epidemic of misinformation within the West African community regarding the rights one has as an immigrant. This study has found countless examples of migrants refraining from seeking public assistance because they falsely believed that doing so would compromise their ability to invite family members to the United States through the Family Reunification program. There is also a general fear among migrants of communicating with public authorities regarding unsafe housing conditions, financial exploitation, and many other legitimate concerns. This fear arises from a nebulous belief that reaching out to official institutions will result in personal scrutiny that may have adverse consequences on the individual raising the complaint. Fundamental to the misinformed concerns that migrants hold is a broad lack of awareness of the rights of individuals in the United States.

As such, a highly useful policy would entail a program to educate members of the West African public using their preferred avenues of communication (e.g., local religious institutions, community radio stations, newspapers, etc.) on their rights as well as signposting where they can reach out for help from the government depending on their issue.

In order for this information campaign to be useful and effective, it must emulate the protocols used during the Ebola Outbreak in 2014-2015. In this period, city officials worked in concert to ensure that accurate information penetrated into the community by using multiple platforms, including both media and local community liaisons who were given training, scripts and fact sheets.

Local Leaders Training Program: Implementing the ‘Know Your Rights’ Information Campaign should be complemented by a training program for community leaders, particularly clergy members in the West African community. Again, such a program would, in many ways, be a more formalised version of the type of recruiting and training that took place during the Ebola Outbreak. However, whereas the aim of that effort was to grapple with an immediate emergency, the Local Leaders Training Program would be a sustained, continuing education program that is aimed at targeting the sources of misinformation rather than only raising awareness.

Specifically, as has been documented in this study, the clergy plays an important role in the Ghanaian community. Among other things, they disseminate information and foster connections between Ghanaians. Yet acting in this capacity, many of these religious leaders spread harmful myths – such as the aforementioned misinformation regarding the Family Reunification program. Hence, the proposal to educate these clergy members (alongside other community leaders) is intended to: (a) correct misconceptions and provide transferable information that would be shared to their congregations; and (b) create a standardised set of information that can function as a fact-check against those who continue to spread myths. Furthermore, the attendees of this training program can claim a symbolic credential from their participation, which is important in that it increases their own credibility and thus gives them an incentive to participate.

West African Cultural Competency Training at the 311 Call Centre: New York City pioneered the first-in-the-nation 311 hotline, which allows local residents to easily reach a call centre staffed by trained city personnel who can assist with non-emergent issues. This assistance ranges from reporting noise complaints and potholes to anonymously requesting emergency inspections from the Building Department. While this resource is extremely useful for New Yorkers generally, it is not commonly used by Ghanaians or their larger West African cohort. This may in part be due to the fact that there is a dearth of cultural competency training in dealing with West African populations. Many of the intermediaries

interviewed in this study have recognised the wariness among West Africans of sharing information with official entities. A few of these intermediary organizations have executed programs to re-train their intake personnel to be mindful, respectful, and accommodating of the cultural sensitivities of West Africans. A similar program of West African Cultural Competency Training should be implemented at the 311 Call Centre.

Tax Abatement and Incentive Financing for Hostel-Housing Pilot Program: New York City provides developers with financial incentives to build affordable housing, including low interest financing for construction and property tax abatements. Conventionally, the developer agrees to rent regulations in exchange for these economic incentives. However, the way in which these units are constructed is not generally a subject of this negotiation between the developer and the city. The proposed pilot program envisions the providing of financial incentives to developers who build hostel-housing complexes, where the tenants would rent single rooms with shared access to kitchens and bathroom facilities. Units in these complexes may be similarly designed as apartments with shared living space, but each individual tenant would pay the provider directly for their room and the shared facilities. Moreover, these rents would also be governed by the Rent Guidelines Board.

This pilot program aims to emulate the physical design and pricing of informal housing units while allowing for better defined regulatory oversight from public authorities. This program is also a learning opportunity for the local government to design new housing and related regulations to more aptly respond to all segments of the local housing market.

Legally Recognizing Roommate Housing Arrangements: The Housing Court in New York City recognizes legal contracts between landlords (housing providers) and tenants, but it does not have a mechanism for adjudicating disputes between two or more tenants of the same household. Where such disputes arise, only the leaseholder(s) will prevail because they are the only individual with a legal right to reside in the unit. As such, complementing the Hostel-Housing Pilot Program, new procedures must be devised to regulate the sub-letting of single rooms within housing units to allow for impartial arbitration. These procedures may resemble settlement conferencing, a type of legal proceeding that takes place outside of the courtroom but under the administration of a judicial officer. The objective here is to devise a functional, low-cost, and relevant legal structure to govern housing arrangements that are commonplace in low-income communities, particularly among migrants, that presently fall in an institutional void.

Increase Enforcement Against Housing Benefit Discrimination: The private providers interviewed in this study widely acknowledge that they discriminate against tenants who receive housing benefits, for many believe that those who receive benefits are less profitable as tenants because they demand more repairs. Many of these providers also distrust the reliability of the benefits, fearing that the programs themselves might be discontinued. While it is presently illegal to discriminate on the basis of payment method, it is clear from speaking with providers that enforcement of this regulation could be improved. Renewed enforcement efforts should also be coupled with efforts to educate providers on the reliability of the various benefit programs that tenants may use, for some concerns about the financial sustainability of these benefits are unfounded.

Simplification and Standardisation of the Housing Application Process: While there is broad convergence across most providers in the types of supporting documentation required on their housing applications, applying to numerous properties remains an onerous experience. This is because providers require a large volume of documentation and vary in how they want these materials submitted (e.g., notarized). Moreover, there is no centralised portal through which prospective tenants can compile the required documentation; each property must be applied to individually.

The housing application process should be simplified and standardised by: (a) devising a set list of materials that can be requested by all providers; and (b) by creating a centralised online portal where that information could be submitted. This simplification should help prospective tenants and providers alike in that it would reduce the time and cost required to process applications. For instance, providers could more easily keep track of submitted documents and prospective tenants would only need to pay for a credit check once per application period rather than for each application.

If the formal housing application process itself was made easier to complete, it would be more inviting to populations that avoid seeking housing this way, at least in part because it is currently too complex and onerous a task. There is also precedent for this proposal found in public housing in New York City: public housing has one standardised application that must be submitted online.

7.4 Chapter Conclusion

7.4.1 Summary

This study reveals that informality exists within formality. Housing informality takes shape where formal units are co-opted and rented on the informal market. Equally, formal market customs (e.g., security deposits) may be emulated on the informal market.

The fact that Ghanaians have created a complex informal market in the Bronx that resembles elements of settlements in the Global South does not explain the processes by which housing is allocated in the Bronx, however. Such processes have been discerned only? through examining the housing experiences of Ghanaian migrants. This examination reveals why the Bronx forms the ideal space for first-world urban informality, namely: its relative cheapness of housing; proximity to employment opportunities; complicit housing providers; the indifference of institutional actors to illegal and irregular housing arrangements; and, of course, the steady influx of low-wage migrants.

The Bronx further shows an overlapping dynamic between formal and informal markets, as seen through the ways in which migrants obtain housing and make it available to members of their enclave community. For instance, some migrants must first legally obtain housing through formal channels before subletting it on the informal market. Yet, in so doing, they are free to devise their own unique allocation processes. These processes reflect the values and institutions that are important to Ghanaians and illustrate hierarchies within their enclave: social connections to other Ghanaian migrants are critical to obtaining affordable housing that comes with community-based protections against eviction. Migrants who do not have strong bonded ties to their community must, invariably, seek housing on a separate, inferior informal market available to West Africans but without the amenities and protections.

7.4.2 Discussion

This research fills an important gap in explaining how hidden informal housing markets function in a/the developing world context. In answering the first research question regarding how legal status shapes access to housing, these findings establish that legal status is not the organising framework for the housing market for Ghanaian migrants. This confounded the first hypothesis. This chapter added nuance by further explaining how this

housing market is organised, and how informality emerges from within the formal housing market.

The findings show that both informal and formal systems are interdependent. For instance, housing providers prefer migrant tenants for profit-seeking reasons. Therefore, they create an alternate screening process for migrants unable to complete their formal applications. Public authorities for their part do not regulate the means that migrants use to facilitate affordability: illegal sub-divisions and overcrowding. Instead, these authorities only react to issues where either the tenant or provider raises a concern. Neither of these parties has much incentive to involve regulatory authorities. Hence, a combination of self-interest and/or indifference engender complicity from housing actors in the formal system, which in turn allows the informal housing market to form and flourish.

It is important to recognise that the informal market emerges to fill a clear need: housing for poor migrants who (mostly) only require and can afford single beds or rooms. Urban informality anticipates this outcome. However, the structure of the markets that migrants have created shows a deeper complexity that could only be understood through examining inter-community dynamics and the critical role of social ties among Ghanaians. These ties allow for segmentation in the informal housing market and shape the allocation processes that exist in each market.

