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**The Performance of Property:
Suburban Homeownership as a Claim to Citizenship
For Filipinos in Daly City, California**

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Contrary to much of the literature on immigrant homeownership, I argue that the comparatively high rate of homeownership amongst Filipinos, coupled with their tendency to live in suburbs, can only be partially explained as an attempt to create and accumulate capital and assimilate within the dominant fabric of American culture. More often, Filipinos utilize homeownership as a way of performing citizenship and signaling their belonging in the U.S. nation. I argue that the idea of the “America Dream” and the liberal meanings constituting property ownership, produces a cultural logic through which Filipinos attempt to claim full-citizenship in the U.S. Through in-depth interviews of Filipino realtors and their clients operating and settling in the Californian suburb of Daly City, I describe how middle-class enactments, such as investments in the American Dream and the production and consumption of status, together reflect strategies that Filipinos utilize in order to navigate within the differentiating effect of U.S. citizenship.

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*“Of all the persistent qualities in American history the values
attached to property retain the most power”*

- Limerick 1987, 56

*“Of course I belong here. Of course I’m American. Nobody can say that I’m not. After all, I
bought my home and soon I’ll own it. All I have to say [to them] is I live here.”*

- Mel Santos, homeowner

Introduction

In 1965, when the U.S. Congress passed the Hart-Cellar Act enabling individuals from throughout the globe to fill particular sectors in the U.S. labor market and allowed for a massive reunification of family members with citizens already residing in the country, the demographics of the U.S. were completely transformed. Nearly a quarter of the immigration created by this policy came from Asia and the largest percentage of this group was comprised of Filipinos. By 2000, the population of documented Filipinos in the U.S. was officially estimated at almost 1.9 million, expanding more than six-fold in size from the 1970s (Hing 1993). This specific body of immigrants conveys particularities that are often homogenized and erased by terms such as Asian and immigrants (Bascara 2006). Vectors of migration produced by the 1965 Immigration Act enabled one group of immigrants, who were primarily educated and highly skilled, to migrate from the Philippines¹ As such, this group of immigrants possessed not only a particular set of expectations about the American Dream but a set of tools that might allow them to enact it.

In this chapter, I present evidence from interviews with and observations of Filipinos engaged in different forms of property ownership in Daly City, California. I argue that in

¹ Not all of the immigrants arriving to the U.S. were educated and skilled. Preferential categories stipulated by the 1965 Act also provided access through family reunification and refugee status, which created a dual-chain of both skilled and unskilled immigration from the Philippines to the U.S. (Liu, Ong and Rosenstein 1991). However, the vast majority of Filipino immigrants coming to the U.S. after 1965 was of the first category. (See Choy 2003).

response to experiencing various forms of exclusion from full-citizenship in the U.S., Filipino immigrants practice a cultural logic of “being American” informed by a conception of the American Dream that is intrinsically tied to property ownership in suburban neighborhoods. Historically, Asians in the U.S. have been viewed as unfit for citizenship and continually haunted by their perception as unassimilable and perpetual foreigners.² The idea of the American Dream, and the liberal notions of work and success embedded within it, provides immigrants the hope of belonging in the U.S. For this reason, since the American Dream is distinctly tied to owning property, homeownership becomes theater. Here, Filipinos often *practice* homeownership as a way of *performing* citizenship and “appearing” to be an American in the face of persisting views that see them as foreigners regardless of their official legal statuses.³

The literature linking immigration and homeownership, found predominantly in the fields of sociology and economics, tends to plot immigrant settlement along a continuum that is constituted by a number of variables, which quantifies this process into different elements of attainment and success. These studies are often rooted in narrow definitions of acculturation and are predetermined by variables of educational achievement, wealth attainment, and employment integration that are asymmetrically defined by the receiving society.⁴ Rarely do these studies define notions of success through the perspective of immigrants settling into the U.S. Instead, stereotypes originating in the discourse of Asians pursuing “gold mountain” and prevailing in contemporary perceptions that construct Asians as the “model minority,” have had the effect of

² The entire field of Asian American Studies and the body of literature related to it is theoretically grounded in forms of exclusion that have forged a common identity amongst Asians in the U.S. Defined by exclusion, these experiences have transformed Asians in America into perpetual foreigners. Lisa Lowe (1996) argues, for instance, that “[T]he American of Asian descent remains the symbolic ‘alien,’ the metonym for Asia who by definition cannot be imagined as sharing in America” (p. 6). Filipinos, regardless of the historical complexities that set them apart from other Asians, have been similarly racialized as “aliens” and “perpetual foreigners” since their exclusion and change in status to “aliens ineligible to citizenship” in 1934 with the Tydings-McDuffie Act.

³ As a way of destabilizing the notion that citizenship is solely manufactured and administered by the nation-state, the performance of citizenship provides a framework to conceive of the various ways subjects affect and reproduce citizenship in the nation. For a lengthy discussion on the concept, see Joseph 1999 and Manalansan 2003.

⁴ See Alba and Logan 1992; Painter, Gabriel and Myers 2001; Wachter and Megbolugbe 1992.

portraying immigrants from Asia as an economic and subsequently a cultural threat. This economic-reductionist model re-enacts previous nativist notions that continue to haunt the experience of Asians in the U.S. by perceiving their patterns of settlement predominantly through a framework of rational choice and economic impulse.⁵

I illuminate the meanings of property by examining the *practices* of citizenship amongst post-1965 Filipino immigrants who settled into Daly City, California. New immigrants migrating to the U.S. from the Philippines often settled in newly built suburban developments emerging throughout Daly City and took full advantage of the cheaper housing prices. By the 1980s, no longer restrained by the lingering effects of the Alien Land Laws, Filipinos increasingly began to purchase and own their own homes outside of the densely populated San Francisco downtown area. Internal migration from South San Francisco would meet this new influx of immigration, and by 2000 the prototypical suburb became the predominant home of a contemporary wave of post-1965 Filipino immigrants and their families.⁶ The predominantly Filipino populated area of suburban Daly City mirrors various sites throughout California whereby Filipinos not only show high rates of homeownership but ownership in particularly suburban areas (Pamuk 2004; Painter et. al. 2001).⁷

In this chapter, I complicate persistent views that perceive the settlement of immigrants into suburban neighborhoods as solely indicative of rational choice or economic impulse. I frame

⁵ The perpetuation of violence towards immigrants and subsequent legislation of immigrant exclusion has historically been produced by discourses that construct immigrants as economic threats. These discourses have functioned dialectically to reproduce and maintain systems of racial formation, paradoxically constructing immigrants as both necessary to the building of the U.S. nation-state and enemies to domestic labor. See the foundational historical account of Chinese labor in the U.S. in Saxton 1975, as well as an account of State and Federal responses towards Japanese agricultural labor in Daniels 1999. For a discussion on the racialization of Mexican and Filipino immigrants through discourses of immigration and labor, see Ngai 2005.

⁶ Daly City is one suburban enclave, amongst several in Northern California alone, that contains a dominant number of Filipino residents. As a result of ongoing immigration from the Philippines, of the more than 103,000 residents who make their home in Daly City, almost 51 percent are identified as being of Asian decent and over 60 percent of those Asians refer to themselves as Filipinos or Filipino Americans.

⁷ My use of the term “homeowner” includes both those who own their homes outright and those who are continuing to pay a mortgage and intend to own their homes one day.

the investment in and oftentimes disjointed process of economic succession or assimilation within a discourse of navigation as a way of describing the strategic practices utilized by Filipinos against a backdrop of differential citizenship.⁸ The framework of differential citizenship emphasizes the contested nature producing the very terrain of immigrant settlement. Here the meanings of property, home ownership, middle-class, and the American Dream, which tend to be taken for granted by immigration literature, are continually contested and redefined through the various relationships between Filipinos and the dominant society surrounding them.

Although contemporary sociological literature written about immigrants is sometimes careful to acknowledge the differential socioeconomic outcomes of different ethnic groups, the widely held assumptions grounding theories of assimilation often homogenize incredibly diverse groups. This process subsequently perpetuates a set of expectations that belie the various modalities that keep immigrants from fully assimilating into the dominant U.S. society in the first place. For instance, several scholars acknowledge the stratified nature of homeownership, citing the historical practices of racial covenants, discrimination within home lending, and redlining, yet the model of rational choice still predominates their analysis thereby ignoring the lingering presence of structural exclusion.

These assumptions posited within theories of assimilation have also had the effect of reproducing immigrants through the discourse of market competition and contribute to the violence produced by nativism in the U.S. Rather than conceiving of immigrant settlement through an economistic framework, the primary purpose of this chapter is to move analysis of patterns of immigrant settlement towards articulating a particular cultural logic tied to the

⁸ In contrast to her notion of differential citizenship, Aihwa Ong (2003) defines the traditional concept of ethnic succession as “a set of expectations that in a just and moral world, ethnic minorities will attain entry to the mainstream of American society through gains achieved in successive generations...as members of that group also improve materially in class terms, they should become equal citizens with mainstream whites” (3-4).

