

El Título en la Mano: The Impact of Titling Programs on Low-Income Housing in Texas Colonias

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This article analyzes the impact of The Community Resources Group Receivership Program undertaken from 1998 to 2002 that provided clean property titles to residents in several informal housing colonias (subdivisions) in South Texas. Survey data were gathered from 260 low-income households comprising two populations: those who had secure title from the outset, and those who were beneficiaries of the land titling program. Focus group interviews were conducted to explore how the beneficiaries construct the meaning of ownership before and after title “regularization.” Formal titling consolidates understandings of absolute property relations in comparison with de facto rights born of use (legal or not), which strengthens people’s sense of self-esteem and potential for political involvement. We found that, contrary to conventional wisdom, title provision per se appears to have little direct impact either upon home improvement or upon residents’ receiving enhanced access to credit and financial services. We also found evidence that informality and illegality is likely to reemerge as owners die intestate, and as they revert to informal land market property transfers.

INTRODUCTION: THE ALLEGED IMPORTANCE OF TITLE

This article explores what having full property title—“title in the hand,” or *el título en la mano*, as it is known in Spanish—means to very low-income

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populations living in self-help housing *colonias* (subdivisions) in Texas and other border states. Unlike housing operations in their third-world counterparts, where land is invaded or sold illegally (Gilbert and Ward 1985¹) or where homes are self-built and consolidated gradually over a number of years, in Texas and elsewhere in US border states, lots in these settlements are sold off legally by developers (albeit lacking in adequate services such as electricity, water, and sewer lines). Thereafter, dwellings are purchased through informal financing systems (such as savings, family loans, seller financing, etc.) and prefabricated and manufactured dwelling units are moved onto the lots (Ward 1999, 2003). These are ready-made manufactured homes (trailers) or modular homes to which self-build improvements may be added either by external extensions or by interior fitting-out. Policy makers often argue that clear and efficient title systems are essential for land and housing markets to work effectively and that this applies in developed countries as well as in developing countries (Linn 1983; de Soto 2000; Cole and Grossman 2002). Their argument is that, without full title, would-be purchasers, land developers, and utility providers feel insecure about the permanence of the fledgling settlement; the result is that informal property relations and housing developments abound, creating dual or segmented markets, and land prices are driven up because of the relative scarcity of serviced land in the formal market. A similar argument asserts that without an effective and formalized property registration system, public officials and private agents have little control over those operating outside of the formal sector. Taxes are avoided, land-use controls are ignored, planning is absent, and formal lending and credit markets fail to develop since there is little to no security to ensure loan recovery in the event of default. In short, capitalism is stunted and normal market operations are hindered and undermined, with effective urban management and public administration becoming unsustainable.

Several of these arguments have merit: indeed it is the very nature of informality and avoidance or minimization of formal market costs that makes land and housing affordable in the first place, even though the social costs associated with living in such poorly serviced and substandard housing are high. Just as in less developed countries, where the majority of households are so poor that they cannot afford to buy a house through the formal market, in many parts of the United States would-be homesteaders earning between \$12,000 and \$25,000 per household per year resort to the informal housing market, buying into such *colonias* or similar “informal homestead subdivisions” (Ward 1999, 2003; Ward and Peters 2007).

1. This work was first published in 1985 and was digitally reprinted in 2008. Much of the current research on the Latin American Housing Network (LAHN) Web site (<http://www.lahn.utexas.org>) relates to restudy of settlements analyzed as part of the book and similar “innerburb” settlements. The authors used the 1985 edition; however the 2008 reprint is more easily found.

However, for analysts who hold to the prevailing orthodoxy that full title is a prerequisite for “normal” property market operations, the very idea of informality is anathema. These analysts advance a number of arguments in favor of titling programs. First, among planners and public officials, the formal legal system is the one they know best and are trained to work within. They are uneasy with plural or parallel (legal) systems and alternative property rights with which they are unfamiliar and that they feel threaten the sanctity of private property. A second argument stems from the prevailing idea that it is only within a formal property market that a proper capital market economy can flourish (McLaughlin and de Soto 1994). Third is the fundamental notion that legal title provides both security and protection against possible eviction and displacement and the incentives necessary for successful home improvement and consolidation. According to John McLaughlin and Hernando de Soto, “when people have formalized titles they feel their property is under their legal control and therefore have the incentive to invest their intelligence and work in improving it” (308). Furthermore, these authors argue, where there is no formal title to provide security of tenure, planning horizons are necessarily shorter, and there is no incentive to protect and improve property. Fourth, many urban policy makers assume that service providers cannot, or will not, introduce services until full property titles are in place. A fifth contention is that full legal title provides owners with collateral, allowing them access to formal credit markets in which to take out loans and otherwise participate in the credit economy. A sixth argument in favor of titles is ideological, namely, that legal compliance and full title “integrates” the poor into the urban citizenry whose belief system respects the free market; supports democracy; and inculcates respect for, and participation in, the tax (fiscal) and regulatory bases of city management.

In fact, research in less developed countries—where title irregularity is commonplace—reveals that many of these arguments are at best overstated and at worst may be fallacious.² Far from being sluggish and separate from the primary marketplace, the informal land market is often quite dynamic, with free exchange (sales) of land and dwelling units (Jones and Ward 1994). Moreover, as has already been suggested, it is precisely this informality and the poorly serviced condition of the land that makes this type of housing affordable in the first place. Furthermore, relatively low-cost, self-built, and sometimes flimsy housing is firmly locked into commodity relations within the local marketplace, albeit in a less regulated market (Burgess 1982). Nor is it axiomatic that legality and secure property titles prime the marketplace, as McLaughlin and de Soto argue. In both formal and informal land markets, regulation restrictions sometimes severely inhibit the rational development

2. There is an extensive literature on the subject: Abrams (1966); Varley (1987); de Souza (1999); Gilbert (2002); Ward (2002); and various articles in two major recent edited collections by Fernandes and Varley (1998) and Jones (2003).

and use of land (Ward 1999). Nor does it seem to be the case that legal title per se raises land prices significantly in real terms (Ward, Edith, and Jones 1994), although some researchers continue to assert otherwise (Legoretta 1994). The idea that the poor will come to use their titles in order to gain access to credit for housing improvements appears to be a classic middle-class projection, since most low-income households traditionally eschew formal sources of credit (Riofrio 1998). Even where nongovernment organizations (NGOs) and government departments offer microcredit support, full legal title is rarely required as a loan criterion (Cosgrove 1999; Jones and Mitlin 1999).

Notwithstanding the depth and breadth of this research within the United States and elsewhere, many still believe that clear property titles are an essential element in being able to participate in the marketplace. Only by holding legal title to one's land can a homesteader become a true player and beneficiary of the market. This is the nub of the so-called mystery of capital extolled by de Soto and his adherents (de Soto 2000), which in part runs as follows: by enjoying full legal title to their land and homes, homeowners will no longer experience their property values depressed by illegality; lots and homes can be freely traded in the marketplace, thereby making people more physically mobile and able to match their location of home place to criteria such as place of work, schools, stage of life cycle, etc. In short, regularization and legalization enhances self-help and bootstraps programs, helps to build wealth, and allows people to leverage capital by using their property as collateral. However, these broad-brush propositions beg many questions, and a rising body of research challenges both the theoretical logic as well as the empirical practice of many of these assertions (Gilbert 2002; Varley 2002; Ward, de Souza, and Giusti 2004).

The primary aim of this article is to examine the extent to which the provision of formal title to residents in several irregular colonia settlements outside of Rio Grande City might have resulted in more effective participation in formal market and political processes. Rio Grande City is a South Texas border town located in Starr County, one of the nation's poorest. Drawing upon detailed original land market research and survey data that was collected as part of a formal evaluation of a major land titling program outside of Rio Grande City, we were interested in assessing what the formal provision of property titles (where there previously were none) actually *means* to low-income resident self-helpers. The research reported here asks a number of questions about how residents of colonias understand the practical and legal impact of formal title. How are property relations "constructed," and how do people within informal settlements view formality and informality? What are the costs and benefits of formality (title, in this instance), and how do people make "use" of title once it is acquired? Specifically, we wanted to know whether title holding makes a significant difference in homeowners' propensity toward and rate of home improvement, and whether it facilitates access

to formal credit so that people use their property and new-found titles to take out loans. Does absolute ownership and freedom to sell one's property enhance participation in land market operations, thereby giving the poor a greater share in property value gains associated with valorization of the property through home improvements and inflation? Did title provision in those colonias formerly without titles reduce the population's sense of economic and political vulnerability? If so, did it also empower communities and individuals in their day-to-day relations with local government and in their dealings with their neighbors? In short, do property titling programs make a significant difference to the very people that the program was intended to support, and if so, how?

COLONIAS IN TEXAS AND THE CRG's REGULARIZATION MANDATE IN RIO GRANDE CITY, STARR COUNTY

Before turning to examine these multifaceted questions, it is necessary to offer a brief overview of the nature of irregular settlement development and self-help in Texas and elsewhere in the United States, not least since few people are aware of the widespread existence of such settlements closely akin to their Latin American and Mexican counterparts. In Texas alone, an estimated one-half million people, almost exclusively of Mexican origin, live in some 1,600-plus settlements, or colonias as they are more generally known (Texas Water Development Board 1992; Ward 1999; Larson 2002). Although they are not nearly as extensive, significant colonia populations also exist in other border states such as New Mexico and Arizona, and new definitions and typologies of colonias are also being identified in other states (Ward 2003; Mukhija and Monkonnen 2006; Mukhija 2007). While different from their Mexican counterparts in many important respects, these settlements have developed from a similar logic, namely, they are the principal path to home ownership for working-class families—at least in those contexts where there is little or no alternative to affordable public or private systems of housing for ownership. For these people, housing acquisition is made affordable in a number of ways but is primarily achieved through the purchase of unserviced agricultural land in rural (peri-urban) areas, thereby cheapening the cost of the lot itself. Once contracted, many residents do not occupy the lot immediately but continue to live in rental accommodations in the nearby city. When they are ready to do so, they use savings and/or seller financing to purchase a manufactured or modular home. Such sales usually incur no (or minimal) transaction costs but carry high rates of interest that are very favorable to the seller. In the border region before land sales became more regulated, lots were sold under Contract for Deed, whereby purchasers deferred receipt of any deed or title until the lot was fully paid (Ward and Carew 2001; Larson 2002; Way 2010). However, in the border region,

legislation now requires that Warranty Deeds replace Contract for Deeds, although the latter remain in common usage elsewhere. As outlined below, some developers sold lots even more informally, simply handing out receipts or noting payments in a ledger. In either case, little or no deposit was required, and the usual monthly payments were quite modest (around \$100). Modal lot prices ran at between \$6,000 and \$10,000 in constant 2003 values, depending upon the county and lot size (Ward, de Souza, Giusti 2004).

Another important mechanism whereby costs may be reduced is lowering the price of the housing unit itself, with the homeowner either self-building or living out of a temporary camper or a dilapidated (but cheap) trailer—at least until household finances improve and allow the purchase of a better-quality manufactured home. Services such as gas and electricity would be acquired privately; and in the absence of county provision of water and wastewater removal services, these must also be obtained privately, often through purchase of water from tanker lorries or by building on-site septic tanks to deal with household effluent.

Despite the hazards and difficulties associated with colonia-type housing, this is the principal, and often only feasible way, of entering home ownership for low-income households earning less than \$25,000 a year (and in the border region most earn around half this amount). Even compared with other very poor counties along the border, incomes in Starr County are especially low: the median household income in 1999 was \$16,504 (compared to \$39,927 for Texas as a whole), and no less than 45 percent earned below \$15,000 a year.³ Rio Grande City has little going for it economically, with a median income of just under \$20,000, and 40 percent of all households earn less than \$15,000. Within the specific settlements surveyed (described below), incomes were even lower. Fairly typical of colonias in the peri-urban area of Rio Grande City was Las Lomas, where the median household income in 1999 was \$10,927, and some 65 percent earned less than \$15,000. Most households had at least one wage earner whose work might be any of a wide range of low-paid service jobs.

Two principal land developers previously controlled much of the peri-urban informal settlement outside of Rio Grande City. They were Blas Chapa and Elías López, who independently and sometimes together accounted for most of the land sales in the colonias that ultimately came to be the focus of the title regularization program. The two men were not unlike many other developers found in Texas (Ward 1999), selling unserviced land at low prices

3. For example, data for the following border counties showing median household income and (in parentheses) the percent receiving below \$15,000 for: Cameron \$26,155 (29.6 percent); El Paso \$31,051 (19.9 percent); Hidalgo \$24,635 (32 percent); Webb \$28,100 (26.9 percent); and Zapata \$24,635 (32 percent). Outside of the border counties, incomes are considerably higher: Travis (Austin) \$46,761 (12.2 percent) and Lubbock \$32,198 (22.5 percent), where colonia-type subdivisions are also found.

and on terms that were affordable, with vague promises of providing services at a later time. Unlike most other developers, however, the Chapa- and López-sponsored colonias were quite different since many lots were *not* sold legally under the usual Contract for Deed mechanism (although some were), but were instead sold piecemeal and informally in exchange for receipts and simple entries in a sales book. Even more problematic was the fact that not all settlements were surveyed and platted, and many lots were allocated imprecisely, or by some local system of “metes and bounds.” Thus, many people ended up living on lots allocated and sold to (but not occupied by) someone else; others had unwittingly built their homes on land that was to become part of the street; while others lived in an *arroyo* (river course) but only discovered this fact after a flash flood event. Finally, because relatively few people actually occupied their lots immediately after starting to make payments, and because the terms of default were so favorable to the developer/sellers, many lots were sold several times over to different people, ultimately leading to multiple claimants of the same lot.

These scenarios will come as no surprise to researchers familiar with irregular settlement in Mexico and elsewhere (notwithstanding some important differences). However, such extensive irregularity of lot titles in colonias is highly unusual in the United States, so much so that an NGO—Community Resources Group (CRG)—was commissioned by the Texas state government to undertake the “regularization” of the affected settlements.⁴ The CRG targeted fifteen colonias outside of Rio Grande City that affected over 2,000 households and 2,500 lots. Of these, some 1,000 households and lots were the focus of land title regularization, usually because these claimants had defective ownership papers or were living on a lot in which their ownership was challenged in some way: multiple claimants, mistaken occupancy of the wrong lot, building in an arroyo flood plain, or other situation.

Once the CRG had been given responsibility for the regularization program, it was handed a portfolio that included the colonias and other land that had been sequestered from the developers. The agency’s brief was to carry out the title and servicing regularization of these settlements, although the servicing component was later dropped because insufficient funds were appropriated to continue that function (Ward, de Souza, and Giusti 2004). Thus, the central aim became that of providing clear title to those with legitimate claims and to move some households to new lot sites (usually those found to be living in dangerous locations or where there were multiple

4. Regularization policies are part of the mainstream policy responses to irregular settlements in Latin America and comprise two separate sets of activities. First is the provision of clean title to the lot “owner”; second is the provision of basic infrastructure and services. While both are intended to be undertaken together, in practice providing title is easier to achieve since it does not require such large resources.

claimants to the same lot). This was achieved through an innovative strategy of sequestering the land from the developers using bankruptcy laws in which the CRG became the receiver, giving the agency greater flexibility and freedom for maneuver under Texas law.