Summary and Discussion

8.1 Summary

8.1.1 Hypotheses Revisited

8.1.2 Confounding Findings

8.2 Discussion

8.3 Contribution to Knowledge

8.3.1 Limitations

8.3.2 Further Work

This chapter presents the dissertation conclusion. It is comprised of three parts. Part 8.1 explains the original hypotheses in relation to the research findings. Part 8.2 reflects on the conceptual approach and implications of the findings. Part 8.3 explains how this study has meaningfully contributed to knowledge, as well as the limitations of this work and where further study would be helpful.

8.1 Summary

8.1.1 Hypotheses Revisited

The research findings confound and complicate the two initial hypotheses:

1. Undocumented Ghanaian migrants are meaningfully disadvantaged relative to their documented counterparts in accessing housing because they lack legal status.

The first hypothesis held that because legal status is a requisite condition for obtaining all manner of resources, including employment and financial documentation in the United States, those without such status would face significant access barriers, including limited housing choice, higher cost and greater dissatisfaction. This is because, unlike low-income documented migrants, the undocumented would be precluded from the formal housing market because they would not be able to satisfy the application requirements. In addition, undocumented migrants are not eligible for benefits, including rental subsidies, giving them fewer resources. This study therefore expected that undocumented migrants would be relegated to making (inferior) informal housing arrangements.

2. On both formal and informal housing markets, allocation is influenced by non-market actors, intermediaries, who can act as gatekeepers.

The second hypothesis anticipated that non-market intermediaries would play a key role in housing allocation in the Bronx. These intermediaries could help their constituencies of low-income persons to find housing on the formal market. This hypothesis further held that social service agencies and ethnic group networks would also assist migrants in finding informal housing where formal alternatives did not materialise.

8.1.2 Confounding Findings

1. First Hypothesis

The findings establish that lack of legal status does not appear to restrain Ghanaian migrants from accessing housing, confounding the first hypothesis.

Undocumented migrants have developed a means for bypassing the constraints of their legal status. First, migrants have cultivated a network of housing providers who waive application requirements. Second, and more commonly, migrants rely on their community to find housing. This latter housing pathway is where co-ethnic group membership determines access. Migrants have therefore constructed an informal housing market for themselves that has two tiers: superior and inferior.

The superior informal market is the primary housing pathway for undocumented migrants. These migrants gain housing via this pathway by activating their strong transnational ties upon migrating from Ghana to the United States. In this scenario, the inbound migrant will contact a cousin, uncle, distant relative, or friend prior to commencing their journey. Those receiving new undocumented migrants offer multiple forms of settlement assistance, including housing and employment. Hence, undocumented migrants can overcome many of the barriers arising from their lack of legal status because their strong ties to other Ghanaians provide critical social support.

The inferior informal market is the domain of migrants unable to afford formal housing and who lack the social ties needed to access the superior informal market. The inferior market does not provide the social network-based amenities and protections that are offered on the superior market. Namely, those living in this type of inferior informal housing had exploitative roommate-landlords who charged higher rents for overcrowded spaces and could

summarily evict their ‘tenants’ with no recourse. Such experiences accounted for the broad dissatisfaction among those migrants who found themselves resigned to the inferior market.

Documented migrants lacked critical transnational social ties because they invariably arrived in America through a randomised visa lottery, the Diversity Visa program. These migrants received legal status by chance and had only months to make travel arrangements, otherwise they would forfeit their visa. Most of these migrants did not have familial ties to Ghanaians already living in New York. And without such ties, new arriving migrants suffered from a dearth of social capital, placing them at a disadvantage in accessing housing. Moreover, this disadvantage proves difficult to overcome even with time, as those outside of the existing communal networks cannot easily join these relationships – much in the same way one cannot simply join a family in moving to a new place, despite being culturally and ethnically similar to those already living there.

The documented migrant experience stands in stark contrast with the way that undocumented migrants arrived: undocumented migrants came on visiting visas on which they planned to overstay; their travel to the US was planned in advance and at the advice of their relatives in New York who would provide important assistance when they arrived. In short, most of the documented migrants surveyed in this study could not avail themselves of the advantages of Ghanaian ethnic membership because they simply did not have familial relationships to other migrants within their community and could not break into these established networks. Such transnational familial relationships are the backbone of social capital within the Ghanaian community.

The hypothesis expected that documented migrants would encounter far fewer obstacles in the housing market. They could use their legal status to obtain legal employment that provides payment records and tax receipts and hence have the paperwork needed to obtain an apartment unit. They could also legally apply for public support for food assistance, free healthcare, and housing benefits if their income proved sufficiently low. This study did not anticipate that documented migrants would have a deep apprehension toward pursuing public benefits. As a result, these migrants proved more similar to their undocumented counterparts than expected: they did not receive benefits. They also had sizable remittance obligations to their families in Ghana. This obligation—a type of familial tax—placed both documented and undocumented migrants on comparable economic footing.

The polarised experiences between documented and undocumented migrants illustrated that legal status was not an all-important issue in the housing market among extremely poor migrants. In fact, the notion of legal status, from a day-to-day experience, proved to be a remote, amorphous, seldom exercised privilege – unless one sought public benefits. Yet, because migrants broadly opted against pursuing benefits, what mattered most was the ethnic enclave, which facilitated access to social network-based resources to help with overcoming barriers in accessing housing.

These findings, however, should not be construed to mean that legal status is unimportant to undocumented migrants. Indeed, these migrants recognize that ‘becoming legal’ provides enormous security for themselves and their families. This is why so many undocumented migrants aspire to obtain it by pursuing marriage with a documented individual as a strategy to obtain legal status. Thus, the best way to interpret the implications of legal status in terms of access to housing is to situate these findings in context: in the extremely poor segment of the housing market where migrants predominate, social capital plays a vastly more crucial role than legal status. However, having legal status is not itself a burden of any kind.

2. Second Hypothesis

The findings also showed that housing allocation primarily functioned according to the will of providers and that intermediaries acted in a mostly peripheral capacity.

This result confounded the second hypothesis: that intermediaries played an important role in housing allocation, ensuring that low-income tenants could access affordable housing. The hypothesis was based on the successful history that housing advocacy non-profits have in New York broadly, and in the Bronx specifically, with assisting low-income tenants.

This research found that housing advocacy non-profits operate on the margins in the housing market. They connect those at immediate risk of eviction with social service agencies that may be able to provide emergency financial support. They also organise tenants to form associations to advocate for repairs where the owner or management has a history of neglect. But these non-profits are not capable of assisting someone to find housing, for they do not have influence with providers. Even within the scope of the services that they do offer, non-profits acknowledge their outreach efforts do not interest West African tenants. Thus, for migrants, non-profits are particularly irrelevant as intermediary actors.

Other intermediary actors, such as public authorities and the housing court, are disconnected from Ghanaian migrants by design. These authorities are reactive administrators, only becoming involved in housing matters at the request of either tenant or landlord. However, this research found that Ghanaian migrants remain very apprehensive toward reaching out to public authorities, resembling their behaviour with public benefits. Hence, these actors are also mostly unimportant intermediaries for migrants.

Religious institutions play a more important role for migrants, relative to other intermediaries. They act as facilitators, connecting migrants who need housing to those who have rooms available. They also serve to mediate disputes between migrants within their congregation. In short, religious institutions obtain their limited power by virtue of the fact that Ghanaian migrants trust, respect and abide by the advice of their leaders.

Ultimately, though, providers are the principal gatekeepers in the housing market. This group includes landlords, property management organisations, as well as tenants who operate as informal providers because they sublet portions of their housing units. All these providers function in the same capacity: they decide who rents their property and can employ whatever selection criteria they wish.

This research found that providers set both explicit and implicit rules for housing allocation. The formal process embodies the explicit rules: it includes financial due diligence whereby the provider collects information from the prospective tenant to decide whether the applicant poses a default risk. This process requires written forms and is publicised. The informal process has the same purpose as the formal process, to select only financially viable tenants, but it is governed by implicit rules. In this process, the landlord uses reputational equity, the word of an existing tenant who advocates on behalf of a prospective tenant. The provider implicitly trusts the existing (migrant) tenant not to vouch for a risky applicant. Providers further understand that the existing tenant would step in in the event of default to preserve their own credibility, but also because they know migrants to support each other.

What both formal and informal allocation processes illustrate is that the providers are complicit in the formation of the informal housing market. They select tenants on the basis of their ethnic group, thereby increasing ethnic concentration in a neighbourhood or building. Once the migrant tenant comes to occupy the unit, landlords remain broadly indifferent to who lives in their apartment and how that unit might be transferred within the

migrant community. Indeed, the providers' interests invariably begin and end at the point of rent collection; as long as that remains uninterrupted and there are no reports of damage or repairs required, they leave migrant tenants alone.

8.2 Discussion

Ghanaian migrants in the Bronx have created a tiered informal housing market within the confines of a formal market. These migrants did not construct physical settlements to form their informal housing. Their informality instead emerges in processes: co-opting housing units, bypassing housing applications, illegal subletting. The hidden informal market that migrants have devised embodies urban informality; it has emerged and flourished through a permitted institutional vacuum.

