I COULD BE AS GOOD AS A MAN: WOMEN REAL ESTATE AGENTS IN THE WAKE OF 1960S AND 1970S LIBERATION MOVEMENTS

by

DANIELLE TOWERS

(Under the Direction of Cindy Hahamovitch)

ABSTRACT

This thesis employs oral interviews as a primary source to explore the experiences of women real estate agents during the liberation movements of the 1960s and 1970s. The research shows that the women entering this field were predominantly educated and received support from family members while securing financial backing to establish their careers. A stark contrast emerged between the experiences of white and Black women, with the latter facing compounded systemic barriers of both race and gender. Complementing the oral histories, a fictional narrative by a female real estate agent from the era offers insight into the challenges and triumphs faced by women in this male-dominated profession. Notably, all interviewed women were mothers, highlighting a continuity of experiences that transcends decades. The thesis concludes with three additional oral interview transcripts that illustrate how contemporary working mothers in real estate continue to redefine a profession historically rooted in domesticity, potentially setting a precedent for broader workplace dynamics in the future.

INDEX WORDS: Women, Real Estate Agents, Liberation Movements, Workforce Dynamics, Oral Histories, Racial Barriers, Gender Barriers, Domestic Sphere, Intersectionality

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INTRODUCTION

"First of all, do not think that you're a woman because when you think you're a woman, you are a woman. You need to think that you are a realtor."[1]

This assertion by Denise Lo, a prominent realtor and broker from Atlanta, GA, epitomizes the irony of women's success in the real estate industry.[2] During the 1940s and 1950s, gender bias was part of the cultural backdrop as women pursued professional ambitions, and yet the fact that the home was inextricably linked to perceptions of women's roles – provided them with a real advantage as they entered the industry. Consequently, women have surpassed men as members of the National Association of REALTORS® (NAR) since 1978.[3]

The early 20th century marked–a pivotal moment for women in the real estate industry, with the first female member of the National Association of REALTORS®

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[1] Denise Lo. (Women in Real Estate: A History from 1960 to Present, Thesis Project). Interviewed by Danielle Towers. September 2, 2024. University of Georgia.

[2] Denis Lo. (Women in Real Estate: A History from 1960 to Present, Thesis Project) – Denise Lo's interview transcript will be attached at the end of this essay. The transcripts illustrate the continuation of this study, highlighting how women's roles in real estate drastically evolved after the 1960s and 1970s. Release forms are available upon request.

[3] National Association of REALTORS®. "Women in Real Estate: Quick Takeaways" *National Association of REALTORS®.* Copyright 2024. Accessed October 14, 2024. https://www.nar.realtor/women-in-real-estate#section-references
In 1973, the National Association of Realtors (NAR) made a historic decision to open its membership to sales agents, many of whom were women. This decision further facilitated women's entry into the profession. Within just two years, in 1975, women constituted approximately one-third of NAR membership, a considerable increase reflecting the industry's changing dynamics. Then, in 1978, they surpassed men. This would be considered a rapid shift, highlighting an essential moment for research.

(NAR) joining in 1910, paving the way for many others.[4] However, the onset of the Great Depression severely hindered their progress, resulting in a staggering two-thirds of female agents leaving the field between 1930 and 1940. Due to this economic downturn and their exclusion from local boards and men's groups, female real estate agents founded the Women's Council of REALTORS® (WCR) as the Women's Division of the National Association of REALTORS® (NAR) in 1938.[5] This establishment was crucial for empowering women, building a supportive network, and facilitating their success as respected businesswomen.

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[4] National Association of REALTORS®. "Women in NAR" *National Association of REALTORS®.* Copyright 2024. Accessed October 14, 2024. https://www.nar.realtor/women-in-real-estate#section-references

"Women were definitely in the minority in the National Association during its first few decades, but they started joining the organization soon after it was founded. The first woman to join NAR was Seattle broker *Corrine Simpson*, who became a member in 1910. Mrs. Simpson was quite a formidable fixture in the Seattle real estate scene from 1905 until her death in 1929. She was an active NAR member up through 1927."

[5] *Ibid.*

However, just like today, one of the primary requirements for national membership was acceptance as a member of a local real estate board. Many local boards, particularly those that were older and well-established, as well as those in major cities, explicitly banned women from membership in their bylaws, effectively preventing them from joining the NAR. Newly established boards and those in suburban and rural areas often did not impose such restrictions, as they needed every member they could find. For example, in the 1920s, Cora Wright, one of the founders of the Women's Council (WCR), was denied membership in the Chicago Real Estate Board due to her gender. Instead, she became a member of the smaller, neighboring Oak Park Real Estate Board and thus was able to join the NAR. By the early 1950s, most local boards had removed the gender restriction.

Women's Council of REALTORS® "Why Women's Council?" *Women's Council of REALTORS® https://www.wcr.org/about/womens-council-history/*

Women's Council exists because for the first 20 years of its existence, women were barred admission from many local REALTOR® associations, so a separate group was created, and in turn, a "women's division" was formed at the Annual Convention in Milwaukee in November 1938 by thirty-seven women from 9 states.

The Council exists today because its 80-plus-year history and legacy are far more significant than merely being "an organization of women." The business leadership skills the Council provides have established it as a leader in the industry, as well as in organized real estate and political action committees.

By 1940, the WCR had emerged as a vital institution, enabling women to reclaim their professional roles as influential figures in real estate. They positioned themselves as "guardians of the virtue of the republic through the protection of homes," thereby legitimizing their presence in the market.[6] The post-World War II era saw many women in real estate maintain their professional status, capitalizing on the suburban housing boom fueled by VA loans. However, the industry remained predominantly male; a 1949 survey revealed that 98% of NAR members were men.[7]***

Compounding the challenges faced by women in real estate, the Women's Council of REALTORS® (WCR), while ostensibly a platform for female empowerment, perpetuated exclusion by limiting membership to white women. This exclusion created a parallel narrative of marginalization for women of color, who encountered systemic barriers that hindered their access to essential real estate networks and opportunities. Moreover, the WCR notably opposed public housing initiatives, reflecting the complex interplay of gender and race within the industry.

In this context, Jerline Lambert, one of our primary sources, sheds light on the era of the 1960s and 1970s, during which she identified as a "realtist" before becoming

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[6] National Associaition of REALTORS® and Move, Inc. "The State of Women in Real Estate: A Look at the Past, Present, and Future of a Female-dominated Field." March 15, 2022. ©1995-2025. Accessed March 22, 2025. https://www.realtor.com/marketing/resources/state-of-women-in-real-estate/#:~:text=When%20NAR%20was%20founded%20in,of%20REALTORS%C2%AE%20in%201938.

[7] *Ibid.*

***This 2 % of recorded women were not simply realtors, as local real estate boards often did not permit women as members, which hindered their ability to be NAR members since being a local board member was a requirement. However, some had been accepted to boards, but many were real estate agents, not realtors.

a realtor. Realtists are members of the National Association of Real Estate Brokers (NAREB), which is an organization that was established in 1947 to promote equal housing opportunities and advocate for policies that support the interests of minority real estate professionals, particularly African Americans. 'Realtist' signifies a commitment to fair housing practices and civil rights in the real estate industry, with their motto being, "Democracy in Housing."[8]

Significantly, Lambert later served as president of the Dearborn Realtist Board, which was established in 1941 as one of the first organizations of its kind. Its formation was a response to exclusion from the West Chicago Real Estate Board. In 1947, the Dearborn Realtist Board became a member of the National Association of Real Estate Brokers (NAREB), having been instrumental in NAREB's origination.[9]

Local real estate boards often justified their discriminatory policies by perpetuating harmful stereotypes about Black homebuyers, claiming that their involvement would lower property values and disrupt community cohesion. Such narratives not only marginalized Black voices but also reinforced a predominantly white real estate profession, effectively stifling diversity and inclusion.

However, the civil rights movement of the 1960s, alongside the women's liberation movement, began to alter this landscape, empowering people of color and women to expand their opportunities in the real estate sector. The industry offered

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[8] National Association of Real Estate Brokers. "Welcome to NAREB." Accessed March 25, 2025. (https://www.nareb.com).

[9] Jerline Lambert (The HistoryMakers A2003.086), interviewed by Julieanna L. Richardson, April 21, 2003, The HistoryMakers Digital Archive & Dearborn Realtist Board. "Welcome to the Dearborn Realtist Board." Accessed March 25, 2025. (http://www.dearbornrealtistboard.com).

unique advantages for many women, such as flexible scheduling that accommodated domestic responsibilities and the potential for higher earnings through commission-based income, contrasting with many other professions of that era. By 1960, women represented 13% of real estate agents in the United States, reflecting an increasing yet limited presence.[10]

The personal stories presented in this thesis focus on women who made significant contributions to the industry from 1960 to 1979, reshaping their roles amid evolving racial and gender dynamics. They sought to balance an unbalanced system, exemplifying the adaptability necessary for progress both inside and outside the home. These converging changes played a major part in the increased presence of women in the real estate industry, a critical narrative that remains underexplored and insufficiently documented from the perspective of those directly affected. My research endeavors to bridge this noticeable gap in the existing literature.

In 1958, the National Association of REALTORS® (NAR) published *Real Estate in American History* by Pearl Janet Davies.[11] Davies was the first female executive of NAR, becoming Director of Publicity in 1923 and later served as the organization's historian, writing what is essentially a history of the National Association of Real Estate Boards (NAREB).[9] Remarkably, she fails to acknowledge women's role in the industry.

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[10] National Associaition of REALTORS® and Move, Inc. "The State of Women in Real Estate: A Look at the Past, Present, and Future of a Female-dominated Field." March 15, 2022. ©1995-2025. Accessed March 22, 2025. https://www.realtor.com/marketing/resources/state-of-women-in-real-estate/#:~:text=When%20NAR%20was%20founded%20in,of%20REALTORS%C2%AE%20in%201938.

[11] Davies, Pearl Janet. *Real Estate in American History*. New Jersey: Public Affairs Press, 1958.

