LINGUISTICALLY ISOLATED CONSUMERS: HISTORICAL TRENDS AND VULNERABILITY IN THE U.S. MARKETPLACE

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Linguistically isolated consumers are people living in households in which no person is fluent in English. The article examines the number and potential vulnerability of consumers in the United States who are linguistically isolated. The author achieves this by a) investigating the historical trend of foreign-born populations since the late 1800s and b) considering patterns of language usage among immigrants in recent decades. Data from the U.S. Census Bureau shows that after nearly a century of decline, the foreign-born population in the U.S. has increased over the past two decades. The data also presents an increase in the use of languages other than English in the home. The author considers the degree to which consumers participate in marketplace transactions to develop a framework by which to assess the potential vulnerability arising from being linguistically isolated.

INTRODUCTION

According to the 2000 U.S. census, 11.1 percent of the people living in the United States were born elsewhere. Since 1980, the U.S. Census Bureau has provided data on the language spoken in U.S. households and the ability of residents to speak English. The data indicate that the percentage of people in the United States who speak a language other than English at home has increased from 14 percent in 1990 to 18 percent in 2000 (U.S. Census Bureau 2003b). The burden of speaking English as a second language, or not at all, in an English -speaking society is magnified when individuals are not able to rely on someone in their household who is fluent in English to help them. Such people are considered "linguistically isolated" (U.S. Census Bureau 2003b). More formally, a linguistically isolated person is defined as an individual who lives in a household in which no one aged 14 or over speaks English very well (U.S. Census Bureau 2003b). In 2000, nearly twelve million (11.9) people were linguistically isolated. This figure represents a 54 percent increase since 1990 in the number of linguistically isolated people in the United States.

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Yet, marketing researchers have paid little attention to the unique experiences faced by these consumers. While cultural differences certainly are vital to a complete understanding of the experiences of foreign-born consumers, we focus on how language affects their market activities. For the linguistically isolated, everyday consumption tasks such as cashing checks, ordering food at restaurants, or calling stores to ask for hours of operation may be difficult to perform. More complex consumer activities such as applying for home mortgages or buying cars may be perceived as insurmountable. Despite the growth of linguistic isolation and the breadth and severity of the challenges that confront linguistically isolated consumers, marketing researchers have shown limited interest in studying consumers from a spoken language perspective (see Hill and Soman 1996 and Peñazola 1994,1995 for exceptions).

This article offers insights on linguistic isolation in the United States and its relevance to marketing research. The author first presents historical trends of U.S. immigration and language. These data define the size and trajectory of the issue of linguistic isolation. Next, the author builds on extant research to provide a framework by which to identify the risks facing linguistically isolated consumers because of their lack of English-speaking skills. The author concludes with a discussion of the implications of the linguistic isolation framework.

