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By

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A Thesis Submitted in Partial Fulfillment
of the Requirements of the Degree of
Master of Public Health
At Yale School of Public Health
Department of Social and Behavioral Sciences

Abstract

Throughout the United States, rent costs and eviction increases leave low-income people of color more rent-burdened than their white counterparts; these challenges may result in further complex barriers to housing stability for Spanish speakers. In this explorative study, I examined the shared and unique barriers to housing stability for Spanish speakers in Connecticut. I conducted a rapid qualitative analysis of semi-structured individual interviews and focus groups with (N = 14)participants from three larger research projects (Right to Counsel Evaluation, Project ReSIDe, and Tenant Energy Advocacy). This study included Spanish-speaking individuals living in CT who had participated in at least one of the above projects; eligibility criteria including facing challenges paying utilities, being on waitlists for housing assistance, having experienced eviction, and/or identifying as low-income renters. The findings suggest multiple shared and unique barriers to understanding and prioritizing their tenant rights and accessing resources. I explore how these manifested in the participant's experiences using 1) shared barriers with English-speaking tenants but with nuance in how these manifest for Spanish speakers and 2) unique barriers. Collectively, the findings show how unique and shared barriers disconnect Spanish-speaking tenants from their power to uphold their tenant rights. The results suggest a need to increase targeted outreach for existing programs supporting Spanish speakers, increase funding for existing services, and create protections for undocumented tenants.

Acknowledgments

I want to thank all the participants who shared their stories with us; witnessing such incredible strength and resilience was truly an honor. I would also like to thank Dr. Danya Elizabeth Keene and Dr. Annie Harper for kindly welcoming me into their studies and supporting me through my thesis writing. They gave me the invaluable opportunity to grow as a qualitative researcher and introduced me to the intersection of research and action for change. In addition, I would like to thank Penelope Schlesinger for thinking through the thesis with me in many thinking-out-loud sessions and for constantly pushing me to think profoundly. I thank Dr. Keene, Penelope Schlesinger, and Whitney Denary for welcoming me into the Housing and Health Equity Lab and extending their knowledge, support, and guidance on every project. I also thank my TEA team, Aija Zamurs, Alix Rachman, Julia Wang, and Noelle Serino, for being amazing peers, coresearchers, and great friends. Last, I want to thank Alycia Jenkins for reminding me that our research should always be rooted in this country's history.

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ACKNOWLEDGING THE ROOTS OF THE EXPERIENCES

What I write in this section can never do justice to the actual history of the lands that make up the United States. Instead, I want to acknowledge that the experience of these participants traces back to colonization and slavery, which gave rise to anti-blackness and anti-indigenous sentiments and practices. We must remember that Black/African American and Native and Indigenous peoples did not get recognized as US citizens until 1868 and 1924, which influenced this idea of illegality and the immigration system we see today; moreover, how those roots have shown up in the racist practices that allowed for segregation, discrimination, and gentrification in the housing and rental markets and how these also show up in the landlord and tenant power imbalance that continues today.

1. INTRODUCTION

As the United States faces a housing affordability crisis (Rohe, 2017), (Anacker, 2019), home prices, rent costs, and eviction filings continue to rise throughout the nation ("The State of the Nation's Housing 2022," 2022), challenging housing stability. The lack of affordable housing increases rental cost burdens and increases evictions and forced moves (Desmond, 2018). Owning to an ongoing history of racially discriminatory housing policy, people of color are disproportionately affected by housing insecurity ("The State of the Nation's Housing 2022," 2022). National reports cite that 21% of low-income households reported being behind on rent, with 18% identifying as Hispanic compared to 10% of white households ("The State of the Nation's Housing 2022," 2022). The ever-present cost burden is most prominent among renters, low-income households, and households of color (Center on Budget Policy and Priorities, 2022), (Center on Budget Policy and Priorities, 2022).

Housing in Connecticut

In the 2023 report from DataHaven, a non-profit organization serving Connecticut, authors found that home prices, rents, and evictions increased throughout the state following the national data (DataHaven, 2023). More specifically, they saw a 21% increase in apartment rent from 2020- 2022 (DataHaven, 2023). Spanish-speaking and Latinx Connecticut residents disproportionately experience these burdens. Although around 37% of households in Greater New Haven pay more than 30% of their income towards housing costs, 47% of Latino households in Greater New Haven, whether they rent or own homes are cost-burdened compared to 32% of white households in the same areas (DataHaven, 2023). This disparity is even higher for Latino households renting in Greater New Haven, 56% of whom identified as cost-burdened (DataHaven, 2023). In addition, Connecticut is experiencing a shortage of affordable rental properties, with an estimated 89,013 units lacking for low-income renters (National Low Income Coalition, 2023). This shortage of units creates barriers to utilizing housing vouchers, which provide an essential source of affordable housing by subsidizing tenants' rent so that they pay only 30% of their income. A commonly known problem with housing vouchers is their scarcity—fewer than 1 in 4 eligible renters receive them, and waiting lists span years. In Connecticut, those fortunate to receive a scarce voucher face barriers to finding units to lease. A local investigation found that since 2020 only about 50% of voucher recipients were able to find a unit that they could afford within the time limit (if the voucher is not used within a certain time period, it expires) (Thomas, 2022). The study cited rapid rental market increases and the unmatched value of the federally-funded vouchers as one of the significant reasons for renters' challenge in finding rental properties (Thomas, 2022).

This shortage of affordable housing contributes to housing insecurity and eviction when households who are paying too much for rent fall behind. Connecticut saw eviction filings decrease below average during the statewide eviction moratorium that began on March 15, 2020; however, shortly after the suspension ended on June 30, 2021, filings increased, and there have been around 39,851 eviction filings in CT from March 2020 to the end of April 2023 (Eviction Lab, 2023). DataHaven found that evictions were twice as likely for tenants living in New Haven, East Haven, West Haven, and Hamden (DataHaven, 2023), which have established Latin-American immigrant communities.

In 2021, Connecticut had a total population of over 3.6 million people, of which more than 610,000 identified as Latino (DataHaven, 2023). According to estimates from the Migration Policy Institute, 113,000 undocumented people were living in CT in 2019, of which the majority were from Mexico, Central and South America (Migration Policy Institute, 2019). Due to safety concerns of deportation, estimates most likely underreport the number of individuals without documentation, thus underestimating Latino-identifying individuals in CT.

Data from the US Census suggests that individuals identified as Spanish speakers were more likely not US citizens than to be naturalized US citizens (US Census, 2022). Therefore, this study uses Spanish speakers as an umbrella term to encompass many different immigrant identities, such as migrants, refugees, asylum seekers, undocumented individuals, and US citizens- all Spanish speakers (Amnesty International, 2023), (CDC, 2022). Spanish speakers have shared barriers to housing stability, such as discrimination due to language (Gonzalez-Barrera & Lopez, 2013) and ethnicity-based discrimination (Cano et al., 2021). Still, they can have different experiences from each other depending on their type of documentation or citizenship status (Latino Policy Forum, 2023). This paper explores in depth how barriers to

housing stability manifest for Spanish speakers in CT using qualitative interviews to shed light on the unique and shared experiences of the participants. Results suggest that even though services are available to support Spanish speakers in navigating housing support services, many need to be made aware that they exist. Community organizations need increased funding to keep up with the comprehensive assistance Spanish speakers need. Undocumented Spanish speakers deserve more systemic support compared to other Spanish speakers, due to fear of deportation.

1.1 BACKGROUND

Housing and health

Researchers have established a link between housing and health outcomes for decades, making housing a social determinant of health (Rolfe et al., 2020). Much research has focused on the connection between poor housing conditions, housing instability, and health outcomes (Palacios et al., 2021), (Burgard et al., 2012). Others have noted associations between housing challenges and chronic disease management (Keene et al., 2018). The threat of eviction and evictions have also received much attention as they are associated with a worse mental and physical health status (Vásquez-Vera et al., 2017), (Desmond & Kimbro, 2015). Researchers have also outlined the importance of collaborations between the housing and public health sectors and the need to continue advocating for safe and affordable housing (Krieger & Higgins, 2002).