However, in 1963, she published *Women in Real Estate: A History of the Women's Council, National Association of Real Estate Boards*, which focused on women REALTORS®.[12] This work was published under the auspices of the Women's Council of NAREB Committee on History and represents the acknowledgment of women's contributions in the real estate profession, albeit one that was long overdue.

Where Davies was potentially limited by her publishers in her comprehensive history of NAREB's development, Jeffrey M. Hornstein covers women's roles, offering a much more objective and thoughtful history of the real estate profession. In his 2005 book, *A Nation of Realtors: A Cultural History of the Twentieth-Century Middle Clas*s, he provides a valuable overview of the profession's evolution; however, his coverage largely concludes in the 1950s.[13] Hornstein's work and Marc A. Weiss' *The Rise of the Community Builders: The American Real Estate Industry and Urban Planning* discuss realtors' roles in the development of modern residential subdivisions. Post-war communities, such as Levittown, received substantial support from the federal

[12] Davies, Pearl Janet. *Women in Real Estate: A History of the Women's Council of the National Association of Real Estate Boards (Chicago: Women's Council of the National Association of Real Estate Boards, 1963)*

[11]Hornstein, Jeffrey M. *A Nation of Realtors: A Cultural History of the Twentieth-Century American Middle Class. (Radical Perspectives: A Radical History Review Book Series.)* Durham, N.C. Duke University Press. 2005. In Hornsteins's chapter "Rosie the Realtor," Hornstein explores the rise of a new form of femininity, "business maternalism." This concept blends traditional ideas of domesticity and the recognized public role of women as "republican mothers" with contemporary notions of the independent career woman. The emergence of Rosie the Realtor in the 1940s illustrates the complexity of business practices and gender in the twentieth century.

government through subsidies, mortgage insurance for lenders, and the 1948 Housing Bill, which opened billions of dollars in credit for homebuyers.[14]

This rise in community builders established real estate as a quintessential middle-class vocation and resulted in a surge in homeownership. It serves as a critical context for understanding Hornstein's argument that the various tendencies ruptured under "progressivism" significantly contributed to the formation of what Barbara Ehrenreich calls "middle-class unconsciousness."[15] This term refers to the beliefs, values, and assumptions the middle class often holds without questioning them.[16] During this period, Hornstein argues, these ideas crystallized around homeownership, which became not just an aspiration but a defining characteristic of middle-class identity in America.

Although Hornstein's reporting tapers off in the 1950s, he notes that there was a critical shift in the 1960s as the middle class began to expand its awareness of itself and its place in society. This is where my study becomes relevant. In the 1960s, despite

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[14] Weiss, Marc A. *The Rise of the Community Builders: The American Real Estate Industry and Urban Planning,* New York: Columbia University Press 1987, p. 160 – 161
The development of modern residential subdivisions was characterized by proactive collaboration among various stakeholders, including real estate developers, urban planners, and government agencies, rather than passive determinism influenced solely by technological advancements and economic cycles. This cooperation facilitated the creation of new organizational structures to address the fragmentation in the residential real estate sector. The rise of community builders, supported by government coordination, allowed for improved management of supply and demand factors, leading to increased operational efficiency and reduction of market destabilization. The success of Levittown in 1947 exemplified this shift, as a small number of large-scale builders captured a significant share of the housing market, with just four percent of builders responsible for 45 percent of new dwelling units in the U.S. in 1949.
[15] Hornstein, Jeffrey M. *A Nation of Realtors: A Cultural History of the Twentieth-Century American Middle Class. (Radical Perspectives: A Radical History Review Book Series.)* Durham, N.C. Duke University Press. 2005.
[16] Hornstein, p. 206 & Ehrenreich, Barbara. 2010. Nickel and Dimed. London, England: Granta Books.

the real estate profession being closely tied to the domestic sphere, women were primarily excluded from leadership roles, such as brokers and owners.[17] Additionally, women have remained statistically far less visible in selling land and commercial real estate, which often proves more lucrative than residential real estate due to its higher income potential. Commercial properties typically have longer lease terms and generate more revenue per square foot. They also present greater opportunities for value appreciation, which can attract healthy investors.[18]

Through oral histories, this study investigates the socioeconomic status of women entering the real estate business, building on Hornstein's arguments. However, I posit that social origin and education significantly influenced their decisions to pursue careers as real estate salespeople during this period. Hornstein, due to his macro perspective on realtors- particularly regarding gender dynamics- overlooks Kimberlé Crenshaw's concept of intersectionality.[19] Analyzing the intricate relationships among business practices, sex, class, and race from the 1960s through the 1970s will enhance our understanding of how women have carved out niche spaces for themselves in white-collar professions.

This thesis argues that the interplay of sex, race, and cultural dynamics profoundly shaped the experiences of women working as real estate salespeople. It contends that these women demonstrated exceptional resilience and agency despite a

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[17] Hornstein, p. 205

[18] National Association of REALTORS®. (2020). "Commercial Real Estate Trends and Opportunities. 2020.

[19] Crenshaw, K. (1989). *Demarginalizing the intersection of race and sex: A Black feminist critique of antidiscrimination doctrine, feminist theory and antiracist politics*. University of Chicago Legal Forum, 1989(1), 139-167.

legacy of systemic and persistent challenges—particularly during the Civil Rights Movement of the 1960s. Their resilience has allowed women to establish a distinct and vital presence in a historically male-dominated profession. Understanding these multifaceted interactions is essential to appreciating the contributions of women real estate agents and their pivotal role in the industry's evolution.

METHODOLOGY

Oral histories served as the primary methodological approach to capture the personal narratives of women real estate agents, revealing diverse perspectives from various backgrounds. They demonstrate how intersecting factors shaped their experiences in a male-dominated industry. This method adds emotional depth often missing in traditional historical accounts, providing insights into these women's struggles, triumphs, and daily realities.

Nonetheless, the limitations of this study are noteworthy. I chose oral interviews to narrate this history due to a lack of adequately detailed data. I acknowledge that the narrow scope of this case study indicates that the conclusions drawn must be viewed as preliminary, pending validation through future investigations or additional oral interviews conducted by historians. Finding oral histories specific to women realtors proved to be quite difficult. To tackle this issue, the study incorporated *Real Estate, A Woman's World: The Saga of Suzy Soldstine, Super Salesperson* by Mary Shern as supplementary material because it aligns closely with this research's central themes.[20]

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[20] Shern, Mary. *Real Estate, A Woman's World: The Saga of Suzy Soldstine, Super Salesperson.* Real Estate Education Company/Chicago. 1979.

Although Shern's book is fiction, it draws from her experiences as a real estate agent. However, as is often true with fictional works, there is likely some creative interpretation and embellishment. The preface of Shern's book distinctly situates her as a middle-class white woman in the 1970s, which may shape her portrayal of events and characters, potentially introducing biases that influence historical accuracy. Similarly, oral interviews are prone to limitations of subjectivity and selective memory. At the same time, both types of sources enrich our understanding of the landscape of women in real estate; their reliance on personal recollection calls for cautious interpretation within the broader historical context.

Furthermore, due to source accessibility, the women involved in this discussion are either white or Black, gender-normative individuals, which excludes the voices of other marginalized groups. They are all mothers; however, not all faced the challenge of balancing caregiving with professional engagement, a situation influenced by the timing of their entry into the profession at different life stages.

In 1970, just three years before the landmark *Roe v. Wade* decision, 37 percent of women with children under six were part of the workforce.[21] By 1980, that figure had risen to 45 percent, reflecting broader societal changes. At the same time, college

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[21] Yellen, Janet L. *The History of Women's Work and Wages and How it has Created Success for us All.* The Brookings Institution. May 2020.
By the 1970s, women's work lives had transformed significantly. Following World War II, many women did not anticipate lengthy careers; however, younger women in the 1970s expected to spend considerable time in the labor force. This shift led to higher educational attainment and a focus on careers rather than just jobs. Additionally, the Roe v. Wade decision played a crucial role in enhancing women's freedoms and reducing workplace discrimination, further enabling their participation in the workforce. The Pregnancy Discrimination Act of 1978 solidified these advancements by prohibiting discrimination based on pregnancy, childbirth, or related medical conditions, ensuring that women's rights in the workplace continued to evolve and improve during this transformative period.

completion rates among women increased, and the age of first marriage rose, contributing to their growing presence in the labor market.[22]

The findings from my research indicate that women entering real estate as salespeople had attended college and had at least one parent who encouraged their education. This familial support was crucial in building the confidence needed for success in a field marked by negotiation and client acquisition. The political views of the white women interviewed varied; some were indifferent toward equal rights, while others actively advocated for comprehensive equality. In contrast, the experiences of Black women in the industry were complicated by challenges related to both sexism and racism, leading them to express their difficulties more explicitly.

Rather than striving for definitive conclusions, this essay incorporates transcripts from recent oral interviews in Appendices A, B, and C to provide deeper insights into how these dynamic professionals have continued to navigate their roles as primary caregivers and business leaders. Their contributions extend beyond the realm of real estate, positioning them as vital community members and politically engaged citizens.

[22] U.S. Bureau of Labor Statistics. *Women in the labor force: a databook.* March 2022. Retrieved from: https://www.bls.gov/opub/reports/womens-databook/2021/ March 16, 2025.