Migrants are able to create their tiered informal housing market because providers are complicit and government authorities are indifferent. The findings revealed that some providers offer alternate pathways for undocumented migrants to access their units. Instead of conducting due diligence using financial records that such migrants lack, providers use referrals from existing migrant tenants. Providers do not use the formal application process with their preferred migrant groups. This enables the undocumented to avoid an otherwise significant access barrier. Migrants, for their part, sublet their homes to others in their community, including to newly arriving Ghanaians. This cycle of converting formal housing units into stock on the informal market is allowed by complicit providers. Providers are content to allow migrants to overcrowd in their buildings because it does not adversely impact them financially. To the contrary, migrants pay on time, seldom make repair requests, and are long term tenants – even if the original tenant leaves, he usually unofficially transfers the unit to a co-ethnic.

While public authorities have clear enforcement powers as well as a responsibility to crack down on hazardous overcrowding and provider exploitation, this remains uncommon. Enforcement against neglectful providers only occurs where housing advocacy non-profits organised the complaining tenants, invariably native residents. Providers tend to view native residents as entitled, 'needy,' and costly. Frustration with native citizen tenants, therefore, creates opportunities for migrants, as providers prefer tenants who are unlikely to complain and/or become organised into tenant associations. Thus, the combination of institutional indifference and profit-seeking of providers allows for the particular form of urban

informality that takes shape in the Bronx: formal housing units are repurposed on an informal migrant-only housing market.

The informal housing market in the Bronx is regulated through trust-based ethnic ties because of the inherent institutional vacuum of urban informality. The suspended sovereignty allows informality to emerge, but regulation of this ungoverned realm is left to its occupants. The regulatory structure that migrants have devised is grounded in ethnic kinship: all Ghanaian migrants are members of their enclave, but those with the strongest ties to other migrants – such as familial bonds – fare better under the informal housing regime.

In-group members of the enclave, those who have transnational familial ties to other Ghanaian migrants in their community, benefit enormously from their social ties to other migrants. For example, migrants who can access the superior informal market receive a rent-free grace period, pay an equally divided monthly rent, and are broadly satisfied with their roommates, who are other Ghanaian migrants of the same religious background. Shared religious institutions intensify bonds between migrants, so that there is an unspoken notion of obligation that all members of this community have toward one another. Existing migrants therefore pay it forward to newly arriving migrants. In contrast, those outside of the enclave's circle of trust, through no fault of their own, must vie for housing with resource limitations and social obligations to their families in Ghana, but without the full network of amenities of the migrant enclave.

Social capital and survival strategies are also intimately linked to the ethnic enclave. In the enclave, social capital is traded as a resource. Those with high levels of social capital, strong ties to other migrants within their enclave, can exercise a broader range of survival strategies. For instance, migrants with high social capital can find providers who will rent them an apartment unit by referral, even if they would not ordinarily qualify based on their income or legal status. Migrants with low social capital still live in the enclave, but their strategic options are limited. For example, such a migrant can find a bed or room for rent in a fellow West African's apartment through an African Market. Here, access is possible because of shared ethnicity, but social bonds are notably weaker. This makes this segment of the informal market inferior: it does not have the same protections given to those who have stronger ties to their informal housing provider.

The exploitative practices of informal providers reveal a prototypical ungoverned market. Rent, tenure security and rights for any tenant living in informal housing is set by the leaseholder, the migrant who acts as the informal provider. These informal providers are other West Africans who are subletting space for profit or to eliminate their personal housing expenses. Though they are part of the larger West African community, these providers have little connection to the Ghanaian migrant tenant beyond a common African heritage. This lack of social connection permits economic exploitation that is characteristic of the inferior informal market; social norms, reputational consequences and the authority of religious institutions do not apply here. Nor will regulatory institutions step in, as the migrant tenant has no recognised claim to their informal unit, and the tenants are unlikely to seek out such government support anyway.

Per urban informality, the informal housing market that migrants have created emerges because the state has strategically suspended its authority to allow for urbanisation. To what degree can we attribute intentionality to the state in this process? This research did not uncover direct evidence of officials in the Bronx stating a wilful disregard for regulating certain segments of the housing market. However, it was revealed that institutional priorities are focused on those constituencies that demand their attention. So, affordable housing projects are built for poor native citizens and enforcement is taken against housing providers whose malfeasance is brought to the attention of regulatory agencies. The research assumes state authorities are acting rationally in where and how they expend resources. With this assumption, it follows that the informal housing processes and tiered market that migrants have devised will remain uninterrupted, as there is no political will to alter arrangements that have clear positive externalities for the local economy and conserve public resources. Yet, as is shown in the literature, authorities can always reassert control over unregulated space should the will arise. In a Global North context such as New York City, which has strong, well-functioning governing institutions, the state has more than sufficient capabilities to do so.

8.3 Contribution to Knowledge

This study has sought to answer fundamental questions as to how legal status shapes access to housing in a Global North market. Pursuing this line of inquiry has yielded important contributions to knowledge that pertain to methodology, theory and migrants as subject matter.

Methodology: Conventionally, research into housing focuses on large datasets that describe the formal market. However, poor migrants are not often participants in the surveys that make up those datasets, so little is known about how they navigate the housing market.

This study devised a mixed methods approach that used quantitative datasets as a building block for understanding existing knowledge. This information then shaped how and what qualitative data would be pursued to fill in the missing gaps. For instance, New York City's estimates of populations living in informal arrangements (hidden homes) inform targeted migrant sampling.

Housing research can broadly benefit from adopting techniques that gather qualitative data where standard quantitative methods leave gaps. The ethnographic techniques used in this study, which build on the work of Rex and Moore (1967), focus extensively on interviewing hidden populations who would not otherwise respond to census surveying. This mixed methods approach enabled the uncovering of new, interesting and confounding findings. Hence, methodology is the most generalizable feature of this study.

Conceptual Framework: Hart (1973) famously argued that wherever formal institutions are weak and unreliable, people will participate in both formal and informal economies alike to survive. The argument made in this study is that broad-scale informality emerges even where governing institutions are strong and active. The adapted urban informality theory developed in this research presents a language and set of tools for observing, investigating and understanding relationships between formality and informality outside of the Global South. The theory situates the institutional logic that permits informal systems to emerge and flourish in highly formalised environs. It also provides a framework for examining individual and community behaviour among those who create and operate these informal systems. Applications for this conceptual approach include housing studies as well as urban economics.

For housing studies, the conceptual framework situates understudied, hidden housing as part of the larger housing market. This allows for a deeper and more nuanced appreciation of all available housing options and why it is that certain populations choose a particular housing market over another. In addition, this approach further helps with observing the ties that exist between formal structures and the informal practices that emerge where such structures are either absent or not observed, as is the case in informal markets.

For urban economics, the conceptual framework suggests that informality plays a greater role in cities in the Global North than is conventionally appreciated. While the focus of this study is on housing, a key premise of the conceptual framework is that both formal and informal economies are inter-dependent. This is seen in the housing market where formal units are relisted on the informal market. Measuring the impact of this practice, as well as of other activities that bridge informal and formal (e.g., the sharing of work authorisation documents between legal and illegal migrants), would be important for a more totalised study of an urban economy. Here, the crucial conceptual insight is to absorb more data into an economic model than merely the activity taking place within the formal domain.

Migrants: Migrants are an oft-discussed category of persons. As a group, they are at times described in media and research in exulting terms because they undertake large risks in moving to a new country with the hopes of building a better life for themselves and their families. At other times, however, migrants are demonised as a disruptive group that is reluctant to assimilate and drains resources from native citizens. Either categorisation invariably treats migrants as a monolith. This research has injected a measure of nuance and empiricism into the migrant discussion. With respect to the Ghanaian migrants observed in this study, there are sub-groups within this community who are separated by their degree of social connection to other migrants. There are further distinctions between males and females that also illustrate that gender dynamics play an important role in how migrants settle. This research has demonstrated how differences between migrants can matter. Such differences further illustrate how migrants can be completely divorced from many of the institutions of their new homeland. The findings presented in this study have special import for academics and policymakers alike in thinking through how it is that regulations and public services will be received by different migrant constituencies.

8.3.1 Limitations

There are important limitations in this study that correspond to where further research would be well suited.

Female Migrants: This study was organised around exploring the role of legal status in accessing housing. The axis of analysis focused on undocumented and documented migrants. But it did not anticipate the role of gender in housing allocation. As the findings show, female migrants face an entirely different set of issues in the housing market: they are

treated as household labourers rather than as prospective tenants and they face social pressure to marry. Gender, thus, cuts across the legal status divide. But the fact that this issue was an un-hypothesised aspect of the research illustrates a key limitation: the research questions were not designed to take into account the role that gender plays within the housing market.

Context and Housing Stock: The Bronx is comprised of large apartment complexes that are mostly rent regulated. This is a unique housing market even within New York City. As such, the findings uncovered in this study may be isolated. A housing market comprised of a different type of stock that follows a different regulatory regime may make for an entirely dissimilar experience for migrants than was found in this study. The key limitation here is that the particular conditions that allow for urban informality in the Bronx may not exist in another context where the physical and institutional structure of housing differs significantly.

Case Study Design: The time constraints of fieldwork meant that this study interviewed its migrant subjects at a particular point in their lives and not continuously over a number of years. There was no scope for a longitudinal study. Such a study could capture changes in housing circumstances as they happen for migrants, which may produce further refined findings.