Latina/e/o/x's households, Hispanic households, and housing stability

Previous research uses multiple terms to refer to people who identify as Latin American immigrants and/or individuals of Latin American descent; these include Latino/a, Latinx, Latine, and Hispanic. Quantitative data like the US Census and the Department of Housing and Urban

Development (HUD) typically collect data using "Hispanic or Latino." Since terms can vary in research studies, the terms used throughout the section are those used by the authors.

Many quantitative studies investigate the inequities that exist for Latinx individuals; these include Latinx people being more likely to be unable to pay rent compared to non-Hispanic Whites (Ong, 2020) and Hispanics/Latinx renters being more likely to receive an eviction notice or get threatened by eviction compared to non-Hispanic whites (Cunningham et al., 2021). Furthermore, among evicted renters, Latinx individuals were more likely to receive multiple eviction filings to the same address than their white counterparts (Hepburn et al., 2020). Quantitative research suggests that Latina/o/x/Hispanic communities' experiences prevent housing stability and lead to disparate outcomes.

Some prior qualitative research has examined the overall housing experiences and needs of Latinx individuals. For example, a previous policy analysis identified a participation gap between Latinx households and SNAP benefits even though there is a need and individuals are eligible for assistance (Pino, 2020). The authors note that the common reason for the participation gap is immigration fears, specifically the public charge rule¹ (Pino, 2020). Other studies focused on the social service needs of Latinx immigrants during COVID-19 through interviews with service providers (Lovato & Ramirez, 2022). Researchers found the common theme of immigration-related distress, which led to refusing to use social services and government aid but saw an increase in the use of community resource centers, especially for emergency housing and rental assistance, which suggests there are trusted resources when needed (Lovato & Ramirez, 2022). Others focused on undocumented individuals' experiences

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¹ The "public charge" is a justification for inadmissibility where individuals applying for admission into the US, a visa, or a green card could be denied based on how likely they are to use public benefits (Immigrant Legal Resource Center, 2023).

during the COVID-19 pandemic and found that they experienced many immigration stressors around deportation, family separation, trauma, and detention; these deeply underlined multiple areas of their lives (Garcini et al., 2023). These areas included poverty, discrimination, limited access to health care, and experiencing to dangerous working and living conditions (Garcini et al., 2023). A needs assessment conducted in Los Angeles County about Latinx persons but using only stakeholder interviews found that language barriers and citizenship/documentation status stopped Latinx individuals from succeeding as renters and increased their risk of experiencing homelessness (Chinchilla & Gabrielian, 2020).

A 2021 study conducted interviews with Hispanic-identifying individuals about housing challenges and the use of housing assistance in Philadelphia and highlighted the critical themes of systemic barriers, coping strategies, and perceptual barriers to participation for the participants (Aiken et al., 2023). Another qualitative study of rural Latinx immigrants in California extracted similar results of structural exclusion, legal status exclusions, and challenges navigating resources (Young et al., 2022).

With limited qualitative research from Spanish speakers about their perceived barriers to housing stability, we hope to contribute to the housing literature by focusing this qualitative analysis on Spanish-speaking renters' shared and unique experiences in CT. Because this study did not exclude based on Latin American nationality or immigration status and we did not ask participants to identify themselves unless they decided to, our sample contained varied identities and experiences. The study used Spanish speakers as a proxy for immigrants from Latin American countries whose primary language was Spanish. As the number of international migrants continues to increase, exploring barriers to housing stability for Spanish speakers can

help to prepare agencies to support this population's transition (International Organization for Migration, 2022).

2. METHODS

This exploratory analysis draws on data from three projects co-occurring at the Yale School of Public Health and the Yale School of Medicine that all used qualitative methods to capture the housing experiences of Spanish-speaking individuals in Connecticut communities. The projects include the Right to Counsel Evaluation, Project ReSIDe, and the Tenant Energy Advocacy study, introduced below.

2.1 THE THREE PROJECTS

Right to Counsel Evaluation

In May 2021, the Connecticut General Assembly established one of the first statewide Right to Counsel (RTC) programs for eviction cases. The legislation provides tenants and occupants at risk of eviction with legal representation at no cost. To implement the program, the Connecticut Bar Foundation was provided with funds that were channeled to legal aid organizations across the state to represent individuals. The legislature also decided to evaluate the program to inform future funding decisions and assess any needed changes to the program. The Right to Counsel Evaluation is a collaborative effort between two teams working on qualitative and quantitative aspects of the implementation process. Stout, an independent evaluation team, leads the quantitative portion, which collects data from courts and providers to generate performance metrics that visualize program impacts using an iterative process (Stout, 2022). The qualitative evaluation (on which this study draws) has three initial goals 1) report on the impacts of the program on participants and at the community level for multiple areas of life such as health, economic security, and housing stability, 2) inform the implementation of the

program moving forward and 3) outline mechanisms and processes from the qualitative findings to better understand program impacts and possible unintended consequences.

Sampling and recruitment for RTC

Participants were recruited primarily from Hartford, New Haven, and Windham counties in Connecticut. The team utilized existing networks and ties to community-based organizations to reach households at risk for eviction with previous experience and/or who had used the Right to Counsel program. The team used local organizations, advocacy groups working with or representing people experiencing housing insecurity, and legal aid organizations providing counsel to tenants. The team also posted flyers in public libraries, bus stops, and laundromats, spread information through word of mouth, and disseminated information about the study to eligible individuals enrolled in current studies. The project also interviewed landlords, lawyers, activists, and service providers who serve as essential stakeholders in the RTC experience.

Recruitment for the Right to Counsel Evaluation concluded in March 2023 and reached 90 participants upon submitting this thesis. Data was collected through individual interviews with tenants, activists, community leaders, landlords, lawyers, and focus group participants. All participants received \$50 compensation for their time. The Yale University Institutional Review Board approved this project's protocol.

Project ReSIDe

Project ReSIDe seeks to investigate if and how expanding affordable housing through rental assistance programs can improve diabetes self-management, reducing socioeconomic and racial disparities in diabetes outcomes. The project employs a longitudinal mixed-methods cohort study to observe transitions from waitlists to rent-assisted housing. The project collects and monitors health data and conducts longitudinal surveys and longitudinal qualitative interviews

with participants for two years. The project's goals are to 1) estimate the effects of rental assistance on biological and behavioral indicators of diabetes self-management and control and 2) qualitatively examine the pathways through which these effects occur.

Sampling and recruitment for Project ReSIDe

Recruitment for the study was conducted throughout Connecticut. Eligible individuals had diabetes and were on a waiting list for rental assistance. The team used flyer distribution in diabetes clinics, health centers, and various locations throughout the New Haven Community, such as libraries, bus stops, housing authority buildings, community centers, and commercial establishments. The community advisory board provided information about the study to their clients through word of mouth, emailing, and/or handing out flyers. The team disseminated information about the study to eligible individuals enrolled in current studies and used paid promotion using the social media platform Facebook. In addition, a recruitment ad was posted on the New Haven Housing Authority website pages and sent via mailing to a random sample of individuals selected from the middle two quartiles of their waitlist. The study enrolled a total of 114 participants. Participants completed surveys and health measurements every 6 months.

Additionally, a subset of 30 individuals participated in qualitative interviews, which serve as data for this thesis. All participants received \$50 compensation for their time in the qualitative portion and \$75 for participating in the quantitative and health data collection portion. The Yale University Institutional Review Board approved this project's protocol.