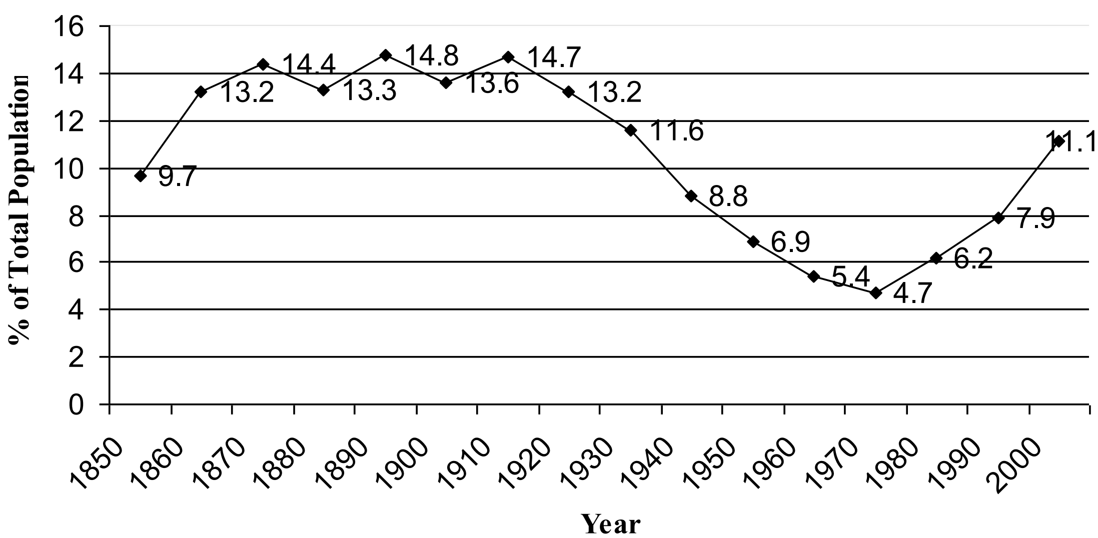
FOREIGN-BORN POPULATIONS AND LANGUAGE USAGE IN THE UNITED STATES

Although the first U.S. census was commissioned in 1790, the question of one's birthplace was not included until the seventh census in 1850. Most Americans are familiar with black-and-white images of the "huddled masses" entering the country in the latter half of the 1800s. Consistent with these images, the influx of immigrants into the United States steadily increased to reach a point where, in 1870, 14.4 percent of people living in the United States were born outside the country. Between 1850 and 1880, most immigrants were from Europe; in 1850, 92.2 percent of the foreign-born were from Europe. The U.S. immigrant population remained about 14 percent for the next forty years.

Beginning with the 1920 census, however, the relative size of the immigrant population began a long and steady decline. This decline is attributable to immigration policy changes driven by the recession and resulting negative public sentiment toward immigrants. In 1921, a quota was established that limited yearly immigration from each country to 3% of the total number of immigrants from that country who resided in the United States in 1910 (Greenblatt 1995). Consequently, as can be seen in Figure 1, the foreign-born population declined consistently until it represented only 4.7 percent of the U.S. population in 1970.

The enactment of the Immigration and Nationality Act in 1965 ended the country-by-country quota system (Greenblatt 1995). As a result, the foreign-born population had increased to 11.1 percent of the population (31.1 million people) in 2000. This growth was driven primarily by massive immigration from Latin America (Central America, Caribbean, and South America) and Asia (Campbell and Lennon 1999). In contrast to the previously mentioned data on European immigration, the 2000 census data indicated that 16 percent (4.9 million) of the foreign-born population came from Europe, while 26 percent (8.2 million) and 52 percent (16 million) came from Asia and Latin America respectively. The massive immigration from Asia and Latin America can

Figure 1
Foreign Born Population in the U.S.,1850-2000 (Source: U.S. Census Bureau)