American Dream. For the Filipinos in my study, owning a home is not only a means for attaining financial or symbolic capital, it is a strategy for both navigating exclusion and experiencing belonging and “full citizenship” in the U.S.

Structures of racial, economic, and gendered inequality and exclusion historically sustained throughout the governing of the U.S. nation-state have produced various cultural logics for immigrants. As Aihwa Ong (2003) explains, these logics are informed by and translated from a set of “semi-conscious codes [which] are exquisitely clear to newcomers and are part of the everyday experience of minorities and immigrants as they learn to negotiate rules of belonging that are taken for granted by the mainstream” (5).⁹ Contrary to theories of assimilation, which assume that immigrants can fully integrate into the receiving society, Ong’s notion of cultural logics reflects the ways in which immigrants are continuously positioned in a paradoxical relationship to a norm that they may never fully assimilate into. Yet, while Filipino homeowners are privy to this paradox to differing degrees, they continue to operate from a cultural logic that identifies the performance of homeownership as a primary means of navigating through the various exclusions inherent in American society. Rather than offering a path to full inclusion and incorporation into the dominant culture, this cultural logic produces the effect of maintaining a system of governmentality constituted by liberal notions of self-reliance and equal opportunity. The notions are fundamental to the American Dream, a form of governmentality principally rooted in property ownership.

I begin the chapter by providing a theoretical framework that critiques various theories on assimilation and the subsequent models attached to them by discussing how the idea of the

⁹ Ong (1999) employs her notion of cultural logics as a way of understanding the transnational entrepreneurship of elite Chinese. These transnational migrants emphasize particular Chinese ethics as a way of maintaining their financial investments through and between networks created within the Chinese diaspora. Ong’s work on Cambodian refugees is more relevant to my study on Filipino homeowners because her notion of cultural logics is just as salient to Cambodian refugees who must navigate through the backdrop of U.S. engagements in Southeast Asia and the Cambodian genocide. See Ong 2003 for this discussion.

American Dream, embodied by homeownership, constitutes a form of governmentality, which is not only enabled by the larger U.S. society but practiced by Filipinos as well. Following this, I offer a description of Daly City, a predominant site for Filipino settlement and homeownership in the U.S., and the methods I used to explore these connections. In the final section, I present a discussion of my interviews and observations of homeownership practices among Filipino homeowners and real estate agents. I conclude by explaining how strategic practices of navigation were forged together with the discourse on property and the American Dream through decades of U.S. colonialism and the prevailing imagination of post-imperialism which continues to haunt continuing waves of transnational immigration from the Philippines today.¹⁰

Homeownership, Governmentality, and the American Dream

Several studies analyzing data from the 2000 U.S. Census show that Filipinos have increasingly been settling into distinctly suburban neighborhoods and are just as likely to purchase homes as whites when compared to other ethnic groups (Pamuk 2004; Painter et. al. 2001). Scholars have developed a variety of theories that help to explain this trend in suburban homeownership among Filipino immigrants. The prevailing literature suggests three broad and interrelated theories on homeownership: spatial assimilation, rational choice, or familial needs. Intrinsic to all three of these models is the theory of cultural assimilation, a widely-held assumption that the social distance separating immigrants and their children from dominant society will decrease over time and become less distinct from other Americans. For this reason, scholars tend to view rates of homeownership alongside other categories like educational

¹⁰ For a discussion on the various ways in which Filipinos in the Philippines imagine the U.S. before and throughout their migrations between both countries, see Tadiar 2004. Tadiar takes the theoretical frameworks created by both Arjun Appadurai (1996) and Fredric Jameson (1991) to describe how the production of fantasies towards living in the U.S. constitute the material practices that produce global circuits of labor and migration.

attainment and professional integration as determinants of success in the U.S. Analyzing immigrant homeownership from this framework ignores the structural obstacles that contribute to the complexity and ambivalences within patterns of immigrant settlement and practices.

The spatial assimilation model suggests that immigrants will leave their ethnic urban neighborhoods and move into suburban neighborhoods as their incomes increase (Massey and Denton 1995).¹¹ Scholars who ascribe to this model perceive the immigrant's choice to purchase a home as integral and necessary to his or her assimilation within the dominant society. Homeownership thus provides evidence that immigrants want to stay here and are willing to adopt the necessary characteristics that will help them adjust to the place in which they are settling (Alba and Logan 1992; Krivo 1995). Along with owning a home, proficiency in English, high educational attainment for themselves and their children, and integration into higher skilled labor sectors are also viewed as characteristics indicative of eventual assimilation of immigrants into the dominant culture.

Rational choice theory, a second theory utilized by scholars to explain this trend, is directly linked to the spatial assimilation model described above and also views social integration as an inevitable process. However, this theory emphasizes the economic motivations behind homeownership. According to those who ascribe to rational choice theory, "traditional wisdom" suggests that the tax advantages accrued by homeownership make investments in homeownership a prudent and rational decision (Coulson 1999). Since buying a home is viewed primarily as a reliable investment, immigrants who move to suburban neighborhoods, where

¹¹ According to the spatial assimilation model, new immigrants were assumed to cluster into slums and would find themselves in poor living conditions due to the lack of economic resources, education, and skills that they possessed. Following this logic, once immigrants begin advancing economically through better employment opportunities, a greater mastery of the English language and familiarity with American culture, immigrants will escape from urban enclaves and move into working class neighborhoods. Massey and Mullan (1985) argue that "the dynamic force behind this process is social mobility" (837) – one metric by which researchers can measure the success of immigrants in the U.S. Once immigrants fully acclimate into the dominant society, the apex of their spatial assimilation is reached when immigrants move into the suburban periphery, which assumes high levels of economic and professional success.

their home would acquire more value is perceived as “common-sense.” Patterns of segregation are thus seen as an outcome determined by choice, having little to do with social inequality.

Here, rational choice is more clearly a choice driven by the market, an economic rationale where the accumulation of capital is the primary motivating factor. According to rational choice theory, immigrants, given the opportunity, would most certainly live in neighborhoods that added value to their investments.

The third theory is linked to the rational choice model but emphasizes the need for space that homes provide. In this model, as individuals marry and their families expand, they require additional space and therefore choose to purchase homes in the suburbs (Callis 2003; Clark 2003). This model problematically ignores the strong possibility that individuals who possess the means to do so will buy a home in the suburbs regardless of whether they have children or not. Furthermore, this theory assumes a particular hetero-normative logic around families and homeownership, which ignores that fact that many Americans throughout the U.S. cannot or do not act according to such norms, namely those who live in states where queer partners are incapable of adopting children or the growing number of couples who choose not to have children.

The variations of assimilation theory described above are grounded in several problematic assumptions, most of which have already been critiqued by numerous scholars. However, I am questioning a larger assumption that underlies all of the theories used to explain Filipino suburban homeownership – the assumption that homeownership, along with other characteristics perceived as demonstrating assimilation into broader U.S. society, is available equally to all immigrants who desire to become citizens. These assumptions, espoused through liberal discourses like the American Dream, elide and conceal the various obstacles that immigrants often encounter throughout their attempts to integrate themselves into the larger

fabric of dominant culture. Theories of assimilation and the models of economic choice stemming from them assume that immigrants have complete control over how they are received in society and the extent to which they integrate themselves into the dominant culture. Often times, choices about where immigrants live and the kinds of material capital they attempt to invest in are constrained and dependent upon the levels of inclusion and exclusion they experience while settling in the U.S.

Complete assimilation theory not only involves acculturation, the adoption of various beliefs and practices of the dominant culture, but also the full incorporation of these immigrants into the larger societal fabric. This kind of incorporation becomes complicated when set against the history of alienation and exclusion sewn throughout the experiences of Asians in the U.S. The fundamental question driving the paradox between theories of assimilation and processes of citizenship and racial formation is, How do Asians, including Filipinos, experience full incorporation and thus become fully assimilated when the very process constituting the racial formation of Asians in the U.S. is grounded in exclusion as the “perpetual foreigner” (Ancheta 2006)?

An alternative framework for understanding the reasons for Filipino homeownership can be found in Aiwa Ong’s notion of “cultural logics,” partly described above. Ong (1999) uses the concept of cultural logics to “tease out the rationalities (political, economic, cultural) that shape migration, relocation, business networks, state-capital relations, and all transnational processes that are apprehended through and directed by cultural meanings” (5). Her analysis allows for a view of immigration through a more nuanced transnational lens. It pays particular attention to the practices of immigrants, which are based on a combination of rationalities, whether economic,

political, or social. These rationalities, or logics, create a map for immigrants to navigate in societies where they are viewed as outsiders.

In contrast to the primary assumption underlying assimilation theory – the basic belief that immigrants *can* fully assimilate and experience full incorporation into U.S. society – I argue, following Ong, that Filipinos, like other Asians, are continuously positioned in a paradoxical relationship to a norm that they will *never* fully attain. It is this paradox that is intrinsic to the notion of governmentality.¹² Consequently, Filipinos are compelled to operate, albeit ambivalently, through certain cultural logics; in this case, the logic is the performance of citizenship through homeownership.