PERSONAL NARRATIVES IN THE SHADOW OF LEGISLATION AND SOCIETAL CHANGE

In 2007, Billee "Babe" Fisher was interviewed for O State Stories, a project dedicated to preserving the heritage and history of Oklahoma State University (OSU). In 1933, Fisher eloped with the love of her life, Mr. Wilbert H. Fisher. To ensure her husband successfully completed his heavy engineering course load, Fisher withdrew from her interior design courses at Oklahoma A&M and audited the overlapping classes to take notes for him.[23]

After *they* completed his studies, she was a homemaker for over twenty years while her husband enjoyed a successful civil engineering career as the University Engineer for the Architects Department at OSU. He also served as the City Engineer for Stillwater, constructing many of the campus buildings at OSU. It was not until after her three children left home that, in 1960, she became Stillwater's first female realtor and one of the earliest in Oklahoma.[24]

During her interview, Fisher was asked whether she believed being a woman provided her with any advantages in the real estate market. Reflecting on her approach, she remarked, "I never really thought about it that way. I focused on talking to clients to understand their needs in a home and then showed them properties that matched those needs. That was my primary focus." She noted that her strategy was straightforward: by

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[23] Fisher, Billee Val Williams. "Billee Val Williams Fisher." Dighton Marler," January 4, 2023. (https://www.dightonmarler.com/obituaries/billee-val-williams-fisher).
[24] *Ibid.*

prioritizing the specific requirements and preferences of her clients, she often found herself needing to show only a limited number of houses. "It was that easy," she concluded, emphasizing her belief that effective communication and attentiveness to client needs were the keys to success.[25]

Fisher worked as a realtor for 18 years, seemingly unaware of the broader social movements that were reshaping women's societal roles during that time. Her entry into the real estate field mirrored that of the character Suzy Soldstine, created by Mary Shern. Shern, an educated white mother of seven and a wife for 35 years, also transitioned from traditional homemaking to a successful career in real estate.[26]

The book pokes fun at sex, femininity, frivolity, and misogyny in a most entertaining way. However, Shern ensures in her preface that she is not a feminist:

> The concept of equal pay for equal work sounds only fair, but I've never aspired to be a fireman or front-line soldier, to join a men's club, to use the men's washroom, or even to don Bella Abzug's hats. My bras were never for burning. My psyche doesn't cringe when I'm called 'salesman'; I find the term 'chairperson' pretty ridiculous; and I hooted with laughter when recently I received a letter with the salutation 'Dear Gentleperson.'[27]

Yet, Shern's character, Suzy, must ask her husband for permission before entering the workforce. Her husband exclaims, "If you have so much free time on your hands, why don't you try volunteer work?"

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[25] Fisher, Billie. (O State Stories), interviewed by Juliana Nykolaiszyn, October 29, 2007, OK State Library Digital Collection
[26] Shern, Mary. *Real Estate: A Woman's World*. Real Estate Education Company/Chicago. 1979. pg. vi
[27] Shern, Mary. *Real Estate: A Woman's World*. Real Estate Education Company/Chicago. 1979. pg. viii

Suzy had served as an altar lady, a United Fund solicitor, and a director of the women's club. Sobbing, she confided, "It isn't a question of willing away idle hours, I want an identity, my own pocket money, and my own victories."[28] Suzy's experience resonates with the sentiments articulated in Betty Friedan's 1963 groundbreaking book, *The Feminine Mystique*, which exposed the "problem with no name" faced by middle-class white women.[29] This "problem" reflected a "voice within women that says: 'I want something more than my husband and my children and my home.'"[30]

Fisher, however, mentions none of this. From the interview, it appears she was unaware of the feminist implications of women's success in business and did not intend to create such waves. A staunch conservative Republican, Fisher served as a Cub Scout Den Mother for all three of her sons' packs and was an original member of the Henry Bellmon Belles.[31]*** Fisher dedicated herself to her community through volunteer work, similar to what Suzy did, at the Sheerar Museum, St. Andrews Thrift Store, and the ICU waiting room at Stillwater Medical Center before selling homes.[32] Fisher and Suzy did not become realtors out of necessity or to support their families but rather for a sense of self. Yet, this position set a standard for future generations of women in the professional world.

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[28] *Ibid.* pg. 7

[29] Friedan, Betty. T*he Feminine Mystique*: Annotated Text, Contexts, Scholarship.New York :W.W. Norton & Co, Inc., 2013. pg. 20

[30] *Ibid.* pg. 11

[31] The Henry Bellmon Belles were a group of dynamic women who played a key role in Henry Bellmon's historic campaign as Oklahoma's first Republican Governor in the 1960s. They helped mobilize support and fostered a sense of a more progressive Oklahoma, using their charm and charisma to engage voters.

[32] Fisher, Billee Val Williams. "Billee Val Williams Fisher." Dighton Marler," January 4, 2023. (https://www.dightonmarler.com/obituaries/billee-val-williams-fisher).

Fisher was asked about her long tenure in real estate. She reminisced about a particular instance when she sold a house to another woman named Fisher, recounting, "I sold a house to a woman named Fisher when she came to town. After discovering how much fun I had, she started her own venture. Not long ago, she mentioned, 'You know, I still make money off your name because people think they're calling you.' I responded, 'Oh, good! You want to share those commissions?'" Fisher laughed as she relayed this anecdote, reinforcing her delightful experience and pridefully exclaiming multiple times that her company had been the top agency in the area.[33] This playful competition and camaraderie exemplified the mutual support among women in real estate; friendly rivalry can exist in a market where names carry weight and recognition.

Fisher's working environment further shaped her experiences. Her boss, Lloyd Daugherty, who was younger than her, was a respected figure in the community. Like Fisher's husband, Daugherty was considered a Christian family man in Stillwater, Oklahoma. Their social circle included families whose wives actively participated in the local Methodist Church, fostering a sense of mutual respect in a predominantly homogeneous setting. At the time of the interview, Fisher maintained a friendly relationship with her former boss and his family. Given their age differences and the societal norms of that era, she likely did not perceive herself as facing discrimination. For her, real estate was more than just a job; it was a meaningful pursuit that allowed her to connect with her community while listening to and collaborating with those around her.[34]

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[33] Fisher, Billie. (O State Stories)
[34] *Ibid.*

In contrast, Alice Smallwood's journey as a Black woman entering the predominantly white field revealed starkly different circumstances. Raised as the daughter of a minister in Lexington, Kentucky, Smallwood pursued her education at Tuskegee Institute but discovered that home economics was not her "cup of tea."[35]

Unlike Fisher, who had fulfilled her family obligations, Smallwood was divorced, raising her children, running a successful barbershop, and navigating the complexities of a changing society. She described being "confronted with all the social ills that everyone else was, the Vietnam War, and the women burning of the bras, so many social changes, the integration… of course, as a result, I was just as confused as everybody else and as frustrated as everybody else, coupled with trying to survive, ya know, which was a trauma."[36] However, despite both women operating within misogynistic spaces, white women and Black women experienced exceptionally disparate realities in their professional lives.

For a Black woman, Smallwood said, breaking into the business "was extremely difficult and still is."[37] She expressed regret that discriminatory practices, particularly regarding home loans, limited her success, stating, "I was not as successful as I could have been."[38] Her words, spoken in a 1979 interview with the University of Louisville's Department of History, resonate amid the social upheaval of the late 70s.

[35] Alice Smallwood (African American Community Interviews), interviewed by Cassandra Williams, February 9, 1979, University of Louisville Libraries at University of Louisville.
[36] Alice Smallwood (African American Community Interviews)
[37] *Ibid.*
[38] *Ibid.*

Black homebuyers encountered extraordinarily high hurdles in securing mortgages due to *redlining* and *racial steering*, which systematically barred them from achieving homeownership—a legacy of New Deal regulations and racially restrictive covenants imposed by the federal government through the Home Owners Loan Corporation (HOLC).[39] For women of color, the dual effects of racism and sexism compounded the discrimination they endured, restricting their economic opportunities and access to wealth-building through homeownership.

In *The Color of Law: A Forgotten History of How Our Government Segregated America*, Richard Rothstein extends this examination of housing discrimination to the educational system, asserting that the segregation of schools is fundamentally linked to the segregation of neighborhoods. He dismantles the pervasive and misleading notion of *de facto* segregation, providing compelling evidence that practices such as *redlining* are rooted in *de jure* segregation. This legal framework, characterized by its creativity in perpetuating inequality, has had lasting impacts on society.[40]

In 1963, just two years before embarking on her successful career in real estate, Jerline Lambert encountered these hindrances firsthand while trying to move her five children to a better neighborhood. Lambert opted to buy a home through a "land contract," also known as a contract for deed or purchase money mortgage.

A land contract is a legal agreement in which the buyer makes payments directly to the seller for a property while the seller retains legal title until the final payment is

[39] Rothstein, R. *The Color of Law: A Forgotten History of How Our Government Segregated America.* Liveright Publishing Corporation (2018)
[40] *Ibid.*

made. These contracts became common in Chicago during the 1960s, providing an alternative for individuals facing credit challenges, particularly Black individuals who encountered systemic barriers to obtaining traditional mortgages. Lambert recalled that mortgage lenders often overlooked Black applicants unless they had substantial sums of money, ignoring their creditworthiness. “Blacks at that time,” she stated, “or very few Blacks—unless you had a lot of money—had to have, you know, thousands of dollars” to become homeowners through either method.[41]

Consequently, due to discriminatory lending practices, land contracts became a viable—but precarious—alternative for many. Although these contracts provided a pathway to homeownership for those who could secure down payments, they were often designed to benefit sellers, disproportionately impacting Black buyers, who frequently found themselves paying inflated prices for substandard housing in less desirable neighborhoods. Lambert explained that “[sellers] would usually give you… they would take your down payment, and if you missed a payment or two, they could throw you out.”[42] This arrangement left buyers vulnerable; missing even one payment could result in eviction and forfeiture of their payments and equity, effectively reducing homeownership to little more than an extended rental agreement—“the man still owned it.”[43]

However, Jerline Lambert’s situation was unique; she received an inheritance of $10,000 from her parents posthumously, which, in 1960, provided her with a slight

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[41] Jerline Lambert (The HistoryMakers A2003.086), interviewed by Julieanna L. Richardson, April 21, 2003, The HistoryMakers Digital Archive
[42] *Ibid.*
[43] *Ibid.*

financial boost as it was distributed in portions each year. Lambert was adopted at ten and a half months old by two older parents who had worked as educators and later owned a farm. This background gave Lambert a distinct socio-economic foundation. Yet, she still faced the systemic challenges that impacted the housing market for Black individuals. Nevertheless, like Smallwood, Shern, and Fisher, Lambert was an educated woman. With two erudite Black parents, she was raised in an environment enriched by the philosophies of Mary McLeod Bethune and W.E.B. DuBois. She not only attended school, but in the late 1950s, she wisely decided to migrate from Arkansas to Chicago alongside her husband and his family. She believed her life's trajectory would have been fundamentally altered had she stayed in the South.[44]

After becoming a real estate agent in 1965, Jerline Lambert met Mrs. Geraldine Wells and quickly joined her real estate team. She was eager to learn from a female broker with notable success. Wells frequently secured mortgages for her clients through Illinois Federal Savings and Loan while continuously selling homes and buildings on the West Side of Chicago. The reason for Wells' success was straightforward: before the enactment of the anti-blockbusting provision in Section 3604(e) of the 1968 Civil Rights Act, Lambert said, "We would go, and we would solicit."[45]

Black agents like Wells and Lambert sought to establish their presence in a market fraught with racial tensions. As Lambert recalled, "Well, you know, we solicited. Now, later on, they said it was blockbusting, because they claimed we were running the

[44] *Ibid.* Jerline Lambert (The HistoryMakers A2003.086)
[45] *Ibid.*& 42 U.S.C. § 3604(e)

whites out. But we were not."[46] It was a complex situation where their solicitation efforts were mischaracterized as exploitative tactics.

