



From Melting Pot to Salad Bowl: Understanding Cultural Diversity

Course Code: COR 1640

Section 1: Statistics

<u>Immigration by Decade</u>		<u>Types of Households</u>					
1900's 8,795,000	1960's 3,322,000	1995	1999	2003	2007	2010*	
1920's 4,107,000	1980's 7,338,000	Married Couples	70%	66%	59%	51%	46%
1940's 1,035,000	1990's 9,800,000	Female head of household **	14%	18%	21%	25%	24%
	2000's 10,360,000 *	Male head of household*	9%	9%	11%	11%	18%
<i>Statistical Abstract of the US., U.S. Department of Commerce, Bureau of the Census, Washington, DC</i>		Unmarried couple	6%	6%	8%	11%	12%
		<i>Profile of Home Buyers and Sellers, NATIONAL ASSOCIATION OF REALTORS®, 2003; u.s. bureau of the Census, Washington, D.C.</i>					
		** No spouse					
		* projected					

<u>Importance of Homeownership</u>	
Percentage who rank homeownership as #1 or very high priority	
All Americans	51%
All immigrants	61%
Immigrants from Mexico	75%
Immigrants from Central & South America, Caribbean ...	70%
Immigrants from Europe,	52%
<i>Immigrants, Homeownership and the American Dream, FNMA Housing Survey</i>	

<u>Immigration by Country of Origin</u>						
	<u>1920's</u>	<u>1940's</u>	<u>1960's</u>	<u>1980's</u>	<u>1990's</u>	<u>2000's*</u>
Europe	2.5 M	472,000	1.2 M	668,000	1.4 M	1.5 M
Asia	127,000	35,000	358,000	2.4 M	2.9 M	3.4 M
Mexico	500,000	56,000	442,000	1.0 M	2.7 M	4.5 M
Caribbean, Central & S. Amer.	144,000	86,000	777,000	1.5 M	2.2 M	3.8 M
Department of Homeland Security, <i>Yearbook of Immigration Statistics 2007</i>						
*projected						

Legal Immigrant Permanent Residence by Core Based Statistical Area (CBSA)