Tenant Energy Advocacy (TEA) Study

The TEA study tackles the urgent need to establish strategies that overcome barriers to low-income rental housing energy efficiency using both quantitative and qualitative methods. The qualitative portion of the study set out to fill gaps in the literature, which had previously

focused on barriers to landlord engagement but not tenant engagement for rental housing energy efficiency, while the quantitative portion utilized air quality sensors deployed in participants' homes to investigate a connection between air quality issues as they relate to energy efficiency measures. The study focuses on low-income rental housing and highlights tenants' potential role in advocating for energy efficiency upgrades in their rental units. The project aims to identify possible mechanisms to engage tenants around advocacy for energy efficiency for rental units and use their collective action to implement existing solutions and create new ones.

Sampling and recruitment for TEA Study

Participants were recruited from New Haven, CT. The team used existing networks and ties to community-based organizations to identify and recruit potential participants. Participants included tenants, landlords, and activists. Recruiting took place at a local food bank and on-site community events. Flyers were displayed at public libraries and other locations throughout New Haven. Information about the study was disseminated to eligible individuals enrolled in current studies and was spread through word of mouth, flyers, or email by the community advisory board. Enrollment for the TEA study concluded in March 2023 and reached 88 participants from individual interviews and focus groups. All participants received \$50 compensation for their time. The Yale University, Institutional Review Board, approved the protocol for the project.

2.2 CURRENT STUDY METHODS

For this analysis, we draw on data from all Spanish-speaking participants from the three studies detailed above. This sample included in-depth interviews (N=9), focus groups (N=5), and an activist interview (N=1) for a total of 14 individual participants.

From the Right to Counsel Evaluation, we included four semi-structured Spanish interviews with participants, one advocate interview, and one focus group participant who

participated in a primary English focus group using an interpreter between May 2022 and December 2022. From Project ReSIDe, we collected six longitudinal semi-structured interviews with 3 participants with a 6-month time lapse between the first and the second interview. From the TEA study, we included two semi-structured Spanish focus groups with 4 participants and one semi-structured individual interview. Interviews lasted between 35-65 minutes; the average interview time was 49 minutes. I (Gaby Olea Vargas) facilitated 11 individual interviews in Spanish and 2 focus groups in Spanish. I received support from Merarilisse Crespo to facilitate the 2 Spanish focus groups. Annie Harper conducted 1 individual interview in English, and Annie Harper and Danya Elizabeth Keene led 1 focus group in English with a Spanish translator.

2.3 ANALYSIS

Early on, I noticed a consistent overlap across the three studies for Spanish speakers; the observations were unique to participants' experience around housing access and stability. Therefore, we decided these interviews warranted separate analysis to bring their individual and shared insights for this particular experience to light. We decided to implement an innovative approach and report on the experiences of this unique group since none of the studies focused solely on Spanish speakers' experiences in CT. I combined the data from three separate studies. I performed a rapid qualitative analysis for each interview to answer the question: What are the shared and unique barriers and experiences related to housing stability faced by Spanish speakers in CT?

Before beginning the rapid qualitative analysis of 15 interviews and focus groups, I identified seven main categories using the three semi-structured interview guides used by the interviewers of the three projects. The seven categories were overlapping areas of interest and were asked about or expanded on in each interview and focus group. Because the three projects have

different priorities, some participants provided more in-depth accounts than others on each theme. The themes include experiences with living expenses, navigating resources related to housing, interaction with landlords, housing conditions, health impacts of housing situations, challenges and barriers to finding support, and an "other" category for emergent topics for anything that could not be categorized under the existing issues. I used the main topics to code all the interviews using an Excel sheet to keep track of each interview's results. To code, I read over the transcripts, listened to the audio, and took notes of each participant's significant experiences or notable challenges and barriers. I summarized the shared and unique experiences to bring together all the participants discussed. Last, I mapped updated concepts to highlight the new insights and shared experiences among the Spanish-speaking participants.

3. RESULTS

In this exploratory analysis examining the experiences of Spanish speakers and their housing, we delve into subjects encompassing participants' lives. These findings detail participants' experiences of encountering shared and unique barriers and illuminate ways they attempt to demonstrate agency and employ survival strategies despite difficult circumstances. Participants discuss navigating relationships with abusive or neglectful landlords that influence their decisions to leave or make staying exhausting. Some participants also discuss instances where landlords do not have tenants sign a lease or do not formally renew it, which complicates how tenants can practice their rights. Several participants recount how they implemented higherfort coping strategies to keep a roof over their heads before they thought of addressing housing conditions or unjust treatment from their landlords. Participants discussed losing relationships they once depended on or hoped to rely on in the future. Last, participants share how their lack of knowledge about resources and tools that address their poor housing conditions and landlord

retaliation contribute to their lack of power to make formal complaints and interfere with overall housing stability. While these barriers and experiences are often shared by non-Spanish speakers, our data highlight how Spanish-speaking CT residents may experience these shared barriers in unique ways.

Participants also describe more unique barriers related specifically to language, such as the lack of translation of resources, navigation tools, and language comprehension support, which impede utilizing housing resources. Other participants discussed how immigration stress heightened fear compared to non-immigrant tenants and their limited access to housing support services due to their legal status and lack of knowledge of US systems. Spanish-speaking tenants talked about losing access to resources by being removed from others who identified as Spanish speakers. Each will be described in depth below to outline how the themes worked to disconnect Spanish-speaking CT tenants to their power to address housing barriers and, in turn, achieve housing stability.

3.1 SHARED BARRIERS

Landlords living in same building

Participants discuss experiences where they reside in the same multiunit home as their landlords, an experience common among these Spanish speakers. Participants point out that when their landlord lives in the same building as them, it contributes to manipulation and harassment, especially if the landlords are aware of their legal status or recognize they are unaware of their rights.

During focus groups, Sandra (TEA) shared with the interviewers that living close to her landlord influences their manipulative behavior. She recalled how her landlord began to demand increasing amounts for bills she was not supposed to pay,

... And each time, it was a bill for the same amount, "And then the gas increased." He put me strategies to get more money. And I said, "No. He's doing something illegal. That doesn't add up to me." [....] In fact, he assaulted me. He attacked me; he hit me. And I had to put up with many things because I was already at a point where I felt uncomfortable living with him because he was taking advantage of me.

Sandra talks about her most recent experience renting out a room in a home where the landlord resides, which she believes made it easier for the landlord to take advantage of her and even assault her. Sandra further discusses how she receives unclear bills due to renting out a room rather than a more distinguishable unit. Ultimately, the unclear cost increases by the landlord are a challenge for Sandra, who eventually moves out. She says this leaves her "struggling to be able to have stability in terms of housing," especially since now she has to "live in a motel" because she cannot find a new place to rent.

Similarly, Daniella (RTC) shares that living with her landlord in the same building encourages the owners to make rash and unprompted decisions,

... But later this year they decided to have a bigger pool, so they told us that we had to take the car out, but they no longer gave us space for us to be outside – as we are used to, in the summer we grill meat, we grill in what is the outside area, then we no longer had any space left. So, we told him that he had to lower the rent if he wanted us to leave the parking space, for us to park the cars outside, he had to lower the rent. So, they didn't want to lower our rent.

... Pero ya después este año ellos decidieron tener una piscina más grande, entonces fue que nos dijeron que teníamos que sacar el carro, pero ya no nos dejaban el espacio para nosotros estar afuera — como nosotros estamos acostumbrados que en el verano pues asamos carne, asamos en lo que es afuera, entonces ya no nos quedaba nada de espacio. Entonces, le dijimos que nos tenía que bajar la renta si quería que le dejáramos el parking, para que parqueáramos los carros afuera nos tenía que bajar la renta. Entonces, ellos no quisieron bajarnos la renta.

Daniella talks about a pattern of behavior from her landlords that led up to her move; not only did the landlords deny her house privileges, ignore pest infestations, and refuse to return her security deposit, but it also appeared they knew Daniella would be unlikely to speak out about her rights as a tenant. Daniella implied she would not have exercised her tenant rights because she only wanted to seek "help so [she] wouldn't leave the apartment," even though the landlords repeatedly take advantage of her and refuse to maintain her apartment. The landlords seem to wield a type of power over Daniella that living within the same house facilitates.