8.3.2 Further Work

There are a number of important topics that follow from this study that could further refine the conceptual model as well as broaden the generalisability of the findings.

Gender: As described in the limitations discussion, the role of gender in housing allocation was an unexpected issue that emerged in this study. Investigating how differences between male and female migrants shape long-term housing outcomes would be an important line of inquiry. The parameters of such research could explore how female migrants manage the constraints and obligations that their community imposes on them and whether this varies across different nationality groups.

Housing Stock: This study focused on the Bronx, which has a unique housing stock that is heavily rent-regulated. Further research could test the viability of the conceptual model developed in this research by pursuing a case study in an entirely different city in the Global North. This could help discern how much influence context has in shaping the emergence of urban informality.

Longitudinal Study: Equally, further research could follow a population of migrants over an extended period of time. This would allow for a more consistent examination as to how a particular group of migrants navigates the housing market.

Labour Markets: The conceptual framework of this study focuses on informal housing. However, there is also a clear relationship between housing and economic activity. Migrants choose to live in the Bronx because it is proximal to where they decide to work. Many of these migrants participate in both the formal and informal economies. Their economic activity, as such, says much about relationships between different segments of the labour market. This would be an opportune area for further study, as it would explain why migrants choose to pursue certain types of occupations, and whether or not they are simply resigned to those professions indefinitely or if such occupations are stepping stones to other higher-paying work. For instance, this research uncovered that a significant portion of female migrants work in the healthcare industry as live-in aides for the elderly. Given the growing population of elderly persons in New York, as well as throughout the United States, the fact that much of the healthcare services provided to this population are provided by African migrants is potentially an important area for further study.

Further work focused on migrant communities will serve to expand and deepen the concepts and findings presented in this study. Yet, it will also no doubt uncover, as this research has, that migrants are an incredibly resilient, capable, and driven community. Scores of the Ghanaian migrants interviewed in this study explained that they came to the United States to pursue their ‘American Dream.’ While they encounter significant difficulties in this endeavour, their journeys are nonetheless revealing and inspiring. This project aspires to share the knowledge gained from their experiences to further societal improvement, keeping with the migrant tradition of striving toward betterment.

Appendix

Appendix 9.1 Sample Private Provider Application



PWB Management Corporation
3092 Hull Avenue, Bronx, NY 10467
Tel:(718) 519-6900 Fax: (718) 519-6904

Dear Applicant,

Enclosed is our apartment application which must be totally completed prior to submission. Incomplete applications will be rejected. A \$40.00* money order must accompany the application to cover expense of a Credit Report.

Copies of the following must accompany the application for every household member that it applies to:

- ☐ Last year's Tax Return including W-2 Form and six (6) recent paystubs.
- ☐ Current apartment lease or notarized letter from person you reside with.
- ☐ The three most recent rent receipts (whether it is your apartment or not).
- ☐ Most recent Gas & Telephone bill (if it's your apartment).
- ☐ Most recent bank statement(s), Passbook and Credit Card statement(s).
- ☐ Budget letter from Public Assistant or SSA/SSI Award Letter.
- ☐ Positive ID (example- Driver's License, Passport, etc.).
- ☐ Copy of Social Security Cards of applicants.

** The non-refundable \$40.00 does not guarantee an apartment. Please submit copies only. No originals accepted. Thank you.

Sincerely

PWB Management Corp.



PWB MANAGEMENT CORP.

APPLICATION FOR APARTMENT

Applying For: STU _____
1 BD _____
2 BD _____
3 BD _____

Instructions:

1. Information is to be filled out by the applicant. Mail completed application or leave at our office:
PWB MANAGEMENT CORP.
3092 HULL AVENUE
BRONX, NEW YORK 10467
2. No payment or fee can be given to anyone in connection with the preparation of filling this application.
3. A non-refundable \$40 Money Order must accompany the application for each applicant made payable to **PWB Management Corp.**

A. NAME AND ADDRESS

Name: _____
Current Address: _____
(Number, street, apt#) (City, State, ZIP)
How long have you been living at this address? _____ years _____ months
Home /Cell Phone No. () _____ Work Phone No. () _____
Email Address: _____

B. HOUSEHOLD INFORMATION

How many people, including yourself, WILL LIVE IN THE UNIT WHICH YOU ARE APPLYING? _____

List all of the people WHO WILL LIVE IN THE UNIT WHICH YOU ARE APPLYING, starting with yourself, and provide the following information. Add additional pages if necessary.

<u>FULL NAME</u>	<u>Relationship</u>	<u>Birth Date</u>	<u>Age</u>	<u>Sex (M/F)</u>	<u>Occupation</u>
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

ETHNIC IDENTIFICATION (Used for Statistical Purposes only)

Please check the group which best identifies the applicant:

☐ Hispanic ☐ Black ☐ Caucasian ☐ Asian/ Pacific Islander ☐ American/Alaskan Indian

Are you or any member of your household disabled? [] No [] Yes

Please Circle: Mobility Visual Hearing

Do you or a member of your household require special accommodation? [] Yes [] No

If yes, please specify the special accommodation required: _____

SECTION 8 HOUSING ASSISTANCE:

Are you presently receiving a Section 8 housing certificate or voucher? [] Yes [] No

This information will not affect the processing of the application

C. INCOME FROM EMPLOYMENT

List all full and/or part time employment for ALL HOUSEHOLD MEMBERS including yourself, WHO WILL BE LIVING WITH YOU in the residence for which you are applying. Include self-employment earnings.

HOUSEHOLD MEMBER	Name & Address of Employer	Years Employed	Gross Earnings
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

D. INCOME FROM OTHER SOURCES

List all other income, for example, welfare (including housing allowance), AFDC, Social Security, S.S.I., pension, disability compensation, unemployment compensation, Interest Income, baby-sitting, care taking, alimony, child support, annuities, dividends, Income from rental property, Armed Forces Reserves, scholarships, and/or grants.

HOUSEHOLD MEMBER	Type of Income	Amount
_____	\$ _____	\$ _____ Per _____
_____	\$ _____	\$ _____ Per _____
_____	\$ _____	\$ _____ Per _____
_____	\$ _____	\$ _____ Per _____

Total Annual Income: \$ _____

E. ASSETS:

Checking/ Bank or Branch : _____

Savings/ Bank or Branch : _____

Certificate/ Bank or Branch : _____

F. CURRENT LANDLORD:

Landlord's Name: _____
(If in a public housing project write "NYCHA". If in a City-owned ("In-Rem") building write "HPD.")

Landlord's Address: _____
(Number, street, apt#) (City, State, ZIP)

Landlord's Phone No. () _____

What is the total monthly rent of the apartment that you currently live or are staying temporarily? \$ _____

How much do you contribute to the total monthly rent on the apartment? (If nothing write "0") \$ _____

G. REASON FOR MOVING:

Why are you moving? Check all that apply:

- | | |
|--|--|
| <input type="checkbox"/> Living with parents | <input type="checkbox"/> Do not like neighborhood |
| <input type="checkbox"/> Not enough space | <input type="checkbox"/> Living with relatives or another family |
| <input type="checkbox"/> Living in a shelter or on the streets | <input type="checkbox"/> Rent too high |
| <input type="checkbox"/> Bad housing conditions | <input type="checkbox"/> Increase in family size (marriage, birth) |
| <input type="checkbox"/> Health Reasons | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Disability access problems | |

H. SOURCE OF INFORMATION:

How did you hear about this development?

- | | | |
|------------------------------------|---------------------------------------|--|
| <input type="checkbox"/> Newspaper | <input type="checkbox"/> Friend | <input type="checkbox"/> Sign posted on Building |
| <input type="checkbox"/> Website | <input type="checkbox"/> Other: _____ | |

I. SIGNATURE:

I DECLARE THAT STATEMENTS CONTAINED IN THIS APPLICATION ARE TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE. I have not withheld, falsified or otherwise misrepresented any information. I fully understand that any and all information I provide during this application process is subject to review by The New York City Department of Investigation (DOI), a fully empowered law enforcement agency which investigates potential fraud in City-sponsored programs. I understand that the consequences for providing false or knowingly incomplete information in an attempt to qualify for this program may include disqualification of my application, the termination of my lease (if discovery is made after the fact), and referral to the appropriate authorities for potential criminal prosecution. I/We hereby consent PWB Management Corp. to obtain my/our Consumer Reports including, but not limited to: credit profile, housing court history and criminal background and other reports deemed necessary to process this application and in the future to ensure compliance with regulations and the lease; or in the event of a default of the lease. I/we agree to hold harmless PWB Management Corp and its affiliates for any harm which may arise from this investigation.

I DECLARE THAT NEITHER I, NOR ANY MEMBER OF MY IMMEDIATE FAMILY, IS EMPLOYED BY THE DEVELOPER OR ITS SUBSIDIARIES, OR THE BUILDING OWNER OR ITS PRINCIPALS.

SIGNATURE _____ DATE _____

SIGNATURE _____ DATE _____

Appendix 9.2 Sample Non-profit Provider Application

FORDHAM BEDFORD HOUSING CORPORATION
2751 Grand Concourse · New York 10468-3001 · (718) 367-3200

REFERENCE NUMBER: 10467

DATE: DEC 11 2014

APPLICATION FOR APARTMENT

IMPORTANT!