METHODOLOGY: THE USE OF MIXED METHODS

The findings reported in this article were collected as part of a detailed analysis and evaluation of the CRG regularization program and its impacts from 1995 through 2002, with particular emphasis on the period 1997 to 2002, which was when the clearing of “clouded” lot titles began in earnest. This study took a mixed-methods approach that included (1) a detailed and systematic review of the CRG archives, (2) analysis of the individual household files created by the CRG, (3) the creation of a major database harvested from those individual files, (4) a household survey designed by the authors and applied during 2002 to some 266 families living in six of the colonias targeted by the CRG’s intervention, (5) interviews with key informants such as local community leaders and agency staff, and (6) several focus group meetings with community residents.

The responses to issues identified in the household survey and in subsequent focus group discussions form the basis for much of the analysis and discussion in this article. However, before we turn to describe the results of those focus group meetings, it is important to outline some of the principal findings from the two database sets, since these were important both in the initial findings they generated about the settlement and housing processes and in informing our understanding of the characteristics of the sample population. These data offered a wealth of information about the household and dwelling structures and about the land titling experiences of residents, their opinions about title regularization, their understandings of what title meant, and the differences that receiving title actually made to their decision making. The insights gained from the surveys provided the basis for our subsequent focus group discussions, which were designed to explore the above and other issues in much greater depth.

The first of these two databases was derived from the files about each claimant that were created by CRG officials as part of its original investigations to verify who was eligible to benefit from the titling scheme as well as to create a paper trail. These files generated detailed information about the types of papers that individuals had received from the vendor (usually the developer), the price paid and the nature of the payments plan, the status of the lot at the time of purchase, and whether or not it had an existing house or construction in place (rarely the case). The database comprised some 1,790 individual records with data stretching over more than seventeen years from 1972 to 1999, although most people were found to have bought their lots

during the 1980s. Data covered the following information for all of the fifteen subdivisions included in the CRG program: (1) the subdivision name, (2) the purchase date (year), (3) the price paid, (4) from whom it was bought, and (5) whether the lot was sold with or without a deed (usually a Contract for Deed).⁵

We began by converting all data from nominal prices (that is, unadjusted for inflation) into constant land prices using standard deflators and omitting cases where there was uncertainty or missing information, ending up with a “working database” comprising 1,406 records. These data form the basis of a separate analysis that examined the real trends in land prices and sought to explain variations observed between households and between settlements. Our conclusions are reported elsewhere (Ward, de Souza, and Giusti 2004), but let it suffice here to state that land price trends were quite “flat” over time and space, showing relatively little real price increase or variation between settlements, and that these trends are similar to the findings of other surveys that have been conducted in Mexico and the United States (Ward, Edith, and Jones 1994; Ward, Stevenson, and Stuesse 2000). Neither location (distance from Rio Grande City), nor the level of services (which were modest at best), nor the promise and existence of title appeared to shape land prices and land costs significantly. In fact, the most important determinant appeared to relate to which developer had taken the lead in selling lots in the colonia, suggesting that informal relations between the developer and the individual householders were important, and that prices were determined by social criteria (for example, knowing the buyer or someone petitioning on her behalf) rather than as a reflection of supply and demand in the marketplace (Ward, de Souza, and Giusti 2004).

The second database, consisting of coded responses to a questionnaire, was also analyzed prior to running the focus group sessions. Smaller than the CRG database, it comprised both a purpose-designed sample survey of households who had received titles as part of the CRG intervention (some 195 households, referred to in this article as the “study group”) and a random sample of resident households (71) who had not experienced serious title problems and who were therefore unaffected by CRG intervention. The idea was that these 71 households would serve as a “control group” for comparison with those households that received their titles as part of the CRG program. The questionnaire was comprehensive and was conducted in Spanish (see Appendixes 1 and 2 for English and Spanish versions), with interviewers collecting information about family housing trajectories, land market transactions, the “meanings” of title to the owner, property valuations in the area,

5. As well as analyzing the general trend for all records, we disaggregated 904 records for the four colonias in which we were to conduct the survey (i.e., 64 percent of the total), and for which we had a large enough sample size to make comparisons.

and the perceived impact of titles on colonias improvements and home improvements, as well as standard socioeconomic indicator information for all interviewees. It took about twenty-five to thirty minutes to complete, and respondents were given a \$15 voucher that could be redeemed for goods in a local superstore. To the best of our knowledge, this represents a unique experimental design in which the impact of land titling on a population in a single area could be evaluated and compared with a control group of people whose socioeconomic characteristics were identical or close to identical but who had not been targeted by the titling program. Both databases and the survey instruments are publicly available for review.⁶

Only property “owners” (de facto if not de jure) are analyzed in this article. We did not include renters because these are almost nonexistent in Texas colonias (Ward 1999), unlike those in Mexico, where renting can be quite significant (Gilbert and Varley 1991). Texas colonias are invariably located several miles outside the city limits in the peri-urban hinterland beyond the reach of ordinances and planning controls associated with cities or their extraterritorial jurisdictions.⁷ This makes them largely unattractive to renters since they are a long way from primary places of work, so low-cost rental apartments or trailer parks located in the city are a better option. Colonia residents, on the other hand, actively and deliberately trade off distant location, poor services, and the absence of city amenities in order to break into the property market as homesteaders. They seek to share in the “American Dream” and to build equity and a future patrimony for their children, even if they do so at considerable social cost to themselves and to their children.⁸ And while the primary strategy of informal housing acquisition is to enjoy the home’s “use value,” that is, to live relatively freely and to raise a family, they also hope to create a foothold in the property market and to ultimately benefit from the “exchange value” that their home commands—if they ever come to sell it.

The household survey gathered preliminary data about many of the research questions that we subsequently wished to explore in the focus groups,

6. In order to ensure statistical reproducibility of the analysis, full details of the methodology, sampling protocol, and copies of the questionnaire, as well as the actual Excel and SPSS datafiles (and codes) are available and may be consulted and downloaded from <http://www.lahn.utexas.org> (select “Texas Housing Database”; accessed October 7, 2010). A copy of the final report (2003) is also available at that location.

7. Indeed, where they are close to the city limits, the boundaries of annexation are often drawn to circumvent incorporation of such settlements, which are considered a fiscal drain on city services and infrastructure. In this way the city of Brownsville actively “gerrymandered” the city limits in order to avoid annexing Cameron Park, one of the largest colonias in South Texas (Ward 1999).

8. Social costs in the sense of living in a poor-quality residential environment with lower than average services, high levels of insecurity borne of not having full title deeds, long travel times to work or school, and minimal access to city amenities.

namely: What property “rights” did people have in theory and practice when they first bought into the colonias? Did the residents view themselves as legitimate owners when they first bought their lots (and before titling)? What “trigger” assets (papers, in this case) did they perceive as being most essential to their ownership claims? What was the nature of their social relations with the developers, and how did those relations shape residents’ perceived rights or feelings of vulnerability? And once they received title, what, if anything, had changed in the perception of themselves as owners? Specifically, did title change their market orientation and residential behaviors—as home builders and improvers, as credit seekers, as family members, neighbors, and community residents?

When we compared the sample populations by colonia and by group (the study group and the control group), no significant differences were observed for the dimensions of resident and dwelling characteristics: they were essentially very similar. This was as expected, since all of the colonias formed part of the same city hinterland; they had developed at broadly the same time; and all were low-income households in which self-help and self-management of housing prevailed. Nor did we observe significant differences between the study group and the control group when it came to dwelling structures, number of rooms, dwelling organization of space, and so forth. This suggests that the fact that the study group had previously not enjoyed full title had not greatly impeded development of lot residential patterns or dwelling structures. These findings are consistent with those from self-help housing in Latin America, where other factors such as years of occupancy, political contacts, and receipt of selected services and infrastructure, rather than title per se, appear to shape the levels and rates of housing consolidation and community development. However, given the similarity across the two populations, the comparison did provide an excellent platform from which to begin to gauge the extent to which title provision might lead to a heightened motivation and fresh plans to improve or extend the home.

INSIGHTS DRAWN FROM FOCUS GROUP ANALYSIS

The survey offered a number of insights about these processes, but as we anticipated a priori, it proved less effective in revealing the underlying meanings attributable to lot ownership, which only began to emerge more clearly through the focus group sessions. These meetings sought to elicit the perception of participants about three key aspects of land ownership: (1) legal issues including inheritance, ownership, and marriage; (2) the financial implications of receiving formal title where attitudes toward accessing credit and making home improvements were concerned; and (3) the meanings of title in terms of household and family relationships, community cohesiveness,

community organizing, and political empowerment. This latter idea—empowerment—was not something that we had anticipated or considered beforehand, so it was not the subject of questions within the household survey. To the extent that empowerment emerged as a salient issue, it did so only through the focus group discussions and analysis. Like unstructured interviewing, focus groups provide an opportunity to explore issues in a loosely structured and more free-wheeling discussion format, letting residents' "voices" be heard in their own words and allowing the group dynamic and facilitator(s) to pace the discussion.

As elements of a qualitative methodology, materials gathered through focus groups may be used either as a preliminary source of information that helps organize the research design and subsequent data-gathering strategies, or, as in our case, as a tool to gather detailed insights that will offer a more nuanced understanding of processes that structured surveys rarely provide. The findings from both sources (surveys and focus groups) are interleaved in the thematic discussion that follows.

Seven focus groups were conducted with a total of eighty-nine participants: two were all-female groups; three groups were couples and family groups; and two were mixed groups. In all cases, only participants who had not participated in the household survey were selected in order to minimize the extent to which their interest and knowledge might have been "shaped" by earlier interviews (although they would have been aware of our presence and the purpose of the earlier survey). It was anticipated that the focus groups would offer an independent triangulation with the information that had been gathered from the household survey. The focus groups were conducted in a community hall belonging to the CRG in the Las Lomas colonia. Volunteer participants had been invited by the CRG to attend, and flyers had been posted throughout the settlements. The groups were conducted in Spanish by two of the authors, and each focus group lasted about 1.5 hours and followed normal human subjects' review board protocols. At the end, each participant was given a \$15 gift card for use at a local superstore. The discussions were taped and later transcribed, with names changed to ensure anonymity. The full transcripts were analyzed using simple electronic content analysis software that identified a number of major threads and topic areas that are discussed below.

Subsequently a considerable amount of time was spent analyzing these focus group transcripts in order to better understand how they might provide more nuanced answers to the questions outlined above. However, given that the aim in this article is primarily to reveal insights about our key research questions derived from both techniques (survey and focus groups), we elected to be quite selective in our editing process—much more so than is often the case when reporting upon focus group discourse, which would usually include longer and more verbatim commentary. However, we appreciate that such succinctness may not satisfy some researchers, so we have made these

transcripts available in full elsewhere for those who wish to explore the “voice” of the participants in greater (and unedited) depth.⁹

LAND TITLES: ARE THEY AN IMPERATIVE?

That residents who have experienced a regularization process should view title as important is hardly surprising; it would be strange if they did not value something for which they and an NGO had expended considerable time and resources to obtain. However, researchers have argued that property relations need to be analyzed as a social construction that emanates from law and societal values rather than from any intrinsic or inherent property needs of individuals themselves (Azuela 1989). In this way, the specific nature in which title “matters” relates to the ways in which it is viewed and shaped ideologically and legally within a society at any one period of time. The following comment taken from one of the focus groups summarizes a general finding, namely, that a “clean title” is important to the residents’ perception of themselves. Within the context of widespread developer abuses in Starr County and the need to subsequently clear titles, it addresses the issue of whether or not title had emerged as an important symbol of success for the participants. In all of the focus groups, regardless of the size or composition, we observed that, without exception, participants recognized that having clear title to their land mattered.

Person A: Look, the title is necessary for everything. For example, I was already on my land, building my house. But I knew that I could not negotiate with it, I could do nothing with it. My house was worthless because there was no title. If, for example, I wanted to sell my house to her, say [pointing], “Look, I’ll sell you my house but I don’t have a title”—well, I might as well not have anything.

Person B: Exactly.

(Focus Group #1, June 28, 2002)

When we delved further, however, it became evident that there was no clear consensus among residents about *how* or *why* title is important. Nevertheless, the impression gleaned from the focus groups did suggest that having the title to one’s lot makes a difference in the perception of future possibilities and in the way in which residents believe that they are perceived from the outside. If nothing else, regularization appeared to enhance residents’ self-esteem and sense of social legitimacy. For example, many commented that they

9. See footnote 6 and <http://www.lahn.utexas.org> (accessed October 7, 2010).

now felt that they could hold up their heads when dealing and interacting with government officials, with banks, or with other formal institutions.

TITLE AND PSYCHOLOGICAL SECURITY

Title appears to be important insofar as it enhances psychological security and reduces fears about the possibility of losing one's home. All focus group participants agreed that they felt more secure financially and economically once they had clean title. From the household survey it was apparent that almost everyone had their titles recorded in the public land records system, although this was largely because the CRG had systematically recorded everybody's title for them at the time.¹⁰ Given that most of those in the control group population were not affected by the land titling program, it was to be expected that they would be less likely to comment that regularization made them feel more secure and that significant differences would emerge between them and the study group on this dimension (30 percent versus 48 percent in the study group, see Table 1, Part 1A). Conversely, the control group would see it mostly as "proving ownership" (47 percent versus 31 percent). Significantly, in the survey relatively few people said that title was important because of its economic impacts (see Table 1, Part 1A dimension "In order to apply for a loan," a point discussed further below). In response to a focus group question, the overriding need for security does come across strongly:

Question: Now that you have the property title to your *solares*—to your land, to your lots—do you really feel more financial or economic security?

Female voice: Yes, of course.

Male voice: Yes.

F: Of course.

Q: Why? How?

F: For the reason that if you do not have your property title, you do not feel secure. In any minute someone can arrive and say, "This solar is mine." Having your title, being secure, you can say, "It is my house and it is my solar. I can do whatever I want with it in case of an emergency or anything else." But if you do not have a title, then you are just there, like a doll someone will come and snatch you away. That's why. If you have a little piece of paper, as we

10. Note that under US law, recording the title does not affect its legal force in proving the ownership claim. An unrecorded deed is as good as a recorded deed, although it cannot have any effect against anyone who has no knowledge of it. Thus, recording does give public notice to anyone who may want to deal with that owner or to take other action on the property.

say, the paper speaks for you. [laughter] Yes, the paper talks. It says that it is yours. “Well, it is mine.”

(Focus Group #5, June 29, 2002)

This last commentary expresses how colonia residents perceive their new status as full property owners. The idea that “the paper talks” is especially evocative, and one participant reported that she carried the title everywhere

TABLE 1A–1C.
Attitudes toward Ownership and Titling

Variable	Control Group 27% (N = 70)	Study Group 73% (N = 193)	Total 100% (263)
1A Reasons Why Registering Title Is Important			
To feel more secure	30% (20)	48% (76)	43% (96)
To prove ownership	47% (31)	31% (49)	35% (80)
It is required by law	20% (13)	10% (16)	13% (29)
Instructed to do so by CRG	N/A	10% (16)	7% (16)
In order to apply for a loan	2% (1)	1% (2)	1% (3)

P = .008931. ** Significant at 1% level

Note: The categories “Instructed to do so by CRG” and “In order to apply for a loan” were not included in the Chi square test because there are fewer than 5 cases in at least one of the analyzed groups.

1B Number Feeling Insecure about Ownership Prior to Receiving Title, and Why			
Lack of Contract or Warranty Deed	41% (9)	54% (27)	50% (36)
Distrusted developer	5% (1)	28% (14)	21% (15)
Title unregistered or still paying	14% (3)	6% (3)	8% (6)
Other	41% (9)	12% (6)	21% (15)

P = .306136. Not significant

Note: The categories “Distrusted developer” and “Title unregistered or still paying” were merged with the category “Other” for the calculation of the Chi Square Test, because there are less than 5 cases in at least one of the analyzed groups.