Another instance of landlords abusing their proximity to their tenants is Elizabeth (RTC), who recalled the day her landlord refused to speak to her about a malfunctioning heating system,

No, because he doesn't open, like I told you, he doesn't open the door if I knock, and he is living right here. So, yesterday I had the situation from the day before, you know, that the days have been cold; I had my heating, but later it went out, the pilot went out, so I know that he is not going to answer me if I tell him "the pilot went out."

No porque él no abre, como le digo, él no abre puerta si yo le toco viviendo aquí mismo. Entonces, ayer tuve la situación del día antes, tú sabes, que ha estado los días fríos; yo tenía mi calefacción, pero después se fue, el piloto se apagó, entonces yo sé que él no me va a contestar, si yo le digo "el piloto se apagó".

Elizabeth does not understand how even though her landlord lives on the floor below her, he is unresponsive to her requests. Beyond not responding, Elizabeth admits she knows that her landlords are the ones who turn off the heating system as a tactic to get her to move out voluntarily. Elizabeth says this harassment included threatening her to say, "he was going to make me leave, that he was going to take me to court, that I should leave ." She shares that "it's been a struggle for everything ." Elizabeth summarizes how this impedes housing stability,

... but one gets tired, physically tired, one gets tired of - it is exhausting to be fighting, it exhausts people. That's why sometimes people don't want to fight because it exhausts, they exhaust themselves, the physical exhausts, the energies.

... pero se cansa uno, se cansa físicamente, uno se cansa de – es desgastante estar luchando, desgasta a las personas. Por eso es que a veces la gente no quieren luchar porque agota, se agotan, el físico se agota, las energías.

For Spanish speakers, this fighting can result from added layers of barriers which will be discussed in depth in the following sections and often leaves tenants with no other option than to leave.

Informal Leases

Some participants talked about not having signed a lease or any formal agreement before moving in, and if they did, it was switched over to a month-to-month basis or never renewed.

This practice allowed landlords to evade responsibility when they wanted tenants to leave and when tenants wanted to hold landlords legally accountable.

Tammy (RTC), a community activist working with people who are undocumented, shared that,

... something that is similar with the small landlords that we already talk about is that they let their tenants without a lease, updating the lease. So, it's easy for them to throw them whenever they want.

Tammy shared with the interviewer multiple stories of tenants she supports who experienced forced moves after their leases converted to a month-to-month basis. At the core of their argument for accepting the switch, says Tammy is "family(s) who trust in [their] landlord."

Landlords confirmed this by telling them, "I appreciate you being living in my house." A trust they felt they built with landlords, who eventually ended up evicting them. Similarly, Daniella (RTC) shared that her landlord asked her to vacate the unit two months after her lease ended. She stated, "we did not remember that the contract had already expired by that date (nosotros no nos accordábamos que ya se había vencido el contrato en esa fecha)." Because her landlord did not bring up renewing the lease, it seems as though Daniella trusted the landlord would uphold the agreement regardless of the interpersonal challenges they were already experiencing. However, to Daniella's surprise and without explanation, she is asked to leave.

On the other hand, Ivette (RTC), who never signed an official agreement with her landlord before moving in, stated, "[t]here wasn't a lease either, because I never—I didn't sign him a paper because he never gave me a lease... He didn't give me anything. (No había un lease tampoco, porque nunca me—yo no le firmé un papel porque nunca me dio un lease... Él no me dio nada)." Ivette soon realizes that verbal contracts are meaningless in a court of law. She realizes this after her landlord takes her to court, and the court gives her five extra days to leave her home. Participants seemed not to have a choice but to accept the terms provided by landlords, whom they saw as neutral figures. The partiality of landlords became clear after tenants realized the importance of a lease when they abused tenants without a lease. Some participants' decisions to not request leases suggest they have yet to learn to navigate the US housing environment and need resources to help them exercise their tenant power.

Survival mentality due to lack of government assistance

Participants also describe multiple forms of resilience and strength in the face of barriers and stressors. Precarious housing and income instability, along with being ineligible for government support, leads to a survival mentality—where the need to maintain housing consumes other needs. The need to survive makes engaging and resisting larger injustices difficult.

In her interview, Tammy (RTC) discusses two similar yet different experiences that hinder housing stability for Spanish speakers; an incredible will to survive and the uncertainty of being undocumented. Having gone through the experience herself, Tammy describes what she went through as a survival mentality; she shares that both herself and others only want to "just work, work, work, work, work, work to pay the rent and that's it". In retrospect, Tammy believes that one of the strategies implemented to keep her from speaking up against poor

housing conditions was to "dehumanize" her, to keep her busy working to pay high rent costs. She states that this survival mentality happens,

...because we want to survive, survive as an immigrant, to just work. And you completely forgot that you are a human being because you have been exploited, and you have to do everything that is in your availability. You have a place where to live.

Tammy implies that having a survival mentality not only forces individuals to overlook their poor living conditions but also keeps them preoccupied with prioritizing keeping a roof over their heads. Other participants like Dunia (RTC) shared similar experiences,

Many of us immigrants have to work up to three jobs to survive because the government doesn't help us. Not all of us ask like everyone says we ask. Many say: "Oh, it's because immigrants get this; they give them that." I don't.

Muchos de nosotros los inmigrantes tenemos que tener hasta tres trabajos para sobrevivir porque el gobierno no nos ayuda. No todos pedimos como todos dicen que pedimos. Muchos dicen: "Ah, es que los inmigrantes les dan esto, les dan lo otro". Yo no.

Dunia shares with the interviewer that she has never accessed any government assistance program because her legal status forbids it; without much systemic support, Dunia feels she cannot take on the cost of moving, so she refuses to leave the abusive landlord. Dunia's example

implies that the minimal support available due to eligibility criteria is a reason to prioritize surviving. Similarly, Sofia (TEA) shares,

I had never stopped working. I came here in 2010, always working. And I find myself in a situation right now where I can't go get food stamps, nothing like that, because you must have 5 years as a resident.

Even though Sofia is now a legal resident, she can only access certain government assistance once she fulfills the legal requirement to be a resident for a minimum of five years. Restrictions similar to those Sofia highlights for food stamps exist for housing subsidies and support.

Last, in a more literal interpretation of survival, Alma (ReSIDe), who moved back to New Haven after living with a close relative in a different city, was forced to take shelter in a public woodland area where she set up a tent because of housing unavailability. Alma set up in a spot well known for sheltering other Spanish-speaking immigrants who need help finding housing. Alma shares,

Yes. I was homeless in the forest. In the forest in [CT], there were a bunch of little houses. And I bought a [tent] at Walmart. I'm glad you are recording this because the people from City themselves found me there sleeping in a [tent], in a thrown [tent], one of those that can be bought [...] A little house, and we fixed it. The same homeless helped me, the others, and I set up my little house there, and I lived 7 months, maybe more there. There were many. But they weren't—they were from other (nationalities), they weren't—

I was Puerto Rican there, but there was a lot of Mexicans (hanging around?) there, and Guatemalans, in the mountains. [...] There were many. In the forest, yes.

Si. Fui homeless en el monte. En el monte en [CT], ahí había un montón de casitas. Y yo me compré una casa en Walmart. Me alegro que grabé esto porque la gente mismo del City me hallaron ahí durmiendo en una casa, en una casa botada, de esas que se compran [...] Una casita, y la arreglamos. Me ayudaron los mismos homeless, los otros, y me monté mi casita ahí, y viví 7 meses, maybe más ahí. Había muchos. Pero no eran—eran de otros estados, no eran—yo era boricua ahí, pero ahí lo que era mucho mexicanos (¿rodando?) ahí, y guatemaltecos, en el monte. [...] Había muchos. En el monte, sí.