Geographic area	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Total	653,206	644,787	841,002	1,058,902	1,059,356	703,542	957,883	1,122,257	1,266,129	1,052,415
New York-Northern New Jersey-Long Island, NY-NJ-PA	120,975	120,533	132,382	157,419	154,420	117,484	138,577	172,844	224,439	175,753
Los Angeles-Long Beach-Santa Ana, CA	74,422	71,420	92,773	121,860	133,404	79,588	110,824	98,241	120,881	95,413
Miami-Fort Lauderdale-Pompano Beach, FL	43,992	43,124	67,835	74,037	62,509	36,594	49,816	79,558	98,918	78,172
Washington-Arlington-Alexandria-Rockville, DC-VA-MD-WV	25,557	24,643	29,995	39,546	38,253	29,643	32,275	37,146	54,549	40,698
Chicago-Naperville-Joliet, IL-IN-WI	31,627	35,099	34,199	45,916	44,652	30,555	43,846	49,015	49,748	39,504
San Francisco-Oakland-Fremont, CA	27,723	23,032	32,233	39,313	36,344	26,228	37,232	33,876	38,348	35,652
Houston-Sugar Land-Baytown, TX	13,801	15,897	19,079	27,901	29,680	16,133	34,996	34,788	31,557	26,850
Boston-Cambridge-Quincy, MA-NH	11,407	11,441	19,260	23,748	25,533	16,555	22,712	27,135	28,469	24,679
Dallas-Fort Worth-Arlington, TX	12,911	13,795	19,642	24,655	23,836	15,553	25,235	28,961	26,639	23,272
Atlanta-Sandy Springs-Marietta, GA	7,612	7,253	11,660	15,436	16,600	8,506	12,970	25,347	25,270	22,056
San Jose-Sunnyvale-Santa Clara, CA	13,163	11,374	19,085	29,354	28,067	13,420	21,210	19,557	18,258	19,255
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	9,982	10,302	13,841	16,154	14,734	11,285	14,699	22,675	20,754	18,455
San Diego-Carlsbad-San Marcos, CA	9,827	10,680	15,009	22,211	22,365	12,781	20,031	19,299	17,271	18,296
Seattle-Tacoma-Bellevue, WA	10,488	8,268	11,953	15,660	17,211	12,647	13,826	18,940	17,095	16,862
Riverside-San Bernardino-Ontario, CA	9,584	9,592	13,189	18,362	19,705	10,711	17,473	15,523	19,467	16,779
Orlando-Kissimmee, FL	3,770	3,409	7,281	7,235	5,726	4,109	6,018	10,428	17,409	14,618
Detroit-Warren-Livonia, MI	9,830	9,635	11,559	14,681	14,282	9,181	12,665	15,862	14,040	12,875
Phoenix-Mesa-Scottsdale, AZ	3,266	4,714	7,620	11,836	12,553	7,464	12,678	13,394	15,219	11,943
Minneapolis-St. Paul-Bloomington, MN-WI	5,700	4,969	7,016	9,203	11,416	7,113	10,139	12,921	15,828	11,879
Tampa-St. Petersburg-Clearwater, FL	4,145	3,497	6,276	8,507	8,501	4,064	7,238	11,841	13,543	10,730
Las Vegas-Paradise, NV	3,970	6,435	5,371	7,507	7,530	4,966	7,010	7,826	12,705	10,373
Sacramento-Arden-Arcade-Roseville-Woodland, CA	4,997	4,963	7,969	11,868	10,983	6,574	9,132	12,368	12,767	9,764
Denver-Aurora, CO	4,181	4,510	5,239	8,018	8,031	7,068	7,311	7,807	8,401	7,384
Baltimore-Towson, MD	3,921	3,876	4,523	5,610	6,612	4,974	5,852	6,959	8,621	6,898
Portland-Vancouver-Beaverton, OR-WA	4,747	3,964	6,838	8,915	10,683	6,007	7,338	8,924	8,201	6,885
Honolulu, HI	4,205	3,276	4,719	4,843	4,202	3,733	4,909	4,956	5,728	5,507
Bridgeport-Stamford-Norwalk, CT	3,076	3,126	4,268	4,681	4,198	3,038	4,737	6,192	7,662	5,154
Columbus, OH	1,642	1,222	1,946	3,958	3,562	3,179	3,703	5,037	5,568	4,768
Austin-Round Rock, TX	2,089	2,416	3,120	4,458	5,601	3,425	4,273	5,415	4,973	4,551
Providence-New Bedford-Fall River, RI-MA	2,509	2,549	3,250	3,657	3,998	3,094	4,637	4,976	5,936	4,426
Nashville-Davidson--Murfreesboro--Franklin, TN	1,196	1,068	2,144	2,502	2,433	1,511	2,415	3,997	4,939	4,227
San Antonio, TX	2,657	2,736	2,968	3,942	4,929	3,322	3,680	4,582	4,345	4,142
Fresno, CA	4,111	3,136	4,311	4,148	5,211	3,562	4,873	3,969	4,772	4,124
Charlotte-Gastonia-Concord-Rock Hill, NC-SC	1,535	1,291	2,214	3,188	3,198	2,309	2,744	4,312	4,851	4,103
El Paso, TX	3,358	3,556	4,109	6,297	4,057	2,490	4,157	3,736	4,295	4,004

Section 1 Quiz

1. The percentage of married couple households in the U.S. has been stable for the past ten years and is projected to continue as the majority way people own homes. True False
2. The 1900's were considered the "Great Immigration" decade and immigration into the United States during that time was greater than any decade since then. True False
3. Immigrants ranked homeownership higher than native born Americans in the Fannie Mae Housing Survey. True False
4. In the 1920's and 1960's there were more immigrants entering the U.S. from Europe than any other area of the world. True False
5. Currently Mexico and Central America and the Caribbean have the highest influx of immigrants into the U.S. True False

Section 2: Home Buying Among Ethnic Groups Survey

- ◆ The Real Estate Center at Texas A&M University commissioned Harris Interactive to conduct the *Home Buying Among Ethnic Groups Survey* among Texans in order to provide the real estate community with timely and actionable information they can use to better serve the changing needs of Texas real estate clients.