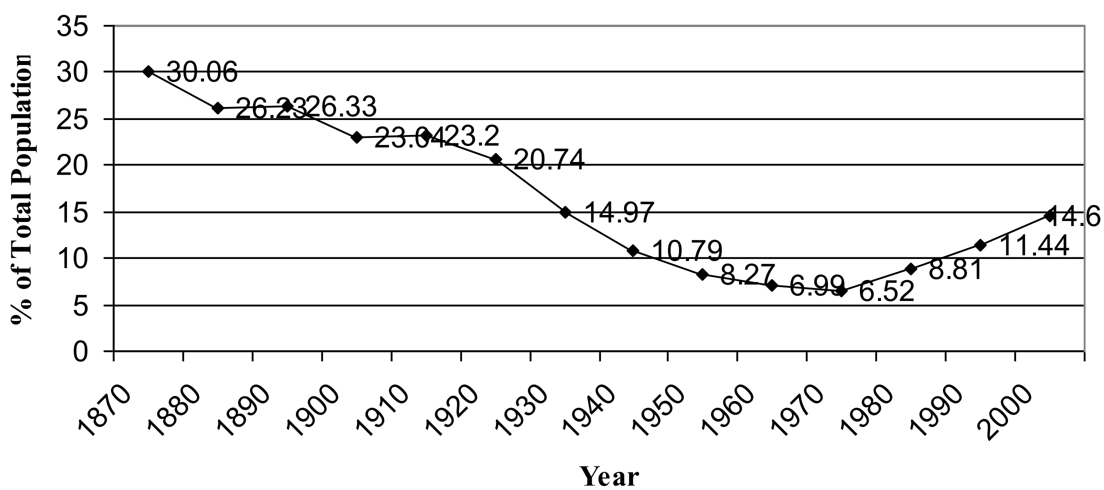


be attributed to the end of the quota system and the relatively weak economies of many Asian and Latin American countries. For residents of many Asian and Latin American countries the United States offers much more attractive economic opportunities. On the other hand, European nations have become wealthier and thus are countries to immigrate to rather than from (Coppel, Dumont and Visco 2002).

It is also interesting to note the immigration trend to the 50 largest urban areas in the United States. As can be seen in Figure 2, two points emerge. First, since 1910, the urban immigrant population has displayed the same trend as the overall population—declining until 1970, increasing after 1970. Second, immigration has been disproportionately concentrated in urban areas. While 11.1 percent of the people living in the United States in 2000 were born outside the United States, 14.6 percent of those residing in the 50 largest urban areas were foreign-born. This trend has been exacerbated in the largest U.S. cities. With an immigrant population of 2.8 million people, New York City attracts the most foreign-born residents; currently, 35.9 percent of New York City residents are foreign-born. Los Angeles, Chicago, and Houston follow as the next most-immigrated-to cities in the United States with immigrants numbering, respectively, 1.5 million (40.9 percent of the U.S. population), 600, 000 (21.7 percent), and 500, 000 (26.4 percent) (U.S. Census Bureau 2003a). Thus, as evoked by city sections with names such as Little Italy and Chinatown, immigrants tend to cluster in urban areas (*American Demographics* 2004).

The preceding discussion of immigration trends points to the importance of considering how foreign-born consumers differ from domestic consumers. The author focused on language effects to better understand the experiences of foreign-born consumers in a predominantly English-speaking marketplace. To help in this endeavor, we relied on the census data on the language spoken by foreign-born populations. This data is displayed in Table 1. From 1910 to 1970, the census asked people to indicate their "mother-tongue." Because we focused on the ability of foreign-born people to cope in an

Figure 2
Foreign Born Population in the 50 Largest Urban Areas, 1870-2000
(Source: U.S. Census Bureau)



English-speaking environment, we were interested in the language currently preferred by individuals rather than their historic language. These data are provided in the 1980, 1990, and 2000 censuses, which ask people to identify the language they speak in their home. Therefore, while we reported mother-tongue data from the 1910 to 1970 censuses in Table 1, the author focused on the three most recent censuses. The author alternatively refers to "language spoken in the home" as the preferred primary language.

With the growth of the foreign-born population that began in the 1970s, the number of people speaking a language other than English in their home has increased dramatically. In 1980, 11 percent (23.1 million) of the U.S. population spoke a primary language other than English (U.S. Bureau of Census 1994). A 62 percent increase over the next two decades resulted in 17.9 percent (46.9 million) of the population listing a language other than English as their primary language in 2000 (U.S. Bureau of Census 2003b). Consistent with the previously noted increase in immigration to the United States from Latin American countries, 59.8 percent (28.1 million) of the total foreign-born population identified their mother tongue as Spanish in 2000. In fact, of those people who spoke a language other than English in their homes, 59.8 percent spoke Spanish—up from 48.1 percent in 1980 and 54.4 percent in 1990.

Recall that the term *linguistic isolation* is applied to those who live in a household where no one more than 14-years-old speaks English very well (U.S. Census Bureau 2003b). Of the 17.9 percent of the U.S. population who speak a primary language other than English, a quarter of them are linguistically isolated. Thus, 4.5 percent of the total U.S. population, or 11.9 million people, fit that definition (U.S. Census Bureau 2003c).