1C Number with a Will and Expectancies about Who Will Inherit the Lot			
Surviving partner	24% (17)	18% (35)	20% (52)
Eldest child	7% (5)	8% (16)	8% (21)
All children equally	49% (34)	63% (123)	60% (157)

P = .274364. Not significant.

because it provided the “proof” that one is “worthy” of owning a property. There are two important themes here. First, title (especially if recorded) is conclusive proof of ownership, ensuring that the property cannot be taken from the buyer. Second, title indicates a new sense of self-worth—how people feel about themselves—and how these new owners expect to be perceived by others.

THE “MEANINGS” OF FORMAL VERSUS INFORMAL TITLES

In the following section we explore the issue of security and ownership further. We begin by examining how the sense and meaning of being an owner changed for the respondents over time, first at the time of purchase and later after formal titling.

Claims to Title at the Time of Lot Purchase

Only 10 percent of residents had the unequivocal proof of a Warranty Deed at the early stages of residence—hardly surprising, as higher numbers would have meant that many had purchased the lot outright (Table 2). Few were able to do so, and most (43 percent) had relied upon a written Contract [for Deed] mechanism or kept their monthly receipts of payment as proof of purchase (38 percent). Major variation also exists between colonias, largely an outcome of the principal developer’s (Elías López) particular influence and his use of Contract for Deed in Mike’s (the given name of his son) and West Alto Bonito. Only at the fulfillment of such contracts or schedule of payments does the developer transfer full ownership by deed (Ward and Carew 2001).¹¹ Most people in the control group had purchased their lots earlier than those in the study group, which was why more of them (but still a minority within the group) already had their Warranty Deeds.

When asked about documentation to property rights received at the time of purchase (see Table 2), most respondents claimed to have received either a written Contract for Deed (43 percent) or, in almost equal numbers, receipts or some sort of written note from the seller (38 percent). Residents of colonias Share 52, B&E (Blas and Elías), and the unplatted portions of Las Lomas were especially likely to have acquired their lots with receipts as primary proof. Yet notwithstanding this lesser documentary status, relatively

11. It should be noted that sometimes developers have been unable to offer a Contract for Deed because they had failed to comply with the early regulatory laws that required an approved plat. Moreover, any sales after the 1995 legislation require not only platting but also service provision guarantees in order for a sale to proceed.

TABLE 2.
Deeds and Papers Held at the Outset

Variable	Control Group % (N)	Study Group % (N)				Total % (N)	
<i>Claimed to Have Warranty Deed from the Outset</i>	26% (18)			3% (7)		10% (25)	
<i>Claimed to Have Contract for Deed from the Outset</i>	36% (25)	Las Lomas Unplatted 20% (5)	Mike's 69% (61)	B&E 19% (6)	Share 52 14% (3)	West Alto Bonito 44% (12)	43% (112)
<i>Only Had Receipts or Informal Documentation from the Outset</i>	24% (17)	Las Lomas Unplatted 68% (17)	Mike's 18% (16)	B&E 72% (23)	Share 52 76% (16)	West Alto Bonito 44% (12)	38% (101)

few in either group appeared to have felt vulnerable as a result (only 27 percent overall; see Table 1, Part 1B), suggesting that the need for title regularization was never a high priority for most, and the differences observed in Part B of Table 1 are not statistically significant. However, a minority in both the study and control groups stated that they had felt vulnerable prior to receiving titles, albeit for different reasons. In the study group, this insecurity emanated mostly from the fact that the buyer did not yet have “papers,” that is, a Warranty Deed or a written Contract for Deed (54 percent), while another 28 percent felt that the developers could not be trusted (see Table 1, Part 1B). In the control group, too, although the actual sample of those expressing concerns about initial tenure security is relatively small (22), 41 percent stated that the problem was the lack of a deed or written contract; but there was also a broader range of “Other” reasons given by this group. In part, these expressions of insecurity may have been “constructed” by the very existence of CRG intervention itself, with the agency highlighting as it did that the lack of title was an underlying problem of legal insecurity and that this needed to be fixed. The conclusion that we drew here about those who had secure title from early on and those who did not is that people do not need full and proven legal title in order to feel that they are the rightful “owners” of their land and homes. This corroborates research and findings from less developed countries, namely, that a sense of ownership emerges among individuals for many other reasons (such as occupation of their lot over several years, successful house consolidation, receipt of some partial services, or close ties to politicians and other actors). In short, the sense of ownership and security is largely independent of prevailing law (Varley 1987; Azuela 1989; de Souza 1999, 2001). Thus, although one might expect that a Warranty Deed and perhaps even a written Contract for Deed would make “ownership” appear more real and tangible to the buyer, our data suggest that “pseudo” contracts of sale or receipts from the seller were usually sufficient to confer a sense of ownership, even if in fact these claims could face a serious challenge in a court of law because of their partial and informal nature. The fact that the buyer was paying for the land as part of the transaction created a sense of entitlement to the property, notwithstanding an absence of formal title. However, we must also recognize that even though the majority of those surveyed were not unduly concerned about title irregularities, they also stated that title was important because it gave them greater security and brought feelings of relief. Moreover, as we have seen, the focus group participants later strongly echoed these views. The study findings support the proposition that tenure security is not black or white (de Souza 2001) but falls somewhere on a continuum. Further, these findings reinforce the idea that the desirability of full legal title is often socially constructed and driven by the dominant legal system, rather than expressing an underlying organic “need” of the community itself. They also suggest that parallel and alternative systems of ownership can work equally well—if given the opportunity.

The Meaning of “Fee Simple” Rights

One area of research that needs more attention is that of people’s understandings of land ownership and the various meanings that people attribute to home and property rights. In Latin America, residents of irregular settlements develop a sense of *de facto* ownership even when they bought the land illegally or participated in a land invasion by squatting. Mention has already been made of how security of tenure and perceived *de facto* ownership is “constructed” by possession of the land and by improvement of the land through self-help home building and investment of sweat equity. Many countries extend ownership to squatters after a period of uninterrupted occupancy.

In the United States, such informal incursions and occupancy of property are strongly resisted, although certain people are accorded rights of usufruct—use rights over property. Here we are interested in trying to ascertain how colonia residents “construct” ownership. To what extent do people see ownership in terms of occupancy (as they might in Mexico)? Or does their sense of ownership stem from an accurate understanding of the more-absolute rights associated with what, in legal terms, are considered “fee simple rights,” namely, (1) the right to possess, (2) the right to use, (3) the right to exclude, and (4) the right to alienate or dispose?

When we asked what rights residents could lay claim to now that they had legal title, they were allowed to give their responses in their own words. We later sought to classify these expressions in terms of whether they reflected underlying perceptions falling within the fee simple ownership concept or the rights of possession and use construct (usufruct rights). Significantly, fee simple rights emerged as the underlying attribute in no less than 91 percent of cases for the study group and 67 percent of the control group, and usufruct rights were identified in only a very small number of cases (4 percent and 9 percent, respectively). Table 3 portrays some of the categorized responses in terms of fee simple or absolute legal rights. Thus, being able to “freely trade the lot,” or “use it as collateral” are rights of alienability, while “leave it to heirs,” “feel secure,” and “build a permanent home” are rights of disposability and permanence, and were also classified as fee simple rights. By contrast, we classified responses such as “not having to pay rent,” “can subdivide the lot,” and “can share the lot” as rights of present possession and use, since they relate to the frequently encountered informal practices among a minority of residents in such settlements. The relatively large-sized lots (one-quarter to a full acre) makes subdivision possible between two close-kin households (usually adult siblings or adult children and aging parents), even where this not permitted by local ordinances.¹² From this perspective, it is

12. Strictly speaking, “not paying rent” could be seen as contributing to building equity and therefore ownership and fee simple categorization.

TABLE 3.
 Categories of Responses about Ownership, Differentiating between Fee Simple (Absolute) Rights and Informal Use Rights

	Authors' Classification of What Householders Can Do after Obtaining Full Ownership		
	Fee Simple Rights (alienation and permanence)	Possession and Use Rights	Total N
	N (Col %)		
<i>Can freely trade the lot</i>	77 (37%)		77
<i>Can subdivide lot among kin</i>		4	4
<i>Can share ownership</i>		1	1
<i>Can will lot to heirs</i>	48 (23%)		48
<i>Can build a permanent dwelling</i>	20 (10%)		20
<i>Can feel secure</i>	45 (22%)		45
<i>Can use the lot as collateral</i>	17 (8%)		17
<i>Can avoid paying rent</i>		7	7
<i>Don't know</i>			7
<i>Other</i>			16
TOTAL	207	12	243

striking that respondents had a very clear sense about what full title meant and allowed them to do, both before and after regularization, and that their perception of ownership fell under the concepts of *both* use rights and fee simple rights. Use rights are likely to prevail in the earlier phases of development, even though fee simple understandings are fully comprehended and recognized, albeit informally.

In this study, the survey suggests that residents saw *both* usufruct and fee simple rights as valid forms of ownership—as indeed they are in the American legal system. But there is also reason to believe that people generally recognized informal occupancy rights as offering a lesser and more limited set of rights than those provided by fee simple ownership, and largely for the right reasons. However, it also appears that before they receive actual titles, some residents view themselves as “owners,” but do so largely in terms of informal usufruct rights: they do not have to pay rent, they can share, and subdivide with kin, and so on.¹³ After titling they are still the owners, but

13. This is akin to how many irregular settlement owners in Mexico often feel about land, although they also tend to emphasize rights of informal ownership, especially “tener un patrimonio para los hijos” (to have something to will to their children). However, here the boundary between informal and formal becomes blurred since right to will (dispose) is also a major element in a definition of fee simple rights.

they are now vested with more powerful and more secure (absolute) fee simple rights.

From this perspective it is striking that respondents had a very clear sense about what full title meant and allowed them to do, both before and after regularization, and that this includes *both* use (occupancy) rights and fee simple rights of ownership. To the limited extent that they exist in the US colonias (in contrast to Mexican irregular settlements), use rights are only likely to prevail in the earlier phases of development, even though fee simple understandings are fully understood and recognized.

THE IMPACT OF LAND TITLES: DOES TITLE MAKE A DIFFERENCE?

In a parallel study, we found no evidence to show that full title significantly increases the price of land upon resale (Ward, de Souza, and Giusti 2004). Land prices appear to be fixed according to social criteria (in this case by the two developers) and only in part derive from comparative pricing in the formal market, from the level of servicing, or from the improvement potential of the lot. Methodologically, however, it is extremely difficult to gauge with any accuracy how far either formal intervention to regularize clouded land titles or provision of infrastructure actually shapes land values and land prices (Jones and Ward 1994). Therefore, we did not try to disentangle this relationship through modeling or through multivariate analysis, both of which would have required a much larger sample and a survey instrument specifically designed to try to capture the costs of improvements and house price values (Ward, de Souza, and Giusti 2004). Instead of trying to measure actual monetary impacts, we asked respondents and focus group participants whether they thought that land titles had significantly changed land prices locally and whether title had any effect on a household's willingness to invest in home and lot improvements.

Impacts upon Land Market Performance, Land Value Changes, and Title

Although most households felt that the value of their lots had increased since purchase, few in the study group population (9 percent) thought that land titling was the reason. Twelve percent thought that any increase in value was due to the relative scarcity of lots, since little new development was going on because of tougher state laws after 1995 restricting development. Thirty-four percent felt that increased land and home values were a product of servicing provision and upgrading; others simply felt that land prices had risen everywhere (38 percent).

These same findings were clearly echoed in the focus group discussions. Many participants seemed to believe that land prices were rising, but no one could explain it satisfactorily. However, the focus groups also indicated some divergence of views about trends in the local land market. Some residents thought that prices were not increasing at all, and opinions were divided about whether title provision had an effect on increases in land and housing values. Similar disagreements surfaced about the question of how many lots were still being sold in these colonias, and participants seemed to be evenly split about whether or not there had been a quickening in lot sales in the immediately preceding years. The following excerpt demonstrates a typical divergence of opinion.

- Question: Has the price of the lots, the solares, increased now that everyone has a title? Or has it not changed?
- Male: Price has gone up.
- Female 1: Well, the people who do sell them, sell them more expensively.
- M: Naturally, they have to get back all they paid in taxes . . .
- F 1: . . . and sewage and all that. But . . .
- Female 2: They are valued the same . . . They are not going up at all.

(Focus Group #4, June 29, 2002)

The moderator in the foregoing excerpt was seeking to elicit opinions about whether land prices related to having title, yet residents responded that price changes had more to do with taxes and services. The discussion followed rather different paths in another group:

- Question: Is that what you think? . . . And do you think that the value or price for your property has gone up now? Have they gone down or have they not been affected?
- M: They are stable. They do not go up or down.
- F: No, I think they have gone up a great deal. They are not worth as much as the ones in the city, but they are worth a little more than before.
- Q: More than before you had the title?
- F: Yes, of course.

(Focus Group #5, June 29, 2002)

So residents expressed different views, and the behavior of the land market in these colonias appeared to be both a controversial and an ill-understood issue. Overall, most survey respondents estimated that their property values were increasing, but few related it to holding title. The focus groups confirmed that although most residents thought that property values

were rising, few imagined that there would be many buyers who could pay such increases. Most agreed that property is “hard to sell,” corroborating findings reported elsewhere (Ward, Stevenson, and Stuesse 2000).

The Impact of Regularization on Property Inheritance

Twenty percent (54) of those surveyed said that one of the advantages of having title was that they could now safely leave the property to their heirs. Inheritance was an important topic of discussion in the focus groups, with residents expressing the hope that their children would benefit from the parents’ hard work and sacrifice. Yet while almost everyone in the survey (88 percent, $N = 232$) agreed it was important to have a will, only 9 percent actually had made one (see Table 1, Part 1C).¹⁴ The reasons why so few had wills were intriguing to us, not least because as part of the title regularization process the CRG had simultaneously promoted the preparation of wills without charge, a service that was made available at the title closings. However, relatively few residents took advantage of the offer: only 11 percent (20) respondents in the study group made a will at the time they received their titles.

One key informant (a Mexican CRG staff officer) suggested that the resistance was cultural, since for Mexicans making a will might be seen as tempting fate and invoking death—a kind of evil eye. The focus groups confirmed that making a will did not sit comfortably with residents, albeit usually for less folkloric reasons. Many explained that writing a will could create problems among family members: children would fight among themselves; or couples would fight in cases where they had to confront the needs of children from previous marriages and partners, or from illegitimate children born outside of the marriage (Grajeda 2008). Generally speaking, we found that while residents expressed a strong interest in the issue of inheritance, they also seemed to be highly ambivalent and uneasy about dealing with it.

Nor did respondents appear to have an accurate notion of what would happen if they died intestate (which, in this case, would be under the provisions of Texas law). When asked who they thought would inherit the lot

14. These figures are about the same as in Mexico, where a similar survey applied by the lead author to over 160 randomly elected households in two 30-year-old low-income consolidated colonias in Monterrey found that only 8 percent of household heads had wills. Most die or will die intestate, but a large minority do apparently leave clear informal instructions about inheritance, although we know little about whether these informal arrangements are adhered to. In Mexico overall, less than 15 percent of the adult population have wills (Grajeda 2008), compared to the United States, where estimates suggest that the number is over 50 percent and rises as people get older (70 percent of persons aged 70 to 85 reportedly having wills (O’Connor 1996; Angel 2007). For younger adults, ethnic minorities, and lower-income groups, the numbers are significantly lower (Angel 2007).

if they died without a will, many were quite ill informed, with 60 percent imagining that it would go to all the children equally (forgetting about the surviving partner; see Table 1, Part 1C).¹⁵ An important element in Texas intestacy laws is that the government makes property arrangements that it believes most people would want if they *had written* a will, namely, to leave the whole of the homestead to the surviving spouse, notwithstanding whose name is on the title. Some respondents knew of the rule while others did not, but once informed most agreed that this was fair as a matter of marital equity. Yet in the focus group discussions, it was also abundantly clear that some participants (male and female alike) had tried to control inheritance by titling the property in either the husband's or wife's name alone, not realizing that personal ownership of the title would be disregarded at the time of their death in order to protect the surviving spouse's preemptive right.