No payment or fee should be given to anyone in connection with the preparation and filing of this application.

Because of the volume of applications we receive the status of applications cannot be given out to any applicant.

Applications are good for one year from the date indicated above.

Return application to;

Fordham Bedford Housing Corporation
Rental Unit
2751 Grand Concourse
Bronx, New York 10468

Por favor este de conocimiento que usted no le debe dar ni propina o pago de cualquier clase a ninguna persona con respecto a la preparacion o classificacion de esta solicitud.

**KEEP THIS TOP PAGE
RETURN APPLICATION ONLY**

Mantenga esta pagina y de vuelta la aplicacion solamente



Fordham Bedford

30 Years 

**We're proud to Provide Safe and
Affordable Housing Throughout the
Northwest Bronx.**

**Studios, 1,2 and 3 bedroom
Apartments Available.**

*Minimum Annual Income Limits For Rent Affordability**

Studios - \$22,000

1 Bedroom Apartments - \$29,000

2 Bedroom Apartments - \$37,000

3 Bedroom Apartments - \$41,000

**No Minimum for Applicants with a Housing Subsidy*

**Affordability is based on 30% of an applicant's monthly income*

Pick up application at:

Fordham Bedford Housing Corporation

2751 Grand Concourse, The Bronx

718-367-3200

DEC 11 2014

DATE: _____

REFERENCE NUMBER: 6467**APPLICATION FOR APARTMENT**

No payment or fee should be given to anyone in connection with the preparation and filing of this application. This application is good for one year from the date indicated above.

NAME: _____

First Middle Last

CURRENT

ADDRESS: _____

Number & Street Apt.

County or City State Zip Code

PHONE: _____

() () Email

Home # Cell #

LANDLORD: _____

Name or Company

ADDRESS: _____

Number & Street Suite/Floor

PHONE: _____

() CURRENT RENT: \$ _____

Area Number Monthly Rent

DO YOU OWN A PET? (circle one) Yes / No

HOW LONG HAVE YOU BEEN LIVING AT THIS ADDRESS? _____ YEARS _____ MONTHS

REASON(S) FOR
LEAVING: _____

PREVIOUS

ADDRESS: _____

Number & Street Apt.

County or City State Zip Code

HOW MANY BEDROOMS ARE YOU LOOKING FOR? _____

PLEASE PROVIDE THE FOLLOWING INFORMATION ABOUT YOUR HOUSEHOLD MEMBERS WHO WILL LIVE IN THE UNIT FOR WHICH YOU ARE APPLYING.

HOUSEHOLD MEMBER NAME	RELATIONSHIP	SEX	DATE OF BIRTH	AGE	SOCIAL SECURITY NUMBER
1.	Self				
2.					
3.					
4.					
5.					
6.					
7.					

DO YOU HAVE A SECTION 8 CERTIFICATE/VOUCHER? [] YES [] NO

Are you or any person in the household currently enlisted in Military service? no yes If yes, who? _____

PLEASE LIST ALL FULL AND/OR PART-TIME EMPLOYMENT FOR ALL HOUSEHOLD MEMBERS INCLUDING YOURSELF. INCLUDE SELF-EMPLOYED EARNINGS, IF ANY.

HOUSEHOLD MEMBER	NAME & ADDRESS OF EMPLOYER	HOW LONG EMPLOYED	GROSS EARNINGS	PER (YEAR, MONTH, WEEK, ETC.)
			\$	<input type="checkbox"/> PER YEAR <input type="checkbox"/> PER MONTH <input type="checkbox"/> PER WEEK <input type="checkbox"/> PER _____
			\$	<input type="checkbox"/> PER YEAR <input type="checkbox"/> PER MONTH <input type="checkbox"/> PER WEEK <input type="checkbox"/> PER _____

PLEASE LIST ANY BANK REFERENCES

LIST ALL OTHER SOURCES OF INCOME SUCH AS SSI, WELFARE, UNEMPLOYMENT, PENSION, DISABILITY, ETC.

HOUSEHOLD MEMBER	TYPE OF INCOME	AMOUNT	PER (YEAR, MONTH, WEEK, ETC.)

PLEASE LIST THREE (3) REFERENCES OTHER THAN RELATIVES.

NAME	RELATIONSHIP	TELEPHONE

I declare that statements contained in this application are true and complete to the best of my knowledge. By signing below, I also consent to Fordham Bedford Housing Corp. to review my credit and housing history.

SIGNATURE _____ DATE _____

For Office Use Only. Application ID: _____

**APPLICATION FOR APARTMENT****INSTRUCTIONS:**

1. **SUBMIT ONLY ONE APPLICATION PER HOUSEHOLD.** You may be disqualified if more than one application is received per lottery for your household. If you submit an application online, you may NOT submit an application via mail. If you submit an application via mail, you may NOT submit an application online. If you prefer to apply online now rather than completing this paper application, please visit www.nyc.gov/housingconnect.
2. Applications are selected randomly through a lottery. Depending on the volume of applications received, it may not be possible for all of them to be processed. Accordingly, it is possible that you may not receive a response. All applicants are encouraged to monitor the internet resource center established by The City of New York (www.nyc.gov/html/housing/pages/resources/resources.shtml) to keep up with new housing opportunities to which they may apply. Applying to more buildings, including those in locations that might not be your first preference, can only increase the chances that one of your applications will be opened and processed.
3. You must complete the first three sections (Sections A, B, and C) as well as sign and date the application in order for your application to be reviewed if it is selected for further processing. The application should be completed very carefully. Incomplete information for the number and names of household members applying to live in the unit, or their incomes, may result in disqualification. In addition, do not use white-out or liquid paper anywhere on the application. If you need to correct a mistake, you should (a) cross one line neatly through the information, (b) write the revised information neatly next to it, and (c) sign your initials near the change.
4. When completed, this application must be returned by regular mail ONLY (priority, certified, registered, express, overnight mail, or oversized envelopes will NOT be accepted).
5. The completed application must be postmarked no later than **insert deadline date**.
6. Only the application should be submitted at this time. If your application is selected for further processing, additional information will be requested at that time.
7. Mail completed application to:

PROJECT NAME in CAPS
P.O. Box #
CITY, STATE ZIP

8. **No payment should be given to anyone in connection with the preparation or filing of this application.** No broker or application fees may be charged. If your application is selected for further processing, a non-refundable credit check fee will be collected by the management company at that time (\$25 for households with 1 or 2 adults or \$50 for households with 3 or more adults for low income units and \$50 for households with 1 or 2 adults or \$75 for households with 3 or more adults for middle income units).

9. Income Eligibility: Please review the chart in the project advertisement which breaks down the mandatory income levels for the HPD/HDC housing program of the building you are applying to, based on family size. All income sources for all household members should be listed on the application. In general, gross income is calculated for most applicants, except that net income is analyzed for self-employed applicants. Net business income from current and prior years is considered for self-employed applicants, and such applicants must have at least two (2) to three (3) complete years in the same self-employed field. Further, please note that all sources of income must be able to be documented and verified. If your application is selected for further processing you will be contacted, via the method you select on the application (email or paper mail), with a list of such documentation that you will need to provide at that time.
10. Other Eligibility Factors: In addition to the income requirements, other eligibility factors will be applied. These include, but are not limited to:
- a. Credit History
 - b. Criminal Background Checks
 - c. Qualification as a Household – the Agency’s housing programs are designated for individuals, families and households who can document financial interdependence as a household unit. These affordable programs are not intended for “roommate situations” and so such applicants will not be eligible under this household criterion. *
 - d. Continuing Need – Applicants to the Agency’s low-income housing programs must demonstrate a continuing need for housing assistance through an analysis of their assets and recent income history. For example, applicants may not have more than \$250,000 in total household assets (excluding specifically designated retirement accounts such as IRAs and 401Ks).*
- *This does not apply to middle income units.
11. Application Preferences: There is a general preference in the lottery for current New York City residents. Households outside of New York City are free to apply, but their applications will be assigned a low priority and processed only after all NYC resident applicants. There are additional preferences for persons with disabilities, persons residing in this development’s community board, and persons who are municipal employees of the City of New York. Please answer the questions on the application carefully to assist in identifying such preferences.
12. Primary Residence Requirement: Any applicant ultimately approved for this development must maintain the new apartment as their sole primary residence. Therefore any approved tenant will need to surrender any other primary residences prior to signing a lease for this program. While this is true of all other apartments, maintaining more than one unit which participates in any governmental housing program is a particularly egregious violation of this requirement. If you are presently residing in another governmentally assisted unit, you are free to apply to an HPD/HDC housing development provided that you comply with this requirement and give up your current such unit before signing a lease once you are selected and have been approved. Violation of this requirement may lead to the loss of the apartments and leases in question, as well as referral to the appropriate authorities for potential criminal charges.
13. Submission of False or Incomplete Information: Prospective applicants should be aware that this is a governmentally assisted housing program. The submission of false or knowingly incomplete information (either in this application or in any subsequently provided verification documents) will not only result in an applicant’s disqualification, but will be forwarded to the appropriate authorities for further action – including the possibility of criminal prosecution. All paperwork and documents submitted by applicants are subject to review by the New York City Department of Investigation, a fully empowered law enforcement agency of the City of New York.