To be able to appeal to linguistically isolated consumers, marketers need to know who they are. The majority of the linguistically isolated, approximately 7.4 million, are Spanish-speaking residents of the United States. As can be seen in Table 2, Chinese, French, German, Tagalog, Vietnamese, and Italian are the next most prevalent non-English primary languages spoken in the United States. Each of these languages is the preferred language for over

Table 1
Language Use by Foreign-Born Residents of the U.S., 1910-2000

	German	**French**	**Italian**	**Polish**	**Spanish**
Mother Tongue[a]					
1910	20.9%	3.9%	10.2%	7.1%	1.9%
1920	16.5%	3.4%	11.8%	7.9%	4.1%
1930	15.6%	3.7%	12.9%	6.9%	5.3%
1940	14.3%	3.2%	14.1%	7.2%	3.9%
1960	14.3%	3.5%	13.7%	6.3%	8.5%
1970	13.7%	4.3%	11.7%	4.8%	18.3%
Language Spoken at Home					
1980	6.8%	6.9%	7.0%	3.5%	48.1%
1990	4.8%	6.0%	4.1%	2.3%	54.5%
2000	2.9%	3.5%	2.1%	1.4%	59.8%

Source: U.S. Census Bureau
a:1950 data not available

one million U.S. residents. Although speaking a language other than English in the home is a primary driver of linguistic isolation, more central is the inability to speak English very well, which leads speakers of some languages to be over-represented in terms of linguistic isolation. In particular, Asian languages tend to be associated with disproportionately high rates of linguistic isolation. For instance, Vietnamese and Korean are the sixth and eighth most prevalent non-English languages spoken in U.S. households. Yet the Vietnamese and Korean populations are third and fourth in terms of the number of linguistically isolated people in the United States. Chinese and Asian-speaking populations account for the three largest linguistically isolated groups after Spanish-speaking individuals.

THE VULNERABILITY OF LINGUISTICALLY ISOLATED CONSUMERS

The census data have confirmed that the United States contains many linguistically isolated people and, as detailed later, these individuals face considerable obstacles as consumers. Having the potential for identifying these consumers in terms of their preferred languages and locations, marketers may be able to tailor their marketing efforts to reach the linguistically isolated. However, to better serve them, marketers also must understand the obstacles and risks confronting linguistically isolated consumers and the methods by which the linguistically isolated are likely to cope with these risks. Literature on two consumer groups

Table 2
English Speaking Ability and Linguistic Isolation in the U.S. in 2000

Language	Total Speakers	Speak English Very Well	Linguistically Isolated [a]
Spanish	28, 101, 052 (10.7)[b]	14.359, 796 (51)[c]	7, 391, 000
Chinese	2, 022, 143 (0.7)	855, 689 (42.3)	627, 000
French	1, 643, 838 (0.6)	1, 228, 800 (75)	223, 000
German	1, 382, 613 (0.5)	1, 078, 997 (78)	163, 000
Tagalog	1, 224, 241 (0.4)	827, 559 (67.6)	213, 000
Vietnamese	1, 009, 627 (0.4)	342, 594 (33.9)	358, 000
Italian	1, 008, 370 (0.4)	701, 220 (69.5)	165, 000
Korean	894, 063 (0.3)	361, 166 (40.4)	286, 000
Russian	706, 242 (0.3)	304, 891 (43.2)	216, 000
Polish	667, 414 (0.3)	387, 694 (58.1)	150, 000

Source: U.S. Census Bureau
a: Approximated by the size of the population and the percentage able to speak English at least very well because census data did not provide linguistic isolation on a spoken language basis.
b: % of Total US population
c: % of that specific language group

can lend insight into the difficulties confronting linguistically isolated consumers. First, some literature is available on the experiences of immigrants (although not necessarily linguistically isolated immigrants) as consumers (e.g., Koslow, Shamdasani and Touchstone 1994; Peñaloza 1994,1995). The studies by Peñaloza (1994, 1995) described the many frustrations that Mexican immigrants experience because of their lack of English-language skills. Second, from the standpoint of processing information written in English, linguistically isolated consumers are likely to suffer many of the same pitfalls as illiterate consumers. Existing studies on literacy have indicated that consumers with limited literacy skills (e.g., lack of reading, writing, and numeracy skills) display vulnerability even when they are doing simple daily shopping. For instance, they are prone to make suboptimal product choices (Jae and DelVecchio 2004).