Lambert described instances where, while attempting to gauge interest in selling homes, her colleagues would face aggressive reactions. On one occasion, a white man spat on one of them: "he just wiped the spit off and just kept on."[47] Despite this rancor, Lambert and her team persisted in simply asking homeowners if they were interested in selling. If the response was negative, they moved on.

However, the term "blockbusting" emerged in the mid-20th century within academic literature and media. It describes the tactics employed by certain real estate agents to incite panic selling among white homeowners. These agents would suggest that Black families were moving into their neighborhoods, prompting homeowners to sell. Once one block had been sold, the agents would move to the next. Subsequently, discussions surrounding this practice heightened racial tensions and contributed to disinvestment in urban areas. Historian Thomas Sugrue argues that blockbusting represented a broader strategy of social engineering, reshaping the racial landscape of cities and fostering an environment where fear and division could thrive.[48]

As a result of the growing backlash against these practices, Lambert and her colleagues faced restrictions on their solicitation efforts, including the prohibition of mail campaigns that had previously proven effective. While door-to-door solicitation largely faded away, mail outreach remained a traditional tactic within the industry. Lambert

[46] Jerline Lambert (The HistoryMakers A2003.086)
[47] *Ibid.*
[48] Sugrue, Thomas J. *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit.* Princeton University Press. 1996.

reflected on this in her 2003 interview for The HistoryMakers, stating, “And I even get them today, you know. But, you know, I guess in some areas it’s okay.”[49]

Still, in 1968, after the Civil Rights Act of 1968 banned soliciting, Lambert achieved remarkable success. Lambert became the first African American woman certified as a real estate manager when many white firms abandoned various Chicago neighborhoods.[50] Lambert’s achievements deserve recognition, but it is essential to scrutinize the obstacles she faced and the changing circumstances that made her success possible.

The years following the Civil Rights Act of 1964 marked a transformative era in the American housing landscape.[51] The pivotal piece of legislation outlawed discrimination based on race, color, religion, sex, or national origin in various domains—including employment and education—but it did not directly address the pervasive issue of housing discrimination.[52] Recognizing the urgent need for reform, activists and lawmakers intensified their efforts to break down the barriers to fair housing.

One of the hallmark achievements was the Fair Housing Act of 1968, which sought to eliminate discrimination in housing sales, rentals, and financing based on race, color, religion, or national origin.[53] This act was the culmination of years of

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[49] Jerline Lambert (The HistoryMakers A2003.086)
[50] Jerline Lambert (The HistoryMakers A2003.086)
[51] The Library of Congress. *The Civil Rights Act of 1964: A Long Struggle for Freedom (Epilogue)* https://www.loc.gov/exhibits/civil-rights-act/epilogue.html
& Public Law 88-352, 78 Stat. 241 (1964), codified at 42 U.S.C. § 1971 et seq.
“A key principle of the Civil Rights Act of 1964, particularly in Title VI, is that "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.”
[52] *Ibid.*
[53] Fair Housing Act". Sec. 801. [42 U.S.C. 3601] Declaration of Policy

advocacy and protest, driven by the tireless efforts of civil rights leaders, including Martin Luther King Jr., and organizations like the National Association for the Advancement of Colored People (NAACP).[54] Its passage, occurring just days after King's assassination on April 4, 1968, underscored the profound urgency of the civil rights movement and the necessity for systemic change in the face of violence and injustice.[55]

Following the implementation of the Fair Housing Act of 1968, the federal government took a more active role in enforcing anti-discrimination laws, compelling real estate professionals to adhere to new standards of practice that promoted equity and inclusion.[56] Agents and brokers were required to undergo training on fair housing laws to ensure they understood their responsibilities in promoting equitable practices.[57] This requirement remains in effect today.

Reflecting on these changes, Lambert recounted the transformative impact of the Fair Housing Act, particularly in the wake of Dr. King's assassination. She noted, "I hate to say it, but right after Dr. King was assassinated, that's when the markets just opened up."[58] This opening allowed the Federal Housing Administration (FHA) to provide more accessible mortgage options. The Act outlawed discrimination and redlining and directed the government to "affirmatively further" fair housing and provide insurance.

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[54] Petruzzello, Melissa & The Editors of the Encyclopedia Britannica. "Fair Housing Act." Encyclopedia Britannica, Inc, *Oct 29, 2013. Accessed March 23, 2025.* *https://www.britannica.com/topic/Fair-Housing-Act*

[55] U.S. Department of Housing and Urban Development. *History of Fair Housing.* https://www.hud.gov/program_offices/fair_housing_equal_opp/aboutfheo/history

[56] *Ibid.*

[57] National Association of REALTORS®. © 2025. "*Fair Housing Training Requirement.*"

[58] Jerline Lambert (The HistoryMakers A2003.086)

This was meant to be an active attempt at correcting the past. Lambert explained that prospective homeowners could make smaller down payments through the FHA—often as low as three percent for properties valued up to $25,000.[59] This shift was particularly salient compared to the stricter requirements imposed by other lenders, such as Illinois Federal, which demanded substantial down payments and excellent credit histories.[60]

Lambert observed that many potential buyers at that time had blemishes on their credit, often due to circumstances that would not be considered severe by today's standards, such as a repossessed car or unpaid debts from furniture purchases. The FHA's more lenient policies allowed applicants with these blemishes to submit explanatory letters, which, if deemed satisfactory, could facilitate their approval for a mortgage. Consequently, she capitalized on these changes, stating that, "They made a lot of leeways then for Black people to buy homes," and she leveraged this opportunity to increase her sales through FHA financing.[61]

Despite these advancements, the struggle for fair housing persisted as many communities continued to resist integration and confront deep-seated racial biases that hindered the full realization of the act's principles. For instance, Lambert's experiences intersect with broader societal perceptions, such as the stereotype of the 'welfare queen,' which is rooted in the case of Linda Taylor.[62]

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[59] *Ibid.*
[60] *Ibid.*
[61] *Ibid.*
[62] *Taylor v. Illinois,* 10 Ill. 2d 57 (1968) &
Kohler-Hausmann, Julilly. "'The Crime of Survival': Fraud Prosecutions, Community Surveillance, and the Original 'Welfare Queen.'" *Journal of Social History*, vol. 41, no. 2, 2007, pp. 329–54. *JSTOR*, http://www.jstor.org/stable/25096482. Accessed 17 Mar. 2025.
Beginning in the early 1970s, the penal and welfare systems intertwined to

Taylor, an African American woman from Chicago, was accused of defrauding the welfare system by using multiple identities and falsifying information to collect benefits. Her case gained national attention when then-California Governor Ronald Reagan highlighted it during his 1976 presidential campaign, a campaign that ultimately resulted in his loss as the Republican candidate against incumbent Gerald R. Ford.[63] Reagan portrayed Taylor as a symbol of welfare abuse, reinforcing racial stereotypes about Black individuals and poverty. The intense media coverage and political rhetoric surrounding her story stoked fear and resentment among white residents, contributing to a narrative that depicted urban neighborhoods as unsafe and undesirable. Ultimately, it prompted many white families to leave Chicago for the suburbs, exacerbating the effects of "white flight" on the city.[64]

These events not only underscore the pervasive racism faced by Black individuals but also reflect the societal attitudes at the time. Government officials, including Reagan, remained openly racist even after the FHA legislation was enacted.

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create new political, legal, and technological means of surveilling and disciplining welfare recipients. Throughout the decade, law enforcement agencies took on new responsibilities for identifying and penalizing welfare fraud. The increased monitoring of welfare recipients by police and criminal prosecutors amplified and solidified recipients' marginalized position in society. Instead of simply mirroring public attitudes, the relentless media attention about welfare fraud convictions and indictments tangibly linked criminality to what had been a more elusive, moral stigma against poor, single, usually Black motherhood. The spectacle of the actual indictments framed welfare recipients as dishonest criminals, eclipsing their status as mothers and citizens. pg. 331

[63] Kohler-Hausmann, Julilly. "'The Crime of Survival': Fraud Prosecutions, Community Surveillance, and the Original 'Welfare Queen.'" *Journal of Social History*, vol. 41, no. 2, 2007, pp. 329–54. *JSTOR*, http://www.jstor.org/stable/25096482. Accessed 17 Mar. 2025.

[64] Kohler-Hausmann, Julilly. "'The Crime of Survival': Fraud Prosecutions, Community Surveillance, and the Original 'Welfare Queen.'" *Journal of Social History*, vol. 41, no. 2, 2007, pp. 329–54. *JSTOR*, http://www.jstor.org/stable/25096482. Accessed 17 Mar. 2025.

Similarly, the NAR resisted the full enforcement of the law for years by continuing to allow local associations to exclude women and people of color from becoming realtors.