A. Name & Address (Required)

First, Middle Initial, & Last Name, Suffix:	
Current Address Line 1:	
Current Address Line 2:	
City:	
State:	
Zip Code:	
Cell Phone:	
Home Phone:	
Work Phone:	
Email:	

How long have you lived at this address? _____ Years, _____ Months

Please select **one** of the following, email or paper mail as your preferred method of communication for ALL future correspondence regarding this application. If your preferred mailing address is different than the one listed above, please indicate the preferred mailing address in the space provided:

☐ Email: _____

☐ Paper Mail (specify if mailing address is different than above): _____

B. Household Information (Required)

PRIVACY ACT NOTIFICATION - The Federal Privacy Act of 1974, as amended, requires agencies requesting Social Security Numbers to disclose (a) whether compliance with the request is voluntary or mandatory, (b) why the information is requested; and (c) how it will be used. Providing Social Security Numbers and/or Taxpayer Identification Numbers on this application is voluntary. Social Security Numbers and Taxpayer Identification Numbers which are voluntarily disclosed on this application will be used only to establish an organized and specific method of identifying applicants who are seeking affordable housing within the City of New York, will be kept in a secure location, and will not be used or disclosed for any other purpose. Failure to provide a Social Security Number or Taxpayer Identification Number on this application will not result in an applicant's disqualification at this time. If your application is selected for further processing, the building's landlord will have the right to require this information at that time in order to perform a credit check.

How many persons, including yourself, will live in the unit for which you are applying? _____

List ALL OF THE PEOPLE who will live in the unit for which you are applying, starting with yourself (Head of Household), and provide the following information. Please indicate if the household member has a disability. If yes, would you describe the disability as a mobility impairment (MI), visual impairment (VI), or hearing impairment (HI):

First, Mid. Initial, & Last Name, Suffix	SSN/TIN (Optional)	Relationship to Applicant	Birth Date (MM/DD/YY)	Sex	Occupation	Disabled?		
						MI	VI	HI
		Head of Household						

Are you or a member of your household a Veteran of the U.S. Armed Forces? ☐ Yes ☐ No

*Please see Definition of Eligibility below.

If you checked either mobility, visual, or hearing impairment, do you or a member of your household require a special accommodation?

☐ Yes – please specify the accommodation required: _____

☐ No

*Definition of veteran from 38 U.S.C. 101(2):

The term "veteran" means a person who served in the active military, naval, or air service, and who was discharged or released there from under conditions other than dishonorable.

C. Income (Required)

Question 1	
Are you or a member of your household an employee of the City of New York, the New York City Housing Development Corporation, the New York City Economic Development Corporation, the New York City Housing Authority, or the New York City Health and Hospitals Corporation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "yes," please specify the agency or entity at which you or a member of your household is employed.	
Question 2	
If you answered "yes" to Question 1 above, have you personally had any role or involvement in any process, decision, or approval regarding the housing development that is the subject of this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Note: If you answered "yes" to Question 1 above, you may be required to submit a statement from your employer that your application does not create a conflict of interest. If you answered "yes" to Question 2 above, you will be required to submit a statement from your employer that your application does not create a conflict of interest. Such statement would not be

required until later in the application process, after you have been selected through the lottery, when you will also be required to provide other documents to verify income and eligibility.

HPD EMPLOYEES ONLY: If you are an HPD employee, please read the Commissioner's Order regarding conflicts of interest and consult with the agency's Office of Legal Affairs before you submit your application.

1. Income from Employment

List all full and/or part time employment income for ALL HOUSEHOLD MEMBERS including yourself, WHO WILL BE LIVING WITH YOU in the residence for which you are applying. Include self-employment earnings:						
Household Member	Employer Name & Address	Length of Employment		Earnings	Period (weekly, every other week, twice a month, monthly, annually)	Annual Gross Income
		Years	Months			
Head of Household						

2. Income from Other Sources

List all other income sources for each household member, for example, welfare (including housing allowance), AFDC, Social Security, SSI, pension, workers' compensation, unemployment compensation, interest income, babysitting, care-taking, alimony, child support, annuities, dividends, income from rental property, Armed Forces Reserves, scholarships and/or grants, gift income, etc.				
Household Member	Type of Income	Dollar Amount	Period (weekly, every other week, twice a month, monthly, annually)	Annual Gross Income
Head of Household				

3. TOTAL ANNUAL HOUSEHOLD INCOME

Add ALL Annual Gross Income (Sections 1 & 2 above) and list the TOTAL ANNUAL HOUSEHOLD INCOME:

4. Assets

Are there assets for this household? Examples of assets include checking account, savings account, investment assets (stocks, bonds, vested retirement funds, etc.), real estate, cash savings, miscellaneous investment holdings, etc.		<input type="checkbox"/> Yes <input type="checkbox"/> No
If "yes," please indicate assets for each household member:		
Household Member	Type of Asset/Account	Branch
Head of Household		

D. Rental Subsidy

Are you presently receiving a Section 8 Housing Voucher or Certificate, or any other form of rental assistance? (This information will not affect the processing of the application.)	<input type="checkbox"/> No
	<input type="checkbox"/> Yes – HPD Section 8 voucher
	<input type="checkbox"/> Yes – NYCHA Section 8 Voucher
	<input type="checkbox"/> Yes – Other Rental Subsidy/Certificate

E. Current Landlord

Landlord is:

- ☐ New York City Housing Authority (NYCHA)
☐ Other City Owned (In Rem)
- ☐ A Company or Organization
☐ An Individual

Landlord Name (Company or Organization Name:)	Landlord Address	Landlord Phone #
What is the total rent on the apartment where you currently live or are temporarily staying?	_____ monthly	
How much do you contribute to the total rent of the apartment? If nothing, write "0."	_____ monthly	

F. Source of Information

How did you hear about this development? Please check all that apply:	
<input type="checkbox"/> Newspaper	<input type="checkbox"/> City "affordable housing hotline"
<input type="checkbox"/> Local organization or church	<input type="checkbox"/> Friend
<input type="checkbox"/> Sign posted on property	<input type="checkbox"/> www.nyc.gov/housingconnect
<input type="checkbox"/> Community Board	<input type="checkbox"/> Elected Representative
<input type="checkbox"/> Other: _____	

G. Ethnic Identification

This information is optional and will not affect the processing of the application. Please check the group(s) that best identifies the household:	
<input type="checkbox"/> White (non-Hispanic origin)	<input type="checkbox"/> Black
<input type="checkbox"/> Hispanic origin	<input type="checkbox"/> Asian or Pacific Islander
<input type="checkbox"/> American Indian/Native Alaskan	<input type="checkbox"/> Other: _____

H. Signature (Required)

I (WE) DECLARE THAT STATEMENTS CONTAINED IN THIS APPLICATION ARE TRUE AND COMPLETE TO THE BEST OF MY (OUR) KNOWLEDGE. I (We) have not withheld, falsified, or otherwise misrepresented any information. I (We) fully understand that any and all information I (we) provide during this application process is subject to review by The New York City Department of Investigation (DOI), a fully empowered law enforcement agency which investigates potential fraud in City-sponsored programs. I (we) understand that consequences for providing false or knowingly incomplete information in an attempt to qualify for this program may include the disqualification of my (our) application, the termination of my (our) lease (if discovery is made after the fact), and referral to the appropriate authorities for potential criminal prosecution.

I (WE) DECLARE THAT NEITHER I (WE), NOR ANY MEMBER OF MY (OUR) IMMEDIATE FAMILY, ARE EMPLOYED BY THE BUILDING OWNER OR ITS PRINCIPALS.

Signature: _____ Date: _____

Signature: _____ Date: _____

OFFICE USE ONLY:

Person with Disability: ☐ Mobility ☐ Visual ☐ Hearing
Community Board Resident: ☐ Yes ☐ No
Municipal Employee: ☐ Yes ☐ No
Size of Apartment Assigned: ☐ Studio ☐ 1BR ☐ 2 BR ☐ 3 BR ☐ 4 BR
Family Composition: Adult (Males) _____ Adult (Females) _____
Children (Males) _____ Children (Females) _____
TOTAL VERIFIED HOUSEHOLD INCOME: \$ _____ PER YEAR

Appendix 9.4 Sample Intermediary Support Document

HOUSING COURT ANSWERS

Fighting for Justice

Tenants' Rights under Rent Stabilization

A training about rent stabilized tenants rights and organizing efforts to protect and strengthen these rights.

You will learn:

- How to tell if an apartment is rent stabilized
- How much the rent should be
- What an MCI is
- What a preferential rent is
- Reasons for eviction
- Who qualifies for succession rights
- Fees the landlord can and cannot charge
- What to do about a rent overcharge
- What to do when the landlord doesn't make repairs
- Programs that freeze the rent
- The expiration of the rent laws

Presented by:

Jessica Hurd, Housing Court Answers and
Susanna Blankley, CASA (Community Action for Safe Apartments)

Wednesday, February 25, 2015

2–5pm 35 East Clarke Place, Bronx in the community room, ground floor

REGISTER/QUESTIONS?