Linguistically isolated consumers are also likely to employ many of the same coping strategies as illiterate and immigrant consumers. Illiterate and immigrant consumers have both been found to rely on others (either as surrogates or aids) to meet market needs (Adkins and Ozanne 2005). For instance, Adkins and Ozanne (2005) described an illiterate person employing her aunt to purchase a pain-relief product. Both groups also tend to avoid consumer-related tasks because of their communication deficiencies. In studying immigrant populations, Viswanathan and Harris (2001) observed that a lack of English language skills led consumers to fail to sign up for discount cards and to avoid restaurants where they could not order food by number.

Given their similarities, the question that arises is how linguistically isolated consumers are distinct from illiterate and immigrant consumers. Linguistically isolated consumers face many of the same risks that confront illiterate consumers when shopping tasks involve written information. However, the linguistically isolated are at a greater disadvantage in many shopping environments than native English speakers who have low literacy skills (reading, writing) because native English speakers are at least fluent English speakers. Thus, low-literacy native English speakers can ask questions and express their needs. On the other hand, linguistically isolated consumers are limited in their ability to express their wants and needs because they lack fluent English-speaking skills. By living in a household with a person who speaks English well, immigrants who are not linguistically isolated are likely to have a ready and able companion to serve as a shopping aid or surrogate. Therefore, the linguistically isolated differ from other immigrants in the availability of a primary coping strategy and, in turn, their ability to mitigate the risks that arise in consumer contexts because of their English-language deficiencies.

Thus, linguistically isolated consumers face relatively unique marketplace barriers. To identify the risks they face, we integrated literature on purchase-related risk and customer participation. In so doing, we extended previous research on immigrant populations, which has tended to be limited to simple description, by offering a systematic framework to assess the risks confronting linguistically isolated consumers in various marketplace tasks.

Vulnerability, Customer Participation, and Risk

A trend is growing in which customers participate in the production of goods and services (Bendapudi and Leone 2003). *Customer participation* is defined as the degree to which the customer is involved in producing a product or service (Dabholkar 1990). Customer participation is often a major determinant of successful purchase outcomes (Prahalad and Ramaswamy 2000; Schneider and Bowen 1995). Customer participation reduces labor costs, thereby allowing products to be offered at lower prices (Bendapudi and Leone 2003). Customer participation also permits firms to tailor offerings to meet specific needs, thereby leading to better product and service outcomes (Bendapudi and Leone 2003). Thus, customer participation can have positive economic implications and can lead to better psychological and/or physiological outcomes. However, in an English-speaking market, the ability to speak English well is a critical antecedent to satisfactory outcomes when a customer must participate in product delivery. For example, ordering food at a restaurant typically requires the patron to verbally communicate the basic order (e.g., a hamburger) and modifiers (e.g., cooked medium-well with ketchup, tomato, and lettuce). As an example of greater consequence, consider a person who is ill but cannot describe the symptoms of an illness. A patient's inability to communicate the details of a condition could lead a physician to misdiagnose the problem and prescribe a contraindicated medication.