Michel Foucault’s theoretical framework of governmentality helps to elucidate the fundamental mechanics of the American Dream and homeownership in U.S. society. Homeownership is not merely a “choice” of an individual, family, or group, it is a practice enabled by individuals *and* other governing institutions. Governmentality provides the theoretical linkage “between what [Foucault] called technologies of the self and technologies of domination, the constitution of the subject and the formation of the state” (Lemke 2002, 50). Put another way, governmentality is the manner by which a subject is constituted by the State and therefore,

governing people, in the broad meaning of the word, is not a way to force people to do what the government wants; it is always a versatile equilibrium, with complementarity and conflicts between techniques which assure coercion and processes through which the self is constructed or modified by himself (Foucault quoted in Lemke 2002, 53).

Governmentality does not distinguish between the rationalities of governing bodies and those of individuals. Rather, it sees them as coexisting and cooperating processes.

¹² Interestingly, scholarship on homeownership, mainly within the U.K., has recently taken up a Foucauldian analysis to study the changing meanings of homeownership through various logics of normalization, knowledge/power, and discourse. See Gurney 1999a; 1999b and Hunter and Nixon 1999. Also see, for example, Hastings 2000 for the use of discourse analysis on the study of homeownership or housing tenure.

Furthermore, coercion is not central to Foucault's notion of governmentality. In fact, the second facet of governmentality moves beyond notions of both coercion and violence such that "they are rather 'effects' or 'instruments' than the 'foundation' or 'source' of power relationships" (Lemke 2002, 52). The practice of homeownership among immigrants can be understood as a response to and effect of differential citizenship. However, immigrants are not forced, in the conventional sense of the term, to buy homes or even assimilate. They are operating within a set of pre-existing choices that simultaneously benefit them in some ways while also working for the good of the larger State. The American Dream, which I will discuss in more detail below, through its discourse of self-reliance and equal opportunity, makes the particular "choice" of owning a home appealing and beneficial. Because it is not overtly coercive, the American Dream is both fiction and reality. While its ultimate expression, the full inclusion promised by liberal citizenship, remains unattainable for many immigrants, the American Dream remains a palpable and instrumental force within the imagination of these same immigrants who strive to practice it in their daily lives.¹³ *It is this performance that makes the American Dream a reality.*

Secondary to Foucault's conception of governmentality is his particular notion of neoliberalism upon which governmentality is built. His theory of neoliberalism is central to my argument on the governmentality of the American Dream because it elucidates the force that drives notions of self-reliance and equal opportunity towards a desire for homeownership. For Foucault the period of advanced liberal rule or neoliberalism marked a moment when governmentality no longer operated through society but through individual citizens and their

¹³ Foucault's notion of governmentality differentiates power from domination. Power, in this sense does not necessarily bear the negative connotation that often follows it. Power as "strategic games," Lemke (2002) asserts, may not mean that "it is exercised against the interests of the other part of a power relationship, nor does it determine the conduct of others, but can result in empowerment, forcing them to 'free' decision-making in fields of action" (53).

freedom. Unlike traditional economic centered notions regarding neoliberalism and the retreat of state-power, Foucault imagined the power of the State not as a retreat at all. *Power became redirected and centralized through individuals.* “Individual choices,” from homeownership to residing in gated communities, were enacted through the discourse of “self-reliance” and “personal responsibility.”

The period when Filipinos were arriving to the U.S. in large numbers after 1965, particularly towards the end of the 1970s, coalesced with the emergence of neoliberalism. This newly formed version of classical liberalism not only influenced both the political and economic ideologies of various nation-states but also became integral to how people envisioned themselves. I argue that the logic driving the entanglements between homeownership, suburbanism, and citizenship was enacted through the neoliberal governmentality of the American Dream. Immigrants filling economic niches throughout the U.S. after 1965, particularly those who were highly skilled and educated, were moving into newly constructed suburban developments throughout California. As a “conduct of conducts,” the governmentality of the American Dream simultaneously reflected the manner in which these immigrants should act (i.e., conduct themselves) and delimited the set of choices open to them. Pursuing the American Dream through home ownership *made* the American Dream a reality.

The Oxford English Dictionary defines the American Dream as “the ideal that every citizen of the United States should have an equal opportunity to achieve success and prosperity through hard work, determination, and initiative.” Like the force of neoliberalism, the power of the American Dream is drawn from its ability to simultaneously individualize and collectivize subjects. Here, self-reliance and equal opportunity are given salience through the notion of the middle-class, a kind of class status that in many ways mutes and conceals differences and the

kinds of tensions that these differences might catalyze. It homogenizes various groups of people by weaving their aspirations into a set of conduct. In the U.S., Robert Seguin (2000) argues, classlessness, the ideological basis that defines the middle-class in America, is

the ideologico-practical inhabitance of the world wherein class has been putatively superseded, or at least temporarily suspended. This is a condition or feeling tone of daily life...that can afford people whose own economic status is tenuous at best, who have been used and abused by capital in a host of different ways, the opportunity to consider themselves middle class (2).

According to Seguin's interpretation of this American amalgamation of classlessness, the middle class in America is both an ideology and a performance: "The middle-class, in this way, becomes accessible to a wide range of individuals as long as they possess certain signifiers of cultural capital...a social-semantic structure capable of a range of investments, and supporting a range of practices and beliefs" (3-4).

At the same time, the American Dream simultaneously individualizes subjects through the real and imagined opportunities created by aspirations of social mobility and the responsibility of one's own success contained within the discourse of self-reliance and equal opportunity. Presupposing the idea of the American Dream is not the "ideal that everyone in the United States *should* have equal opportunity" as the O.E.D. defines it, but a belief that everyone *does* have the equal opportunity to achieve success and opportunity. Reciprocal to this logic is a belief that failure in America is not an outcome of larger social inequalities but the fault of the individual. I argue that the suburb, particularly prototypical ones like Daly City, exudes a kind of middleclassness that provides individuals not only an incentive to pursue the American Dream, but allows them to perform citizenship.

Another characteristic intrinsic to the American Dream is its ability to straddle reality and fantasy. Clark (2003) argues that one reason for this is how the American Dream "embodies not only aspirations but also the avenues by which they can be realized. Without opportunities,

dreams remain just that” (5). In Clark’s study on how Asian and Latino immigrants conceive and pursue the American Dream in the U.S., he is careful to pay equal attention to the immaterial aspects of the Dream apart from its common perception as the opportunity to “make money, to buy a house, and to ensure an education for the next generation.” For Americans, both immigrant and non-immigrants alike, the American Dream embodies not only an ideology of success but the entitlement to it, including the opportunity to achieve the success of homeownership, education, and financial stability.

Unfortunately, these aspirations have also produced much of the fear and anxiety directed towards immigrants, in the form of nativism, throughout U.S. history, along with myriad subsequent exclusionary policies. Curiously, the American Dream remains fundamental to attracting and driving individual immigrants and projects of nation-building, a set of personal aspirations, and a repository of a more collective narrative (Berlant 1997). The American Dream functions to bridge this paradox – the necessity of labor on the one hand and the maintenance of exclusion through citizenship on the other – by straddling between reality and fantasy. The power of the American Dream lies not simply in the allure of homeownership (i.e., the stability of income and employment that serve as prerequisites of homeownership), but it entails a promise of social mobility and equal opportunity through the liberal precepts binding its logic together (Hochschild 1995). This logic is driven by “the enduring notion that even those who are poor and have limited skills can succeed” (Clark 2003, 4). Owning a home has become synonymous with the American Dream because it symbolizes these promises and marks the materialization of one’s hard work and success. This allure functions as a mechanism driving a continual influx of labor migration.

James Truslow Adams, writing in 1931, already foresaw the imaginative quality of the American Dream:

[The American Dream] that has lured tens of millions of all nations to our shores has not been a dream of merely material plenty, though that has doubtless counted heavily. It has been much more than that. It has been a dream of being able to grow to fullest development as man and woman, unhampered by the barriers which had slowly been erected in older civilizations, unrepressed by social orders which had been developed for classes rather than for the simple human being of any and every class (Hornstein 2005, 202-3).

For Truslow, the American Dream functions as an imaginary driving force that produces the fantasy of the middle-class ideal. The fantasy conveys a lifestyle of white picket fences, two car garages, manicured lawns, and most importantly, the security gained from “being American.” Just as the “idea” of America has played a fundamental role in forming the every-day practices of many white Americans and other individuals born in the U.S., this ideal has permeated the imagination of Filipinos and other immigrants arriving and settling in the U.S. as well. The kinds of houses white Americans buy, the neighborhoods they desire to live in, the kinds of work they choose, and even the schools they aspire to send their children to have created a model for immigrants to adopt, not merely as a sign of being “like” other Americans but as evidence that they *are* American and should be incorporated as such.