With respect to the presumption that all children inherit equally upon the death of a parent, most of the focus groups found this rule to be both fair and consistent with their desires. But when it was made clear to participants that this would also include children from a former marriage, or those born outside of marriage, or those born in a parallel nonmarital family, some participants began to think again, arguing that this was not fair.¹⁶ Furthermore, the focus groups reinforced our awareness that complex, multiple, and often informal family relationships are not unusual in Starr County. This includes cohabiting couples with children, formerly married couples with children, men and women who marry again without having formally divorced a previous spouse, and men who have more than one family. Inheritance issues are messy and are likely to involve many heirs, further increasing the likelihood downstream of tenure problems arising from intestacy, a point to which we will return.

That residents desired to control inheritance was evident from the focus group discussions, especially in the women-only groups. However, there was not a widespread awareness of the will as a mechanism for directing inheritance. Some participants said that they wanted a will but could not reach agreement with a spouse on the disposition of their property. A significant number of participants (male and female alike) had tried to control inheritance by titling the property in either the husband's name alone, in the wife's

15. In Mexico this is the norm for intestacy in most states under the Civil Code, in which property is shared equally among the children, with the surviving spouse either receiving an equal share of the property or, in those cases where only the children are beneficiaries, the surviving parent is guaranteed support from the proceeds (Grajeda 2008). The fact that most respondents were persons of Mexican origin (for whom this system of intestate inheritance was the most familiar) probably explains why so many were actually misinformed.

16. This is also the case in Mexico. In fact, of course, this is actually a very good argument *in favor* of making a will, namely, to ensure that property goes to the person(s) to whom one wishes to bequeath, and is not divided among all (proven) child claimants, as the Civil Code in Mexico would usually require.

name alone, in the name of the female partner in a nonmarital union, or in the children's names. In some groups, it was clear that participants did not understand that in Texas a will could override some (in their view) unfavorable intestacy provisions, especially where inheritance by children from a former marriage or relationship or from a parallel nonmarital family were involved. Interestingly, and dovetailing with these concerns about inheritance, among focus group participants we observed strong interest in the legal rules governing marital property and the property rights of nonmarital families, an interest that, if widespread, should probably be the focus of future policy initiatives and information dissemination.

The Impact of Title on Home Improvements

The survey questionnaire asked respondents if title had helped or encouraged them to make significant improvements to their homes. Two-thirds of all respondents said that it had. However, when asked why title was (or was not) important, there was a wide range of responses. Few reasons appeared to be tied to the legal attributes associated with full title, such as being able to press for service provision, construct within code, secure a loan, and so on. Instead, most respondents reiterated the linkage between security and investment as well as the greater freedom to do what they wanted with their property. Indeed, as mentioned earlier in this article, there was little or no significant socioeconomic difference between the study group and the control group. Nor did we observe any significant differences in terms of the quality and size of the homes, since most people had already made significant improvements to their property without regard to whether or not they held full title.

Nevertheless, we wanted to ascertain if there was any discernable link between titling and a quickening in the pace of home improvements, and, if so, to determine the nature of that linkage. For this reason, in the survey we only asked the study group population about home improvement since they were the population significantly affected by a recent change in title status.¹⁷ Fifty percent of respondents said that they had made one major improvement; 18 percent had made two improvements; and 8 percent had made at least three. Thus, three-quarters had improved their homes since receiving title, and the median total amount of home improvement investment was estimated at \$3,700—a large amount given their very low income levels. However, because we did not ask the same questions of the control group, we have no way of knowing if such improvements were generalized across all the colonias or if they were particularly concentrated in those cases where title had recently

17. In retrospect, it would have been much better (methodologically) to also have included the control group in order to evaluate whether the rates of home improvement were any different from the study group.

been provided by the CRG. We suspect that the differences were probably not that great, since making investments in home improvement and in adding dwelling extensions are a normal part of the self-help and self-management processes in colonia housing. These improvements commonly included building new rooms, upgrading or buying a second trailer or double-wide, putting in a bathroom or a new kitchen, building a car port or patio area, and so on.

Significantly, though, most households in the study group (71 percent, $N = 114$) did have active plans to improve their homes over the next two years and were able to specify the improvements that they planned as well as produce a budget of the anticipated costs. Sixty-two percent estimated the cost of their first major improvement at a median price of \$2,500. Those who also planned second and third home improvements projected median costs of \$1,000 and \$800, respectively. Overall, therefore, the median planned investment in improvements was on the order of \$3,000. These projects are hypothetical, of course, and may not have been undertaken, but the record of previous improvements suggests that the likelihood of at least going some way toward achieving these plans was not unrealistic or improbable (other things being equal—employment rates, economic buoyancy, etc). The clear impression was of colonia families striving hard to use their sweat equity (that is, their own efforts) as well as their modest savings and earnings to improve both their dwellings and their residential environments. This is made possible by the relatively low housing costs of colonia residence (not having to pay rent, being able to share expenses with kin) and the considerable yard space offered by most colonia lots. Once established, provided that there is at least one regular source of income (albeit low), households can mobilize modest savings to make home improvements with the added advantage that they are not encumbered by codes and local inspections—the virtues of a “freedom to build” that John Turner and Bob Fichter (1972) many years ago described as one of the principal attributes of self-help housing in less developed countries.

However, the point at issue here is whether the trigger incentive was having *el título en la mano*. No clear linkage between title and home improvements emerged in the focus group discussions, although there seems little doubt that participants understood that there were risks associated with improving their homes without clear title. Those who did comment on improvements to their homes said, almost without exception, that they had been undertaking dwelling improvements since the time they purchased. “But if you are willing to risk it, yes. Keep up the house and the solar even if there was no title. It [the lack of title] was not a determining factor,” was one such comment. Thus, although title encourages home improvement, it does not appear to be an axiomatic relationship. CRG intervention did have the effect of reassuring the colonia population that their needs were finally and definitively being attended to, and this appears to have galvanized morale, giving owners additional confidence to move forward with their home improvement plans. Our conclusion is that it is these *secondary* influences and “outwash”

effects of CRG intervention that were probably more important than any direct impact of titling per se.

Title as a Basis of Collateral for Access to Credit

The survey did not inquire about any past use of credit for home improvement, although we did invite those households who anticipated making significant improvements in the future (at an estimated median investment cost of \$3,000) to describe how they proposed to finance those improvements. Two-thirds claimed that they would finance future home investments from their own means (income, windfall gains, help from kin, etc.); and 28 percent said they would apply for a loan. In summary, barely one-quarter were thinking about seeking formal credit. However, we do not know if this is indicative of the overall proportion of residents who normally use credit for major home improvement expenditures or whether it reflects an increase and newfound strategy in credit seeking given the added tenure security and absolute title. However, there is some reason to think that it is not a new strategy born of titling: one-third of the 162 respondents in the study group claimed that in the past they had sought a loan (for any purpose, not just home improvements), but only very rarely had they pledged their property as collateral (5 percent; see Table 4). When asked about whether they were aware that they *could* use their title and property as collateral for a loan, just over 40 percent of the study group declared that they understood that this was an option; but at the same time the large majority in both groups

TABLE 4.
Actual and Prospective Use of Land Title as Collateral for a Loan

Variable	Control Group Yes	Study Group Yes	Total Yes
<i>Have used title deeds to secure a loan in the past</i>	Q. Not asked	5% (10)	5% (10)
<i>Aware that can use title deeds as collateral</i>	53% (37)	42% (81)	45% (118)
<i>Aware of risk of losing lot in the case of loan default</i>	82% (57)	87% (171)	87% (228)
<i>Hypothetical willingness to use title deeds for future loan applications for:</i>			
home improvements	60% (36)	73% (124)	61% (160)
children’s education	23% (14)	13% (22)	14% (36)
other (car loan, start a business, etc)	13% (8)	4% (6)	5% (14)

P = .005277. ** Significant at the 1% level.

(87 percent, N = 228) expressed concerns about losing their homes if they failed to repay the loan (see Table 4).

The control group was asked about their awareness and willingness to use property titles as collateral for a loan. This group had held a Warranty Deed for a longer period of time than the study group and therefore had greater opportunity to pursue such an option; yet few (six) had sought to do so, and only three of those had actually used their deeds as collateral. This group was more aware than the study group of the ability to use title as collateral for a loan (53 percent compared to 42 percent), but 82 percent of them, too, recognized the possibilities of losing their land and homes should they default on the loan. Overall, of the thirteen individual cases from both groups that had used their title as collateral for loans, the sources of those funds came mostly from banks (eight cases); two were from finance companies; and one each from the CRG and from a government entity. One respondent did not know the source of the loan.

It is also important to recognize that banks are not especially interested in making loans on colonia properties, no matter how secure the title. As José, a focus group participant put it, “Los bancos son bien vivos” (Banks are very smart). He further elaborated the point that banks only loan against collateral that they can readily recover in the event of default on payments. The problem with homes in colonias is that they have a relatively low value (Ward, Stevenson, and Stuesse 2000) and are difficult to sell if repossessed, so they are often not worth lending against, no matter how secure their title. The situation is different if one has a substantial house or a newish car or truck that can be more readily repossessed. José’s sense was that it is all very well to have title security, but banks are still unlikely to see colonia property as worth the risk. This suggests that even if their assets are secured with property titles, more often than not the poor are still unable to reach even the bottom rung of the credit ladder. It is only for those who are already better off and own more expensive houses or vehicles that title opens the door to the formal market of prime-rate lenders.¹⁸ Overall, we concluded that few colonia residents were willing to risk losing their homes by foreclosure, and were therefore skittish about using their title deeds as collateral. Table 1, Part 1A shows quite clearly that few people mentioned an application for a loan as a reason for recording title.

Hypothetically, though, assuming that residents were willing to use their lots as collateral, for what purpose would they most likely use a loan? This was a question that was put to all households, and significant differences arose

18. In some respects (and in retrospect, given the 2008 financial crisis), this unwillingness or inability to significantly enter the formal credit market has proven advantageous, since most colonia residents are not threatened by foreclosure. They are more likely to be affected by job loss than by loan recovery or by having to meet loan repayments. This is one of the paradoxes of being poor and acquiring housing informally.

between the study and control groups (see Table 4). While many remained adamant that they would never contemplate the option of a loan, most were willing to consider the hypothetical scenario and said they might use it for home improvement, or to upgrade the housing unit (a new trailer or modular home, etc.). The second most common answer—a significant minority of 14 percent—said they would use their property to secure a loan for their children’s education. Within the control group, 23 percent said they would use a loan secured by the property for their children’s education; in general, it also appeared that this group was more willing than the study group to pledge the property for purposes other than home improvement or education.

Similar questions were put to the focus groups, and the responses we received suggest that there are two different types of response: the majority who could be described as “cautious” and a minority who were more “adventurous.” Although there were residents in all of the focus groups who eagerly voiced an interest in seeking credit for different purposes using their title as collateral, the majority were risk averse, expressing reluctance to jeopardize the only major asset they owned. Among those homeowners whom we characterized as “cautious,” supporting a child’s education or responding to an emergency were the *only* reasons they felt would justify the risk of pledging their title to secure a loan. Some thought that even in these circumstances it would never be worth it. Although there were contrasting views, and many residents (45 percent) understood that they could use their title to seek a loan, most were unwilling to do so. Even when it came to paying for a child’s education, the risk was generally seen as just too great.

A much smaller group of respondents, whom we characterize as “adventurous,” were openly interested in seeking loans in order to buy a new truck or to invest in a new business. The following excerpt from one focus group discussion exemplifies this, albeit in a rather confused way:

Female: . . . not me; I have a very responsible husband and I do it to get ahead. . . .

Question: You do what?

F: Get money out [i.e., take out a bank loan]. It’s at 6 percent interest rate—extremely low—so why am I going to buy a truck which is at 10 percent or 12 percent when I could buy it through the bank. I buy some solares . . . lots of people don’t understand that it’s not about need. No, it’s about getting ahead. Me and my husband. That’s where we can get ahead. So they give you the money, your mortgage—not because you’re dying of hunger because here they give you food stamps and Medicaid—but if you want to struggle to get ahead, that’s how you can make money work. How can you get money? Sometimes through your property, that they are sure that you have good credit and that you are not going to lose it. And that’s what makes you make the effort to get ahead.

- Q: And you can do that now with a title?
F: Exactly.

(Focus Group # 1, June 28, 2002)

This participant was a woman who had little to no “formal” education and who would almost certainly have had difficulty in getting a reasonably paying job. But during the focus group discussions, it became clear that she was aware of her new economic prospects as an owner and that she would seek to find the way to use her title in order to bring extra money into the household. In one of the women-only groups, she was the only one who appeared to understand the full meaning and opportunities of title within a financial setting. Although we did not make any formal link between her opinions and her personal or family situation, it was quite apparent that she was among one of the “better-off” members of the colonias and that she had a larger home than most of the others. Most participants did not share her views, nor did they have her relatively more favorable prospects. Our conclusion, therefore, is that although residents know they can pledge the title to their property in order to get credit for home improvements, very few have actually done so, and most are uneasy about doing so in the future for fear of losing their homes. In our opinion, these are important findings that go to the heart of disarming many of the arguments put forward by de Soto that title leverages credit and that low-income households will welcome opportunities to enter the credit market.

PROPERTY TITLES, COLONIA SOLIDARITY, AND POLITICAL EMPOWERMENT

Two arenas where title did appear to have an important and positive impact among colonia residents were the apparent increase in individual self-esteem and sense of personal dignity and a reduction in feelings of marginality. The relatively secure process of land acquisition in Texas and elsewhere in the United States, described earlier, together with the low population densities found in informal settlements, tend to create a lowered sense of community. This is certainly the case when US colonias are compared to their Latin American counterparts, who live in much larger settlements and on smaller individual lots, and are therefore more densely settled. Moreover, the illegality of land capture in Latin America means that the residents have to mobilize and fight for legal recognition and for the survival of the fledgling neighborhood, thereby forging a strong sense of community and solidarity (Ward 1999, 167). In Texas colonias, the low population density and absence of a major threat from the county carries over into correspondingly low levels of observed community action and participation

(167). In the case of Rio Grande City, we anticipated that CRG intervention to support untitled residents might have led to the creation of a wider sense of group interaction and solidarity—what has been described as “horizontal integration” between residents and neighbors (194).

However, even before the CRG came onto the scene, the set of colonias in Starr County had already demonstrated higher levels of organization and participation than most others in Texas. This was due in large part to the presence of an adept and well-respected leader and to the existence of a moderately effective self-help organization known as *Colonias Unidas* (United Colonias) that the leader had established and that remained the anchor point for community activism and concern throughout the period of CRG intervention. Indeed, it is doubtful whether the CRG would have achieved the success it did without having first gained the support of *Colonias Unidas*, since the organization had been the key focus point of community education and previous political negotiation around titling issues. It was particularly involved in the “bankruptcy” and sequestration strategy within the Chapa and López-developed colonias. Despite these factors in their background and history, focus group participants rarely agreed about whether or not there was good community collaboration: many felt that people mostly went their own way and did not care much about the life of the community.