212-962-4795 or jessicah@hcanswers.org

**Urban Justice Center – Community Development Project
INTAKE FORM**

Today's Date: / /

First Name: Last Name:

Date of Birth: / /
Social Security #: - -

Gender: ☐ male
☐ female
☐ trans/other
☐ no response

Primary Address: Apt:

Phone:

City: State: Zip:

Preferred Language:

Housing: ☐ rent ☐ Section 8 ☐ homeless
☐ own ☐ shelter ☐ other

Country of Origin:

How long have you lived at your current residence?

People in Household:

Name	social security #	date of birth

Household Type

☐ single parent, female
☐ single parent, male
☐ two parents
☐ two adults-no children
☐ single
☐ other

If no one is covered by public/private insurance, do you want to be contacted with information about public health programs?
Yes / No

Monthly Income: \$

Sources of Income (check all that apply)

☐ employment, \$ ☐ pension, \$
☐ Soc. Security, \$ ☐ SSI, \$
☐ TANF, \$ ☐ unemployment, \$
☐ general assistance, \$ ☐ other, \$

Non-cash Benefits (check all that apply)

☐ food stamps
☐ Medicaid
☐ Medicare
☐ temporary rental assistance
☐ other:

Have you received any kind of income in the last 30 days?

☐ yes ☐ no ☐ no response

Have you received any kind of non-cash benefits in the last 30 days?

☐ yes ☐ no ☐ no response

Employment:

☐ employed - full time ☐ unemployed - less than 26 weeks
☐ employed - part time ☐ unemployed - between 26-52 wks
☐ in school - not working ☐ unemployed - 52+ weeks

Last Grade Completed

☐ Enter grad 0-11
☐ 12-high school grad
☐ GED
☐ some post-secondary
☐ 2 or 4-yr college

Student Status

☐ in school - full time
☐ in school - part time
☐ out of school

Race (check all that apply)

☐ American Indian/Alaskan Native
☐ Black/African-American
☐ Asian
☐ Hawaiian/Pacific Islander
☐ White/Caucasian ☐ Other

Ethnicity

☐ Puerto-Rican ☐ South-American
☐ Cuban ☐ Latin-other
☐ Mexican ☐ Not Latin
☐ Central-American ☐ no response

Check all that apply:

☐ veteran ☐ mental health condition ☐ domestic abuse survivor
☐ physical disability ☐ HIV/AIDS ☐ chronic health condition
☐ developmental disability ☐ homebound

I acknowledge that I am seeking services from the Urban Justice Center and that all information above is true to the best of my knowledge. I understand the information provided to Urban Justice Center is confidential, but the organization may provide information about their assistance and/or representation to funders.

Year 1 Signature Date

Year 2 Signature Date

Year 3 Signature Date

STAFF USE ONLY

Staff Name:

Source: ☐ Hotline ☐ Legal Clinic ☐ Tenant Meeting Funding:
Outcome: ☐ Referral ☐ Brief Advice ☐ Representation

NOTES:

Tenant: _____
 Inquilino/a _____
 Address: _____ Apt. _____ Number of Bedrooms: _____
 Dirección _____ Apto. _____ No. de habitaciones _____

birthdays. (Hay niños de 6 años o menos en el apartamento? De ser así, enumere sus nombres y fechas de nacimiento: _____)

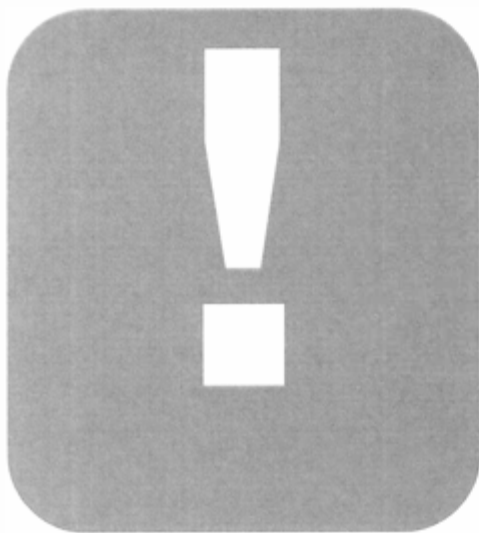
Circle the conditions that exist in your apartment and mark the box for the appropriate room, if necessary. Marque con círculo las condiciones que existan en su apartamento e indique la caja que corresponde al cuarto, si es necesario.

BEDROOM- Check master (M) or room 2,3,4.	HABITACIÓN Indique la habitación maestra (M) o 2,3,4.	LIVING ROOM/HALLWAY Check living room (LR) or hallway (H)	SALA DE ESTAR/PASILLO Indique sala de estar (LR) o pasillo (H)
Broken door lock	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Cerradura de puerta rota	Broken light	<input type="checkbox"/> <input type="checkbox"/> Luz rota
Broken door	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Puerta rota	Broken outlet(s)	<input type="checkbox"/> <input type="checkbox"/> Enchufe(s) rotos
Broken light	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Luz rota	Ceiling has mold	<input type="checkbox"/> <input type="checkbox"/> Techo tiene moho
Broken outlet(s)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Enchufe(s) rotos	Ceiling has peeling paint	<input type="checkbox"/> <input type="checkbox"/> Pintura del techo despegada
Ceiling has mold	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Techo tiene moho	Ceiling is falling/fell	<input type="checkbox"/> <input type="checkbox"/> Techo se está cayendo o se cayó
Ceiling has peeling paint	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Pintura del techo despegada	Ceiling leaks	<input type="checkbox"/> <input type="checkbox"/> Techo gotea
Ceiling is falling/fell	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Techo se está cayendo o se cayó	Ceiling needs paint	<input type="checkbox"/> <input type="checkbox"/> Techo necesita pintura
Ceiling leaks	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Techo gotea	Ceiling plaster is cracked	<input type="checkbox"/> <input type="checkbox"/> Revoque del techo está rajado
Ceiling needs paint	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Techo necesita pintura	Closet door broken	<input type="checkbox"/> <input type="checkbox"/> Puerta del armario rota
Ceiling plaster is cracked	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Revoque del techo está rajado	Closet has mold	<input type="checkbox"/> <input type="checkbox"/> Armario tiene moho
Closet door broken	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Puerta del armario rota	Closet leaks	<input type="checkbox"/> <input type="checkbox"/> Armario gotea
Closet has mold	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Armario tiene moho	Exposed electrical wiring	<input type="checkbox"/> <input type="checkbox"/> Cableado eléctrico expuesto
Closet leaks	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Armario gotea	Floors are warped	<input type="checkbox"/> <input type="checkbox"/> Piso desnivelado
Exposed electrical wiring	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Cableado eléctrico expuesto	Floors have holes	<input type="checkbox"/> <input type="checkbox"/> Piso tiene huecos
Floors are warped	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Piso desnivelado	Floors tiles broken/missing	<input type="checkbox"/> <input type="checkbox"/> Azulejos del piso rotos/perdidos
Floors have holes	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Piso tiene huecos	Hole around steam pipe	<input type="checkbox"/> <input type="checkbox"/> Huevo alrededor del tubo de calefacción
Floors tiles broken/missing	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Azulejos del piso rotos/perdidos	Radiator leaks	<input type="checkbox"/> <input type="checkbox"/> Radiador gotea
Hole around steam pipe	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Huevo alrededor del tubo de calefacción	Walls have mold	<input type="checkbox"/> <input type="checkbox"/> Paredes tienen moho
Radiator leaks	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Radiador gotea	Walls have peeling paint	<input type="checkbox"/> <input type="checkbox"/> Pintura de las paredes despegada
Walls have mold	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Paredes tienen moho	Walls leak	<input type="checkbox"/> <input type="checkbox"/> Paredes gotean
Walls have peeling paint	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Pintura de las paredes despegada	Walls need paint	<input type="checkbox"/> <input type="checkbox"/> Paredes necesitan pintura
Walls leak	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Paredes gotean	Wall plaster cracked	<input type="checkbox"/> <input type="checkbox"/> Revoque de la pared rajado
Walls need paint	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Paredes necesitan pintura	Window doesn't open/close	<input type="checkbox"/> <input type="checkbox"/> Ventana no abre o no cierra
Wall plaster cracked	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Revoque de la pared rajado	Window has broken glass	<input type="checkbox"/> <input type="checkbox"/> Ventana tiene vidrio roto
Window doesn't open/close	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Ventana no abre o no cierra	Window has mold	<input type="checkbox"/> <input type="checkbox"/> Ventana tiene moho
Window has broken glass	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Ventana tiene vidrio roto	Window lock is broken	<input type="checkbox"/> <input type="checkbox"/> Cerradura de la ventana no funciona
Window has mold	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Ventana tiene moho	Window not sealed properly	<input type="checkbox"/> <input type="checkbox"/> Ventana no se selló bien
Window lock is broken	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Cerradura de la ventana no funciona	Windows leak	<input type="checkbox"/> <input type="checkbox"/> Ventanas gotean
Window not sealed properly	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Ventana no se selló bien		
Windows leak	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Ventanas gotean		
		ENTIRE APARTMENT	APARTAMENTO ENTERO
		Bedbugs	Chinchas
		Doorbell broken	Timbre de puerta no funciona
		Front door broken	Puerta principal no funciona
		Front door lock broken	Cerradura principal no funciona
		Inadequate heat/hot water	Calefacción/ agua caliente insuficiente
		Needs paint	Necesita pintura
		No smoke detectors	No hay detectores de humo
		Rats/Mice/Roaches	Ratas/ Ratones/ Cucarachas