Daly City, Filipinos, and Homeownership

My study is situated in the prototypically suburban neighborhood of Daly City in California, which has become predominantly populated by Filipinos. While walking through Daly City, one cannot help but feel overwhelmed by the sense of being nowhere and everywhere at the same time. The syncopated repetition of its architecture is characteristic of what has come to be known as the suburban landscape. On foot, walking the city becomes a daunting task with

all of its winding roads and abrupt inclines. By car, one might sense that the topical terrain of the city is at odds with the distinctly suburban grid through which the city was designed.

Subsequently, the sometimes illogic mapping of Daly City forces drivers to pay close attention for inconspicuous markers that might reveal their location.

Emerging out of the suburban ideals produced during the post-World War II period, the design of the city intentionally leaves its visitors within a geography of nowhere. The distinct familiarity brought on by the suburban landscape allows both visitors and residents who come to Daly City to feel like they could be anywhere in the U.S. Surrounded by a controlled architecture, perfectly graded streets, regulated front yards, and matching color schemes, Daly City's suburban design espouses a type of class ideal which confines individuality; its built environment, like other suburban neighborhoods, functions to exude homogeneity. The production of this type of space also reflects the symbolic economy of its residents and conveys a sense (albeit entirely false) of financial security, a peace of mind, and perhaps most importantly, a visual sense of social equality.

It is not until roaming its windy streets and navigating past its steeply gradated hills for some time that an occasional visitor would begin to recognize the Filipino owned stores and restaurants dotted along inconspicuous streets or hidden amongst other stores in smaller shopping centers. Restaurants like Goldilocks, The Manila Bay Express, and Manila Bay Cuisine, as well as the various remittance outlets strewn alongside Filipino owned grocery stores, immediately alert Filipinos, accustomed to the veiled presence of Filipinos in the U.S., and mark Daly City as a Filipino space.

Within the last forty years, Daly City has transformed into a Filipino enclave. Daly City, originally incorporated in 1911, was built by urban refugees who were seeking places to live

after the disastrous 1906 San Francisco earthquake and the subsequent fire that engulfed much of the city. Its economy was based in dairy and cabbage farming but began expanding in the 1950s. By 1965, Daly City's demographics began to shift once again due to two major developments making the city a focal point for Filipino settlement in the U.S.

First, city officials passed an ordinance that paved the way for the construction of the Serramonte district. The Suburban Realty Company led the building of the Serramonte neighborhood and its adjacent shopping center, among other suburban developments in the city (Chandler 1973). Eventually this development would become an epicenter for the Filipino community in Daly City. Yet, it is not until one visits the Serramonte Shopping Center, the "Capitol" of "Filipinotown," that one understands the full Filipino urbanization of Daly City. Before its remodeling, the food court was a bustling meeting-point for numerous elderly Filipinos who would sit at tables for hours, reading newspapers and gossiping with their *kapitid* [close friends or "comrades"]. Today, younger Filipinos congregate around its various corridors and move en masse throughout Filipino stores like Tatak Pilipino or Bench which are mixed indistinguishably with traditionally American mall franchises like The Gap or Sears. Second, after 1965 the continuous influx of Filipina nurses found work in the newly-built St. Mary's Help Hospital, which was renamed the Seton Medical Center in 1983. At its very opening, the hospital actively recruited nurses and medical technicians from the Philippines. From the time of its opening until now, according to municipal census data, Seton Medical Center has been the largest employer in Daly City.

The Filipino population in Daly City in 1970, which numbered about 2,677, multiplied more than 5 times by 1980, reaching 13,800. Drawing upon interviews with Filipinos living throughout Daly City, Benito Vergara (2009) uses a theory of spatial assimilation to explain why

Filipinos began settling in Daly City in such large numbers. Vergara asserts that “most likely...Daly City's proximity to San Francisco was the deciding factor: many Filipino residents of Daly City had lived in San Francisco upon their arrival, then moved to the suburbs once they could afford a bigger house” (53). In 2006, according to the U.S. Census, of the 100,237 individuals living in Daly City, almost 36 percent or 35,905 of them identified as Filipino. There are Filipino clusters spread throughout the San Francisco Bay Area (San Jose contains the largest number of Filipinos with 50,782, while Hercules has the second highest percentage with 25.02%), as well as throughout the country, but Daly City has by far the highest concentration of Filipinos, with the largest population.

As Figure 1 (below) shows, by 2000, a large percentage of Filipinos living in Filipino clusters throughout the San Francisco Bay Area were living in purchased homes. Pamuk's (2004) study shows that this trend exists not only among Filipinos living in the San Francisco Bay Area, but wherever there are large clusters of Filipinos in large metropolitan statistical areas (MSA) such as Los Angeles and New York. She explains that “on average, 64.9% of the units within a Filipino cluster are occupied by owners, compared with 57.8% in the rest of the MSA. Like the Chinese, Filipinos seem to express a preference for homeownership where their co-ethnics are concentrated” (24). Pamuk's second finding shows that Filipinos living in clusters situated throughout the San Francisco Bay Area, including Daly City, live predominantly in suburbs. Logan et. al. (2002) find that Filipino clusters tend to be situated in suburbs in New York as well. And of Filipino immigrants who migrated to the U.S. before 1980, 72.5% owned their homes by 1990, while the average percentage for native-born homeowners was 64.2% in 2000 (Borjas 2002).

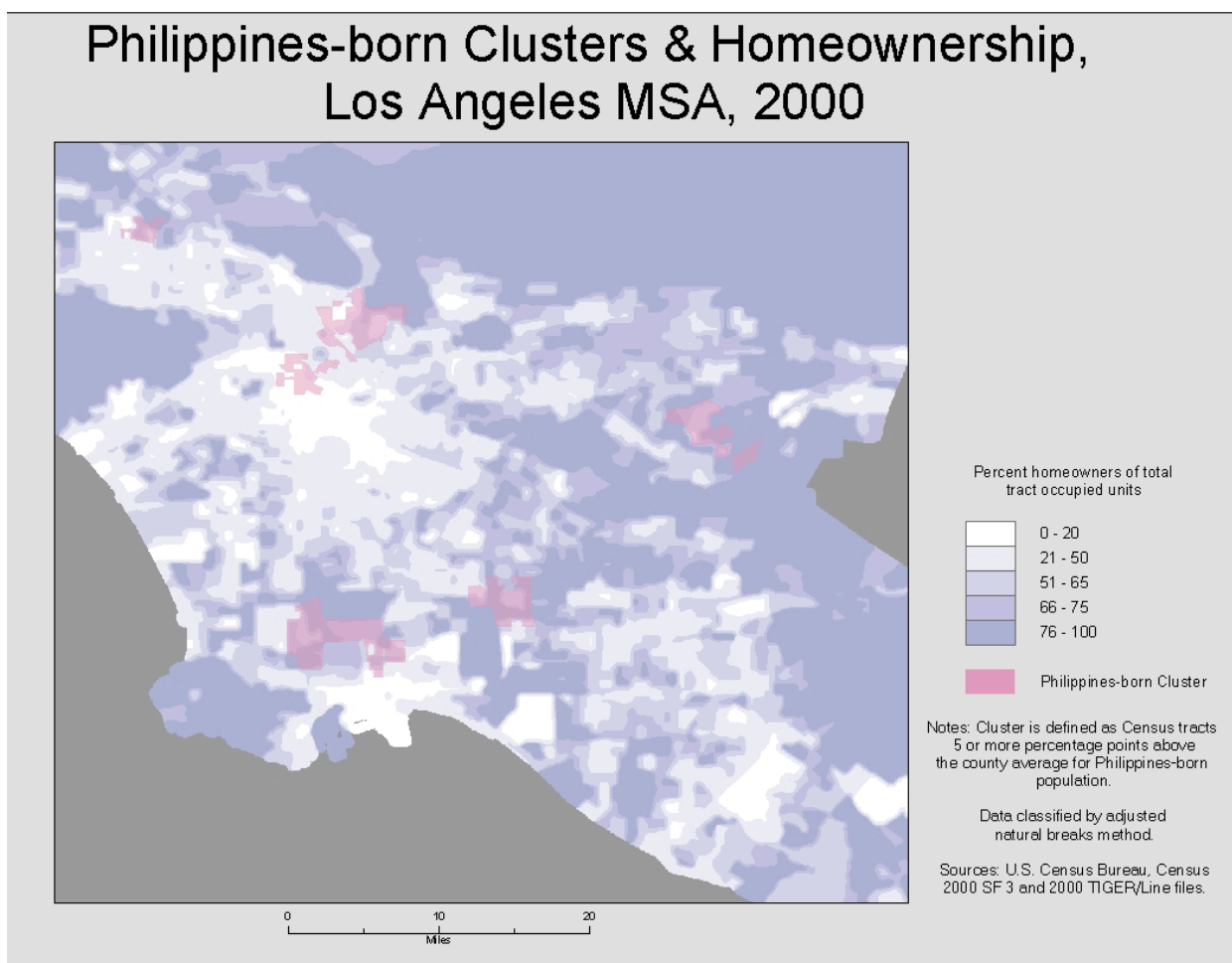


Figure 1: Philippines-born Clusters and Homeownership

Source: Pamuk (2004), p. 26, Table 8. Based on analysis of Public Use Microdata Samples (PUMS) of the US Census, 2000; Current Population Surveys.