Though Alma does not detail what brought other people to that location, she suggests this was an established communal site for others who, like herself, could not access resources or support. She says there were often visits from city workers who would tell them there was little they could do for them as their priority was mothers and children. Alma was on a housing assistance waitlist for 4 years before securing a unit; by then, she was in her 70s with multiple chronic conditions. Though Alma narrates her story with fortitude, she shares, "I'm tired of living... life like this (*ya estoy harta de vivir la... vida asi*)". Alma's story and the experience of others living in the woodland area call attention to a reality that often goes unnoticed and is underacknowledged.

Lack of support from social networks

Participants not only talked about needing more disposable income in case of emergencies, and they also discussed not having support from others in case they needed financial assistance or having resources to support their housing situations. Not accessing

financial support from these networks and resources has proven challenging for participants.

Similarly, not having a trusted person to emotionally support participants when they fall behind on payments or eviction significantly influences housing outcomes. This lack of support widens when participants move to a different country.

Samuel (ReSIDe) has siblings living close, but he does not feel he can ask them for help. After the interviewer asks if his family can offer support if he needs it, he replies, "They themselves need help sometimes. I don't ask them for help because I'm the oldest too (*Ellos mismos necesitan ayuda a veces. Yo no les pido ayuda porque yo soy el mayor también.*)". Though Samuel is financially struggling, having fallen behind on rent and car payments, tapping into once-available support networks is no longer an option. His experience demonstrates how support networks have been stretched thin and often are the ones that need support.

Similarly, Ivette (RTC) shares that she also has family members living close; however, she says, "I did help my family a lot, but my family now when I need them, they don't help me (Yo si ayudé mucho a mi familia, pero mi familia ahora cuando yo los necesito no me ayudan." Though Ivette does not go into further detail on why her family cannot provide support, she repeatedly mentions how this has affected her. She asks herself, "Where am I going to go? Where am I going to end up sleeping because I have no one (¿Adónde voy a ir? ¿Adónde voy a parar a dormir porque no tengo a nadie?)." Ivette could not find housing after her landlord evicted her, and did not know where to go. Fortunately, she was able to stay with a friend but is not sure she can stay much longer, after which she is unsure where she will go.

Similarly, the interviewer asks Maggie (TEA) about working with her neighbors to make needed housing changes. Maggie replied,

No, I don't know any neighbor there in that house. I don't know anyone from the neighborhood [....] the landlord lied to me, he told me that these were good people, that the house was in a good location, that the neighbors took care of each other, it's all a lie, it was for me to take the apartment. [At the last place,] I made friends with those people when they went outside, I crossed the street, [so] I could talk to them. Almost all were Hispanic nationalities. You know that there were Puerto Ricans, Dominicans, Mexicans, there was everything there. [....] But when there are no good neighbors, one cannot talk and help each other.

No, que yo no conozco ningún vecino ahí en esa casa. No conozco nadie del vecindario, [....] el landlord me mintió, me dijo que estos eran buena gente, que la casa estaba en un buen sitio, que los vecinos se cuidaban unos a los otros, todo es mentira, era para que yo cogiera el apartamento. [En el último lugar,.] hice amistades con esa gente cuando ellos salían para afuera, yo cruzaba la calle, podía hablar con ellos. Casi todos eran nacionalidades hispanas. Sabe, que había puertorriqueños, dominicanos, mexicanos, de todo había ahí. [....] Pero cuando no hay buenos vecinos uno no puede hablarse y ayudarse.

Maggie discusses how not having support from her Spanish-speaking community is a barrier to her accessing resources through communication and, thus, an overall obstacle to housing resources.

Lack of power to complain about housing conditions

Several participants recounted living in homes infested with rats and roaches and having a landlord who was unresponsive to their requests. After doing their best to eliminate the infestations with home remedies or low-cost methods and being unable to hire a professional

exterminator, tenants must cope with the problems themselves. These participants outline how landlord power to retaliate against tenants that complain, lack of tools and resources, and a fear of drawing attention to themselves contribute to their lack of power.

When Ivette (RTC) decides to complain to "el city," a term that has come to refer to any entity connected to local government housing, to Ivette's surprise, "el city" is already very familiar with her landlord:

... when I opened the cabinets, the roaches would jump on me... And I thought—well, I had to go to the city, and the city came. And the city told me "Girl [there are] a lot of roaches here"... the city came, told me that they knew about the owner's case, that this is not new, unique to him.

... cuando yo abría los gabinetes las cucarachas se me tiraban encima... Y yo a través—
pues yo tuve que ir al city, y el city vino. Y el city me dijo "Muchacha [hay] muchas
cucarachas aquí"... el city vino, me dijo que conocía el caso del dueño, que esto no es
nuevo, único para él.

Unlike other participants, Ivette is willing to stand up to her landlord; however, having the city force the landlord to address the infestation only results in the landlord raising the cost of the rent. Though Ivette exercises her rights as a tenant, her landlord retaliates against her use of power and increases her rent. The rent increase is an expense Ivette says she was unprepared for, ultimately leading to her eviction. Since Ivette has no lease or contract, her lawyer can only negotiate extra time for her to move. The limitations to practicing her rights included her not

knowing she needed a lease and her landlord being able to increase the rent beyond what she could afford.

Furthermore, Daniella (RTC), who may have known she had the right to live in an apartment free of rats and roaches but was unfamiliar with the system needed to enforce it, explains that she refused to get support from anyone before and after her forced move. Daniella shares,

Well, first yes, I wanted to seek help because, I mean, they (the landlords) told us to vacate the apartment without any explanation... Then, since I didn't know there were people who could help me with that, well no, then I didn't look anymore because I said I better go find a new apartment, and that's it.

Pues primero sí, quise buscar ayuda porque, o sea, ellos (los propietarios) nos dijeron que desalojáramos el apartamento sin ninguna explicación... Entonces, como yo no sabía que había personas que podían ayudarme en eso, pues no, después ya no busqué porque dije, mejor voy a buscar un nuevo apartamento, y ya.

Despite living in unsanitary conditions, Daniella opts to leave, not because she decides for herself but because she sees no other option. Not being aware of the process or tools to act on a violation of rights leaves her unaware that landlords should face accountability, what to do in the situation, or whom to contact for support. Daniella's limited housing knowledge leaves her with a lack of power to complain about her housing conditions.

Tammy (RTC) sums up another potential reason why Spanish speakers might leave,

So, on the Spanish community they says, okay, I going to try not, avoid a problem because I don't want to get into the eviction notice. Right. So, they leave and our other community says, I already did- the damage is already done. So why are you going to apply for this?

Tammy shares that this is most evident in potential eviction cases; before an eviction notice can leave a paper trail, tenants decide to leave to avoid starting the eviction process and, in some cases, to get potentially dangerous attention from immigration enforcement authorities. However, beyond that, once a notice to quit appears, Tammy states she observes it discourages tenants from doing anything further since they will have to deal with the difficulty of trying to find a new place to rent while having an eviction record. Both experiences interfere with housing stability by preventing tenants from practicing their rights and finding housing once they have an eviction record.

3.2 UNIQUE BARRIERS

Immigration Stress

Participants expressed heightened fear from their legal status, job insecurity, and immigrant identity. Participants discussed how this fear could create barriers to engaging with programs designed to support tenants.

Participants shared how fear could create barriers to engaging with programs that support tenants, including the Right to Counsel Evaluation. For example, Daniella (RTC) explained why she did not want to get lawyers involved in her eviction case; "because I think that is already a process more – it is already more delicate (*porque creo que eso ya es un proceso más – ya es más delicado*)." Before explaining why she did not seek support, Daniella walked the interviewer

through her multiple negative experiences with her landlord, including losing her parking and yard use privileges, unmet requests to address pest infestations, and ultimately being asked to leave without reason. Though Daniella endures countless injustices, she does not resist her landlords' request for her to leave. She goes on to say,

... as a tenant, well, it's like we're afraid to speak because sometimes, as a tenant, we think we have no right to anything, but we're wrong because, as tenants, we also have many rights; so, well nothing, in addition you always have to speak, to search, because we are not alone, there is a lot of help here ...