The examples cited above highlight that the risk faced by linguistically isolated consumers is a function of the degree of customer participation in the production of the product/service experience *and* the risk that is inherent in purchasing the product. Despite requiring a high degree of customer participation, service failure in the case of a hamburger order is not likely to lead to negative consequences nearly as severe as a failure of medical services. The concept of product category risk has been well-documented in consumer research (see e.g., Conchar *et al*. 2004 for a recent review). The two most commonly cited types of risk are financial and performance risk (e.g., Dowling and Staelin 1994; Taylor 1974). Financial risk reflects the cost of product replacement, while

Table 3
Product Category Risk and Customer Participation Framework

	Customer Participation	
	Low	**High**
Category Risk		
High	Examples: OTC Medicines Appliances Child's car seat Issues: Not able to read English product descriptions. Unable to ask for or understand verbal assistance.	Examples: Health care Home purchase Banking Issues: Unable to communicate needs. Unable to understand verbal descriptions of product offerings. Unable to understand pricing structures.
Low	Examples: Grocery items Books, Movie- related purchases (ticket/ popcorn) Issues: Perceived trivial nature of products limits search for assistance.	Examples: Hair styling Restaurant order Issues: Unable to communicate wants.

performance risk arises through the potential for reduced utility and physical or emotional harm resulting from substandard product/ service performance (e.g., Grewal, Gottlieb and Marmorstein 1993). Risk confronts all consumers. However, when combined with the need for consumer participation in product production, risk will be greatly magnified for linguistically isolated consumers. Table 3 displays the framework that emerges for linguistically isolated consumers by considering customer participation and product category risk. Next, we examine each cell of the framework.

Low-Risk Product Categories with Little Customer Participation. This cell includes frequently purchased nondurables such as bread, canned foods, and paper towels. Because the spoken language requirements in these categories are minimal, the behaviors and outcomes of the linguistically isolated will largely parallel those of other consumers who lack the ability to read English well (i.e., other immigrants and low-literate English speakers). Immigrant and low-literate consumers are prone to buying incorrect items (e.g., soup instead of gravy) and overpaying for goods and services (Wallendorf 2001). Immigrant consumers who are not proficient English speakers are often reluctant to ask store clerks for directions, which leads to longer shopping processes and/or the inability to find desired items. Peñaloza (1995) reported that the Mexican immigrants she was studying became confused about product differences and left stores without buying what they wanted rather than ask for help. Thus, for linguistically isolated consumers, even low-risk shopping tasks that require little customer participation may result in substandard outcomes such as failing to make purchases, making incorrect purchases, or paying high prices. However, given the low risk associated with purchases, immigrants who are not linguistically isolated may also refrain from employing a shopping surrogate or aid. Thus, negative outcomes are likely to generalize across populations of people who do not speak English well.

High-Risk Product Categories with Little Customer Participation. The primary difference between this category and the low-risk, low-participation cell is in the potential severity of suboptimal outcomes. For instance, the purchase of the "wrong" refrigerator could lead to fairly severe financial consequences if repair or replacement becomes necessary. Also, the base price of a product magnifies the risk of overpaying. For instance, paying a 10 percent premium by failing to take advantage of a special offer holds greater dollar consequences than the same percentage overpayment in a lower-cost product category. Risk may also be functional. Customers who buy incorrect pain medications will not only fail to find pain relief, they could also take dangerous dosages or suffer life-threatening interactions with other medications. A potential solution in such cases is for customers to discuss medications with pharmacists, which solves potential problems by increasing consumer participation in what would be a low customer participation experience for people who can read English. However, this solution is not a direct option for the linguistically isolated consumer and may not be an indirect option given that they have less access to friends and family who speak English well. Thus, linguistically isolated immigrants may be more susceptible to difficulties than their non-linguistically isolated peers even in scenarios that typically call for little customer participation.

Low-Risk Product Categories with High Customer Participation. On occasions, the degree of customer participation is high but the product category is associated with little functional or financial risk. When consumers dine in restaurants, an example previously cited, they must order their food and drinks. Depending on the restaurant and desired order, this process can be simple or quite complex. However, dissatisfaction with a meal is not likely to be associated with a high financial cost or a life-threatening physiological response, but it can destroy hopes for a pleasant night out. Similarly, a linguistically isolated consumer may find it difficult to describe a desired hairstyle to a stylist. Contrary to traditional parental consolation promises of "Don't worry, it will grow out," a bad haircut can be embarrassing and damaging to self-confidence. If one conceptualizes risk to include social risk, even seemingly trivial tasks may be viewed as risky. More generally, the inability to complete seemingly low-risk transactions is likely to lead to negative psychological consequences for the linguistically isolated.