Further, by the early 1970s, the National Association of REALTORS® (NAR) had grown to become the largest trade association in the United States, boasting over 400,000 members.[65] However, this status brought with it significant pressure to promote diversity and reconsider its exclusionary practices. Local boards began reevaluating their policies, driven by the demands of real estate agencies like the National Association of Real Estate Brokers (NAREB) and the NAACP. These organizations persistently urged NAR to amend its membership policies, ultimately leading to a pivotal change in 1973 when NAR was compelled to embrace professionals from various cultural backgrounds.

Inclusive membership aligned more closely with the original goals of the NAR, previously known as the National Association of Real Estate Exchanges, founded in 1908. Its aim was to promote real estate as a moral business centered around the "golden rule." Consequently, membership numbers surged dramatically, welcoming many people of color, white women, Black women, and other marginalized groups.

[65] National Association of REALTORS®. "About NAR: History." © 2025.

CLOSING TABLE: THE 70s WOMEN, ECOA, AND REDEFINING FINANCIAL LANDSCAPES

Cynthia Hlass, a licensed real estate agent since the late 1970s, held the esteemed position of President of the Atlanta Chapter of the National Organization for Women (NOW) from 1974 to 1977 while pursuing her studies at Georgia State University. In a thought-provoking 1997 interview, during a discussion on the Women's Movement, Hlass was asked whether she perceived the movement as having reached its conclusion. Her response was unequivocal: "No, I never have."[66]

Hlass articulated a belief that some individuals might find comfort in the notion of the movement's cessation, as it would signify a relinquishment of power to women who were increasingly claiming agency and influence. While she recognized that the movement at times appeared tenuous, Hlass expressed an enduring optimism regarding its inherent resilience and capacity for evolution. She noted that while many women do not financially contribute to organizations like NOW, they still advocate for its mission in their daily lives. As a real estate agent, she observed a significant shift in family decision-making dynamics. "It's often the woman who leads the home-buying process," she said.[67] Hlass continued that educated women are increasingly taking charge in financial negotiations. She confirmed the common stereotype that women prioritize the kitchen in a home search but asserted that these women are decisive in

[66] Cynthia Hlass (Georgia Women's Movement Oral History Project), interviewed by Joyce Durand, April 30, 1997. Georgia State University, Special Collections Department, Pullen Library

[67] *Ibid.*

their choices. “If a woman desires that house and is financially equipped, she will make it a reality.” [68]

Hlass also pointed out a trend in the evolution of ownership and financial responsibilities. Many women have become more insistent on having their names included in property titles, a stark contrast to the mindset of women in the 1960s and early 1970s. “It’s incredible how many more women now want both names on the title and are considering wills,” she said, reflecting on the increased awareness and agency women have gained regarding their financial futures.[69]

The Equal Credit Opportunity Act (ECOA), enacted in 1974, just a year after NAR adjusted its membership qualifications, played a crucial role in this change.[70] By prohibiting discrimination in lending practices based on sex and marital status, the ECOA empowered women to secure loans and mortgages independently. This legislation not only facilitated women’s entry into the housing market but also reinforced their growing roles as decision-makers in financial matters. As Hlass’s experiences illustrate, the ECOA was instrumental in fostering a new era of financial independence for women, enabling them to assert their rights and reshape their identities within the real estate profession, in society at large, and especially within their households.

“By the end of 1975, NAR had ballooned to 435,500 members, and women accounted for nearly a third of total membership.”[71] Female real estate agents and

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[68] *Ibid.*
[69] *Ibid.* Cynthia Hlass (Georgia Women’s Movement Oral History Project)
[70] The Equal Credit Opportunity Act (ECOA) is codified at 15 U.S.C. § 1691 et seq. and was enacted as Title V, § 503 of Public Law 93-495 on October 28, 1974.
[71] National Association of REALTORS®. “About NAR: History.” © 2025.

brokers brought different perspectives and approaches to the profession, often prioritizing client relationships, community engagement, and a focus on meeting the needs of a diverse clientele. The influx of women into real estate also contributed to a gradual shift in the industry's culture, challenging outdated stereotypes and fostering a more inclusive environment.

Amid these advancements, women like Hlass, who were once actively involved in organizations such as NOW, advocated for gender equality and raised awareness about the challenges women face in the workplace. However, in reflection, Hlass candidly expressed her current disengagement from active advocacy. "I would have to say, no," she stated when asked if she was still involved in women's issues. "I could come up with a lot of excuses, but the main reason is that I just flamed out. I'm tired."[72] This is a common reality for many women who have been at the forefront of social movements: the energy and passion required for activism can be exhausting, leading to a desire to "pass the torch" to the next generation.[73]

Hlass continued by emphasizing that, although she may not be actively involved, issues concerning women remain close to her heart. "Any issue related to a woman concerns me," she stated. There are ongoing disparities, such as unequal pay for equal work. She expressed her belief that women often encounter barriers in hiring practices, with stereotypes about not being "team players" still prevalent. This ongoing

[72] Cynthia Hlass (Georgia Women's Movement Oral History Project)
[73] *Ibid.*

discrimination forms part of the long struggle for equality in the post-ECOA landscape, where women have achieved greater access to financial resources.[74]

Hlass also reflected on her personal circumstances, noting that her current priorities have shifted towards more immediate concerns, such as financial stability and family responsibilities. “There’s a lot to be done, and I choose to do it monetarily versus actually using my energy,” she explained.[75] This pragmatic approach represents the balancing act many women encounter as they pursue professional aspirations alongside domestic responsibilities.

Furthermore, Hlass discussed the potential repercussions of speaking out in her community, where her son has established himself as the number one real estate agent in Gwinnett, GA. She explained, “It would really, really be a big negative for me to write letters to the paper…because my son is so prominent in real estate in Gwinnett.”[76] The intricate dynamics of familial ties and professional reputations in the real estate industry impact personal and professional relationships where public perceptions matter. Hlass voiced her frustration at the reluctance of people to engage in advocacy, stating, “There would be very few people who would say, ‘Stand up and take it, we believe this.’”[77]

In honest reflections, Hlass encapsulates the ongoing struggles of women in real estate, even as legislative advancements like the ECOA have opened doors. Her experience serves as a reminder that while progress has been made, the fight for

[74] *Ibid.*
[75] *Ibid.*
[76] *Ibid.*
[77] *Ibid.*

equality, representation, and full recognition of women's contributions in real estate and beyond is far from over.

However, it is clear that autonomy plays a critical part in the success of women realtors. Returning to self-proclaimed, anti-feminist Shern's preface, she notes, "Typically, salespeople manage their own careers and profit to the extent of their own achievements."[78] This independence enabled women to traverse a formidable profession and ascend above some of the most common patriarchal barriers present in traditional fields, such as salary disparity and disregard for women in promotions. Shern further reinforces this by stating, "Even before the feminine mystique… Nothing impeded [*women real estate agents'*] rise to success, not even the most dyed-in-the-wool male chauvinist you-know-what."[79]

Women realtors still face a gap in leadership positions and representation in certain areas, such as commercial real estate. However, the industry has provided and continues to provide a unique platform where women shine as multifaceted individuals, seamlessly transitioning between their roles as breadwinners, caregivers, and active participants in civic life. Shern humorously notes near the end of her insightful preface, "As the old saying goes – in most businesses, a woman must perform twice as well as a man to achieve success – and luckily, it's easy."[80]

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[78] Shern, Mary. *Real Estate: A Woman's World*. Real Estate Education Company/Chicago. 1979. pg. viii
[79] *Ibid. pg. viii*
[80] *Ibid. pg. viii*

HOME SWEET HOME:

FINAL MUSINGS FROM YOUR AUTHOR

The journey to generational wealth is undeniably anchored in real estate ownership. This truth, intertwined with the glossy ads of the 1950s, painted homeownership as the bedrock of the "American Dream." But peel back the layers, and the grim reality emerges: marginalized communities—especially people of color and independent women—were systematically locked out of these wealth-building opportunities. The exclusion of Black individuals not only stunted their rise into the middle class but also fueled urban decline. Terms like "negro-blight" emerged as white families fled their neighborhoods when black families moved in.

While white female realtors in the early 1960s were burdened with societal expectations and domestic pressures, they felt these from a privileged perch. Their grievances did not include systemic barriers; instead, they focused on their own comfort, content to thrive within the confines of their homogeneous communities. For them, becoming a realtor was less a revolutionary act and more a social outlet—an opportunity to indulge in a few more handbags and perhaps a romantic trip with the husband. Their world was easier to navigate, so why would they risk it all to fight for others?[81]

[81] Shern pg. ix
These words from her preface stand out in these reflections:
I fail to become upset over the shifting sands of sexual roles in society. I choose my role and let others do the same. In real estate, we can pursue our course because we're women, not in spite of it, and do our tasks without losing an ounce of femininity. Therefore, I oppose equal rights. Why should women give up the edge we've so richly deserved and so long enjoyed?

- Shern expresses that she has a clear sense of agency. Yet not every woman felt safe in their autonomy, making her opposition a place for deeper considerations: embracing femininity or blurring of gender distinctions? They do not have to be mutually exclusive.

In stark contrast, Black women in urban settings faced a double bind. They were the unsung warriors of the real estate world, tirelessly working against a backdrop of exclusion from local realtor boards that could have opened doors to critical resources. Their efforts to solicit clients ended up thwarted by racial dynamics, but they did not back down. Instead, they harnessed the momentum of the Civil Rights Movement, following the formation of organizations like the National Association of Real Estate Brokers (NAREB), and partnered with the NAACP to demand equal opportunities in housing, leasing, and lending. Their activism prompted the NAR to revise its membership guidelines in 1973, marking a watershed moment in the battle for inclusivity. Additionally, it opened the door for all women.

In an impressive and unusual turn, just five years later, women began to outnumber men in NAR membership—an unprecedented shift that has not been reversed. Even when politically divergent, the collective voices of female realtors have laid the groundwork for a more equitable real estate landscape.

This thesis demonstrates that inclusivity within the real estate profession is not just a lofty ideal; it is essential for creating an equitable market. By examining the journeys of women who entered the field during a time of upheaval, we reveal how the real estate landscape began to rebalance after the 1970s, all while promoting social advocacy.