... como inquilino, pues como que nos da miedo de hablar porque a veces uno como inquilino pensamos que no tenemos derecho a nada, pero pues estamos en un error porque como inquilinos también tenemos muchos derechos; entonces, pues nada, además que siempre hay que hablar, qué buscar, porque no estamos solos, aquí hay muchísima ayuda...

Toward the end of the interview, Daniella finally shared that speaking up can be frightening.

Daniella does not explicitly connect her fear to her experience as a Spanish speaker. However, she suggests it could emanate from having recently immigrated because she says, "sometimes it's complicated because we go to places where they speak only English and we don't understand (a veces es complicado porque vamos a lugares donde hablan puro inglés y pues no entendemos)."

Daniella's story depicts how fear can impede tenants from exercising their rights and can deter them from seeking support in time to prevent forced moves or evictions.

Likewise, Tammy (RTC), an advocate for the Spanish-speaking and undocumented communities in CT, shared that fear is one of the most significant barriers she encounters while doing her job. She shared with the interviewer her experience organizing,

... And I have been hearing this story many, many times and I said, why you let them, let's do something together. But there is the fear, a lot of fear and it's because there is not a system that can protect our (undocumented) community and of course the lack of trust and justice.

For Tammy, fear not only stems from the lack of systemic support for undocumented individuals in CT but also because of a past filled with injustice and previous experiences participants go through where little or nothing occurs to support this population. Though Tammy now organizes without fear of repercussions, she understands the fear undocumented individuals confront, having gone through it herself.

Tammy (RTC) talks about others in the undocumented community who feel unsafe contacting non-governmental assistance programs or resources, especially if they request proof of income. One reason for this is that undocumented people must use falsified social security numbers to be able to work and meet their basic needs. Tammy states,

The other thing is when they request for incomes, let's be clear here many of our communities sometimes have to work with (social security) numbers that are not theirs, of course, because they don't have other ways to do it. And sometimes that is what it comes in their pay stubs. So, they don't want to show any proof of that.

Tammy sheds light on the complicated avenues; Spanish speakers take to generate income. In this instance, working to pay rent interferes with the ability to get further or any assistance at all if they need it, and their undocumented status obliges them to break the law just to survive.

Others, like Dunia, take on uncertain jobs that do not require SSN but do not provide a steady income and, in turn, provide little housing stability.

During the interview, Dunia (RTC) shared with the interviewer that she was facing eviction and was expecting a summoning to the housing court. She claimed she could not receive free legal support due to her documentation status and had not heard back from the resource.

Dunia was unsure how she would navigate her eviction process with no lawyer. She reflected,

... if I go before a judge without a lawyer, because I don't have a lawyer, I don't have anyone to support me, then I'm going to have to face (the judge) myself. [....] But I don't have a person who is there, or guides me, that's what I'm looking for, a person who guides me, what can I do. I am not looking for you to help me monetarily, no, I am looking for you to guide me.

si voy enfrente de un juez sin ningún abogado, porque no tengo abogado, no tengo a nadie que me apoye entonces me va a tocar enfrentarme a mí sola. [....] Pero no tengo una persona que esté, o me oriente, que eso es lo que yo busco, una persona que me oriente, qué es lo que puedo hacer. Yo no estoy buscando que me ayude monetariamente, no, estoy buscando que me oriente.

She continues,

out of fear we do not accept asking for help and that perhaps it is the same fear, or the same situation that is happening to me right now, not knowing who to ask for help when they are always shutting doors on us.

a veces por miedo no acatamos a pedir una ayuda y que tal vez sea el mismo miedo, o la misma situación que me está pasando ahorita, no saber a quien pedirle una ayuda cuando siempre nos van a cerrar las puertas.

Dunia details how she was not able to get support from a resource that claimed anyone gets assistance regardless of documentation status. She expands on two critical points: 1) the need to let people know she does not want to burden the US by seeking monetary assistance as an undocumented immigrant and 2) how interacting with resources that deny services or delay support can increase mistrust among undocumented tenants. In Dunia's instance, getting asked about her documentation status and having it become an obstacle during the intake process assures her that it barred her from qualifying. Last, Dunia ends by saying that she no longer trusts any resources because, in her experience, they do not offer the support claimed. Her experience with the denial of service interferes with how Dunia seeks support when she needs it most.

Dunia (RTC) shares that for others like herself, often, the resource search consists in finding the right resource for the right person. She says,

I have knocked on many doors for them to help me not monetarily but to guide me, but since I am an undocumented person, I have no rights. So, I only ask the – to put their hand on their conscience, that we are also human beings, that we are also people who

work, that we are also people who, if the community is also thriving, it has also been because of oneself.

He tocado el, vuelvo y digo, he tocado muchas puertas para que me ayuden no monetariamente sino para que me orienten, pero como soy una persona indocumentada, no tengo derechos. Entonces, solamente le pido al – que se ponga la mano en la conciencia, que también somos seres humanos, que también somos personas que trabajamos, que también somos personas que, si la comunidad también va creciendo, también ha sido por uno mismo.

Finding resources that support undocumented individuals is another barrier that Dunia states impacts her housing stability; maneuvering through a sea of resources is challenging, but doing so while undocumented, as Dunia points out, is complex. For specific Spanish speakers, an undocumented status underlies their decision to approach a resource, let alone consider a resource that has previously delayed or denied support to another person based on immigration status.

Language

Participants face challenges accessing resource materials in Spanish and having someone translate interactions with their landlords. This gap in language accessibility reduces participants' ability to engage with bureaucratic systems and discourages them from practicing their rights as tenants. Some participants described barriers to accessing information, even when a translation was available.

Tammy (RTC) introduced what she termed language justice,

... we need language justice on everything, and we need forms, 311 (phone line for complaints, neighborhood concerns, city services), in Spanish for our community to have access, to do it by themselves, to feel the power. Because it's different when somebody comes and help you to do it than when you do. And see, "oh, I am complaining; I have the power to do it right." Because I saw them how they felt that when they were (visiting) the first time in court, and they feel so powerful. But when we were filling up all those papers that it were in English, I hear one of them saying, I feel like I am not helping...

Tammy names vital services that impact Spanish-speaking tenants' housing that does not have Spanish translation; these include housing court documents, the 311 phone line and resource forms, and other online resources. Tammy believes that having appropriate translation not only empowers tenants to understand their rights but also gives them hope that change is possible regarding housing rights for Spanish-speaking immigrants. She suggests this hope can be all they need to begin exercising their rights. Furthermore, while discussing access to resources in Spanish, Miguel (TEA) talked about a potential challenge he has encountered,

[t]he issue is the message regarding the program, whatever is being offered to reach each person accurately for them to understand, and the person should also be able to express himself/herself because it's not easy to kind of know about an available program, but they're not able to explain it to you in your language. Imagine, you're left like... until later on, they tell you, "This program was available. It was like this and this." So, then you say, "Oh, but if you would have explained it to me, maybe I would have applied,

maybe I would have done something, but since I didn't know, I didn't understand...."
Well, I wasn't able to do anything.

Miguel brings up the importance of making resources available to people in their preferred language and reiterates the need to go beyond a simple description, and further explain resources and how they work. He stresses the significance of providing more than the name of a resource or program because sometimes words/names in English "don't make sense" in Spanish. In Miguel's experience, not having clear explanations of resources has barred him from accessing necessary services; his experience implies this may also be the case for other Spanish speakers who have not had the opportunity to learn about housing support services.

Other participants had to navigate a lease written in English. For example, Daniella (RTC) shared,

That has also been a problem because the contract that he gave us is in English. I think, I imagine that all contracts are like this in English, right? But the truth is yes. Well, the truth is that before I didn't know to speak anything in English and I didn't understand anything, but well, that also depends on us because we already know what country we're in, right?