Note: Every word of this section was taken from the Texas A&M Survey. The terminology used was not changed. Also, neither the author, the sponsor nor the researchers are inferring that ALL persons of any culture will ALWAYS respond in the same manner.

- ◆ Prompted by the changing demographics in Texas with increasing numbers of Hispanic and Asian adults, a telephone survey was conducted among more than 4,000 Texans to better understand the differing needs and desires different racial and ethnic groups may have so that the real estate community can best understand and meet these needs.
- ◆ More specifically, the survey explored the following:
 - Views towards and experience with home ownership;
 - Views towards and experience with real estate professionals;
 - The relative importance of various characteristics considered desirable in an agent;
 - The relative importance of various services real estate agents could or should provide.

Overview of Methodology

- ◆ Telephone interviews were conducted of 4,080 Buyers 18 years of age or older including 880 White non-Hispanics, 1,870 Hispanics, 772 African-Americans and 481 Asians.
- ◆ The sample design was developed so that an overview of the entire Texas population could be measured as well as examining the similarities or differences between these racial and ethnic groups. (Note: In talking with the authors, it is presumed that the information would also be statistically correct for populations out of the state of Texas as well)
- ◆ In addition, the survey was designed to ensure sufficient numbers of interviews among three key groups: current homeowners, likely buyers defined as those considering a home purchase in the next two to three years and non-likely home buyers defined as those not considering a home purchase in the near future.
- ◆ Surveys were conducted in English and Spanish. The Asian population included respondents from all Asian backgrounds and all interviews with this group were conducted in English.
- ◆ Surveys averaged 22 minutes in length for homeowners and likely home buyers, and 10 minutes for non-likely home buyers.

Profile of Respondents

Hispanics

About half are likely to buy a home in the next few years

Nearly half want to pay the same or less than current rent

Main reasons for buying are: more space, getting married, low interest rates

Whites

They are the least likely to buy in the next few years

Most willing to pay significantly more than current rent to own

Main reasons they buy are: more space, new job in new location

Blacks

4 out of 10 are likely to buy in the next few years

Little more than half are willing to pay more

Most common reasons more space, reaching a certain age, new job, low interest rates

Asians

More likely than other groups to buy in the next few years

Willing to pay more than their current rent to own a home

Most common reasons: job in new location, need more space, low rates, reaching certain wealth level

Hispanics

More likely than other groups to think various aspects of the home-buying experience are difficult

Nearly half think agents don't take the time to understand one's needs and they are the least likely to think agents earn their fees by providing value

They learn about neighborhoods from personal contacts, driving through them, visiting real estate offices

The first person they go to for real estate advice is a parent, then a broker or agent

They have the lowest value homes and the lowest expectations of what they will pay for a home

Visit the least number of homes before buying one

More than half think it is hard to qualify for loan

Most are comfortable buying with a small down payment

Whites

Think most aspects of home-buying experiences are easy, though the most difficult is finding an agent they are comfortable with

Have generally positive views of agents, though are least likely to think it's a good idea to use an agent to buy or sell a home

Least likely of all groups to use real estate sources to learn about neighborhoods

First person they go to for real estate advice is a broker or agent, then their parents then a builder

Blacks

More than other groups they think various aspects of the home-buying process are easy

Have high opinions of agents and are more likely to think that using an agent is a good idea

Learn about neighborhoods by driving through them, personal contacts, visiting real estate offices and local newspaper listings

First person they go to for advice is a broker or agent, then their parents and a mortgage company

Most are comfortable buying a house with a small down payment

Half think it is hard to qualify for a mortgage

Likely to negotiate fees and most do it successfully

Asians

Most think various aspects of home-buying experience are easy, though most difficult aspect is figuring out if they got a good deal

Generally positive views of agents

Learn about neighborhoods through real estate media, driving through specific areas and personal contacts

First person they go to for advice is a broker, then their parents

Own highest value homes and those who are likely to buy expect to pay more than those in other groups