High Product Categories with High Customer Participation. Linguistically isolated consumers are most vulnerable when engaging in decisions regarding high-risk product categories that require significant customer participation. Making large purchases, such as cars or houses, can be huge challenges for linguistically isolated consumers. Automotive salespeople may try to take advantage of linguistically isolated consumers by overpricing the car being purchased and undervaluing the car being traded in. Foreign-born households bought almost 8 percent of new homes and 11 percent of existing homes between 1998 and 2001 (*USA Today* 2004a). Purchasing a home is a huge financial commitment. Negotiating mortgage rates and prices can save or cost a consumer thousands of dollars. Agreeing to mortgage terms without understanding the language of the contract increases the chance of unknowingly failing to comply with the terms of the contract and subsequently being penalized for noncompliance. For instance, a prepayment penalty may activate a large financial penalty if the homeowner needs to sell the house before a date stated in the mortgage agreement.

Perhaps the category that is highest in risk and customer participation is health care service. In the health care industry, customers and health care providers share the responsibilities in the decision-making process (Hult and Lukas 1995). Patients must be able to describe symptoms to receive proper care. If a patient is unable to do so, doctors may not undertake necessary tests and/or may prescribe incorrect treatments. As a coping strategy, many immigrant consumers may rely on their friends or relatives to describe their health problems. This coping strategy is less feasible for the linguistically isolated. As a result, linguistically isolated consumers may be reluctant to seek medical assistance because they are not confident they can express their problems. Failure to seek medical attention, in turn, results in more serious health problems and increased costs of treatment. Mental health experts have argued that immigrant groups, especially young Hispanic women and elderly Asian women, are at higher risk of attempting or committing suicide because of their cultural and linguistic isolation (*The New York Times* 2006). In one instance, the lack of mental health support resulted in a murder/suicide spree in an Asian family (*USA Today* 2006). In sum, linguistically isolated consumers in the marketplace tend to face diverse situations in which the consequences of such situations could be fatal.

DISCUSSION

The foreign-born population in the United States is increasing as is the number of people who speak a language other than English in their home. Nearly 18 percent of U.S. residents speak a primary language other than English. Of these, about 11 million are “linguistically isolated.” Thus, 4.5 percent live in households in which no one more than 14-years-old speaks English very well. The linguistically isolated who lack English skills or who have no one with English skills to serve as a shopping aid are highly vulnerable consumers. As a result, they are likely to suffer many of the same negative outcomes as other disadvantaged consumers. In fact, because of their inability to speak English well they are more vulnerable than illiterate English speakers. Furthermore, because of their isolation, they are likely to be more vulnerable than other immigrants for whom English is not the primary language. The linguistically isolated are likely to overpay for products or make incorrect purchases that leave them with unwanted goods. In addition to facing greater health risks (e.g., mental and physical), they also face increased risks, both physical (e.g., injury because of improper product use) and psychological (e.g., frustration, shame, feelings of worthlessness).

The linguistically isolated are also likely to employ the coping mechanisms that have been observed among illiterate and immigrant consumers. Two common strategies are to avoid market tasks or to recruit someone to help with the task. In the best case, avoiding market tasks leaves consumer *wants* unmet. Thus, the linguistically isolated are likely to be deprived of some of the niceties that are available in U.S. marketplaces. In the worst case, the *needs* of the linguistically isolated are not met, leading to outcomes such as poor nutrition and failure to attend to health problems. The likelihood of avoiding market tasks increases for the linguistically isolated because they are less able than non-isolated non-English speakers to use someone to help them with shopping.