Methods

“We should concentrate...on the power and operation of the property idea, not look for better definitions of it.” – Verdery 2003, 15

I conducted 32 in-depth interviews of realtors (14) and their clients (18) in the fall of 2008. All but two of the realtors were men. However, the gender breakdown of Filipino homebuyers and homeowners was equally proportioned between 9 men and 9 women. All of my interviewees identified as first generation Filipinos who had migrated to the U.S. between 1965 and 1985. As such, all of the respondents were between the ages of 45 and 63. Not only did this time span mark the beginning of the 1965 Immigration Act, but 1965 was also the year before President and dictator of the Philippines Ferdinand Marcos was overthrown by the first People Power Revolution. All of the respondents were working professionals, employed in fields such as nursing, engineering, realty, or were managers for various corporations.

I located my respondents using a snowball method beginning with a random search of Filipino realtors listed in the yellow pages and on realty websites. After conducted in-depth interviews with the realtors I had sampled, I identified Filipino homebuyers to interview by asking the realtors for a list of clients they had sold homes to or by meeting clients during my participant observations of open houses. The bulk of my interviews were completed during the massive, nation-wide real estate market crash, near the end of 2008. This greatly contributed to a deeply pessimistic view of homebuying, expressed particularly by the realtors that I interviewed, many of whom had begun to pursue other professions.

The majority of the respondents came to the U.S. as working adults, who were married and had children before they migrated. Only three of the respondents came to the U.S. as adolescents and, unlike those who arrived as adults, they emphasized the involuntariness of their

migration. Often when asked to describe their reasons for coming to the U.S. they expressed sadness for having left friends and family in the Philippines and ambivalence with regard to their integration in the U.S. Those who migrated as adults also conveyed a sense of ambivalence about migrating to the U.S., but their intentions and goals were much clearer. They often expressed the desire to find stable work to help raise their children and to obtain opportunities that were not available to them in the Philippines.

Crucially, I never asked if any of my respondents were U.S. citizens. Instead, I observed the ways in which each interviewee alluded to their status throughout the interviews.¹⁴ Just four of my interviewees openly stated that they were not U.S. citizens: three of them had obtained Legal Permanent Resident status and one was currently in the process of obtaining her green card. In several cases, it was not clear whether the respondents were U.S. citizens or to what extent they were in the process of obtaining citizenship. Instead, they frequently pointed to their spouses as having citizenship rather than directly saying whether they themselves had it.

In order to move away from the traditional analytic approach taken by sociologists and economists who study homeownership and assimilation, I asked questions designed to get at the meanings embedded in the “American Dream,” “property,” and being “middle-class,” and the ways in which my respondents enacted these meanings through homeownership. For instance, I asked, “Why did you choose to purchase a home?” rather than “your home” since respondents tended to take for granted the reasons for purchasing their home. Rather than asking the general question, “What reasons led you to purchase a home?” I asked respondents to explain the specific reasons for purchasing the type house that they bought: “Why did you buy a home with a two car garage rather than a one car garage?” “Why did you purchase a two story home?” or

¹⁴ It was not only sensible for me to refrain from asking the citizenship status of my respondents but also a matter of etiquette and cultural awareness. In Bonus’ (2000) study of Filipinos in San Diego, he affirms the general sensitivity associated with asking Filipinos about their legal status by describing these questions as “improper” or “invasive” (134-5).

“Why did you choose a home with this particular size of a backyard?” Asking questions with such specificity was helpful for gaining an understanding of how, as Hann (1998) argues, “the word ‘property’ is best seen as directing attention to a vast field of cultural as well as social relations, to the symbolic as well as the material contexts within which things are recognized and personal as well as collective identities made” (5). That is to say that the idea of property contains a set of social practices that have the effect of subject making.¹⁵ If a Filipino homeowner had enough room in his backyard to host a large party for friends or could provide an extended family member with a spare bedroom, for instance, he conferred a particular status to Filipinos and confirmed the perception of himself as an “American” who “made it” in the U.S.

In order to identify and understand these enacted meanings, I not only conducted in-depth interviews but implemented a Critical Discourse Analysis (CDA) as a way of examining the choice of words, semantic relations between words, denotative and connotative meanings, and the metaphorical uses of words. As such, I recorded each interview and created a transcript of the interview. I then coded each interview, setting aside particular themes drawn out from the data that correlated to notions of the “American Dream,” “middle-class,” and “property,” among others. CDA attempts to show the implicit manner in which language creates and reflects the complex dynamics of knowledge/power. CDA is also helpful in disentangling the meanings of non-verbal language, such as visual images (posters, advertisements, flags) and body language (physical affect, gestures, etc.). All of which are different components of meaning making or what Norman Fairclough (2003) refers to as semiosis. For example, my interviewees would often refrain from using overtly racialized language during most of their interviews, but their body

¹⁵ Hann (1998) attempts to create a conceptual framework of “property” in order to argue for its use as a fundamental tool of analysis for anthropologists. Hann explains that “at the micro level, property relations form the myriad ways in which people build up their social identities through holding and using a variety of ‘things’ in their environment. At the macro level the anthropologist also needs to address issues of political power and control over the distribution of ‘things’ in society” (3).

language suggested that they were expending effort to express their views in race-neutral language.

American Dream, Daly City, and Homeownership

Middleclassness and Invisibility in Suburban Daly City

There is a particular sense of classlessness and homogeneity exuding from the suburban landscape of Daly City. Although the majority of Daly City's population is Filipino, there are few ethnic markings that distinguish Daly City as a particularly Filipino ethnoburb.¹⁶ Filipino businesses and restaurants are speckled throughout the city. Their placement lacks a coherent rationale or economic center characteristic of what one would expect to see in traditional ethnic enclaves or even within newer forms of contemporary suburban ethnic enclaves like Monterrey Park, California.¹⁷ Just as apparent are the lack of non-English linguistic markers that tend to be imprinted on street names or business signs and mark an enclave as distinctly unique from the neighborhoods or cities surrounding it. Apart from a sparse collection of stores on Mission Street and St. Francis Square however, most of the Filipino businesses and restaurants are inconspicuously interspersed amongst others or hidden away on unfrequented street corners. Daly City is distinctly *not* unique, its landscape and built-environment are unexceptional compared to other suburban neighborhoods.

Hidden away, beyond the surface of the "boxes" seen in the distance from the freeway, are manicured lawns, broadly paved streets, and cars upon cars – all characteristic of suburban

¹⁶ Wei Li (1999), who has written several articles on the City, operationalized a theory for ethnic suburban enclaves, arguing that the ethnoburb framework "illuminates the complex coalescence of global and local, economic and political, individual and institutional, urban and suburban forces that led to the intricacies of negotiating life and future prospects for this multiethnic suburban place" (3-4).

¹⁷ For a discussion on the political emergence of Monterrey Park as the first "suburban Chinatown," see Fong 1994.

life but not of a traditional ethnic enclave. The counterintuitive configurations of Daly City, which is simultaneously a prototypical suburb and a largely Filipino neighborhood, leads Vergara (2009) to ask, “How does the fog of this American suburb apparently conceal – and why this concealment of the lives of people who comprise a third of its residents?” (45) Contrary to Vergara’s assertion that this invisibility is imposed “from outside,” participants in my study suggest that this invisibility is partially self-imposed as a means of “fitting-in” with the larger classless narrative of Daly City’s suburban neighborhood.

There are various ways to explain the “invisibility” of Filipinos in Daly City. In her study of community politics and the International Hotel in San Francisco, Estella Habal (2007) explains that the historical migration of Filipino labor throughout the West Coast of the United States created transient pockets of Filipino businesses and housing. For instance, Manilatown in San Francisco, which primarily served a particularly transient and flexible labor circuit of mostly male Filipinos throughout the early part of the twentieth century, has almost entirely disappeared. Once this flow of labor migration diminished and Filipinos either settled in different places throughout the U.S. or returned to the Philippines, various Manila towns strewn throughout the U.S. dissolved, erasing the foundational infrastructure producing an ethnic economy necessary for longer lasting ethnic communities and their enclaves to remain.¹⁸

Furthermore, Vergara (2009) suggests that the stipulations of the 1965 Immigration Act portioned Filipinos into specifically demarcated labor market niches, allowing many Filipino immigrants to quickly find employment and fill specific gaps in the U.S. labor market (41). This meant that the majority of Filipinos migrating to the U.S. after 1965 tended to be employed in

¹⁸ This explanation of seasonal Filipino labor is also used to explain the lack of Filipino business enclaves in Seattle and Los Angeles, two cities that also feature a large number of Filipino immigrants and were major nodes of Filipino migration throughout the twentieth century. See Fujita-Rony 2003 and España-Maram 2006.

particular labor sectors, immediately establishing themselves as health care or service providers, rather than having to establish their own businesses upon arrival.