More likely to purchase new homes rather than re-sale

Most likely to successfully negotiate fees

Visit the most homes before making a decision

Key Findings

- ◆ The importance of agents making a good impression and meeting their clients' expectations is of critical importance in retaining current clients as well as acquiring new ones.
 - The majority of buyers have found the agent they worked with through a personal recommendation or contact.
 - Those who indicate that their agent met or exceeded their expectations are far more likely to indicate they would use an agent again in the future. This is especially true among those who report their agent exceeded their expectations.
- ◆ Experience with real estate agents is associated with owning higher value homes, a greater degree of comfort with the overall home-buying process, and a greater likelihood to use an agent in the future.
- ◆ Agents can market to different groups of potential clients based on their desire for different characteristics in a real estate professional.
 - These differences were used to define four segments of Buyers, each with unique needs when it comes to selecting an agent to work with. However, once they have identified someone to work with, expectations of what services the real estate agent should provide are fairly consistent across groups
- ◆ For the most part, Buyers have a positive view of real estate agents and feel comfortable with the overall home-purchasing process.
 - Some groups, such as Hispanics, need additional education about the process and positive role agents can play.
- ◆ Perhaps not surprisingly, but important to note, is that rates of homeownership increase with age, income and the likelihood of being married.

Attitudes Toward Homeownership

- ◆ More than half of likely home buyers are willing to extend themselves financially by making larger monthly payments than they currently do in order to own a home
 - This is more likely to be expressed by Whites and Asians and least likely to be expressed by Hispanics
- ◆ Owning a home is still part of the American Dream – nearly all homeowners and likely buyers agree that it's a good financial investment. Three-quarters agree that it's important to pay off the mortgage quickly and two-thirds are comfortable buying a home with a small down payment.
- ◆ Needing more space is the single most commonly cited reason for buying a home. Among the reasons why more space is needed are getting married or a new child in the family

Information Sources

- ◆ Personal contacts and personal exploration (driving through neighborhoods) are the most common ways of learning about potential neighborhoods
- ◆ Real estate or business contacts are the most common first points of contact when a decision to purchase a home is made
 - This is especially true for Blacks, Asians and those who have previous experience with real estate agents. Hispanics are more likely than other groups to ask a family member for advice
- ◆ Among those who have used an agent, the majority found the agent through a personal recommendation or contact

Attitudes Toward and Experience with Real Estate Agents

- ◆ Most homeowners and likely buyers have positive views toward real estate agents, though these views are not universally held
 - Most think it is a good idea to use agents in a real estate transaction, that they provide valuable services, that they take the time to keep clients informed, and that they are trustworthy
 - Hispanic buyers are more likely than other racial and ethnic groups to believe agents do not take the time to understand one's needs
 - **Observation:** This could be related to the finding that many Hispanics would prefer to work with/need to work with an agent who speaks Spanish. Many Hispanic respondents felt uncomfortable handling business transactions in English.
- ◆ It is more common for respondents to have used a real estate agent to purchase a home than to sell a home
- ◆ Hispanics have the least experience with real estate professionals, in either buying or selling; perhaps leading to their less-positive views of real estate agents overall
- ◆ Four in ten who have used an agent have negotiated the fee and three-quarters of these have done so successfully - Blacks and Asians have been the most successful in negotiating reduced fees
- ◆ In considering using an agent in the future, seven in ten are likely to use an agent purchase a future home while roughly half would use an agent to sell a home
- ◆ The likelihood of using an agent to either buy or sell a future home is higher among those who have used agents in the past
- ◆ Among those who believe the agent they worked with exceeded their expectations, the likelihood of using an agent in the future or recommending using an agent increases dramatically. Nearly all of those who report their agent exceeded their expectations would recommend using an agent.

- ◆ More than half of homeowners or likely buyers would like frequent – several times a week – communication with their agent, whether they are buying or selling.
- ◆ Among those who cite something specific they would change about their experience, they most commonly mention the agent

Attitudes and Experiences of Non-Likely Home Buyers

- ◆ For the most part, those not currently in the market to buy a new home are satisfied with their current living arrangement. They like their neighborhood and their neighbors though would like more space
- ◆ Most are waiting to buy a home until they become more financially secure, which is consistent with the finding that homeowners tend to have higher incomes
- ◆ Non-likely home buyers are generally positive views of real estate agents, though Hispanics are most likely to think agents do not take the time to understand one's needs
- ◆ When making a significant purchase, non-likely home buyers are most likely to contact someone they know.