BATHROOM	BAÑO	KITCHEN	COCINA
Bathtub faucet is broken	Grifo de la bañera rota	Broken light	Luz rota
Bathtub faucet leaks	Grifo de la bañera gotea	Broken outlet(s)	Enchufe(s) rotos
Bathtub surface is cracked and peeling	Superficie de la bañera rajada y despegada	Ceiling has mold	Techo tiene moho
Broken door lock	Cerradura de puerta rota	Ceiling is falling/fell	Techo se está cayendo o se cayó
Broken door	Puerta rota	Ceiling leaks	Techo gotea
Broken light	Luz rota	Ceiling needs paint/peeling	Techo necesita pintura/despegado
Broken outlet(s)	Enchufe(s) rotos	Ceiling plaster is cracked	Revoque del techo está rajado
Ceiling has mold	Techo tiene moho	Drain is clogged	Desagüe taponado
Ceiling has peeling paint/needs paint	Techo tiene pintura despegada/ necesita pintura	Exposed electrical wiring	Cableado eléctrico expuesto
Ceiling is falling/fell	Techo se está cayendo o se cayó	Floors are warped	Piso desnivelado
Ceiling leaks	Techo gotea	Floors have holes	Piso tiene huecos
Ceiling plaster is cracked	Revoque del techo está rajado	Floors tiles broken/missing	Azulejos del piso rotos/perdidos
Floors are warped	Piso desnivelado	Inadequate cold water at sink	Agua fría insuficiente en el fregadero
Floors have holes	Piso tiene huecos	Inadequate hot water at sink	Agua caliente insuficiente en el fregadero
Floors tiles broken/missing	Azulejos del piso rotos/perdidos	Inadequate water pressure at sink	Presión de agua insuficiente en el fregadero
Hole around steam pipe	Huevo alrededor del tubo de calefacción	Oven is broken	Horno roto
Inadequate hot water at tub/shower	Agua caliente insuficiente en el lavabo	Refrigerator is broken	Refrigeradora rota
Inadequate water pressure at sink	Presión de agua insuficiente en el lavabo	Sink faucet is broken	Grifo del fregadero roto
Inadequate water pressure at toilet	Presión de agua insuficiente en el inodoro	Sink faucet leaks	Grifo del fregadero gotea
Inadequate water pressure at tub/shower	Presión de agua insuficiente en la bañera/ducha	Sink pipes leak	Caños del fregadero gotean
Radiator leaks	Radiador gotea	Stove is broken	Estufa rota
Shower head is broken/leaks	Cabezal de regadera rota	Walls have mold	Paredes tienen moho
Sink faucet is broken/leaks	Grifo del lavabo roto	Walls leak	Paredes gotean
Sink pipes leak	Caños del lavabo gotean	Walls need paint/peeling	Paredes necesitan pintura
Toilet is broken	Inodoro roto	Walls plaster cracked	Revoque de la pared rajado
Toilet is obstructed	Inodoro obstruido	Window doesn't open/close	Ventana no abre o no cierra
Vanity is loose	Tocador suelto	Window has broken glass	Ventana tiene vidrio roto
Vanity is rotting	Tocador pudrido	Window has mold	Ventana tiene moho
Walls have mold	Paredes tienen moho	Window lock is broken	Cerradura de la ventana no funciona
Walls have peeling paint/need paint	Paredes con pintura despegada/mal pintada	Window not sealed properly	Ventana no se selló bien
Walls leak	Paredes gotean	Windows leak	Ventanas gotean
Walls plaster cracked	Revoque de la pared rajado		
Window doesn't open/close	Ventana no abre o no cierra	PUBLIC AREAS	ÁREAS PÚBLICAS
Window has broken glass	Ventana tiene vidrio roto	Broken windows	Ventanas rotas
Window has mold	Ventana tiene moho	Entrance door broken	Puerta principal no funciona
Window lock is broken	Cerradura de la ventana no funciona	Entrance lock broken/missing	Cerradura principal falta/no funciona
Window not sealed properly	Ventana no se selló bien	Rats/Mice/Roaches	Ratas/ Ratones/ Cucarachas
Windows leak	Ventanas gotean	Entrance buzzer broken	Timbre principal de la entrada no funciona
		Garbage present/dirty	Basura presente/sucia
		Gas leak or odor	Escape u olor de gas
		Holes in wall	Huecos en la pared
		Inadequate lighting	Luz inadecuada
		Leaks or flooding	Goteo o inundación
		Mailboxes broken	Buzones de correo rotos
PUBLIC STAIRWAYS AND ROOF	ESCALERAS PÚBLICAS Y TECHO		
Defective banister on floor(s)	Barandilla defectuosa (marque el piso)		
Leaky roof	Techo gotea		
Loose steps on floor(s)	Escalones flojos (marque el piso)		
Roof door or lock is broken	Puerta o cerradura del techo rota		



Sauti Yetu
CENTER FOR AFRICAN WOMEN AND FAMILIES
Giving Voice To Our Potential



**COMMUNITY
IMMIGRATION
FORUM**

**DECEMBER 29, 2014
11AM, 2PM & 4PM**

**2417 3RD AVE, SUITE 205
BRONX, NY 10451**

Come get information about President Obama's immigration plan, Temporary Protective Status (TPS), and what forms of immigration relief may be available for you and your family

To attend the forum and for more information contact:
Trinh Tran at 718.665.2487, ext 1229 or
ttran@sautiyet.org

Appendix 9.6

Migrant Interview Schedule

1. Where are you originally from?
2. When did arrive in the U.S.?
3. Who came with you?
4. How did you end up living in the Bronx?
5. Do you have papers? Since when?
6. How long have you lived at your current residence?
7. How big is this place?
8. How many people live here with you?
9. Is everyone related?
10. Where did you live before?
11. How long do you expect to live here?
12. Do you have lease?
13. How much is your rent?
14. How do you/your family afford your rent?
15. Does everyone living here contribute?
16. How did you find your home?
17. Did consider many other options? If so, where?
18. Why did you choose it?
19. What difficulties did you encounter in finding it?
20. Are there any difficulties involved with keep it? If so, what are they?
21. Does anyone or any organisation help you with your rent?
22. Are you member of a church, mosque, or community organisation? If so, which one?
23. Did they help you in anyway?
24. Who is your landlord?
25. Can you describe your relationship with her/him?
26. Does s/he ever ask you about who lives with you?
27. How frequently do you interact with this person?
28. Do you know if your house is regulated (i.e., rent controlled, Section 8, etc.)?
29. Do you receive public assistance of any kind? If so, how did you qualify?
30. Did anyone help you find this assistance? If so, who and how?
31. Are you happy or unhappy with where you live? Why or why not?
32. Do you like your community?
33. Do you know your neighbours? Do they help you in anyway?
34. Did this community influence your decision to move here in anyway?
35. Where do you want to live next year or the year after that? And why?

Appendix 9.7

Provider Interview Schedule

1. How many properties do own or manage?
2. Are any of them rent regulated?
3. If so, under what program(s)?
4. How frequently do visit your properties?
5. How do you collect rents?
6. How do your tenants usually pay? (e.g. cash, check, e-payment, etc.?)
7. How many tenants live in your properties?
8. What is the range of rents?
9. How do you find your tenants?
10. How do they find you?
11. How do you decide whom to rent to?
12. Do you always use housing applications?
13. Do referrals matter?
14. Do your tenants pay using rental assistance subsidies? If so, how many?
15. Do you always accept such tenants?
16. Does it matter to you how they pay? Why or why not?
17. In your view is public assistance rent comparable to the market rates?
18. If not, why do you accept it?
19. What are your tenant preferences?
20. Do you know the immigration status of your tenants?
21. Does that matter to you in anyway? If so, why?
22. Do you provide all your tenants with leases?
23. Do you subdivide your units or allow your tenants to do so on their own?
24. If you uncover this behaviour what, if anything, do you do?

Appendix 9.8

Intermediaries Interview Schedule

1. How long has this organisation worked in this community?
2. How is this organisation funded?
3. How does the funding affect the type of services provided?
4. Does your funding source place any restrictions on who may be served?
5. Who do you serve?
6. How do you decide who receives your services?
7. Are undocumented persons among your clientele?
8. Does this status matter to your organisations work in anyway?
9. What are the needs of this community?
10. How do you assist them on housing matters?
11. What are the types of obstacles they encounter?
12. How these difficulties resolved? If they can't be resolved, what is done?
13. Do you have clients from West Africa?
14. Are the housing issues encountered by members of these groups the same or different from your experience? If so, how?
15. In your view, which undocumented groups fair the worse in the housing market?
16. What accounts any differences housing access among different undocumented communities?

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