There is also the history of overt and implicit racial discrimination experienced by Filipinos and other Asians, which might explain their lack of visibility. In his monograph on Daly City's chief architect during the 1950s Henry Doegler, Rob Kiel (2006) briefly mentions that housing discrimination in the Westlake Subdivision was widely practiced up until the 1970s, thus preventing racial and ethnic minorities from establishing themselves in that neighborhood.¹⁹ Doegler implemented a "Covenants, Conditions and Restrictions" (CC&Rs) document, which established a map through which the Westlake Subdivision in Daly City would maintain a white community and consolidate white ownership of property by prohibiting the sale of homes to non-white people, aside from those who were live-in servants of white families. Otherwise, homeowners were fined \$2,000, which would be paid to eight of their closest neighbors since, like the racist logic driving most racial homeownership covenants, residents believed that having non-white people in their neighborhoods would lessen the value of their property (Lloyd 2002).

From within this context of overt and implicit racial discrimination, Filipinos have found suburbs to be particularly instrumental to their navigation within the larger dominant culture. Like other prototypical suburban cities such as Lakewood, California, Daly City was built on certain economic and cultural promises. These promises were epitomized by a sense of spaciousness, security, and affluence that lies in juxtaposition to the unruly urban culture of a metropolis like San Francisco. The uniformly shaped homes are reminiscent of the old country homes and estates for which the built and controlled environment of Daly City's neighborhoods

¹⁹ Rob Kiel (2006) notes that the period in which The Westlake Subdivision Improvement Association (WSIA) existed was a history "riddled with allegations of embezzlement, liens against homes whose owners refused to support the association, and fines against residents who planted the 'wrong' trees in their yards or didn't keep their lawns green, along with practices of racial and ethnic discrimination" (135).

was made to resemble. The compromise of living in a clean and safe place, where one is near one's family, articulates everything that the suburban development was built to provide. These elements have also made the suburban model a symbol of success within the U.S.²⁰ As a symbol, it functions as both a means and as the end to signal positive assimilation amongst racial and ethnic minorities. It also greatly informs that cultural logic among immigrants who are attempting to perform citizenship and navigate around various inclusions and exclusions within U.S. society.

Less obvious are the historically embedded notions of a middle-class imagining or a suburban idealism that living in a place like Daly City invokes. The practice of imagining the middleclass maintains a certain congruency with the dominant narrative of the suburban landscape, which mutes ethnic and racial differences. It simultaneously allows Filipinos not only to appear *like* Americans but to imagine themselves as such as well. When asked if anyone ever questions her citizenship status in the U.S., Teresa, a forty-nine year-old mother of two admitted that she was not a U.S. citizen saying, "I don't tell people that I'm not a citizen. My husband is one but I am still in the process of getting my green card. Nobody has ever asked me. I think it's because we don't look like foreigners." For many of my respondents, living in a suburban neighborhood, rather than a traditional ethnic and immigrant enclave, directly means that one is American. This becomes instrumental to navigating the legacies of historical exclusion felt by many Asians in the U.S.

The possibility of homeownership particularly within suburban neighborhoods has become a primary driving force for much of the immigration it experiences. In the Philippines, society is clearly variegated according to class hierarchies, and the social norms attached to these

²⁰ For a discussion of suburbanization as an ideal of success, see Fishman 1987 and Avila 2004. For a deep discussion of suburbanization in the larger East Bay of Northern California, see Self 2003.

statuses are both intensely difficult to destabilize. In contrast, living amongst other Americans in U.S. suburbs often provides Filipinos with relief from the kinds of alienating class conflicts and oppressive norms they experienced in the Philippines. When asked whether respondents were middle class and what being middle class means, Ricky, a fifty-two year-old postal worker was perplexed, explaining,

Well in the part of Daly City where we live, you can't tell. I don't know what it means to be middle class because we're all middle class I guess. It's not like in the Philippines. Where I grew up, you can tell who has money and who doesn't. Here everyone has the same things – at least when you look on the outside. So maybe we're not all middle class then. It just seems that way.

There are various social mechanisms, of which suburbs are only one, that make social divisions less clearly defined in the U.S. For many Filipinos, “being middle class” has little to do with the economic returns fulfilled by simply living in a suburb. Rather, it allows Filipinos to not have to be solely defined by their class status and simply “fit-in.” Owning a home in a suburban neighborhood becomes a way of “being American” by identifying themselves as neither rich nor poor, but “just like everyone else.” Mel, a fifty-three year-old man who migrated from Pangasinan in 1973, described being middle class with the same tentativeness: “You have a car or maybe two. You live in a single-family home. You have a good job. And your kids go to college. It's hard to say really what's middle class here. Most people I know [in the U.S.] have these things but then again not all of them are middle class. I don't know.”

This ideal of classlessness is infused within and espoused throughout the cultural norms and popular images of the single-family home and homeownership of private and intensely gendered spaces. My respondents, often and ironically conveyed these images in a vividly racialized language, placing the “suburb” in counter-distinction to another particularly racialized and classed space, the “ghetto.” For instance, when I asked Ricky, a thirty-nine year-old civil engineer, what were some of the reason he moved to Daly City, he responded by discussing his

previous experience of living along the border of San Leandro and Oakland. He questioned why it was so hard for African Americans to “do better” saying, “Look, I’m not trying to be, what you call, racist, but I used to live around a lot of Blacks. I don’t know them. But their houses make the neighborhood look bad. How can this be, we live in America and there are so many opportunities to do better.” This language reflects how “bourgeois utopias” like Daly City were not only founded on the ideals of private ownership, heteronormative notions of nuclear families, harmony with nature, but more precisely, the exclusion of individuals on the basis of race and class and the enclosure and maintenance of privilege (Fishman 1987).

There is little room within this work to provide the necessary analysis to explain divisions between racial and ethnic groups in Daly City. Examples like Ricky’s earlier comment regarding his African American neighbors demonstrate one way that race is continually constituted *in relation* to other racial and ethnic groups. The constitutive nature of race is often predominated by discourses of class and gender, which together provide a mode of identification and cultural logic for Filipinos and other immigrants who cannot help but understand themselves within U.S. society without observing the racial and ethnic hierarchies that clearly define it. Although the ideal of classlessness conceals divisions and tensions created by these social differentiations, *they do not disappear*. The formation of Daly City as an ethnic suburban community more clearly conveys how the active racial distancing between racial and ethnic groups functions as the performance of a certain logic, one that creates both the appearance of success and an ambivalent sense of belonging.²¹

This is not to say that the Filipino community in Daly City, nor the landscape that they continue to transform, is being produced and reproduced into a single, stable, and homogenized

²¹ There is an enormous body of literature that conveys the manner in which the planning and maintenance of suburbs across the U.S. were built on overt exclusion of non-white races through the mechanisms of redlining, racial covenants, and homeowner associations. See Lipsitz 2006 as a single, yet extremely poignant example of this literature.

place. Not all of the Filipinos in Daly City enjoy the real material benefits that flow from possessing wealth. The representation of classlessness is ultimately an unrealized fantasy. Vergara separates the reality from the myth of class homogeneity in Daly City by exposing the less developed districts of the city, hidden between the more typically middle and upper class neighborhoods. One of Vergara's (2000) interviewees, Helen Toribio, discusses the "kind of superficial image" of Daly City, by pointing to the Top of the Hill district: "They don't show this side of Daly City...these are poor neighborhoods" (151).

The power of the ideal of classlessness rests in precisely this ability to evoke such a "superficial image." Yet it only functions to absorb the *appearance* of class distinctions; Filipino immigrants who do not benefit from exorbitant wealth must work very hard to maintain this appearance. Teresa, who moved to Daly City in 1980, was taken aback by the differences between appearance and reality.

I: Why did you move to Daly City?

T: When we first arrived, I moved to South San Francisco and then Daly City. We would drive around. Visit friends [in Daly City]. Go to parties, you know? I would think, wow things are nice here. It's not like San Francisco. It's not crowded. Safe, you know. Easy. But after we bought the home, there were so many things to keep making it nice. There are rules about how things are supposed to look. The lawn. You can't keep your trashcan outside. Things like that. [Laughs] Sure it looks nice. But we work very hard to keep it that way.

Many of the respondents mentioned the difficulty of maintaining their homes. They described working at jobs that barely allow them to pay their mortgages along with their other debts and daily expenses. Some fear that just one mishap could lead to tremendous financial difficulty. For example, when asked what being middle class means, Mel sorrowfully recounts how "you have to work so hard to just be in the middle. It's hard because we have just enough money to be middle class but not enough to get by. If one thing were to go wrong then we'd probably lose everything."