Choosing an Agent Analysis

- ◆ The trade-off exercise and analysis revealed four distinct groups, each with individual ideas of what qualities they would want a real estate agent to possess.
- ◆ Among the characteristics that distinguished these groups were income (above or below \$50,000); being of Hispanic origin; and, for whites, educational levels.
 - Higher income groups were more concerned with the agent's reputation and technological proficiency
 - Lower income groups had greater interest in the reputation of the firm and having a national affiliation
 - Hispanics, of all income ranges, demonstrated a preference for agents who could relate to them, meaning they spoke their language, had the same ethnic background, were young and had a neat workplace
- ◆ All respondents, regardless of segment, want the agent to:
 - manage the closing process in its entirety
 - explain the process
 - explain contracts
 - set the right asking price
 - negotiate on their behalf

Section 3: Immigration's Impact on Brokerage Firms

In order to examine the issue of increasing diversity of home buyers and its impact on real estate brokerage, it was necessary to survey active real estate brokerage firms. This survey attempted to answer questions related to the following issues:

1. Has your customer base become more diverse over time? If so, please estimate how much it has increased.
2. Have you specifically targeted more diverse customer groups and, if so, how have you done this?
3. What specific challenges, if any, has this presented to your firm (such as language barriers, cultural barriers, and so forth)?
4. In what way has your firm dealt with the challenges related to the increasing diversity of your customer base?
5. If possible, could your firm provide specific experiences of culturally diverse clients and their level of satisfaction and/or difficulties with the sales process?
6. In general, could you describe your firms' characteristics (number of transactions, number of employees, number of offices, type of area served, and so forth).

Results

The portion of real estate brokerage firms that had specifically targeted diverse customer groups overwhelmingly (99%) thought this presented specific challenges to their firms.

- ◆ When asked to identify these challenges, 68% included different language as an issue.
- ◆ Cultural barriers were thought to be a problem by 66% of firms.
- ◆ Other issues of concern were cited by 64% of firms actively seeking to diversify their customer base.
 - Concerns included creditworthiness
 - Having to locate offices in different geographic regions
 - Costs of expanding to meet a larger customer base.

- ◆ The vast majority of firms (92%) indicated that they had attempted to deal with the above concerns.
 - Language issues had been addressed by 39% of the group,
 - Cultural issues drew responses from 44% of the firms.
 - Offering specific training on these issues to their REALTORS® (40%).
 - Opening offices in different regions and advertising in regions outside their customer base (47%).

For the Broker: Promoting Fair Housing Company-wide

Since the broker is ultimately responsible for the conduct of his or her agents, it is important that the Broker ensure that the agents are offering equal service to their clients. Some suggestions for ensuring compliance are:

- Establish a system for monitoring fair housing compliance among your sales associates.
- Conduct fair housing training annually and as part of all new-associate orientation. link to sales meeting on fair housing
- Be sure that advertising complies with fair housing regulations.
- Post “equal opportunity in housing” materials prominently.
- Check regularly for updates on fair housing regulations at the federal and state levels.

Consider purchasing copies of “[What Everyone Should Know About Equal Opportunity in Housing](#)” brochure from the NATIONAL ASSOCIATION OF REALTORS® to distribute to your sales associates and clients.

8 Tips for Fair Housing Compliance

1. Educate sellers about fair housing laws and explain what they mean in the transaction.
2. Treat all prospective buyers in substantially the same way. Use the same approach and manner to greet people, show homes, qualify prospects, obtain listings, conduct open houses, present purchase offers, keep records, and follow up with prospects.
3. Use forms or checklists to standardize the questions you ask and the information you request from prospective buyers.