When designing the survey, we had not considered whether titling might lead to more politicized and active engagement among residents and in their collective interactions with supralocal organizations (especially with the government). However, from the outset, we were interested in knowing whether there was any connection between land title and political participation and empowerment, especially in circumstances where local governments control much of the local welfare resources available to low-income colonia residents. Land, services, and schools were the dominant political concerns for the colonia residents whom we interviewed. These local governments are funded almost exclusively by property tax revenues, and respondents often lamented that because they were homeowners in a colonia they could rarely, if ever, gather sufficient political traction to trigger the concern of the county government. It is widely assumed (often incorrectly) that colonias largely comprise non-US citizens who cannot vote or who lack the electoral clout of significant voter numbers. The latter is true since these settlements are relatively small, and many citizens have not registered to vote. Participants in the focus groups themselves raised the idea that now that they were legal owners and, therefore, (property) taxpayers, they were on a path to greater political participation and influence. The following exchange from one of the focus group discussions suggests this.

Female: [Many] problems exist here regarding floods, and other things, and the county does nothing to fix it.

Male: They do nothing.

- F: Starting from the school that is there . . . up to date they have not done anything. That is true. But for you to vote for them, oh, they are so good making promises. . . .
- M: Then they come to get you.
- F: They should show their faces. [Laughter.]
- F: But you know it's because of what they say here, that more people with green cards [resident alien documents] live here than citizens. And since they cannot vote, well, why do they worry about us?
- M: Even if you just have a green card, you have your property and we pay taxes . . .
- F: Exactly, but it's not in their interests. They say, well, I don't get votes from there so why am I going to help.
- M: Well, I am going to make demands because I pay taxes. And even if I was not [a citizen], I pay taxes.

(Focus Group #4, June 29, 2002)

This exchange largely relates to the question of citizenship status, but titling also appears to have the effect of facilitating political inclusion at a more symbolic level. In the United States, state and local governments support the expectation that people hold formal title that is recorded in the public system, and that title is a primary condition for effective land market operations. Thus, to hold land outside of that formal market is to have a second-class legal entitlement and, by implication, a second-class civil status. The focus groups revealed that for colonia residents, title formality offers the political symbolism of enfranchisement and that residents associate informality with marginality. They also recognized that this is how the outside world views them. But with the granting of full title, residents felt that they could hold up their heads when they went to do business in the government offices of Rio Grande City.

However, while it did help them maintain a better footing in external relations with supralocal actors, most participants in the focus groups also said that receiving legal proof of their property holdings had not changed their relationships with their families or neighbors. Even though there was a lower sense of community identity than is commonly found in Mexico, residents still expressed a belief that being a good neighbor was important, period, and they frequently talked of unusual and generous accommodations that they had made for those living around them. Significantly they appear to perceive themselves as a community of *vecinos* (neighbors) rather than a community of property owners. This relates back to our earlier discussion of the use value of colonia residence, and it seems that the concept of ownership is not especially important in their construction of the meaning of community. In no colonia had residents created, or thought about creating, a homeowners' association or any such similar organization.

Indeed, there were different views about the sense of community within colonias. Most participants had strong family and friendship links within the settlement, and in many cases parents, children, and extended family lived in close proximity to one another. It was even the case that in several of the focus groups, there were mother and daughter (Focus Group #2) or father and daughter (Focus Group #7) or sisters (Focus Group #1), each of them representing a different household. The survey highlighted the close family ties in these communities (81 percent reported having relatives living in the colonia). Most said they had good relations with their neighbors, and when asked about possible conflictive situations (like boundaries) they expressed the willingness to solve the problems peacefully. However, a few also described some points of conflict with neighbors, usually around daily life issues such as noise and lack of privacy, and some participants were worried about matters such as dangerous traffic and neighborhood safety. But again it seemed that the perception of these problems and the way in which residents dealt with them had little or nothing to do with having received property titles. If anything, residents attributed the neighborliness they practiced to their Mexican-origin culture and not to homeownership.

Thus, the data offer a rather mixed sense of the impact of titling on community empowerment and participation. On one hand, it appears to raise morale and self-esteem and to foster a greater sense of legitimacy and rights in relations with local government. On the other hand, it appears to have minimal impact in generating greater community activism around common issues of property ownership or in significantly changing neighborly relations.

CONCLUSIONS: THE RELEVANCE AND IMPORTANCE OF CLEAN PROPERTY TITLE

The CRG gave title to those who clearly had a legitimate claim of ownership. Without its intervention, many residents would probably never have achieved full and secure ownership status. Within the control group, some residents were already secure, having received Warranty Deeds from the developers (although in some cases, even these deeds were defective and had to be corrected by the CRG). Had it not been for CRG intervention, those without deeds may never have been able to secure legal proof for their claims, and many of the residents of the Starr County colonias would have been in permanent limbo, insecure about their status as homesteaders. But as this study has shown, owners in colonias ascribe different meanings to ownership and to property titles. Although many felt that they had legitimate claims of ownership based upon proxy criteria such as receipts, Contract for Deed, tax payments, or even the plain fact of occupancy over a number of years, residents understood that full title would convey a more powerful and a more secure basis of homeownership.

However, colonia residents' understanding of ownership includes both moral as well as legal meanings. As one delves more deeply into the meaning of title for colonia residents, it becomes apparent that property right claims shift from those usually associated with informality (use rights and occupancy) toward fee simple (absolute) rights and formality. It is also apparent that this is important insofar as it has the potential to affect and shape future behaviors—self-esteem, relations with local government, home improvements, and the possible leveraging of loans. But despite this important shift, our research also identifies the high potential and likelihood for a *reversion to informality*, at least when it comes to selling or subdividing lots and homes, passing property on to their children, and so on. This should not be construed as a reversal to time-worn and traditional practices that are familiar to colonia residents, nor does it signify ignorance of the gains that formal (fee simple) title offers. Instead it represents a pragmatic response to the lack of financing systems in colonias that would enable low-income homeowners to be able to sell their properties and avoid some of the relatively high transaction costs associated with formal market transactions (Ward 2009). Despite the CRG's intervention to create a platform of secure legal titles, people recognize that what matters most is the security of being able to prove ownership. However, while in an ideal world they might like to sell their homes under Warranty Deeds, the practical logistics often do not allow them to do so. Thus, they revert to the lesser order of title transfers and to (informal) usufruct arrangements of land subdivision and inheritance among their children, knowing that these are workable solutions even if they lack the legal elegance and veracity that will make these transactions fungible in the marketplace.

This analysis underscores an important and largely unrecognized point, namely, that regularization may not be the one-off that many people imagine, ending with title provision and registration in the public record (Ward and Carew 2001). In the future, additional provisions will almost certainly be required in order to facilitate property transactions, to ensure that property sales and lot parcel subdivisions bequeathed under intestacy are adequately recorded and titled, and that this is done at minimal cost without a lot of red tape. If such measures are not undertaken, it seems inevitable that there will be a reversion to informal arrangements and practices of land sales and subdivisions linked to inheritance and lot turnover, and that this will be increasingly widespread among low-income colonias and among informal homestead subdivisions nationally.¹⁹

19. The same argument is now being applied in Mexico to second- and third-generation "irregularity" among those who inherit colonia property shares from their parents and who were the subject of massive regularization programs from the 1970s onward. Here, too, one sees the likely scenario and trajectory of informal to formal back to informal property relations, and the need for public policy interventions that will seek to rectify newly emerging patterns of informality (Ward 2009).

As far as market performance is concerned, this article has sought to explore whether title is important in bringing people more formally into land market and property relations, thereby enabling them to access credit, facilitate home improvements, sell their homes more freely, and capitalize on their sweat equity and cash investments. If such priming of the marketplace was an expected and desired outcome of the land-titling program, then the findings of this study are not encouraging. Colonia land markets are not being valorized significantly as a result of self-help efforts, servicing, or legalization of clouded land titles. While prices and land values may rise in the future, the underlying effective demand among other lower-income households to buy out lots and homes in colonias remains very low, such that few people are able to sell their lots and homesteads even if they wished (though most do not). This appears to have little or nothing to do with title per se but to reflect a sluggish land market and limited elasticity of demand among low-income populations. The best strategy for colonia residents is to take advantage of the improved *use-value* of their properties now that the level of insecurity from possible eviction or dispossession has been reduced and that services are coming online. Many were already engaged in self-help activities to improve their dwelling environments prior to gaining full legal title. Having formal title—*el título en la mano*—will undoubtedly help that process but will not guarantee it, nor is holding title likely to be the trigger for consolidation efforts in the future. Only in those cases of extreme insecurity (flooding of one's lot, or living in an area that is designated for expropriation, for example) is the titling program likely to directly promote the onset of improvements. For the remainder, formal legal title is an additional asset that may enhance consolidation, but it is not the trigger determinant.

The titling program does not appear to have significantly altered the organizational capacity of the colonia residents themselves, although in other situations where there is no existing organization, CRG-type intervention may be a galvanizing factor to propitiate new forms of local organization and empowerment. While residents appeared to be more confident about their ability and rights to challenge local authorities and demand that the latter provide services and treat them with greater respect, there was little evidence that this had a significant empowering effect or that it created more empowered communities. Most focus group participants were positive about the CRG receivership and intervention, and they appreciated the work of local staffers. But ironically, perhaps, the very success of the CRG in conducting its affairs and undertaking the titling program may also have generated a level of complacency among residents, since they might have become confident that matters could be left to the CRG and the local leaders. While this is more hypothesis than fact, it goes some way to help explain why in several of the focus group discussions apparently contradictory positions emerged: that of good-neighborliness yet, at the same time, a tendency to bemoan a lack of community action and organization to get things done.

Several of these research findings will disappoint policy advocates who envisage that providing land title will leverage access to formal credit systems, moving disenfranchised households onto an upward trajectory of home consolidation and self-improvement once they have a formal stake and share in the capital and credit markets. Using one's property as collateral is anathema to almost all colonia residents and appears unlikely to change. As we have seen, security has traditionally been the watchword of colonia owner households, along with the creation of a patrimony for their children. For them, accessing credit with the home as collateral creates a potential threat to that very security, precisely because it brings them into the formal marketplace and exposes their homestead to repossession if they are unable to fulfill their loan obligations. Few households are well disposed enough to substitute one form of insecurity for another, and most owners are streetwise in this respect, shying away from loans held against their homes. Nor is it clear to us how assiduously local finance institutions would ever wish to pursue low-income owners as recipients for loans, especially in today's environment after the prime and subprime meltdown in 2008. Unless the property market heats up considerably and offers greater potential cash gains to owners, financial institutions will almost certainly continue to look askance at colonia housing collateral, even for relatively small loan amounts. That said, the data do indicate that despite their very low-income profiles, colonia residents are investing substantially in their homes and expect to continue to do so in the future. These improvements, however, will be financed through the tried-and-tested means that they have used in the past. Title-in-the-hand is welcome insofar as it provides important family and homesteading security and raises self-esteem, but it is largely irrelevant as a trigger for improved socioeconomic mobility, enhanced access to credit, and wealth creation among the poor.

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APPENDIX 1: QUESTIONNAIRE (ENGLISH VERSION)

[Date]

Dear ** Colonia Lot Owner,

Thank you for agreeing to be interviewed today by *promotoras* who are working on behalf of an evaluation team for the CRG (Receivership). The team involves researchers from UT-Austin, Texas A & M, the University of Wisconsin and members of the Receivership. Your household was selected from the listing of the property ownership files at the CRG that we have already reviewed.

As the interviewers will have explained, this is a piece of policy research that is being conducted within these universities about the problems of *colonia* housing and property ownership here in Starr County, and about the effectiveness of policies that the CRG implemented. It is being undertaken with the CRG’s full knowledge and support. The information that you have provided will be treated confidentially, and will never be identified with you or your family in particular but only presented as general statistical tables about the land title and housing market conditions in this subdivision. Our aim in conducting this research is to improve policy relating to land ownership and property titling in *colonias*.

As I am sure you can appreciate, a study of this kind involves a lot of careful planning and preparation. and I am especially grateful to you for having spent half an hour of your time in order to answer our questions. This letter is in Spanish and English (back of page) for your convenience. After interview if you have any questions regarding the survey, please do not hesitate to call my office on the following toll-free number, [phone number] and leave a phone number where I may contact you. Alternatively, you may call me on my direct line [phone number].

Yours sincerely,

Dr. Peter M. Ward

Professor, Department of Sociology and LBJ School of Public Affairs

COLONIA RESIDENTS SURVEY—ENGLISH

Colonia Subdivision_____ Location:_____. Code _____
Selected household (Name and Address):_____
Lot #_____ Size of Lot _____
Interviewee: Mr/Mrs:_____ Interviewer(s)_____

(Interviewer: circle which to indicate gender of respondent)

Good morning/afternoon. We are working on behalf of an evaluation team for the CRG (Receivership). The team involves researchers from UT-Austin, Texas A & M, the University of Wisconsin and members of the Receivership. Your household was selected from the listing of the property ownership files at the CRG, that we have reviewed already. We very much hope that you will agree to be one of the 300 or so households that we interview about colonia development and land titles in this part of Starr County. The interview will take approximately 40 minutes, and as a small token of our appreciation for your time we would like to present you with a gift voucher for \$15 dollars that may be spent in any Walmart store.

It is important that we explain that this is a piece of policy research that is being conducted within these Universities about the problems of colonia housing land property ownership here in Starr County, and about the effectiveness of policies that the CRG implemented. It is being undertaken with the CRG's full knowledge and support. The information that you provide will be treated confidentially, and will never be identified with you or your family in particular, but only presented as general statistical tables about the land title and housing market conditions in this subdivision. Our aim in conducting this research is to improve policy relating to land ownership and property titling in colonias in Texas.

1. It is important for the purposes of this survey that we interview the head of the household or spouse—i.e. Sr/Sra ***in this case. Are you s/he?

CRG

	Yes	
	No	

Inquire who is and ask to interview them

2. In which year did you first move to the colonia?

CRG

	19____.
--	---------

3. In what year did you *buy* this lot? (*Emphasize buy this lot- not move to colonia or to the lot.*)

CRG

	19____.
--	---------

4. From whom did you purchase the lot (developer, previous resident)?

CRG

	Developer direct	
	Previous Owner	
	Other: please specify	

5. Did you move to live on this lot almost immediately (that is within two or three months) after you started making the first payments?

Yes	
No	

—Jump to Question *9

6. So, in which year did you move to this lot or put another way, how long was it between your starting to buy land in the colonia (see answer to Q 3) and your moving into this particular lot?

Less than six months	
Six months to one year	
More than a year; please specify how many years it was and the year in which you arrived here (interviewer cf. Q. #1	

_____ yrs; i.e. in 19__

7. Why didn't you move immediately into your lot? What were your reasons for not moving in straight away? (Interviewer: If several reasons are given, specify in order of priority, #1, #2, #3, etc . . .)