Richard Walker's (1981) theory of suburbanization is helpful for explaining Mel's dilemma. Walker argues that suburbs are purposefully appropriated spaces that function to reproduce and enable an entire culture of consumption and reproduction. The very act of purchasing property and living in a suburb signals the appearance of class transcendence because suburbs, like Daly City, represent "the structural mobility of an entire generation and a transcendence of the very idea of social class...(which) represented a middle-class image of classlessness" (Zukin 1991, 141).

There is more to the apparent invisibility that Vergara and other scholars tend to employ when discussing the settlement of Filipinos in the U.S. The classlessness exuding from the "tacky" landscape of Daly City points to a kind of self-imposed invisibility that Filipinos utilize in order to perform citizenship and assert a sense of belonging in the U.S. Adding to Walker's (1981) economic theory of suburbanization, which holds that the "suburbs are not middle class simply because the middle class lives there; the middle class lives there because the suburbs could be made middle class" (397), I argue that *those who live in suburbs could be made middle class*.

The Power of the American Dream

Much of the sociological literature on homeownership assumes that immigrants purchase homes because it is a good investment and benefits homebuyers all around.²² According to these scholars, purchasing a home always provides a material asset for children or other individuals once the homeowner passes away or chooses to sell the home. All of the respondents admitted, in

²² Various economists and sociologists cite how both the value of home equity loans as a source of future loaning and the various tax relief provided by homeownership makes homeownership one of the most commonly used methods for wealth accumulation in the U.S. and thus a major explanation for the large share of homeownership among immigrants in the U.S. Chandrasekhar (2004) states that "in 2001, approximately six million foreign-born homeowners were living in the United States, holding \$876 billion in home equity. This figure represents a substantial portion of the total \$6.7 trillion in home equity held nationwide in 2001" (171).

different ways, that these economic principles contributed to their decision to buy a home. Once they had become homeowners however, the Dream was complicated by the fact that it would take many years for them to pay off the home. Christian, a forty-four year old man who migrated from Tondo explains,

You know, everyone tells you to just buy a home once you come here. They say, that's what it is to be successful in this country, you have a home, you have children, and then you can retire in that home. But nobody tells you that once you buy it, it's not yours for many decades. You're stuck here with this debt. Do I think I have achieved the American Dream?...I have been here for almost two decades, and no, I don't think so. I just don't think I have.

Given the difficulties of maintaining a home and the economic burden of paying it off, made clear by Christian's response, reasons of economic imperative alone are insufficient for explaining the high rates of homeownership amongst Filipinos. When asked what the American Dream means, all of my respondents' answers pointed to material success and expanded opportunities. These immigrants left a country that was struggling economically and had experienced high unemployment through the latter part of the twentieth-century. Marcela, who left Manila in 1983, explains that,

In the Philippines, even if you are middle-class, once you graduate from college that's it. You don't have opportunities to achieve very much because your future is already set. It isn't like here in the U.S. where you can leave college and then return. Where you have the opportunity to make something of yourself and achieve the American Dream...In the Philippines, I didn't think I could buy a really nice home. I knew that I could when I came here.

The allure of homeownership is directly tied to the promises of opportunity enabled by the American Dream and physically represents how hard work means being a good citizen and belonging in America. The belief in the American Dream as owning a home provides a more basic imperative for Filipinos, who not only want to achieve economic stability in the U.S. but are searching for belonging.

Numerous Filipinos choose to take out mortgages for homes with the goal of one day owning them, even without the assurance that doing so will produce the acceptance that they hope for. Regardless of whether my Filipino respondents could afford their homes, the choice of purchasing a home was more appealing than investing their money elsewhere. This is because buying a home functions as a material representation of their hard work and signifies their status as Americans, since being a homeowner directly correlates to “achieving the American Dream.” What makes this correlation possible is a belief that working hard will lead to success. This sentiment was clearly stated by most of the respondents – at least initially. Nanette, a forty-eight year-old nurse, says, “You can achieve anything you want as long as you work hard enough for it.” The appeal created by the belief that one can attain a home, for instance, as long as one works hard, creates a powerful incentive to act in such a way that this particular liberal ideology becomes a map or logic, or a “conduct of conduct” as Foucault might suggest. The American Dream is the logic. One respondent, Christian, a fifty-three year-old resident in Westlake explains, “The first thing you think about when you get a job in the U.S. is how will I get a home here. I looked at my brother, since I was living with his family at the time, and thought, I could have a house like his. Of course, if he can, then I should too! [Laughs]”

A high rate of homeownership among immigrants conveys not only the materialization of their hard work, but provides evidence of the desire to belong in a nation-state where hard work means being a good citizen and an American. For instance, when asked whether or not she experienced racism as a foreigner in the U.S., Teresa responded by saying,

I came here as a teenager. I didn't like being here but my parents forced me to be here. I had so many friends in high school in Makati, you know. And I cried a lot when I came here because I didn't fit in. You know how important that is for a teenager. I was always called a F.O.B. [fresh off the boat]. And when I came home and cried to my mother, she would cover my mouth so my dad wouldn't hear. “You know we wouldn't come here if we didn't know it was for your own good.” They knew that there wasn't much chance for us in the Philippines even though we were well-off there. There were more opportunities for us here.

When understood within the context of differential citizenship and the history of Asian American exclusion, one finds that achieving the American Dream is only partially an economic ideology. It also involves acquiring structural belonging to the nation.

Regardless of legal status or difficulty affording a home, immigrants believe that buying a home symbolizes their success in participating as contributors to American society and hopefully validating their desire to become full-citizens in the U.S. (McConnell and Marcelli 2007). Mel conveys this belief in the power of homeownership to signal one's belonging when he asserts, "Of course I belong here. Of course I'm American. Nobody can say that I'm not. After all, I bought my home and soon I'll own it. All I have to say [to them] is I live here." The power of the American Dream and the logic it entails supersedes the economic rationale assumed of homeownership.

Recently, the real estate crisis has brought the issue of homeownership to the forefront since many Filipinos who did not own their homes were forced into foreclosure (Flores 2008; Rodis 2008). Although unable to provide the exact number of Filipinos who have lost their homes, Rodel Rodis, a prominent member in the San Francisco Bay Area Filipino community, pointed to the fact that not only Daly City, but Vallejo, Stockton, and even Las Vegas had an inordinate number of foreclosures. Each city is also populated by a high number of Filipinos. Rodis (2008) suggested that "the gross incompetence" of subprime loans has "created a toxic brew that have turned these Filipinos' 'American Dream' into an 'American Nightmare.'" Contrary to the assumptions posited by economists and sociologists who claim that homeownership is an obviously prudent choice, there is nothing to say that the American Dream is certain. Governmentality functions by enacting particular logics and creating various

subjectivities through this process. The American Dream was only as real as the individuals who made it.

Re-imagining Status and the Subjection of Homeownership

Property can assume multiple forms and investing in property can result in numerous material benefits. Apart from the tax benefits homeowners accrue, investment property also builds equity, which can be borrowed against and refinanced so that individuals can acquire liquidity to pay off other loans, buy cars, pay their children's tuition and school fees, or even invest in more property. Property can also be passed down to other generations. At the same time, investing in property provides various non-material benefits as well. Owning a home, the type of home one buys, and the neighborhood one lives in, all function as a means of substantiating and representing one's economic status or class.

For the Filipino homeowners in my study however, "status" simultaneously holds another meaning, one that is both a part of and apart from the labor market. As one of the interviewees, Annamarie, who came to the U.S. as a teen and worked various service jobs before eventually becoming an administrator at UCSF, explained, there are larger motivations that many Filipinos possess when coming to the U.S.

I: You had mentioned coming to the U.S. when you were nineteen. What were your goals when coming to the U.S. at such a young age?

A: I didn't even want to come here. I was happy there [in the Philippines]. I had lots of friends, a boyfriend. But then I came here. I didn't have a choice. My parents just said "go." All I knew was that I had to take care of my family. I was all alone. But I worked very hard. I got married to an American man. And then I moved from Hawaii to San Francisco. I had relatives in San Francisco. I lived with them. I worked very hard. I was a cashier first. At Toys 'R' Us. But now I have my own employees at UCSF. People saw that I worked hard and promoted me.

I: Was it just the way you worked that made people notice that you worked hard?

A: Oh yeah! I was young when I came. I had to teach myself everything. How to cook. Wash clothes. At home [in Manila] we had a maid. I would just sit down and eat my breakfast. It was already made for me. Here I had to learn how to make it! People would see me and think that I worked so hard. But that's how Filipinos are. We don't care about money or getting rich. We want

to make sure our family is happy. To represent them well...When people see my children. When people see our home. It's the American Dream. They think I made it.

Taking out a mortgage and purchasing a home entails much more than simply economic gains or the accumulation of capital. As Annamarie's comments convey, having a home and working hard is driven by desires that are not purely economic. Rather, the motivation to provide for one's family in the Philippines and to "represent" oneself well becomes exceedingly more important than economic success.