And yet, it took until 2020 for the NAR to publicly reckon with its historical complicity in racism—a painfully overdue acknowledgment that underlined the urgent need for a recommitment to fair housing and equity.*** The Code of Ethics, once a tool for discrimination, demanded a rigorous reexamination to align with today's values of fairness.[82]

In conclusion, the voices of female real estate agents not only shed light on the historical struggles of marginalized groups but also act as a clarion call for ongoing change in our communities. Their stories are a powerful reminder that the fight for equity is not merely a relic of the past but a relentless journey toward a just future in real estate, education, and mobility for every woman.

[82] ***Cole, Wendy. "An Apology From the National Association of REALTORS®." November 18, 2020. © 2025 National Association of REALTORS®. Accessed March 25, 2025. https://www.nar.realtor/magazine/real-estate-news/commentary/an-apology-from-the-national-association-of-realtors

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APPENDIX

I have included a series of oral interviews that illustrate the continuity of my research. These transcripts in Appendices A, B, and C highlight the career paths of women who became real estate agents during the 1980s and 1990s. Among these individuals is Denise Lo, a prominent Asian American commercial realtor and broker in Atlanta, GA, whose insights were quoted at the beginning of this essay. Women's contributions have significantly shaped contemporary real estate practices, enhancing community vitality. Importantly, their stories resonate with current discourse as they continue to dismantle industry boundaries, promote inclusivity, and establish new standards for women in white-collar professions.

APPENDIX A

BRENDA THOMPSON TRANSCRIPT

D: And it's actually pretty quiet in her office, though they're doing move-ins for the college students today. Umm. So, right outside the office. It is hectic, but it is just her and I. And uh, yeah. So, we'll go ahead and get started. Um, I really appreciate you meeting with me today. Umm. So, tell me a little bit about you. Who are you? Where are you from?

B: OK, yeah. Some back story. It's Brenda Thompson, actually, from Madison County, which is an adjoining county to Clarke County. I grew up there and actually still live there, but I got into real estate. I worked at the university as when my husband was in school. I worked at the university, I started out in the Alumni Society and worked in the Dean of College of Arts and Sciences office. I worked there until our son was born in 1972. And I left there and decided to stay home. And then our daughter was born in 1978. After Kelly was born, I decided that I really wanted to go back to work. I wanted to do something. But I did not want to go back to the same type job I was in. And we had a friend that owned a real estate company, and so I talked with them, and I said, I want to do something different, and he says, well, real estate is definitely different from what you have done. And so, I took the real estate course. Got my real estate license in March of 1980, and so I have been an active realtor since March of 1980. So, this is my 43rd year.

D: Congratulations, that's awesome. Not everyone stays in in the same career for that long.
You mentioned that you didn't want to go back to your previous your previous job, were there any reasons why not?

B: I loved my job. Like I said, I worked in the Deans office. I was secretary for one of the assistants to the Dean of the College of Arts and Sciences. And it was a wonderful job. But I wanted something that wasn't just absolutely you had to be at the office at 8:00 am and you had to be there until 5:00 because I did want the opportunity, if my children needed to do something, if I needed to do something with their school, and I was active in their schools, and did things, that I was able to arrange my schedule so that I could do that. And I think that’s the reason that a lot of women basically got into to real estate, to be able to have that flexibility. But that's what I've always enjoyed about real estate. Sometimes you don’t. I mean, sometimes, my kids can tell you, how it used to be, you know, how the phone and of course in 1980s we did not have cell phones, right. I mean, we didn't have. You had to type your contract on a typewriter using carbon paper, but back to what I was saying, I mean, when you're at home, the phone would ring and I would tell my children, if there's a call coming, if you're on the phone, if there's a call coming in, I've got to take it. You know, you got to get off the phone. And it was different starting out.

D: Real estate is time sensitive, it's a time sensitive business in terms of being able to get clients under contract and everything. You talked about how a lot of women entered the real estate business because they had flexibility, and I do not want to lead in any way, but you know, is it still or was it then common that the women were primarily in charge of taking care of the kids?

B: Well, my husband was a department head at the university, and he was always at work before 8:00 am and was there until 5. His office actually managed all the IT for the university and any other computer applications. He did grades, he did payroll. He did everything, and so yes, if there needed to be something done with the kids, lik doctors' appointments and things like that, you know, basically I did and I think women normally, you know, did do those, but that's not to say that real estate can be a part time job. It really can't. I mean, you, have to be there, full time, but you can, you can kind of be flexible at some point. But you know, weekends, a lot of weekends, and I've had to work with people, show houses.

D: So, you get your 8 hours in for each day? You're 40 hours a week?

B: if not more each week. It usually ends up probably more than 40 hours.

D: That being on a different sort of schedule. You're maybe waiting for other people to get off work, right?

B: Yeah. And then you go do your work.

D: So, were there any challenges entering real estate for you at all?

B: No, not actually. But like I said, the company that I work for, there were probably about nine, like nine agents there. And there were like three women, three women, but the guys were very helpful. And with that, once you get your license…getting your license is the easy part. I mean, you take the course, and the course is to teach you how to pass the real estate test. Then you have to learn how to be a real estate agent, and you do have to have help. Me and another agent, either one of the guys, sometimes we would just go in Athens and ride subdivisions because we did not have an MLS then. I should have brought; I have some old MLS books.

D: Oh, I would love to see them at some point because I only know the digital version.

B: I saved some because our office was cleaning out and they were throwing all these things away that they saved. And I got the one from the year and month that I started and then a couple of years when I was board president. It's fun to go back and see what

the market was, but before we had the books every day the board did have a little office and they would print off new listings and you'd go by the board office and pick up these sheets to see these new listings and then you would drive around the neighborhoods to see where the listings were. When I first got into real estate, we had what was “open listings,” and if someone had an open listing, sometimes there would be three agent signs in a yard because if it was open, the agent said, well, can I put a sign in the yard? The owner would say yeah.
When you wanted to show a house, then you had to go to the office and pick up keys. And that's how you showed a house.

D: No SUPRA.

B: No, but I have a funny story about when we first started with lock boxes. Our office had what they call the office key. They had a key that they let any agent that wanted to go to your house use the key. We're not supposed to do that. When they changed o lock boxes, I know somebody from that office went over to the board office and said, well we want to get our office key, and they said what are you talking about?

D: (laughter) That's not a thing we do.

B: But that was funny.

D: Trying to make it a little bit more convenient at a time when things weren't convenient.

B: No, things were not convenient.

D: Now, has there been anything, as we have entered this complete digital world, and everything is pretty convenient, have there been any issues though with any of these changes that you think were maybe negative or impacted the business as a whole negatively? Is there anything like that?

B: One thing, yes, because agents do not talk to each other, and a lot of agents don't actually communicate well with their clients. So much is done digitally, but you show people houses and they say, OK, I want to make an offer on this house, the agent types up the contract for them to sign electronically. They don't sit down with them and go over the contract page by page and let them know exactly what they're signing. So, yes, I, I think that. And because agents used to get together more, and we still do, we still have membership meetings and that sort of thing, but so many of the agents, we just don't know each other anymore like we used to. I think that's it. It's communication and not maybe communicating to your clients what you should sometimes.

D: And as we lose that communication, I wonder if some of some of the changes with NAR are affected by that. Are we even going to really have buyer agents moving forward at some point? Some of that has to do with the communication, or lack thereof, right?

B: Yeah, we really have to be careful, as of yesterday, when you pull up any listing, in our MLS now, there's no compensation in there as of yesterday, it's gone. If you're going to show a property, you have to contact the agent and find out if they're offering compensation and I was talking with an agent this morning, a friend of mine, and she said the sad thing about that because you don't want it to sound like that. The main thing on your mind is how much I'm going to get paid because that has never been a concern in the past. Because as far as I'm concerned, I never looked at that MLS and say I'm going to show this house because it has a higher compensation or I'm going to try to get the buyer to look at this house. Because it has never entered my mind, but now we're having to think about that and I don't think that's good.

D: Because you should concentrate on your client and what they want, what they're looking for instead of making sure you're going to be alright. The time commitment, as we both know, there's a lot of times that we already don't get paid for working. It’s not until you get to that closing table that we get anything. So, what we're going to go to the closing table and then not get compensated. I feel like that would be scary for a lot of agents that are depending on that income.

B: The other thing I can see, issues with the buyers brokerage agreements is some buyers can't afford to pay a compensation, especially VA buyers and first time buyers, people that they've managed they to have a down payment, but basically that's all. And so I think that can hurt some sellers if they're not willing. I'm getting a listing to put in our MLS either today or tomorrow, but I talked to my seller and I said, this is this is the fee and I am going to share this fee with any buyer broker. I said, you I have to let you know that, and of course they're fine with that. If they're going to pay you a certain amount, they don't care what how or if you share it with someone else.

D: Most of them probably would prefer that you do share it with the other party. That's just basic kind of, not even etiquette, there are some moral. You want everyone that's walking into a deal…I always wanted to everyone to end up happy.

B: Right. I know. Yeah.

D: You know, that's the ultimate… like Keller Williams says win, win, win, right? Like everybody ends up OK.

B: Right. I know.

D: But not everybody's gonna have that mindset, right?

B: And I can see…Because of this person I was talking to, she says, all of this is going to end up in the media and people are going to read about it and they're not going to understand it. And the people that put it in the media don't realize what they're saying. And then some sellers are going to say, no, no, I'm not going to pay any compensation. I'll pay you a certain amount and that it.

D: Yeah, and it's all negotiable

B: And it's absolutely negotiable. I think those sellers are possibly hurting themselves because if there's no compensation and their buyer can't afford to pay them, then they may not look at that property. So, I think there's going to be challenges. There's challenges ahead.

D: You know, speaking of challenges, I kind of want to back up a little bit to when you were getting started in the early 80s and the challenges. Were a lot of your friends outside of real estate, your girlfriends, were they also all working? Were they in business? Because as a realtor, you're basically a business owner. Were you different in any way than some of your friends?