	Priority
Too far from house or work	
Didn't have the money to buy or construct a house	
Lived in shared accommodation with relatives in the colonia	
No services/ it was inhospitable	
No schools	
It was more of an investment than a place to live	
I bought it for my children not for myself	
We went to live in another city	
No sense of community spirit	

When did you arrive in the colonia? ____

Don't know			
Other: please specify			_____

8. After those years of living elsewhere but purchasing the lot, why did you finally move here?

Family related issues	
Some key services began to be installed	
Once we had finished paying off the land	
Once we had secure title	
Once many more lots were occupied	
Once a community spirit had developed	
Once we had sufficient money build buy a home to put on the lot	
Other (specify)	_____

9. What was the total cost of this lot? (Interviewer, get total price and then ask what was the monthly payment.)

CRG

	Total cost	
	Monthly payments of	

10. Have you finished making purchase payments on the lot?

CRG

Yes		<i>Jump to Question *14</i>
Not yet		

11. How much do you still owe (more or less)? Total of \$_____

12. At any point, have you stopped a payment?

Yes		To whom? Developer () or CRG? ()
No, never		

13. Why did you stop a payment?

Lack of money	
Worried about developer's honesty	
Insecurities about titles at end of it	
Other reasons	_____

14. What type of contract do you currently have?

CRG

	Contract for Deed?	
	Warranty Deed	
	Not Know	
	Other (specify)	

15. Do you think that Contract for Deed is a safe way to buy a property?

Yes	
No	

Interviewer: You should Ask the following question ONLY in Las Lomas

16. Have you registered your deeds in the County Court office?

CRG

	Yes	
	No	

Why? _____

Why not? _____

SECTION ON “MEANINGS” OF LAND TITLE

17. When you arrived and first purchased what papers/titles did you have?

CRG

	Contract for Deed	
	Warranty Deed	
	Full Title	
	None	
	Other (specify)	

18. What papers title do you now have?

CRG

	Contract for Deed	
	Warranty Deed	
	Full Title	
	None	
	Other (specify)	

19. Did you consider yourself the owner of your lot before gaining a Title Deed from the Receivership Office?

Yes	
No	

20. From the moment you started buying the lot did you consider yourselves to be the full owners of the lot?

Yes	
No	

21. If yes: Why? What made you certain of ownership?

No Prompts

Had a Contract for Deed	
Had a Warranty Deed Already	
We had some services	
Collective strength of the residents here	
Had got from Receivership so we were sure	
Believed the Developer's Word	
Had the lot registered in the County Court House	
We were paying Taxes	
Others	

22. If no: Why not? (What made you uncertain of ownership)?

(No Prompts)

We did not have a Contract for Deed	
We did not yet have Warranty Deed	
There were no services or anything	
Low density of population—few people were actually living here	
No one was interested in us; we were ignored	
We distrusted the Developer	
Not registered in the County Court House	
Others	

23. What are the advantages of being an owner with full title? That is to say, what can you do with your lot as an owner with full title that you perhaps you couldn't do before?

(No Prompts)

Can sell the land freely	
Can subdivide the lot	
Can share lot with other households/family	
Can pass on as an inheritance	
Can use the lot as a place of work micro enterprise etc.	
Can start building a proper home	
Can live here more securely/more comfortably/tranquilo	
Can use the lot as equity against a loan	
Don't really know	
Never really thought about it	
Others	

24. In what ways is being an owner important to you and your spouse?

Security	
Patrimony for Children	
Flexibility (\$)	
Live more freely	
Can borrow against	

25. Has Receiving Full Title affected your ability to make home improvements to the dwelling?

Yes		How? _____
No		Why not? _____

26. In whose name are the papers?

CRG

	Joint		
	Mrs		
	Mr		
	Children		Why to them?
	Grandchildren		Why to them?
	Don't know		

27. What prompted you to allocate the ownership in this way?

Texas Law	
Preference to protect him/her	
CRG Receivership instructions	
Instructed to do so (by whom)	
Seller	
Other (specify)	

28. Do you think that it is important to have a Will to indicate how you wish your property should be allocated?

Yes	
No	

29. Why?

To protect my spouse	
To avoid disputes between kin	
To keep the property in the family	
Others. . . .	

30. Do you have a Will? Does your Spouse?

	Male Spouse:	Female Spouse:
Yes		
No		

31. For yes: in what year did you make that will? Before or after getting title to this lot?

	Year	Before title	After title	Simultaneous
Male Spouse				
Female Spouse				

32. Who suggested that you make a will?

Advised to by the Receivership		
Advised to by another		Who? _____

33. Who do you expect will inherit this lot and property in the event of your death?

Surviving spouse	
Eldest child	
Children jointly	
Parent(s)	
Others	

SECTION ON PERCEIVED LAND VALUE CHANGES

34. Do you have any idea what a vacant lot of a similar size to your own would sell for in this colonia today?

Yes	
No, no idea	

*Jump to Question *36*

35. How much approximately? \$ _____

36. What do you think both the house and lot combined are worth today—if you were to sell it?

\$ _____ approximately

No idea	
---------	--

Jump to Question 39

37. How do you arrive at that guess/calculation?

(No prompting);

Those are the costs I paid for land and improvements	
That's how it is divided on my tax records	
That is the land value of recent sales	
The dwelling costs +/- appreciation or depreciation	
Other	

38. Of that total: how much is land value and how much property/improvements?

Land/lot and services to it \$ _____

Improvements: dwelling(s) \$ _____

39. Do you think land prices have increased in the last years?

Yes	
No	

Jump to Q*41

40. Why do you think they have increased?

More services now	
Titles are now been given out	
Property values everywhere gone up	
Lots are more scarce now	
Other	

41. If you were to try to sell your lot right now, on the following scale would it be:

Very easy	Easy	Difficult	Very difficult

42. Have any of your 3 immediate neighbors (PROMPT: either side or directly in front) bought their lots or property in the past two years?

Yes		How many? _____
No		

43. Would you say that the number of people in this colonia who have sold their properties and moved elsewhere in the last five years has been:

Very many		Why so many are leaving? _____
Many		Why so many are leaving? _____
Some		
Only a few		

44. Have you seen or heard about people selling off a part of their lot?

Yes	
No	

45. Have you seen or heard about people subdividing their lots?

Yes	
No	

SECTION ON RECEIVERSHIP

46. Before we arrived today, had you ever heard of the Receivership?

Yes	
No	

47. What is the primary responsibility of the Receivership in your opinion? (If several reasons given, ask which is the most important and check that box)

Defend the colonia/residents	
Sort out the property ownership/give titles	
Install services	
Relocate people	
Resolve disputes	
Challenge the developers	
Not know	
Others	_____

48. What contact did you have with the receivership? If any (Contacts could be letters, meetings etc. . . .)

Multiple Contact		How many contacts roughly? _____
Virtually No Contact/no need		

49. In your opinion, was the intervention of the Receivership helpful or unhelpful to this colonia’s development?

Helpful:		In what ways helpful? _____
Unhelpful:		In what ways unhelpful? _____
Neither/nor:		
No know/no opinion:		

INTERVIEWER—BIG JUMP HERE in Los Altos Colonias you should jump to Q64 on page **

50. Which of the following actions did the Receivership undertake in your case?

Provided a new title	
Cleaned up irregularities in old title	
Provided anew lot	
Lot swap with neighbors	
Found a lot for kin	
Got an improvement loan	
Installed basic services	
No actions/engagement	
Other:	_____

51. How satisfied or dissatisfied were you with the intervention and titling program of CRG in this colonia?

Very satisfied	Satisfied	Neutral	Dissatisfied	Very dissatisfied

In retrospect, in your opinion do you think that CRG could have done better job overall:

52. In your case personally:

Yes		How _____
No		

53. —For the colonia generally?

Yes		How _____
No		

(SECTION ON IMPACTS OF LAND TITLE)

*(Interviewer: Los Altos residents should not be answering questions 54–63. This section section only applies to those living in Colonias ** and who have been directly assisted by CRG in clearing their titles.)*

54. Since you received your title, have you sought to do any of the following since you purchased your lot and moved here? *(Interviewer should ask each item in turn)*

	Yes	No		
Sell the lot				
Take out a loan for the home against the title?				
Hook up to utilities				
Improve the Home			What improvements?	How much did it cost?
			1)	\$
			2)	\$
			3)	\$

55. Do you have any improvements planned for the next two years?

Yes	
No	

Jump to Question *58

56. What improvements specifically and how much do you estimate each improvement is likely to cost you (more or less)?

- 1) _____ \$ _____
- 2) _____ \$ _____
- 3) _____ \$ _____

57. How do you propose to pay for those improvements?

From Income/Savings	
With a loan from a finance shop	
With credit from the seller	
On my credit cards	
With a loan from a kinsman	
With a loan from a friend	
Inheritance	
Other	_____

58. In the period that you have been living here, have you received a formal cash loan from a finance shop for dwelling improvements or for new dwelling units (i.e. not small temporary loans from kin)

Yes		_____ Times
No		Jump to Q *64

59. When was the last time you applied for a loan (year); from whom; for what purpose; how much was the loan? And what were the terms (months and interest rate)?

Finance Shop	Year	Purpose	Total loan \$	Interest rate %/months?
1)				

60. Do you still owe on any of these loans?

Yes		Indicate above with a check mark if still owing
No		

61. Are there any other occasions when you have paid for major improvements or dwelling units on credit?

Yes	
No	

Creditor	Year	Amount	Interest Rate %
1)			
2)			
3)			

62. If yes, was collateral (garantia) requested against the credit loan?

Yes		Type of garantia _____
No		

63. Do you still owe on any of these loans?

Yes		Indicate above with a check mark if still owing
No		

Rentry point here for Los Altos Control Population

64. Are you aware of the possibility of using your title to borrow and take out a loan?

Yes	
No	

65. Given that it is possible for owners such as yourself to use one's residence as collateral guarantia for a loan, would you consider doing so in the future?

Yes	
No	

Why not? _____

66. Do you think that there is a strong risk that you might lose your lot were you not to repay any of these loans?

Yes	
No	

Why not? _____

67. If you decided that you did want to use your lot as a guarantia for a loan, for which of the following would you be most willing to use that loan?

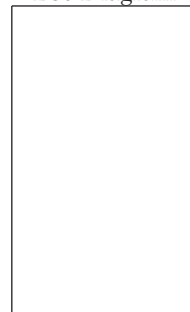
Home improvement	
Buy a new dwelling unit	
Buying a car/truck	
Child's education	
Starting a business or investing in a business	

SECTION ON HOUSING IMPROVEMENTS;

Interviewer: Below, identify the House Type & Lot Layout. Do so interactively with the respondent and for clarification draw a rough plan to the right annotating buildings T = trailer; M = manufactured home; C = Camper; S = shack structure; H = Self-help or consolidated dwelling; IC = building in construction/slab etc bit not occupied).

C: Camper	
T: Trailer	
M: Manufactured Home	
S: Shack structure	
H: Brick-built consolidated built home	
Combination: indicate which: (eg T & C; S & H;, H & IC etc.)	

Lot Diagram



68. Turning now to your own residential arrangement in this lot: How many separate dwellings (*hogares*) are there on the lot?

Interviews—you may need to clarify what is a household

One only	
Two	
Three or more	

Jump to Q. *71

69. Who are the other households; that is what is the relationship if any to you the owners?

They are my parents/in-laws living with us	
They are kin/family who share the lot as owners	
They are kin/family who rent from us	
They are renters	
Other: please specify	

Do they own their half or portion of the lot?
Yes__. No__.

70. If No, in your opinion what rights would they have to your lot if you died or decided to sell?

None	
Part beneficiary: explain what they would receive	
Part beneficiary but not know exactly how	
Don't know/Never thought about it	

71. How many other rooms in your dwelling (i.e. do not include those of other households) and what are their functions?

	# Specific	# Dual purpose
Living		
Dining		
Bedroom		
Kitchen		
Toilet		
Bathroom		
Other		

72. Which of the following services do you have on this lot?

	Has	Not have	Comments (if given)
Electricity			
Piped Water			
Septic			
Sewer lines			
Garbage collection			
Public transport			

SECTION ON HOUSING TRAJECTORIES/ASPIRATIONS

73. Where were you living immediately prior to moving to live here in the colonia? Which city or county (and state if not Texas)?

City or County: _____
 State (if not Texas): _____

74. The home in which you lived immediately prior to moving here to this lot—were you owners or renters or sharers, or living with parents or other kin?

We owned the house	
We rented: from the owners	
We rented: from a housing association	
We lived with my parents/in-laws	
We shared with other kin	
We shared with friends	
Workplace was also residence	
Other: please specify	_____

75. What type of home did you live in immediately prior to moving here (an apartment, trailer home, regular house . . . and how many bedrooms did it have)?

An apartment: how many bedrooms?	_____bedrooms
Trailer/mobile home: in a trailer park	
Trailer/mobile home: in a colonia subdivision	
A manufactured/modular/regular home: how many bedrooms?	_____bedrooms
Other: please specify	_____

76. What were your main reasons and proposed purpose for buying a lot in this colonia subdivision? (Interviewer: If the respondent gives several reasons, prompt which was the most important, of second importance, etc., and check thus: ✓1 = main reason; ✓2 = second reason)

	Order
As a home—in the short term	
As a home in the long term	
As an investment	
To provide an inheritance for my children	
It was a good deal and opportunity	
To rent out or use for work	
Other, please specify	

77. What was the reason that led you to choose to live in a colonia subdivision over other housing options?

It was easy to buy—no papers and closing costs, etc.	
I could afford it here	
Good anticipated return on my investment	
More space	
Rural atmosphere/away from the city	
Fear of crime and drugs elsewhere	
Family lived nearby	
Opportunity to self-build and improve home over a long period of time	
Lack of other options	
Other: please specify	

78. From whom or how did you find out about the opportunity to buy a lot in this colonia?

Signs in the colonia itself or along highway	
By chance/a visit	
Word of mouth	
From neighbors/friends	
From relatives	
From workmates/at work	
Other: please specify	

79. Have you considered leaving the colonia in the past two years?

Yes		
No		Jump Q *84

80. If Yes, What makes you want to move? List all reasons given

Attractions elsewhere	
Want a better home in nicer n'hood	
Move closer to work/schools/family	
Family related/personal	
Lack of services	
Location distance	
Neighbors/n'hood unsuitable	
Other	_____

81. Where have you looked to move to city and n'hood(s)?

State _____
 City _____ Neighborhood _____

82. How would you want a new home to be different from this one?

No prompting. If several reasons given check all and ask which of those checked is most important 1, second most important, # 2 etc . . .

	Tick	Priority
It would be a different tenure (i.e. own or rent)		
Not a mobile structure		
Full services		
More bedrooms		
No need to do it ourselves		
Nicer neighborhood location		
Closer to x location (work, schools etc.)		
Other		_____

83. So, what has prevented or is preventing you from moving?

Can't afford it	
Not find anywhere suitable	
Family reasons	
We have debts here	
Other	

For those who received titles from CRG:

84. Has the receivership intervention made it more likely that you will remain here in the next five years or less likely?

More likely	Less Likely	No difference	Don't know

SECTION ON SOCIO-ECONOMIC DATA:

85. Do you have family who live elsewhere in the colonia/subdivision?

Yes	
No	

86. Including yourself, how many people make up your own household? (do not include members of other households on lot where these exist.)

_____ people

87. Are there any of members of your household who are migrant workers—that is they live away from the home for more than three months in the year?

Yes	
No	

How many of them are migrant workers? _____

88. Please list each member of the household who has had paid employment in the past 12 months:

Who?	Type of work	Migrant worker? Months away from home	Full time?	Part time?	Years of completed schooling?
Self					
Spouse					
1)					
2)					
3)					

89. Do any members of your household have fixed income from social security?

Yes	
No	

Jump to Question *91

90. If Yes, then:

Who?	Type of income	\$ amount per month
1)		
2)		
3)		

91. Is anyone in the household classified as being disabled?

Yes	
No	

Relationship_____

92. Which of the following boxes comes closest to your estimate of the household's total weekly or monthly income (including any income you receive from migrant workers or from other sources outside of the household—such as social security benefits for example)? Please do not include earnings of any household members who do not contribute their earnings to the running of the home, but you should do include any rent or contributions (to food etc.) that they may regularly give you.

(Interviewer: show the two columns and ask the respondent to tell you the box letter: A, B, C, etc.)

Interviewer shows and talk through with respondent and then check **one box** only in either column—depending on whether s/he estimates weekly or monthly household income.