4. Market your property to a diverse group of prospective buyers. Avoid using exclusionary words or pictures. Any marketing plan that indicates a preference or limitation or discriminates on the basis of race, color, religion, sex, handicap, familial status, or national origin violates the Fair Housing Act.
5. Allow prospective buyers to select their own preferred neighborhoods. Never “steer” prospects toward or away from any neighborhood, however subtly. Offer every prospect a variety of housing choices.
6. Contact local fair housing organizations and REALTOR® associations for information about fair housing compliance and compliance self-testing. Fair housing guidance is posted online at [NAR's Library \(www.realtor.org\)](http://www.realtor.org) , the [U.S. Department of Housing and Urban Development \(www.hud.gov\)](http://www.hud.gov) , and [The National Fair Housing Advocate \(www.fairhousing.com\)](http://www.fairhousing.com).
7. Be vocal and proactive in expressing your own personal commitment to fair housing.
8. Include a statement in your advertising stating that your company doesn't discriminate on the basis of race, color, religion, national origin, sex, handicap, or familial status. A statement isn't absolute protection against liability for noncompliance, but it can be used as evidence of your company's commitment to fair housing.

Sections 3 Quiz

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|----|--|------|-------|
| 1. | Language was mentioned most often as the biggest diversity challenge facing brokerage firms. | True | False |
| 2. | The majority of firms, however, did not see diversity as creating numerous challenges for them. | True | False |
| 3. | The majority of firms said they had not yet dealt in any way with the changing demographics in their area. | True | False |
| 4. | Brokers are responsible for the conduct of their agents and should institute a company fair housing program. | True | False |
| 5. | Since all buyers are different, there is no benefit in having standardized questions all agents ask all buyers. | True | False |
| 6. | Including a statement in advertising that your firm doesn't discriminate will protect you from liability. | True | False |
| 7. | Including a statement in advertising that your firm doesn't discriminate can be used as evidence of your firm's commitment to fair housing in the event a case is filed against you. | True | False |

Section 4: Multicultural Communication Model

Step 1. Approach People As Individuals First

- ◆ We should resist stereotyping and automatically treating people according to their primary culture's customs.
- ◆ People want to be evaluated on their own merits.
- ◆ People reflect varying degrees of their home country cultures.
- ◆ We get along best with people when we treat them the way they want to be treated, which is usually a mirror reflection of how they act.
 - When a client greets you at the door with a smile and a firm handshake – return the smile and handshake with equal energy.
 - If your style is more out-going and your client's more reserved, try reining in your enthusiasm to a level more comfortable for your customer, at least at first.
- ◆ Inherent in this first step is being aware of your own multicultural style – how you are likely to think and act, and proactively controlling your responses to be most effective with the other person.

Step 2. Listen, Observe and Clarify

- ◆ Research indicates:
 - only 7% of communication occurs through words
 - 38% is through voice (tone, rate, inflection)
 - 55% through the face and body
- ◆ Paraphrasing what you have just heard, then repeating it back to the speaker is an effective and polite method for assuring that you understand something.
- ◆ Hesitancy on the part of the speaker does not necessarily signal disagreement or lack of understanding. It may be a result of the level of language fluency.
- ◆ Use the time when you are not talking to focus on the speaker, not to formulate an anticipated response.
- ◆ The quick pace of real estate may cause some to interrupt a speaker or complete sentences to speed up communication. This may be particularly hard to overcome when communicating with someone who is not very fluent in English.
- ◆ Do not pretend you understand or shrug it off if you do not really comprehend.

Step 3. Consider Cultural Heritages

- ◆ Cultural values are based on perceptions and beliefs about concepts.
- ◆ Communication challenges occur when these perceptions and beliefs differ.
- ◆ Key concepts in the development of cultural heritages:
 - Conversational distance
 - Religion
 - Respect for the elderly and extended family
 - Language
 - Self
 - Use of the word 'no'
 - Smiling
 - Touching
 - Negotiating
 - Time
 - Space
 - Male Dominance
 - Saving face (avoiding shame)
 - Eye contact
 - Emotional expression
 - Use of first names
 - Humor
 - Work and family

Step 4. Develop Dialogues and Relationships

- ◆ The goal is to develop ongoing dialogues and fruitful relationships with people of all cultures.
- ◆ Getting to know individual people is one of the best ways possible to really understand each other.
- ◆ When interacting with someone for whom English is a second language, remember these suggestions:
 - When an adult learns a foreign language, the ability to understand spoken communication usually develops before the ability to speak.
 - Speak slowly and distinctly, pausing after each main point if a translator is being used. Use simple sentences.
 - If the person does not seem to understand, don't talk louder or "down" to them. Instead, try rephrasing what you said, with the attitude of "I'm sorry, I did not make myself clear."
 - Avoid using slang, jargon, colloquialisms or sports metaphors.
 - Be aware of your words, gestures and their meanings.