A third coping mechanism that immigrant consumers rely on is patronizing stores that are operated by service providers who speak their native language (Peñaloza 1994). Given the geographic clustering of immigrant populations, many operators of stores in immigrant neighborhoods often speak the immigrant language predominantly spoken by area residents. While this makes shopping (or visiting a restaurant or doctor) easier, it may have negative repercussions. "Immigrant stores" often have a limited variety of products or services, and these are often of lower quality, and carry inflated prices (Peñaloza 1994). Furthermore, by limiting themselves to areas where everyday tasks can be done as if they were still living in their country of origin, the linguistically isolated will not improve their ability to speak English and will remain isolated from the wider U.S. marketplace. Failing to learn English not only leaves the linguistically isolated vulnerable as consumers; it limits job opportunities and, in turn, the chance for economic success (Carnevale, Fry and Lowell 2001).

IMPLICATIONS

Given the size of the linguistically isolated consumer population, the risks they face in marketplaces, and the inadequacy of the coping strategies that they employ, it would be profitable (both economically and socially) for marketers to aid these consumers. The customer involvement by product category risk framework can help marketers identify when the linguistically isolated are most in need of aid. The author continues this document by identifying the ways in which marketers can help linguistically isolated consumers.

Attempts to aid the linguistically isolated should be proportionate to the risks they face in various marketplace activities. The risk of linguistic isolation is limited when customer involvement in product/service production is low. Many retailers primarily sell low-risk, low -customer-involvement products (e.g., grocery and convenience stores). For these retailers, ensuring the availability of multiple languages on product packages is a low-cost way to help the linguistically isolated. Additional low-cost aids such as multilingual display signs that indicate product locations and ongoing sales promotions also seem warranted from a cost-benefit standpoint.

It would be worthwhile for grocers and druggists to provide additional aids for the higher-risk products that they sell (e.g., over-the-counter medications). Often a clerk is available to answer questions or provide assistance, but only for English-speaking customers. Having employees available who speak Spanish (or whatever the prevailing native language in areas with large immigrant populations), along with a call button by which customers can summon this assistance, would be relatively low-cost aids that would protect the linguistically isolated consumer.

For low-risk, high-participation products, simple visual aids could improve the service provided to the linguistically isolated. For instance, hair salons could prominently display magazines that feature a variety of hairstyles for consumers of different ethnic backgrounds. Even upscale restaurants could maintain their ambiance while providing menus that include pictures and numbers for meals along with typical written descriptions.

The final category of the framework, and the one that is most important for helping the linguistically isolated, is that of high-risk and high customer participation. For products like home purchases and banking, verbal communication is often vital. Providers of such goods, whether or not they operate in areas populated by immigrants, should always ensure that they are able to communicate with customers. Banks such as Hanmi Financial and Nara Bancorp hire employees who are fluent in

Korean to serve Korean immigrants. Similarly, Wells Fargo announced plans to open a branch in Los Angeles' Chinatown that will cater to Chinese-speaking immigrants (*USA Today* 2004b). These actions are admirable, but they will not help a Spanish-speaking linguistically isolated consumer. To ensure that linguistically isolated consumers receive fair treatment, companies that operate in high-risk, high customer-participation product contexts should provide language services. For instance, banks could provide a central location that their branches could call to access people with product knowledge and the necessary language skills. Making such a service available for Spanish-speaking consumers could provide relief to 62 percent of the linguistically isolated. Adding Chinese, Vietnamese, and Korean services would provide the means to communicate with nearly 73 percent of the linguistically isolated. Nationwide, only 15 percent of health care practitioners hire external interpreting services (e.g., telephone hotlines) to talk to Spanish-speaking patients (*The Michigan Daily* 2003).Thus, it is crucial for the physical and mental health of linguistically isolated consumers for health care providers to consider hiring multilingual interpreting services such as language hotlines.

While both marketing and marketing researchers have a way to go, researchers appear to have trailed marketing practitioners in terms of meeting their obligations to the 11.9 million people in the United States who are linguistically isolated. Further exploration of the vulnerability of linguistically isolated consumers could propel both researchers and practitioners to work to better the lives of these vulnerable consumers.

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