	Estimate Household Income per WEEK		Estimate of Household Income per MONTH		
A	\$50–\$150		\$200–\$600		A
B	\$150–\$250		\$600–\$1000		B
C	\$250–\$400		\$1000–\$1600		C
D	\$400–\$600		\$1600–\$2400		D
E	Over \$600		Over \$2500		E

No Response _____

(Over \$600 per week or over \$2500 per month is equivalent to more than \$30,000 per year)

93. **Interviewer:** If you have checked the over \$600 per week or over \$2500 per month, please ask for rough annual household income showing the table below:

Between \$30,000–40,000	
Between \$40,000–50,000	
Over \$50,000	

94. In which of the following categories do you consider yourself?

Mexican (by birth)	
Mexican-American	
No answer	
Other (specify)	

How long have you lived in permanently in the US? _____ years

Thank you very much. That concludes our survey. Once again, we are most grateful for your collaboration and once again reiterate that all information is confidential and will not be related to your lot and household in particular. Please keep this letter and the phone number for your records, and do not hesitate to contact the project director should you have any questions or comments regarding the survey. Also, I am pleased to give you this voucher. ****

APPENDIX 2: QUESTIONNAIRE (SPANISH VERSION)

Buenos días/tardes. Estamos colaborando en una evaluación solicitada por la organización **CRG** (que aquí se conoce como el Receivership). El equipo consiste de investigadores de UT-Austin, Texas A&M—College Station y la Universidad de Wisconsin. Su caso ha sido seleccionada de una lista de lotes y propiedades que tiene la oficina encargada con el Receivership. Esperemos que usted este dispuesto de participar en el estudio y contestar a las preguntas en nuestro cuestionario que estamos haciendo sobre los propiedaes en aproximadamente 300 familias en esta parte del condado Starr. La encuesta tomará aproximadamente 40 minutos, y como una muestra de nuestro agradecimiento le podemos ofrecer un cupón de \$15.00 dólares que puede usar en Wal-Mart.

Es importante subrayar que esta encuesta forma parte de un estudio universiatrio en que estamos colaborando, y cuenta con el pleno apoyo del Receivership. Ninguna de la información que usted nos proporcione hoy será vinculada con usted o con su familia, sino que será totalmente confidencial. La información será utilizada para generar cuadros estadísticos sobre títulos de propiedad y condiciones del mercado de vivienda en Starr County. Nuestro propósito es mejorar las políticas de vivienda que se esta promoviendo en las colonias de Texas.

COLONIA RESIDENTS SURVEY-SPANISH

Colonia Subdivision _____ Location: _____ Code _____

Selected household: _____ Substitute household; _____: Lot # _____

Nombre y apellido: Sr / Sra: _____

Interviewer(s) _____

- 1) Ahora, es muy importante para el propósito de esta encuesta que entrevistemos al jefe de hogar o su conyuge ¿Sr/Sra, es usted el/la jefe/jefa (o cabeza) del hogar en este lote?

CRG

	Sí	
	No	

Preguntar quién es para entrevistarle

- 2) ¿En qué año Uds. se mudaron a esta colonia?

CRG _____ 19 _____

3) ¿En qué año Uds. compraron este lote/solar en esta colonia (enfatarizar ESTE lote)?

CRG _____ 19 _____

4) ¿A quién le compraron Uds. este lote Al fraccionadoro al dueño anterior o a otra persona)?

Al fraccionador directamente	
Al Dueño anterior	
Otro—especifique	

5) ¿Uds. se mudaron a este lote inmediatamente despues de empezar a dar sus pagos (inmediatamente se entiende como dentro de los tres primeros meses)?

Sí	
No	

Pase a la pregunta # 9

6) ¿En que año se cambio a este lote, o dicho de otro manera, cuanto tardo en cambiarse despues de hacer su primer pago a este propiedad? ?

Menos de seis meses	
Entre seis meses y un año	
Más de un año; Por favor especificar cuántos años pasaron y el año en que llegaron a este lote en esta colonia (chequear con Preg.1 arriba)	

_____ años; o en 19 _____

7) ¿Por qué no se cambiaran inmediatamente a este lote? ¿Cuáles fueron las razones de no cambiarse inmediatamente? (Encuestador: si dan más de una razon, especificar y indique el orden de prioridad, #1, #2, #3, etc.)

Muy lejos del trabajo	
No teníamos dinero para comprar o constuir una vivienda	
Vivíamos con familiares en la colonia	
No había servicios básicos / No se podía vivir aquí	
No había escuela	
Era más una inversión que un lugar para vivir	
Lo compramos para nuestros hijos y no para nosotros	
Fuimos a vivir a otra ciudad	
No había sentido de comunidad	
No sé	
Otro: favor de especificar	

8) Después de varios años viviendo en otro lugar y pagando el lote, ¿por qué se decidieron a cambiarse acá?

Asuntos familiares	
Ya se habían empezado a instalar servivios básicos	
Ya habiamos terminado de pagar el lote	
Ya tuvimos seguro el titulo de propiedad	
Muchos lotes ya más fueron ocupados	
Ya existía un mayor espíritu de comunidad	
Ya tuvimos dinero suficiente para comprar la vivienda oycomensar a construir en el lote	
Otro: favor de especificar	

9) ¿Cuál fue el costo total de este lote (entrevistador: pida el precio total y despues pregunte cual era el pago mensual)

CRG

	Costo Total	
	Pagos mensuales	

10) ¿Ha terminado pagar por el lote?

CRG

Sí	
Todavía no	

Pase a la pregunta 14

11) ¿Cuánto debe todavía (más o menos)? Total de \$_____

12) En algún momento, ¿dejó de pagar alguna cuota/pago mensual?

Sí	
No, nunca	

¿A quién? Al Developer? ()
Al Receivership ()

13) ¿Por qué paró de pagar la cuota/mensualidad?

	No tenía dinero	
	Preocupación por la falta de confianza en el fraccionador	
	Inseguridad sobre el titulo de propiedad	
	Otras razon	Especificar_____

14) ¿Qué tipo de contrato tiene ahora?

	Contrato de compra y venta /Contract for Deed	
	Titulo de propiedad	
	Nota de venta/recibo/Bill of Sale	
	No sabe	
	Otro	Especificar_____

15) ¿Cree Usted que el contrato de compra y venta/Contract for Deed es una forma segura para comprar una propiedad en las colonias en Tejas?

Sí	
No	

Entrevistador: LA SIGUIENTE PREGUNTA SOLO EN Las Lomas

16) ¿ Piensa usted que es importante tener su titulo de propiedad registrado en la corte del condado?

Sí	
No	

17) ¿ Ha registrado su propiedad en la corte del condado?

CRG

	Sí	
	No	

¿Por qué?

¿ Por qué no?

SECCION SE TRATA DEL “SIGNIFICADO” DEL TITULO DE PROPIEDAD

18) Cuando ustedes originalmente compraron este lote, ¿qué papeles les dieron?

CRG

	Titulo de compra y venta/Contract for Deed	
	Titulo de propiedad/Warranty Deed	
	Nota	
	Contrato oral	
	Ninguno	
	Otro	Especificar_____

19) ¿Qué papeles tienen ahora?

CRG

	Contrato de compra y venta/Sigue el Contract for Deed	
	Título de propiedad/warranty Deed	
	Nota	
	Contrato oral	
	Ninguno	
	Otro	Especificar_____

20) ¿Ustedes se consideraban dueños del lote antes de recibir el pleno título de propiedad—o sea el warranty deed?

Sí	
No	

21) ¿Ustedes se consideraban dueños del lote desde el momento en que empezaron a pagar sus cuotas?

Sí	
No	

Pase a la pregunta # 22

22) ¿Si se consideraban dueños, por qué? ¿Que los hacia sentirse seguros de la propiedad?

(OJO—Entrevistador—No den sugerencias)

Tenía un contrato de compra y venta/ Contract for Deed	
Tenía un título de propiedad/Warranty Deed	
Teníamos servicios básicos	
Porque sentimos que eramos una comunidad	
Lo obtuvimos del Receivership, entonces si era algo seguro	
Confíabamos en el vendedor/fraccionador	
Habíamos registrado el título en la Casa de Corte	
Pagabamos impuestos por el terreno	
Otro: favor de especificar	

23) Si no se consideraban dueños, Por qué? Qué fue lo que hacia sentirse inseguros de la propiedad en ese entonces?

(OJO—Entrevistador—No den sugerencias)

No tenía un contrato de compra e venta/Contract for Deed	
No tenía un titulo de propiedad (escritura)/Warranty Deed	
No habían servicios ni nada	
Había muy poca gente viviendo aquí.	
Nadie se interesaba por nosotros; estabamos ignorados	
No teníamos confianza en el fraccionador	
No teníamos registrado el titulo en la Casa de Corte	
Porque no podía vender lo	
Otro: favor de especificar	

24) ¿En su opinion, cuales son las ventajas de ser dueños de su propiedad? En otras palabras, ¿qué pueden hacer con el lote ahora que son legalmente dueños, comparado con lo que podían hacer antes? (OJO—Entrevistador—No den sugerencias)

Podemos venderlo libremente	
Podemos sub-dividir el lote si queremos	
Podemos compartir el lote con otros (o sea con parientes/vecinos)	
Podemos dejarlo como herencia	
Podemos usar el lote como lugar para hacer un negocio	
Ya podemos construir una casa bien fincada	
Podemos vivir más tranquilos, sin problemas	
Podemos usar el lote como garantía para un préstamo	
Realmente no sé	
No lo había pensado	
Otro: favor de especificar	

25) ¿En qué sentido ser dueño es importante para Ud?

Da más seguridad	
Es un patrimonio para nuestros hijos	
Tenemos más flexibilidad monetaria (\$)	
Vivimos más libremente/más tranquilos	
Podemos pedir prestamos usando la propiedad como colateral	

26) ¿Tener el título de propiedad le ha ayudado para hacer mejoras en su propiedad?

Sí		¿Cómo _____
No		¿ Por qué no? _____

27) ¿Al nombre de quién estan los papeles?

CRG

	A los dos	
	Al nombre de la señora	
	Al nombre de los hijos	¿ Por qué al nombre de ellos?
	Al nombre de los nietos	¿ Por qué al nombre de ellos?
	No sabe	

28) ¿Por que decidiron poner la propiedad bajo ese nombre(s)?

Es la ley (de Texas)	
Para proteger a el /ella	
Fueron las instrucciones del receivership	
Nos dijeron que asi debía ser (¿Pregunta y apunta quien?)	
El fraccionador nos dijo	
Otro (Especificar)	_____

29) ¿Les parece importante tener un testamento para determinar quien debe heredar esta propiedad?

Sí	
No	

30) ¿Por qué?

Para proteger a mi conyuge	
Para evitar pleitos en la familia	
Para mantener la propiedad en la familia	
Otras razones (especificar)	_____

31) ¿Tiene Ud un testamento? ¿Tiene su conyuge un testamento?

	Esposo	Esposa
Sí		
No		

32) Si respondieron que si tiene Ud y/o su esposo(a) un testamento, ¿en qué año lo hizo? ¿Fue antes o despues de tener titulo de propiedad de este lote?

	Año	Antes del titulo	Despues del titulo	Al mismo momento de recibir el titulo
Esposo				
Esposa				

33) ¿Quién le sugirió que hiciera su testamento?

Nos aconsejó la oficina de los solares/Receivership	
Nos aconsejó otra persona/institución. Quien?	Especificar _____

34) ¿Quién cree Ud. que heredará el lote y la propiedad en caso de su fallecimiento?

El conyuge que sobrevive	
El hijo(a) mayor	
Todos los hijos iguales	
Los padres/abuelos	
Otros: favor de especificar	_____

SECCION SE TRATA DE CÓMO PERCIBEN CAMBIOS EN EL VALOR DE LA PROPIEDAD EN LA COLONIA

35) ¿Se ha fijado Ud. que hay varios lotes baldíos aquí en esta colonia (o sea, no ocupados) del mismo tamaño al suyo que estén a la venta?

Sí	
No	

Pase a la pregunta 37

36) ¿Sabe Ud a cuánto los estan vendiendo, aproximadamente? \$_____

No lo se _____

37) ¿Cuánto cree que sea el valor de vender su casa y el lote, hoy en día,—es decir si Ud decidiera venderlo?

\$ _____ Aproximadamente
 No tengo idea _____ Pase a la pregunta 40

38) ¿Cómo ha llegado a estimar esta cantidad?

Eso es lo que pagué por el lote y la construcción	
Así aparece en los registros de impuestos	
Así cuestan otras propiedades que se han vendido recientemente	
Es el precio de la propiedad +/- la depreciación con los años	
Otro: favor de especificar	

39) Del precio de venta total, ¿cuánto corresponde al lote y cuanto a la construcción?

Lote/ terreno y servicios \$ _____
 Construcción \$ _____

40) ¿Cree que los precios han aumentado en los últimos cinco años?

Sí	
No	

Pase a la pregunta 42

41) ¿Por qué cree que han subido? (Encuestador: si dan más de una razón, especificar y indique el orden de prioridad, #1, #2, #3, etc.)

Más servicios disponibles	
Se han distribuido los títulos de propiedad	
Todos los precios de propiedades han subido en todas partes	
Hay menos lotes disponibles ahora	
Otro: favor de especificar	

42) Si Ud. quisiera vender ahora, Ud piens que la venta seria:
 (Entrevistador lea los cuatro alternativas)

Muy fácil	Fácil	Difícil	Muy difícil

- 43) ¿Alguno de sus tres vecinos colindantes (señalar a los lados o al frente, donde haya vecinos) ha vendido sus lotes en los últimos dos años?

Sí	
No	

¿Cuántos vecinos (familias) se han ido?

- 44) ¿Diría Ud. que el numero de gente que ha vendido sus lotes y se ha cambiado fuera de la colonia en los últimos cinco años ha sido . . . ?

Muchísima		¿Por qué se estan yendo?
Bastantes		¿Por qué se estan yendo?
Algunas		
Pocas		
Nadie se a cambiado		

- 45) ¿Ha visto o ha oído de gente que está vendiendo una parte de sus lotes?

Sí	
No	

- 46) ¿Há visto o há oido de gente que estan subdividiendo sus lotes?

Sí	
No	

SECCION SE TRATA DE LA ACTUACION DE LA OFICINA DE LOS SOLARES/RECEIVERSHIP

- 47) Antes de que le preguntemos hoy, ¿Había escuchado alguna vez de la oficina encargadade los solares/Receivership?

Sí	
No	

- 48) En su opinión, ¿cuál es la tarea principal del Receivership?

(Encuestador: si dan más de una razon, especificar y indique el orden de prioridad, #1, #2, #3, etc.)

Defender la colonia / sus residentes—en qué sentido? (especifique)	
Entregar los títulos de propiedad en limpio	
Promover la instalación de servicios	
Reubicar a la población	
Resolver disputas entre vecinos	
Enfrentarse con los fraccionadores	
No sabe	
Otro: favor de especificar	

49) ¿Cuántas veces ha tenido contacto con el Receivership? Si lo ha tenido. . . (puede ser a través de cartas, reuniones, etc.)

Múltiples contactos		Aproximadamente, ¿Cuántos contactos?
Prácticamente ningún contacto / no hubo necesidad		

50) En su opinión, la participación de la oficina de los solares Receivership aquí en la colonia ¿ha sido positivo o negativo para el desarrollo de la colonia?

Positivo	
Negativo	
Ni uno ni otro	
No sabe / No opina	

¿En qué sentido ha sido positivo?

¿En qué sentido negativo?