También eso ha sido un problema porque el contrato que nos dio pues está en inglés. Yo creo que me imagino que todos los contratos son así en inglés, ¿verdad? Pero pues la verdad sí. Pues la verdad antes no sabía nada hablar inglés ni entendía yo nada, pero bueno, también eso ya depende de nosotros porque ya sabemos en el país que estamos, ¿verdad?

Daniella blames herself for not knowing English, having just recently arrived from Latin America. With a limited understanding of the new language, Daniella signs her lease, believing she has no right to a Spanish version. Throughout her stay, Daniella does her best to navigate a lease she does not comprehend, which may have enabled her landlord to ignore her tenant rights. On the other hand, Dunia (RTC) had a translator who already had an established relationship with her landlord. Dunia explained how the translator, who is a neighbor to both of them, could only understand the landlord,

... between her [the landlord] and I, we couldn't have communication because we couldn't. She didn't understand me, and maybe I didn't understand her, maybe. And there was a person translating for us, but maybe it wasn't the right person. Because only he [the person translating] understood her.

... entre ella y yo no podíamos tener comunicación porque no podíamos. Ella no me entendía a mí, y tal vez yo no le entendía a ella, tal vez. Y había una persona que nos traducía, pero tal vez no era la persona correcta. Porque solamente él le entendía a ella.

Dunia feels that using this communication method has left her misunderstood and is likely why her landlord can intentionally miscommunicate and deceive her many times. Dunia's experience highlights the need for impartial individuals to support translation and how a resource that is supposed to be readily available may have been challenging to locate. This lack of translation impedes clear communication between tenants and landlords.

Some participants described barriers to accessing information, even when a translation was available. For example, Dunia highlights the need for services that address comprehension. She details,

Not all of us are studied, not all of us have — You can understand yourself with a lawyer in the same language, in the same Spanish, be it English or Spanish, because you both have a level of education, and similar. Instead, perhaps because one is illiterate, they do not understand. It may be that many people like me can neither read nor write. So maybe it's very different to be able to understand the same Spanish. So that's what I sometimes refer to when one doesn't understand.

No todas las personas somos estudiadas, no todas las personas tenemos — Usted se puede entender con un abogado en el mismo idioma, en el mismo español, sea inglés, español, porque los dos tienen un nivel de educación, y similar. En cambio, tal vez pueda porque uno es analfabeto, no comprenda. Pueda que muchas personas como yo no podamos ni leer ni escribir. Entonces, tal vez es muy diferente poder comprender el mismo español. Entonces es a eso a lo que a veces me refiero cuando uno no entiende.

Dunia explains that there is a variety of people moving from Latin American countries, and some, like herself, did not have the opportunity to learn to read or write or have different levels of exposure to specific Spanish terminology, especially if it is jargon. On top of these barriers, participants described a need to translate concepts related to US-centered organizations rather than precise words.

Maggie (TEA) exemplifies this best when the interviewer asks her if she is familiar with advocacy or "abogacía." She responds, "I imagine that you are talking to me about lawyers who help with tenants." (Yo me imagino que tú me estás hablando sobre abogados que ayudan con los inquilinos)." Maggie has yet to receive an introduction to the term advocacy and relates it to the Spanish word for lawyer, "abogada/o." She admits, "I thought it sounded like [the word] lawyer to me, honestly (Yo pensé, me sonaba como abogado, honestamente)." Maggie's example demonstrates how ambiguous some terms remain for specific Spanish speakers and how foreign concepts and systems remain for Spanish speakers who grew up outside the US. In addition, Dunia (RTC) proves her point during her interview when she asks the translator to read the most recent court documents she receives; the translator reads her the document, which is in English but lets her know she does not entirely understand what it is saying. So, Dunia responds, "I mean, and then how do I deal with it? How do I deal with this issue? (O sea, y entonces cómo lidio yo? Cómo lidio yo con este asunto)?" Dunia, who did not have the opportunity to learn to read or write, explains to the interviewer the layering of barriers for herself. On top of only using an "español callejero" or "street Spanish," she can, in turn, only understand "inglés muy callejero" or "very street English," so when she receives court documents filled with jargon, Dunia does not understand how she will follow the eviction process she is facing.

New and unfamiliar systems

Participants highlight their experiences navigating novel institutions and engaging with a bureaucratic system that further layer on the language barrier. Being exposed to unfamiliar, processes, laws, and unspoken rules surrounding US housing hinders participants' housing stability, especially those navigating new information as undocumented individuals.

For example, Sandra (TEA) summarizes her experience since arriving in the US,

And when I got here, I didn't know much about politics, about the law here in New Haven. With all this, the situations and experiences that have dragged me (down), like (now) I'm more familiar with aid; I already know where I have to go, where to get support, and all those things.

Sandra talks about having a challenging time after she moves; though she now understands how to navigate different resources, it ultimately takes a lot of time and mistakes. She shares that even though she is now more aware of her rights and available resources, she continues to struggle with housing stability. After leaving her abusive landlord, Sandra has been living in motels and unable to find a permanent place to rent. This example suggests that even when a person does get support, they may still end up losing their housing.

Tammy (RTC) mentions while discussing her work more in detail that she believes

Spanish speakers are active targets for landlords. She says landlords "usually think, oh no, these
are Spanish (speaking) people, they don't know the rights, so we are going to do whatever we
want." Tammy says the Spanish speakers she supports may not be aware of their rights and have
to engage with landlords who automatically assume they do not know their rights and will not
exercise them because they come from different countries. Tammy adds, "we discovered that
many of our community don't know, or they see that all the process for them to fight for the right
is too bureaucratic and complicated." Tammy summarizes that the challenges to accessing
support include navigating systems they have never seen, regardless of their educational
background or profession in their respective Latin American country. Tammy says that on top of
having to navigate uncertainty, many participants must deal with landlords that prey on their

unfamiliarity with the system and, for others, their legal status. Another example, as mentioned earlier, contains participants who did not oppose not having a lease before moving in when many long-term CT residents are very familiar with the risks of not signing one.

When participants are able to access a resource, some found it was not as straightforward as they had hoped. Ivette (RTC), who was actively looking for housing at the time of the interview, shared that working with resources has her "go here, I have to go here, travel there, travel here, and I still, I go (voy para acá, tengo que ir para acá, viaja allá, viaja acá y no, como quiera voy)." Her journey embodies a broad experience when navigating resources. Having to be referred from organization to organization to find the right help for the specific situation increases when eligibility requirements are involved. For Ivette, these resources are something she desperately holds on to, especially after being promised assistance with the security deposit and first month's rent. All Ivette has to do is find a place that will rent to her, an obstacle she did not think would be as challenging as it has been.

4. DISCUSSION

The study identified the shared and unique barriers to housing stability for Spanish speakers in CT using qualitative data from three larger co-occurring studies. Understanding the barriers experienced by Spanish-speaking tenants in CT is critical to begin advocating for added support and policies for this community and deciding where and how to strengthen existing ones. The barriers Spanish-speaking participants face demonstrate how this population's experiences ultimately manifest into a disconnect from their power to defend their rights as tenants. Whether it is a failed attempt at executing justice or a limited understanding of how to support Spanish speakers, there is a divide between Spanish speakers and the power to uphold their tenant rights.

Participants recounted stories of their landlords manipulating or harassing them until they decided to leave. These experiences included landlords taking away privileges tenants once enjoyed, ignoring their maintenance requests, and in extreme circumstances, physically assaulting tenants. Landlords seemed to understand they could push their Spanish-speaking tenants' boundaries while facing limited consequences. This showed participants there was little they could do to change their situations and outcomes, especially when the city was involved and did nothing to hold landlords accountable. For landlords living in the same building as their tenants, this allowed for trial and error. One small request at a time, landlords realized how much they could coerce tenants into doing what they wanted and impede them from practicing their rights. This manipulation was most evident in those who were not empowered to speak up after experiencing an injustice. This inclination to not speak about what transgressed in their homes was a strategy used by participants to continue living in their homes.