B: Well, two of my best friends were schoolteachers. OK. And of course, like I said, Linda Carrol and I were really good friends. And then once I got my real estate license. Which I really definitely tried to get involved with the board and with all with different things. So, you made friends there. The company that I was first with probably in about four years actually got more into insurance, so because it was the company, they had insurance, property management and real estate and they more or less got away from the residential real estate... Then, one of my who is still one of my friends, Sharon, she and her husband. Sharon and I got our real state license the same at the same time, and so we were really good friends. So, I decided after four years that I would come Carriage. So, I've been to Carriage House since 84. So, Sharon and I are still best friends. I'm still friends with my one of my other best friends. She's retired. She's retired now, a schoolteacher. But yeah, most of my friends did outside the home. Usually, in the 80s, there were a few, so because, like Sally, my schoolteacher friends, she did the same thing I did. She did not work when our children were first born and both of them were about the same age as our children. But then later, she went back to teaching.

D: It's kind of a like-minded community around yourself. What about working with women clients? Has that changed over the years? Do you have more?

B:I think I see more. It was mainly couples that I worked with, couples buying more so than either single women or single men for that matter. But it was mainly couples. Because I'm trying to think, also about, especially in the 80s I sold a lot to parents buying for the students. There was a lot of that, really more than it is now here in Athens, a lot of condos a lot of that sort of thing.

D: Yeah, that makes sense.

B: I think more later on maybe in the late 90s I have had certainly women clients, but it's mainly families.

D: That makes sense. I just wanted to touch on if there were any other questions you had from me that you wanted to share what you thought. Were there any interesting answers, or maybe there's a story that goes along with them?

B: I really never ran into women having challenges to be able to purchase as long as they had a good income and good credit. I even talked to a friend of mine, a lender who's been a lender since the 80s, and I asked him the same thing. I said, did you have any problems making loans to women back in the early 80s? He said no. He says we want to make loans, and if they had good credit and a good solid work history, I really didn't see any problems with that.

D: That's great. There's stuff out there that kind of claims otherwise so it's interesting to hear.

B: Probably like you said back in the early 70s, probably yes. There's not many realtors, and I don't know of any women, especially in the Athens area that are still in business that were licensed back then. A couple of guys, Jamie Boswell who is and so part of the possible group yeah I thought I was saw him the other day Jamie was licensed in 1966. He was still in college when he got his, it was tough.

D: So how old is he? Does he have all his faculties? Does he wanna talk?

B: Pretty much, yeah. He's still active. I saw him the other day at the board office. He was there for probably a class. He doesn't have to take continuing education. He's grandfathered, but he may have been taking that ethics class. I didn't find out until now, which I think is strange for NAR because I'm an emeritus realtor. If, after 40 years, you can get your emeritus status. Now, however, you had to have served on an NAR committee to get emeritus status, but we don't have to take the ethics class because I was going to take it, and someone at the board office said you don't have to. I said why? She said because you're emeritus. I even went to the NAR website to see if that was true, and I said, I don't know if I really agree with that. I guess they figured if we've been in business for 40 years and haven't had any complaints that we ought to know what you're doing.

D: You'd at least hope so much.

B: Yeah. So, was there anything else on…?

D: Well, yeah, so, you know, there was one thing that did pop into my mind that is outside of these questions, too. The contracts we use change all the time. Not only that, housing laws in general, which affect the contracts, change all the time. So, if we were to go all the way back to the 60s when you have, like, the Civil Rights Act of 1964, there's always a coinciding housing law that goes with anything Civil Rights. Have any laws or contract changes have been significant in these past 40 years that just really stand out to you, like this was a game changer in our business in any way?

B: As far as fair housing or?

D: Any significant law change that made you have to operate differently? Is there anything like that?

B: I don't know of any laws that…

D: OK, kind of curious if there would be…

B: You know, as far as fair housing, that's very important. That's very serious. Yeah. I think I asked you and you said you read the book *The Color of Law*.

D: Yeah, yeah, yeah.
B: How back in the 60s and, and even the early 70s, there was some discrimination and in Athens, I'm sure there was, I, I'm sure that there were probably realtors that basically steered. Whether it was intentional or not, steered people and I did not. I would bring people in and whatever race they were and say, the main thing is, what are you looking for? Where do you work? What schools are you interested in? And we had those little real estate books with… and everybody picked up these little magazines, the same magazine. And people would come into my office, would have all these houses circled in the in the real estate magazines. And of course, now they go to realtor.com or Zillow and send you listings.

D: But I still love picking them up when I'm like on vacation at the beach or something. I'm like, ohhhh

B: I do that. I love to go to Saint Simons and my friend who's a schoolteacher, they have a house in the mountains. And when they go up there, like the other day she brought, in Highlands and Clayton had these little magazine Laurel. Have you seen the Laurel magazines?
‘
D: There's some nice houses up there.

B: So, Sally always brings me a Laurel every time they go to the mountains and I love to look at the houses and they have some good articles too.
I just want to say that there was no steering. I mean that that wouldn't be true, but I didn't.

D: And how does filing a complaint work? I know you said that you work with the Commission. Do you see any complaints?

B: Actually, we have not recently got as many. Got fair housing complaints. Most of the complaints that the Real Estate Commission receives are about how people are mishandling trust accounts.

D: OK, so agents mishandling trust accounts. Can you describe that a little bit and I know obviously that's probably closed information in terms of like who or anything like that, but are you able to share any parts of what that's…

B: Well, they just don't do it properly. They don't deposit earnest money checks properly. [*unclear]…* they deposit earnest money accounts in their personal account. But yes. You can't do that.

D: No, you can't. That's like, yeah 101.

B: Yeah, yeah, you can't. You can't do that. But this is my third year on the Commission and I don't think we've had a fair housing violation. I think people are getting so, which is a good thing, so well educated. And I totally think the whole dynamic of the country has changed and I just don't see that as much. I hope there's not any of that.

D: Absolutely, it's good to know that things have changed.

B: Have you done Fairhaven, have you taken that? If you go to the NAR website, Fairhaven, they take you to these scenarios and you have answer questions and they will tell you whether you're violating fair housing or whether you shouldn't do that or say. Because if someone comes in your office that speaks a language that you don't speak and if you say, well, I think there's someone else in my office that might would be a better fit for you to work with. That's a violation of Fair housing because it's like you're steering them away from you. That you're not wanting to help them.

D: Oh wow.

B: Yeah, and then that could be a challenge. And because it makes it makes sense you but you just have to, but you might look at Fairhaven.

D: Ok, I feel like I've answered those types of questions at the end of my Continuing Ed. Classes, but yeah, I'll check out this Fairhaven.

B: Yeah, it's interesting.

D: Yeah, yeah. OK. Well, that's, that's good to know. It's interesting to know what complaints have been filed nowadays. And then I saw you were looking over. Obviously, a lot of these questions that were initially sent didn't pertain, but were there any that did that you had an answer to that you thought would be beneficial to talk about?

B: I don't know why on the one, I guess we talked about how the number of, what was #5 about…

D: How did you educate yourself and stay informed about changes in the mortgage and credit industry in order to better serve your clients?

B: A lot of mortgage companies would have classes and getting involved with and getting your GRI designation really helped. Going to conferences. Their classes at GRI conferences are really good, and just being affiliated with lenders, and if you have questions, I'll just go in and sit down and talk, and they're usually really, really willing to help. I've found a few good lenders as well. And then you know Mike Grace? He's with Guaranteed Right. He's awesome. He's very good. I work with him a lot.

D: OK, I've worked with Billy Leopold a lot, and I like sending my clients to. He's really good with my first-time home buyers because he spends a lot of energy and time explaining and detailing what he does. Because so many people just don't know what they're doing. You know, it's like, wait, what is this? I don't know what this means.

B: OK. I'm trying to skim through the ones.
I guess one of the things that we were talking about before we started recording is that by the time you entered real estate women were able to purchase homes without the signature of a man in their life. They were also able to have credit cards at that time. So, there weren't those types of challenges for women. However, we kind of did address that women still, in a lot of ways, remained the primary caregiver to children. So, we were just talking about why you have seen real estate specifically before a lot of other industries attract women. I know you answered this earlier but attract women to this field. I think you may know the membership numbers better than I do, but I think it's just over 50% of residential Realtors are, maybe Realtors just that are in NAR, so real estate agents, I should say. My bad, yeah. That there's more women than men and this industry and residential.

B: Yeah, I think they are probably more women than men. I really do, and like I said, I think women just are good at what they do. A lot of couples prefer to work with a woman, especially because they feel more comfortable doing so. Often, they are the ones who end up making the decisions. It's always said that whoever sits in the front seat is the decision-maker. We don't take people out as much anymore; sometimes we meet them at houses, and we don't put them in our car like we used to. But they say that the front seat passenger is the one who makes the decisions. When showing properties, you can usually tell who will have the final say on which one to purchase. A lot of the time, it is the wife. Hopefully, they are agreeable, and it can be easy if they are.

D: Yeah. It seems like it or there's a gender role that kinda has remained prevalent in that the home is the woman's space, so that it's the domestic space, is for the woman to take care of. I know growing up, my mom was always upset because she worked full time as well and my dad also worked full time, but she cleaned the house, she picked me up at all time, and that was quite a strain for her in a lot of ways because she didn't get that help. She also did make the decision about, well, this is the house we're buying. Yeah, she's still the one cleaning it. That was why.

B: That's the way it was with us when I was either working or when I got my real estate license when I did go back to work. I mean, on Saturdays, was the day I did, I cleaned the house and my husband cut the grass and did the outside things, and that's just how it was. And when the kids got old enough, they helped. And later on when my kids got older and they were old enough like to stay by themselves, then they had chores. They had to clean and had to…

D: Did they get an allowance?

B: They did OK, they did. But they, if I had to if I was out working, they had chores to do.