OJO ENCUESTADOR:—GRAN SALTO AQUÍ!!! En la Colonia Los Altos debe pasar a la pregunta 65. En otras colonias siga con la siguiente pregunta (# 65 . . .). Página 14.

51) ¿Cuál de las siguientes acciones tomó el Receivership en su caso? (Encuestador indique todos)

Me dio un título de propiedad nuevo	
Limpio las irregularidades de mi antiguo título	
Me dio un nuevo lote	
Me cambio un lote con otro lote de mis vecinos	
Consiguió un lote para mis parientes	
Me dio un préstamo para mejorar mi propiedad	
Instaló servicios básicos	
No me hicieron nada	
Otro: favor de especificar	

52) ¿Esta satisfecho o decepcionado con la intervención del Receivership esta colonia? (Entrevistador—lea los cinco alternativas)

Muy satisfecho	Satisfecho	Ni bien ni mal	Decepcionado	Muy decepcionado

Mirando hacia atrás, en su opinión, ¿cree que el receivership podría haber llevado a cabo su tarea y responsabilidades mejor?

53) En su caso personal

Sí		¿Cómo? _____
No		

54) Por la colonia en general?

Sí		¿Cómo? _____
No		

SECCION SOBRE EL IMPACTO DEL TITULO SOBRE EL LOTE

(Encuestador: OJO: Los residentes de Las Lomas no deben responder las preguntas 55–64. Esta sección solo se aplica a los residentes de las otras colonias quienes han recibido apoyo y intervención directa del Receivership para “limpiar” sus títulos de propiedad.)

55) Desde que recibió su título de propiedad y se mudó a esta colonia, ¿ha tratado de hacer alguna de las siguientes opciones?

	No	Sí		
¿Pedir un prestamo contra el titulo				
¿Conectarse a los servicios publicos?				
¿Hacer mejoras en su propiedad?			¿Qué mejoras?	¿Cuánto costaron?
			1)	1)
			2)	2)
			3)	3)

56) ¿Tiene planes de hacer mejoras en su vivienda en los próximos dos años?

Sí	
No	

Pase a la pregunta 59

57) ¿Qué mejoras específicas tiene planeadas, y cuánto estima que van a costar aproximadamente?

- 1) _____ \$ _____
- 2) _____ \$ _____
- 3) _____ \$ _____

58) ¿Cómo piensa financiar estas mejoras?

Con mi propio ingreso / ahorros	
Con un préstamo de una casa financiera	
A través del banco	
Con crédito del vendedor	
Con mis tarjetas de crédito	
Con un préstamo de un pariente	
Con un préstamo de un amigo	
Con mi herencia	
Otro: favor de especificar	_____

59) En el tiempo que usted esta viviendo aquí, ¿ha recibido un préstamo de dinero de una casa financiera para mejorar su vivienda o para nueva construcción en su lote? (OJO: no se refiere a préstamos de parientes sino solo de casas financieras)

Sí		¿Cuántas veces? _____
No		Pase a la pregunta 65

60) ¿Cuándo fue la última vez que usted solicitó un préstamo (año); ¿a quién se lo solicitó? ¿para qué fue? ¿de cuánto fue el préstamo?; ¿recuerda Ud. cuál fue la tasa de interes y el periodo de pago?

Casa Financiera	Año	Motivo	Prestamo total	Tasa de interés y meses de re-pago

61) ¿Todavía debe una cantidad de ese préstamo?

Sí		Indicar con una palomita si todavía debe
No		

62) ¿Han habido otras ocasiones en que Ud. ha pagado por mejoras importantes en su propiedad con crédito de una casa financiera?

Sí	
No	

62a. Para cada préstamo: qué año fue; ¿a quién se lo solicitó? ¿de cuánto fue el préstamo?; ¿recuerda Ud. cuál fue la tasa de interés y el periodo de pago?

Prestamista	Año	Monto del préstamo	Tasa de Interés %
1)			
2)			
3)			

63) Si respondi sí, ¿cuál fue la garantía para el préstamo?

Sí		Tipo de garantía _____
No		

64) ¿Todavía debe de algunos de estos préstamos?

Sí	
No	

OJO: DESDE AQUÍ VUELVE A APLICARSE EL CUESTIONARIO A LA POBLACIÓN DE LOS ALTOS

65) ¿Esta Ud. enterado de que puede usar su título de propiedad como garantía para contratar un préstamo dinero?

Sí	
No	

66) Dado que es posible usar su propiedad como garantía para solicitar un préstamo, ¿estaría dispuesto a hacerlo en el futuro?

Sí		
No		¿Por qué no?

67) ¿Cree Ud que habría un riesgo grande de perder el lote en caso de que no pudiera pagar el préstamo?

Sí		
No		¿Por qué no?

68) En caso de que quisiera usar su lote como garantía para un préstamo, ¿cuál de estos usos le daría a su préstamo?

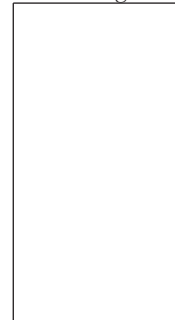
Para hacer mejoras en la propiedad	
Comprar una nueva unidad de vivienda (trailer, casa prefabricada, etcetera)	
Comprar un camión/ carro	
Educación de sus hijos	
Empezar un nuevo negocio	

SECCION SE TRATA DE MEJORAS ALA VIVIENDA Y A LA PROPIEDAD

Encuestador: en la siguiente pregunta, identificar el tipo de casa/construcciones y su distribución en el predio. Hágalo junto con con el entrevistado y dibuje un croquis en en el lado derecho. T = trailer; M: casa manufacturada; C = camper; S = casa muy provisional; H = casa autoconstruida con ayuda propia; IC = casa en construcción/slab y no ocupada.

C: Camper	
T: Trailer “casa tipo trailer”	
M: Manufactured home (casa prefabricada)	
S: Shack structure (casa muy provisional)	
H: Consolidated built home (casa construida/consolidada)	
Combinación: indicar cuál: (por ej. T & C; S & H;, H & IC etc.)	

Lot Diagram



Calle

69) ¿Cuántos hogares hay en el lote? (Hogar quiere decir viveindas con familias que viven aparte su propia hogar/familia

Solo una		Pase a la pregunta 72
Dos		
Tres o mas		

70) ¿Cuál es la relación de las demás familias con la suya?

Con mis suegros que viven conmigo		
Son parientes que son también propietarios		Son propietarios de la mitad o parte del lote? Sí _____ No _____
Son parientes a quienes alquilamos		
Son inquilinos (y no parientes nuestros)		
Otro (especificar)	_____	

71) Si no son propietarios, en su opinión, ¿qué derechos tienen sobre el lote en caso de que usted fallezca o decida vender?

Ninguno	
Parcialmente beneficiarios: explicar qué recibirían	
Parcialmente beneficiarios pero no sé cómo	
No se; nunca lo he pensado	

72) ¿Cuántos cuartos hay en su hogar (no incluya los del otro hogar) y para qué usa cada cuarto?

	# uso específico	# más de un uso
Sala		
Comedor		
Dormitorios/recámaras		
Cocina		
Baño (solo wc)		
Baño completo (p.ej. que tiene por tina o ducha y/o wc)		
Otro: favor de especificar		

73) ¿Cuáles de estos servicios tiene en su lote?

	Tiene	No tiene	Comentarios
Electricidad			
Cable			
Tubería de agua (potable)			
Desague			
Drenaje			
Servicio de basura			
Transporte público a la colonia			

SECCION SE TRATA DE LA TRAYECTORIA DE HOGARES / ASPIRACIONES DE VIVIENDA DE LA FAMILIA)

74) ¿En dónde radicaban Uds. antes de cambiarse aquí (a esta colonia).
 Cuál era el nombre de la ciudad, condado y estado (si no era Texas)?

Ciudad o condado: _____

Estado (si no es Texas) _____

75) ¿Cuál era la tenencia de la vivienda en la cual Uds. vivían antes de cambiarse aquí? O sea, eran dueños o inquilinos u otro?

Eramos los dueños	
Rentábamos: del dueño	
Rentábamos: de una asociación de vivienda/moradores	
Compartimos con mis padres/suegros	
Compartimos con otros parientes	
Compartimos con amigos	
Era de mi trabajo	
Otro: favor de especificar	_____

76) ¿En qué tipo de casa vivía Ud. antes de cambiarse aquí?

Un apartamento: ¿Cuántas recámaras?		_____recámaras?
Una casa tipo "trailer": dentro de un trailer park		
Una casa tipo "trailer": dentro de una colonia parecida a la nuestra		
Un condominio: ¿Cuántas recámaras?		_____recámaras
Una casa particular: ¿Cuántas recámaras?		_____recámaras
Otro: favor de especificar		_____

77) ¿En el momento que Ud. compró su lote, cuáles fueron los motivos principales para comprarlo?

(Encuestador: si dan más de una razon, especificar y indique el orden de prioridad, #1 motivo, #2, #3, etc.)

Como vivienda, al corto plazo		
Como vivienda, al largo plazo		
Como una inversión		
Como un patrimonio para mis hijos		
Se presentó como un buena oportunidad que no quise perder		
Para rentar o para utilizar en mi trabajo		
No queríamos seguir pagando la renta		
Otro, (especificar)		_____

78) **¿Por qué prefirió Ud. comprar un lote en una colonia en lugar de buscar otras alternativas de vivienda?** (Encuestador: si dan más de una razón, especificar y indique el orden de prioridad, #1, #2, #3, etc.)

Era lo más fácil—sin papeles ni enganche etc.		
Era lo más barato		
Pensaba que sería una buena inversión		
Había más espacio aquí para vivir tranquilo		
Me gustó el ambiente rural, fuera de la ciudad		
Tenía temor de crímenes y drogas en otros lugares		
Tenía familia que vivía cerca		
Era la oportunidad de ir construyendo a medida que habia dinero para invertir en la casa		
No había otra opción		
Otro, favor de especificar		_____

79) **¿De quién(es) o cómo supo de la oportunidad para comprar aquí?** (Encuestador: si dan más de una fuente de información, preguntale cuál fue lo más importante y indique con #1.)

Anuncios en la prensa		
Anuncios en la colonia misma		
Por casualidad/visita		
Se corrió la voz		
De unos vecinos/amigos		
De unos parientes		
Otro: favor de especificar		_____

80) ¿Ha pensado cambiarse fuera de la colonia en los dos últimos años?

Sí	
No	

Pase a la pregunta 85

81) Si la respuesta es positiva, ¿por qué se cambiaría? Cuales son las razones? (Encuestador: si dan más de una razon, especificar y indique el orden de prioridad, #1, #2, #3, etc.)

Le atraen otros lugares	
Quiere una casa mejor en un area/barrio más bonito	
Quiere estar más cerca del trabajo o a la escuela o a la familia, etc.	
Razones personales/familiares	
Por la falta de servicios	
Por falta de drenaje, calles pavimentadas	
Porque esta muy lejos de todo	
El barrio no es apropiado ni adecuado para mi familia	
Otros (especificar)	_____

82) ¿A dónde ha pensado cambiarse?

Estado o condado: _____

Ciudad _____ Barrio/vecindario _____

83) ¿En qué sentido piensa Ud. Que sería diferente su nueva casa comparada con su casa actual?

(Encuestador: si dan más de una razon, especificar y indique el orden de prioridad, #1, #2, #3, etc.)

	Marque	Prioridad
Una modalidad de propiedad diferente		
No sería una casa móvil		
Tendria Muchos servicios disponibles		
Más dormitorios		
No necesitaría construirla yo mismo		
Mejor ubicación del barrio/vecindario		
Más cerca del trabajo/escuela		
Otros (especificar)		_____

84) Hasta ahora, ¿qué le ha detenido de cambiarse de esta colonia?

No tengo suficiente dinero	
No encuentro un lugar apropiado	
Razones familiares	
Tengo deudas aquí	
Otro, favor de especificar	

OJO Preg 84 Solopara aquellos que recibieron su título de la Receivership

85) Ahora que usted tiene su título de propiedad, es más probable o menos probable que se quede en la colonia los próximos cinco años más ?

Más probable	Menos probable	No hay diferencia	No sabe

SECCION DE INFORMACIÓN SOCIO-ECONOMICA)

86) ¿Tiene Ud parientes/familia que también radican aquí, o sea en otra parte de esta misma colonia/fraccionamiento?

Sí	
No	

87) ¿Incluyendo a Ud. mismo, cuántas personas hay en su hogar? (Entrevistador, solo incluir miembros de este hogar/familia y no los de otra familia que viven aparte en el mismo lote)

_____ varones _____ mujeres _____ personas en total

88) ¿Algunos de ustedes se consideran trabajadores migrantes? O sea, trabajan fuera del área de la ciudad por lo menos tres meses al año?

Sí	
No	

¿Cuántos se consideran trabajadores migrantes? _____

89) Cuántos miembros del hogar han tenido trabajo remunerado en los últimos 12 meses

¿Quién?	Tipo de trabajo	Migrante? # meses ausente	Era de tiempo completo? Sí o No	# años de escuela (en que año terminó?)
El entrevistado				
Conyuge				
1)				
2)				
3)				

90) ¿Alguno de los miembros del hogar tiene ingreso del Seguro Social u otro fuente de ingreso suplemental?

Sí	
No	

Pase a la pregunta 92

91) Si contesta Sí, entonces:

¿Quién?	Tipo de ingreso	Cuanto recibe cada mes
1)		
2)		
3)		

92) ¿Alguno de los miembros del hogar es considerado incapacitado?

Sí	
No	

Parentezco_____

93) ¿Cuál de los siguientes cajones o categorías corresponde más o menos al ingreso TOTAL actual de su hogar—por semana o por mes (incluyendo cualquier ingreso de trabajadores migrantes o de otras fuentes fuera del hogar como seguridad social). No incluya ingresos de personas que no aportan la mayor parte de sus ingresos al hogar; pero sí incluya algunas aportaciones que le den a Ud. por concepto de renta, para gastos de comida, etcétera.

El encuestador muestra y habla con los entrevistados y marca solo un casillero en cada columna, dependiendo si el estimado de ingreso es mensual o semestral.

	Ingreso estimado del hogar por SEMANA	Ingreso estimado del hogar por MES	
A	\$50-\$150	\$200-\$600	A
B	\$150-\$250	\$600-\$1000	B
C	\$250-\$400	\$1000-\$1600	C
D	\$400-\$600	\$1600-\$2400	D
E	Más de \$600	Más de \$2500	E

No quiere responder _____

(OJO: Más de \$600 por semana o más de \$2500 por mes, equivale a \$30,000 por año)

94) Encuestador: Si marcó más de \$600 por semana, o más de \$2500 por mes, pregunte cuál es el ingreso anual del hogar—más o menos, e indique en el cuadro:

Favor de indicar aproximadamente cuánto es el ingreso total del hogar cada año:

A	Entre US\$30,000–40,000	
B	Entre US \$40,000–50,000	
C	Más de US \$50,000	

95) ¿A cuál de las siguientes categorías considera que Ud. pertenece?

Mexicano (por nacimiento)	
Mexicano-Norte Americano	
No quiso decir	
Otro: favor de especificar	

Cuántos años lleva Ud. viviendo en los EE UU? __Años

Muchas gracias. Con esto terminamos la encuesta. Otra vez, estamos muy agradecidos a Ud. por su colaboración en este estudio. Reiteramos que toda información es confidencial y sólo será utilizada para crear cuadros estadísticos generales sobre la colonias en el condado. Vamos a dejar esta carta con Ud., la cual incluye una explicación sobre el estudio y nuestra dirección. También hay un número 1-800 que puede utilizar si tiene usted alguna duda o pregunta sobre esta encuesta.