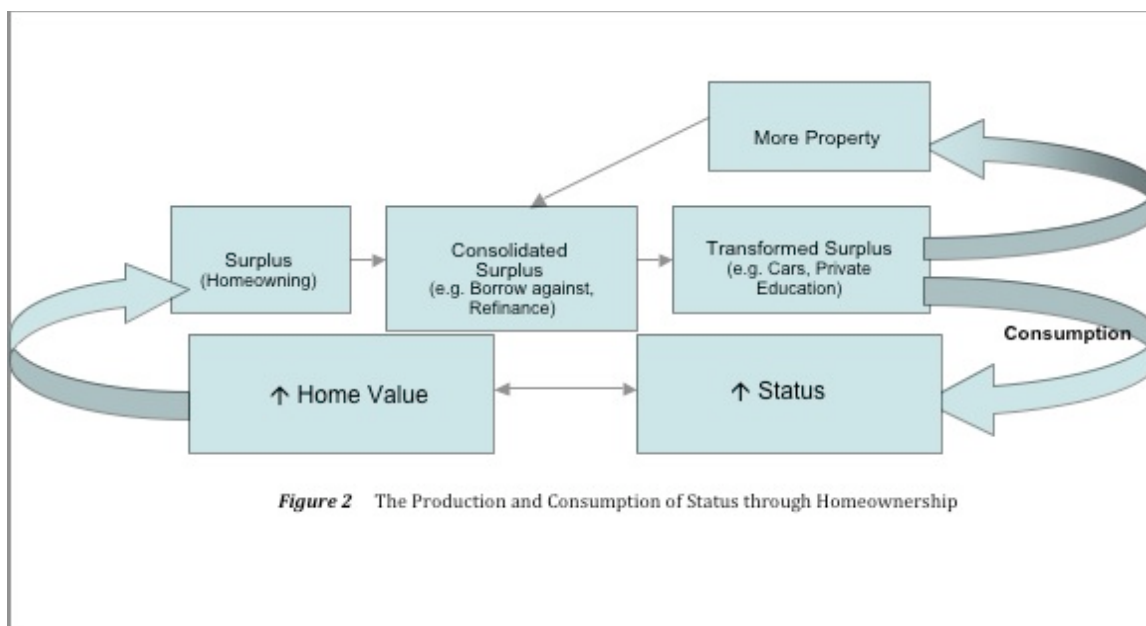
Mel's narrative also conveys how status provides a strategy for garnering acceptance and belonging in society.

Once we purchased a home through my cousin in Daly City then I was able to afford to send my children to college. After a few years we had enough equity to send them both to San Francisco State. This was good because we were able to use the money to buy other things too. When our relatives and friends came and visited us, they could see that we were doing well. Even my neighbor came up to me and told me that he was happy for me.

Unlike many of the economic and sociological models that assume that immigrants invest in homes in order to create more capital (Clark 2003), many of the respondents suggested that their consumption was driven by other reasons. Christian explains,

Filipinos don't hold onto money very well. We spend a lot of the money to show that we have it. When my wife and I refinanced our home three years ago, the first thing I bought was a Mercedes [laughs]. But you know, it's not to make more money, which is probably smarter. It's not even to show off really. I want others to know that I'm just as good as they are, to prove that I worked hard to be here and that I belong.

At first glance, this behavior might be seen as conspicuous consumption but according to Christian owning a Mercedes has far greater value. As the diagram in Figure 2 illustrates, the purchase of property, which enables homeowners to acquire items like high-end cars, a more elite education for their children, or more property, is not merely a practice of symbolic capital. From the perspective of Bourdieu's (1984, 1992) theory of distinction, the valuation, movement, and accumulation of symbolic capital is a means of acquiring more capital, whether it be symbolic or economic.



Perceiving the practice of homeownership as a cultural logic for performing citizenship does not ignore its potential as symbolic capital but rather emphasizes its function as a means of protecting Filipinos from the differential effects of citizenship. Performing citizenship allows individuals to navigate exclusion by “passing.” One cannot change the fact that superficially they may look “Asian” and therefore embody its racialized meanings. However, for many of the respondents, having a single-family home with a Mercedes parked in the driveway, for instance, provides a buffer that alleviates the negative meanings attached to being a Filipino and not being white.

Filipinos often arrive in the U.S. already having established a proficiency in English. Yet, although their ability to speak English fluently allows them to be integrated into the U.S. workforce in various ways, it is not enough to shield them from the various exclusions created by their precarious racialization as foreigners. Asked whether she has experienced any kind of racism at work, Gisele, who graduated from the University of the Philippines, the most prestigious university in the country, with a degree in Business, admitted that,

G: It's hard to come here and realize that my education doesn't mean very much. When you encounter people who speak English better, it's hard. It's hard to speak even though I spoke English very well in the Philippines. It was one of my strongest subjects. But here, because I spoke with an accent, it was always hard to speak. So I was passed for a lot of promotions. My supervisor even told me, "You know, the only reason you're here is because you're Filipino. We have to fill a quota." It hurt a lot to hear him say this. I deserve to be here, you know. So I just worked hard. I worked very hard.

I: Do these kinds of things happen often?

G: Oh yeah, a lot. I try not to think about it but it always happens.

These kinds of humiliating instances were continually brought up in my interviewees. For instance, regardless of the immense dignity that comes with being a health care provider, Filipinos, who predominate the lower sectors of the field throughout the many parts of the U.S., are continually viewed as illegitimate. Marcela, a thirty-one year old nurse in Serramonte hospital recalls how one day a patient assumed that she was Mexican and then proceeded to ask her if she would clean the patient's home:

Can you imagine that? I'm a certified nurse. I graduated from USF. She assumed that because I wasn't white my credentials didn't mean anything. And because she even thought I was Mexican, that I worked part time as a maid. That's double racism right? It didn't matter how hard I work or how much I achieved the American Dream, there are patients who will always think I'm less because I'm not white.

Regardless of the role that Filipinos have played throughout various moments in American history since 1898, regardless of their history and ability to appear like other Americans by owning a home in a suburb or speaking English fluently, Filipinos continue to find themselves as outsiders in the U.S. Although owning a home and working hard may not remove these boundaries, it provides a status that justifies their place and belonging in the Nation.

Conclusion

The enactment of the 1990 Immigration Act, which established EB-5 visa provisions, provided opportunities for wealthy foreign investors to receive a green card in exchange for hefty investments in U.S. property, specifically business property. To qualify for an EB-5 visa, immigrants must invest at least \$1,000,000 USD in U.S.-based businesses or property, resulting in the creation of at least 10 jobs. Designed to stimulate the U.S. economy and contribute aid to struggling U.S. industries, the EB-5 visa provides up to 10,000 immigrant investors the opportunity to eventually become U.S. citizens through property ownership. When once the Alien Land Laws, which prevented “aliens ineligible for citizenship” to own property or rent property to others, served to directly exclude particular immigrants from settling in the U.S. and obtaining citizenship, for the moment, new laws have been written and enacted to encourage wealthy immigrants to invest in the U.S. economy in exchange for the promise of U.S. citizenship. Like the 1924 and 1965 Immigration Acts, the EB-5 visa channels a very select flow of immigrants into the U.S. The U.S., in turn, benefits from their capital investments and obtains their allegiance in the form of legal citizenship, thereby keeping the narrative of liberal propertied citizenship intact.

Property ownership however does not guarantee that immigrants will be protected from more subtle forms of exclusion inherent within the differentiating effects created by citizenship. Like many other scholars, William Clark (2003) assumes that by “buying a house...by owning a part of a community the purchaser is in fact making a commitment to society as a whole” (127). But what if that community or broader society refuses to allow an individual homeowner to participate as a full member? When asked if they had become American, every respondent,

regardless of how long he or she had lived here in the U.S., some over 30 years, unequivocally offered the same reply – he or she is “Filipino and not American.”

Homeownership provides Filipinos one avenue through which they can experience the status of belonging so fundamental to U.S. ideals of liberal citizenship. However, upon arriving to the U.S., although Filipinos find the homogenizing effect of the American middle class a welcome change from the clearly marked class boundaries permeating Philippine society, they quickly realize that owning a home in a suburban neighborhood does not erase the various racial and class tensions that remain. The logic and power of the American Dream creates a map that Filipinos use to navigate around these tensions and exclusions. Owning a home in Daly City represents more than the achievement of a particular economic status. For both Filipinos and non-Filipinos, these achievements represent their acceptance in a place that continually views them as perpetual foreigners. And while working hard and owning a home may never completely remove these markings, pursuing the American Dream provides some respite.

Assimilation theory assumes that immigrants will eventually be fully integrated and accepted into the dominant structures of society. The responses of the people I interviewed suggest that acceptance as full citizens in the U.S. is unlikely and, for some, even unattainable. The comparatively high rate of homeownership amongst Filipinos, coupled with their tendency to live in suburbs, regardless of whether they can truly afford to do so, can only be partly understood as a strategy for creating capital and assimilating within the dominant fabric of American culture. There is another function that homeownership provides: It offers a way for Filipinos to perform citizenship, navigate around exclusion, and signal their belonging in a nation which is theirs, if only conditionally.

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