Tenants without a lease, either because it was not offered to them or did not realize they needed a lease, could not exercise their legal rights when they did decide to seek help. For tenants who felt safe enough to attempt to hold landlords accountable, not having a lease resulted in their eviction. After their removal, they understood the power of a contract/lease in a court of law. Not having a lease has become common practice, according to an activist on immigrant rights, as it facilitates the eviction of tenants. This practice is even more common among Spanish speakers because landlords can take advantage of barriers tenants face, like access to information about their tenant rights and fears stemming from their immigration status. Not having a lease could be a way for tenants not to be visible, but in other instances, it seemed verbal agreements to lease apartments were good enough. As tenants adapted to a new housing environment, they

learned about the importance of a lease. At the same time, others require protections to feel safe signing one at all.

The most explicit barrier for Spanish speakers was language. Even when translated documents were available, tenants shared that they either could not read or write in Spanish, others were unfamiliar with formal terms or jargon, and often the documents translated did not make sense. Because Tammy is a community activist, she is more aware of the resources and rights available to Spanish-speaking tenants. She listed instances where Spanish translation was not available, many instances serving as the preliminary step to other services like 311, the number of complaints, and information on resources in certain cities. In addition, participants can generally encounter limited translation with advertised claims of translation availability. While navigating the official website for the state of Connecticut, Spanish-speaking tenants will be greeted by web pages most likely translated by Google, so when tenants try to access pdf forms attached to the website, they can only download English versions (https://portal.ct.gov/CHRO/Contract-Compliance/Contract-Compliance/Contract-Compliance Forms-and-Reports) (CT Official State Website, 2023). These documents include forms informing tenants of their rights. Not understanding the language and messaging behind resources leads to Spanish speakers lacking the necessary knowledge and tools to uphold their power as tenants.

Spanish speakers frequently experienced poor housing conditions. When participants reflected on the conditions they had to live in, it seemed it took time to understand that they did not have to put up with such inhumane conditions. The inability to complain about unbearable conditions arose from the lack of support from enforcement authorities and the retaliation from their landlords when they tried to hold them accountable. Retaliation most often involved

landlords raising rent prices, which led to eviction notices or forced moves due to an inability to pay. Poor housing conditions, coupled with missing leases, created impossible situations for tenants that appeared to be tactically created by the landlords. With no lease, poor housing conditions, and a fear of speaking up, Spanish-speaking tenants with no documentation participate in a cycle of housing instability that monetarily benefits landlords. With limited protections for this population, ensuring they will be safe as they connect their documentation status to their rights should be a priority.

Participants employed high-effort coping strategies to allow them to pay rent and have a home in what they collectively described as a housing affordability crisis. The idea of having to survive enabled them to keep a roof over their head but hindered their housing stability, like those who did not seek housing resources because they generated income through informal methods. Participants describe how they often overlook poor housing conditions because they do not have the time and energy to engage in bureaucratic systems while they work. Dealing with bureaucracy can be confusing and labor-intensive; participants often disengage from resources due to added language barriers, as well as heightened fear compared to non-immigrants.

Participants described how social networks they once relied on were unavailable to provide assistance. Participants discussed not being able to borrow money from close family members or not being able to stay with them following an eviction. Not having short-term support and being unable to provide support in return impacted the long-term housing future of several tenants. Immediate family members provided concrete support; but it also showed up as word-of-mouth sharing of resources between individuals bonding over their Spanish-speaking identity. So, when landlords interfered with social networks by promising tenants would be in a neighborhood with other Spanish speakers, they disconnected their tenant power by isolating

them from others going through similar experiences. This removal may have interfered with access to potential financial assistance from resources and information regarding their rights.

Participants touched on the stress of being an immigrant, a paralyzing theme in participants' experiences due to the heightened fear compared to non-immigrants. Fear kept participants from exercising their rights regardless of their immigration status; however, it is assumed higher for those that did not have documentation. On top of fearing getting an eviction record like English speakers, Spanish speakers fear getting unnecessary attention from immigration enforcement agencies. Furthermore, this is exemplified by how Spanish-speaking tenants secure income to pay rent. When undocumented Spanish speakers have no other option than to use falsified documents to work legally, they decide not to reach out to resources that may otherwise provide invaluable housing support. The tradeoff between survival and assistance is nearly impossible for the undocumented community, who already experience eligibility barriers. In the end, getting aid may not be worth the visibility they receive. Others who hope to remain in anonymity may participate in the informal market. This anonymity may subject them to abuse and income instability.

Barriers not only exist for undocumented individuals, but participants also recount that there are requirements to accessing resources for permanent residents. For example, SNAP (Supplemental Nutrition Assistance Program or Food Stamps) benefits require a 5-year waiting period until an adult can claim assistance for themselves (CT's Official State Website, 2023). Participants had to navigate systems, language, and unspoken rules they had never seen and heard before. This challenge is evident when attempting to convince individuals who have never been exposed to a concept like tenant rights to believe they hold these rights. Another layer is getting participants to put their rights into practice. Depending on the level of education and

exposure to certain concepts, Spanish speakers will have varying levels of understanding, just like the participant who did not know what advocacy meant.

Study limitations

It is significant to note that participants' experiences were complex and multifaceted; their experiences could have fallen within multiple themes. For this study and to create relevant recommendations, the study categorized subthemes where they fit best according to the participants' overall experience. In addition, with a study sample of N=14, the study did not capture all Spanish speakers' experiences in CT. Since this study used Spanish speakers as a proxy for Latino/Hispanic identifying immigrants, the study could not capture the experiences of immigrants and undocumented people from Latin American countries that identify as native or indigenous and speak a native language or dialect other than Spanish. Still, it attempted to highlight the experiences of participants willing to speak out about all they endured.

Recommendations

Based on the results, the study provides three main recommendations to support Spanish speakers on their journey to housing stability.

Increasing funding to provide support to organizations already doing relevant work.

Participants shared stories of being constantly directed from resource to resource.

Participants visited several organizations frequently, and others they could not access because of limited resources. Therefore, increasing funding to organizations already doing community work will allow overburdened organizations to hire more staff and serve more clients. In addition, this will make the second recommendation feasible, working with a team to reach clients that have yet to reach support.

Creating targeted quality outreach for existing programs that support Spanish speakers with housing in CT.

Throughout the interviews, most participants stated they were not completely aware of existing resources for Spanish speakers, or they were unsure how resources worked. Connecticut has organizations, like IRIS (Integrated Refugee and Immigrant Services), that support immigrants regardless of their status (IRIS, 2023). For example, IRIS's SUN (Services for Undocumented Neighbors) program exclusively provides services and navigation support to the undocumented community in Greater New Haven (New Haven, West Haven, East Haven, Hamden, and North Haven) (IRIS, 2023). Increasing outreach to undocumented individuals but also to other Spanish speakers is necessary. Ensuring the advertisement of resources in the right place and the most helpful manner is essential to connecting Spanish-speaking tenants with their tenant rights, especially with barriers like language.

Making sure there are protections and support for undocumented tenants.

The results highlight the experience of undocumented tenants among Spanish speakers. At times they experienced barriers similar to others, but in other instances, there was a need for more explicit protection for undocumented individuals. With increased fear and different legal experiences among Spanish speakers, there needs to be an effort made to establish tenant rights or protections for undocumented tenants; their presence needs to be recognized and protected to connect the idea of documentation status and tenant rights. Last, reassurance needs to be provided to other immigrants who should be accessing resources but do not trust the system to do so.

5. CONCLUSION

As the US faces a housing affordability crisis and decides how to move forward amid the rising rent prices and evictions, Spanish speakers in CT face additional barriers to those faced by English speakers. The barriers to housing stability include some shared among all tenants as well as unique barriers to Spanish speakers. These barriers encompass multiple levels of life and may be barriers for other Spanish speakers immigrating to CT from Latin American countries.

Therefore, making sure there are adequate support systems in place as well as protection, will ensure housing and health are stable components in the lives of Spanish speakers.

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