- ◆ In your everyday dealings, remember these points:
 - An individualistic person will probably want to be very direct and open with you; a group-oriented person more indirect and non-revealing until trust is established.
 - For those who believe in formal hierarchy and/or are highly group-oriented, you may want to have a trusted intermediary introduce you, someone both of you trust. That person may need to be present until the third party is comfortable with you. Several meetings may be necessary before you can conduct business.
 - Select a topic of conversation of mutual interest which sets you on equal footing, which may be unrelated to business – such as the weather or kids. Build on similarities – we all have a lot in common. Beware of getting too personal too soon, however.
 - Treat people with respect. Everyone on this planet wants their human dignity acknowledged.
 - Be positive and good-humored in your demeanor and speech.
 - Guard against taking offense at something that is said or done; it may have been innocent. Consider the possible cultural reason or intent. Be non-judgmental.
 - Use “I” statements when you speak, demonstrating that you take responsibility for what you are thinking and feeling. This takes the onus off them and helps to clarify your position. For example, you could say, “I perceive that you are angry about...Am I correct?” rather than saying “You are angry.”
 - People who have a hearing impairment often rely on lip-reading to comprehend the spoken word. This does not mean that you must speak at an artificially slow pace or raise your voice to be understood by someone with a hearing impediment. The courteous approach is to assure that your listener can clearly see your face when you speak.
 - When working with a disabled client who has an attendant, speak directly to the client, not to the attendant. This same approach holds true for interpreters and other types of assistants.

Section 4 Quiz

1. It is the agent's job to create comfort in the buying process rather than the client's job to make the agent comfortable. True False
2. Since here in the United States referring to someone by their first name is commonplace it is okay to do the same with people from other cultures. True False
3. Prolonged direct eye contact is generally considered in most cultures as a sign of honesty and integrity. True False
4. Some words – such as 'no' have different meanings in different languages and cultures. True False
5. Research shows that the majority of communication occurs through the words we use. True False
6. Learning a new language is easy and the ability to speak it and understand it usually happen at the same pace. True False
7. In a conversation with someone who's native language is not the same as yours, speaking louder to them if they don't understand you is generally a good policy. True False
8. English slang terms and sports metaphors are generally universally known and using them with multi-cultural clients is not a problem. True False
9. When first meeting someone you should automatically treat them according to their culture. True False
10. Many culture's conversational distance is different from that of the U.S. and invading the space of others can be inferred as a sign of disrespect. True False
11. If you do not understand someone it is best to just pretend you do and eventually you'll figure it out. True False
12. It is best to use the time when someone is speaking to be thinking of what you're going to say next to keep the conversation moving. True False

Resources and additional reading material:

Kiss, Bow, or Shake Hands
How to do Business in Sixty Countries
by Terri Morrison, Wayne A. Conaway
Published by Adams Media Corporation

When Cultures Collide
Managing Successfully Across Cultures
by Richard D. Lewis
Nicholas Brealey Publishing

Multicultural Communication Strategies
by Judith A. Starkey
JAMS Publishing Company

The 2004 National Association of REALTORS® *Profile of Home Buyers and Sellers*

Home Buying Among Ethnic Groups
Survey conducted for the Texas A & M University Real Estate Center by Harris Interactive

Answers to Quiz Questions

- Section 1 1F, 2F, 3T, 4F, 5T
- Section 2 1B, 2A, 3A, 4T, 5T, 6B, 7A, 8D, 9C, 10T
- Section 3 1T, 2F, 3F, 4T, 5F, 6F, 7T
- Section 4 1T, 2F, 3F, 4T, 5F, 6F, 7F, 8F, 9F, 10T, 11F, 12F

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