D: So, I think that's a good, good way to parent. I already make my 4-year-old help. He's like mommy get me that …. To get it for him and come back. And then I've to do something. And he's like, mommy now I want that. And I'm like, OK, we're gonna figure out what you can do. Because like, mommy can't just run back and forth constantly. That's it. So, you can make your water, I you can go grab the blueberries, you know? I think it's a good way to kind of create some level of independence in children. It's like you, you do work so that you can enjoy the space or enjoy whatever it is. Um, OK, let's see, we were looking at… Do you have advice that you would give to other women looking to enter the real estate field/ advice for women entering real estate?

B: So, it can be a wonderful career. It's, you can't go into it… not a part time job. I know you do have flexibility, but you have to be committed and I would say the first thing you have to do is get involved. And there are designations that you should get your GRI designation. I got an accredited buyer's broker designation. I think get involved with Women's Council of Realtors. I think I put that in my notes. When you talk, that was one of the first organizations that I joined, and Women's Council was formed to help women achieve in real estate and you can ask anyone at the National Association of Realtors and tell them that most of their Women in leadership in NAR came through Women's Council because Women's Council is a lot of education and there to support women. But now there are men members too. There are men members of Women's Council.

D: But I guess long ago when it first started, men wouldn't have entered that that space. I mean, they wouldn't have wanted to join.

B: Yeah, but Women's Council is a very good organization.

D: When did you see men start becoming members of, of women's council?

B: I don't know, I'm trying to remember what year I was Women's Council President and it's probably in the, maybe in the late 80s, early 90s, I don't know that there are any men then, but later on there were probably. I don't know but Athens has members and GRI has members with the Women's Council that have a man's state president for at least one, maybe more than one, so that's the answer to empower women and the world's like this. But you can't discriminate. So, you can't say they can't join, right.

D: You know, I wonder, if there [*was an actual change to discriminatory guidelines in WCR or if nothing had to be rewritten. It would be interesting if men simply decided they had changed in some ways and valued the organization and education it offered].* [*Maybe men*]…may be more pro women than they used to be.

B: They see women more as an equal colleague than they did when women first started getting into real estate. So, it's really important then for a long time. But women, you know, kind of, I don't know what's the right way to say that's like, come together to support each other, support each other, Had that support. Yeah. Had that support.

D: But you said that you didn't really feel that you weren't supported by them. But did you hear stories of other women having cases of like, "I felt discriminated against because of my like…I feel like there's this misogynistic man that I'm working for or anything like that?

B: Well, there probably were some and I think, there were some brokers that, the older brokers when I first got in, that really didn't think women ought to be in the real estate business. And, but I'm thinking of one in particular who is a sweet, sweet man and I love him, but he was just that, you know, brought up in that era, but then later on he ended up hiring women because he saw how good they were. So, he evolved and but, no I never saw anyone basically, blatantly discriminating by the 80s, yeah.

D: Fantastic. And then like you said, some of these other men who are kind of still had some old views because women understood the home so well they had to, they were forced to change their mind, right. OK, well, that's really interesting. That's a really interesting point I think that's coming out of this.

B: When they first got in real estate, I mean, I'm sure they resented it, you know, by the men, because it was a men's thing. But now, I mean, I have so many, a couple of realtors friends, men that like Carl Nichols for example, with Nicholas Land. Carl is proud to say he has never sold a house, never intends to sell a house. And a lot of times if he has property that has a house on it, he'll call me to that. I'll do the house part and he'll do the land part. And the same like Jim Belger that works with Carl, and there's another agent, his name is Eddie Draper. He does the same thing. And he said I don't want to sell houses. And if there's a house and they'll send me, I'll sell the house and I'll pay him a referral. I mean, Eddie always says you're not going to pay me for it and I said yes, I am. And so, I'll send him a check. Yeah, yeah, but it's not that they are discriminating against women at all. It's just that. There especially the land guys, they don't wanna sell houses and commercial either. The commercial, in fact, there's been talk in the commercial field because commercial realtors, and they're really right, a residential realtor shouldn't be trying to sell commercial, and they've even talked about they want their own separate license that you have to have a lot. But I don’t think that's going to happen. But that's not saying that women can't. Like I said, I have a good friend who's a commercial agent in Atlanta.

D: Yeah, I would love to make contact with her.

B: I bet she at some point.

D: Yeah, that would be so cool.

B: And you could have Denise Lo. She's a good friend of Linda Carrol's, too. And

D: Oh, fabulous. [*talk about Denise and silence while she gives me her number*]
So, I guess the only other thing is…If you were in my position, and you were asking the questions, is there a question that you would be asking [*to learn*] more modern history of women and real estate?

B: No, I mean, I think you've done an excellent job of asking all the questions that I think should be answered, but because I don't know if there's anything else.

D: Well, again, I really appreciate it. I'm sure that I will be back in contact with you at some point. And as I continue to move forward and I start getting these little pieces of information like the Commission, the only complaints we've had [*over the three years she’s been involved*] have to do with mishandling trust funds, you know, trust accounts and then learning.

B: All the others are people not completing contracts right. I mean, not putting their license number on the contracts, not putting [*correct information*], when you fill out a contract, you have to do it right. You have to do it right.

D: Yeah, It's a legal document.

B: A Legal document. Yep.

APPENDIX B

Linda Carol Porterfield Transcript

D: All right, I am Danielle Towers. I'm here with Linda. Linda Carroll Porter Porterfield at her office, the Keller Williams office in Athens, GA. We are alone together in a conference room. It's a nice day today and things seem pretty, pretty relaxed. I am extremely grateful for this interview today. Thank you so much for letting me come and do this. And so just to get started, tell me a little bit about who you are, where you're from, maybe how you got into real estate?

L : OK, well. I started out in 1983. I had worked at the University of Georgia for quite a few years, and interestingly enough, I had applied for a different position at the university. I had worked there for a number of years as an office manager, but I applied for another job there as a business manager and, interestingly enough, I was overlooked for a man. Who got the job? OK so I felt discriminated against because I knew I was qualified for that job. And I was in an office. I felt like I wanted to be in a position where I could be more out in the public because I loved working with people. And I looked around, and interestingly enough, one of the jobs that I thought I could do was real estate because I could be with people, I could provide a service and I felt like as a woman I could earn as much money as a man.

So, I took my real estate course at the University of Georgia at the Georgia Center at night while I still worked during the day. So, I took the course, passed that and then I interviewed with a company where I knew the broker and I was going to do it part time. He said absolutely not, you can't do real estate part time. And I thought, ohh, gosh, I don't think I can give up my full-time job because I had benefits at the university. And then I thought, no, if I'm going to do this, I need to put my whole heart into it. So, I quit my job. I went to work as a realtor. And I thought I cannot fail. I have to make a living at this job because I had two children and a husband. My husband had a job, but my income was important. It was necessary actually. And I thought there is no fail. That was my mantra. I thought I will succeed at this one way or the other.

And so, I started working one of the men that worked also in that company. And I remember this to this day, the training at that time and this was 1983. And he was a, he was a wonderful guy. He really was. He's an older gentleman, but he said Linda Carrol, you know what the training here is. And I said no, I don't think I do. He said, “Here's the phone, and here's your desk. From now on, you're on your own.” OK.

So, we had sales meetings once a week. We were expected to be there. There was no voluntary *[meetings]* we had to be there. So, I started calling people. I started going out once a week with another lady who had been in real estate before, but she had been gone for a while. She moved back to Athens, and she said, “Why don't we go out and just preview properties two days a week?” So that's what we did. We went two days a week and we rode subdivisions and previewed properties just to learn the area. So that's really how I got started.

Now I will say this, I had an uncle who was a builder and at the time he had just bought a piece of property and was building very small homes, 1200 to 1350 square feet. In today's market tiny homes and he said London here, I will let you list my homes and I said that's wonderful. So, I did he built he built about four or five a year, but he listed those homes with me so I. They don't have that start. Prices on those homes, I believe, started at about $52,000. You know, that's funny at the time, but interest rates at the time, interest rates were 18 to 18 1/2 percent. Put that in your calculator and you see what the monthly payment was. But anyway, that is how I started out.

Now, one of the things that was challenging was they wanted you to decide where you going to be, a residential, land, or commercial agent. But in our area you sort of didn't have to decide exactly what you wanted to be. I did sell some land, back in the day, and I still sell land. And I have done commercial.

I will say some people do not want to use me as a commercial agent because I don't have a commercial designation, but I have done commercial. I have sold land and I've done investment properties. As a matter of fact, where we're sitting today, I developed this property which is commercial. But it has been interesting. 41 years back in the beginning. I do think that there were some difficulties as a woman, but in the grand scheme of things I did understand, or I thought at the time, that women could make the same amount of money because commissions were not based on your agenda, which I thought was very interesting, commercial agents did make more money than residential agents. Just by virtue of that, commercial properties were more expensive than residential properties.

D: OK, you touched on that as a woman that you did face some challenges, and obviously in the 80s, there's probably outside of real estate, there probably weren't a ton of women in business. Really like owning their own businesses. So, it's more working for people. Are there any specific challenges that you can think of that you'd want to share?

L: There weren't a lot of women who owned their own real estate companies. That was one thing that I thought was kind of interesting. Most of the managing brokers or owners at that time were men. I felt very fortunate. I will have to tell you in 1988, I was given the opportunity to be the broker of a real estate company, which was five years after I got my license. It was a wonderful opportunity and I do feel very fortunate to have been given that opportunity because that was rare, very, very rare for the time. I think at that particular time there probably wasn't, but maybe three other women that I know of that had their own brokerages in this area. Now, I'm sure there were in other places, but in this area. Yeah, I think it was very challenging for women to actually become brokers at that time. And I don't know if it was because they didn't feel like they could do it or they just didn't do it. I do think as time has evolved, it almost became the pattern that people over time wanted to use women to buy houses and men to buy commercial or land. But back when I first started, there were probably as many men selling residential as there were women.

D: Yeah, so that makes me think about, just the fact that, the home is a domesticated area. One in which, for a long time in this country, women have been in charge of the home. I wonder too, when you take clients out, because we used to or we, not me, but agents used to drive clients to the homes to see them. When you're with those couples, were there any dynamics that you saw arise like who was in charge of what home was going to be selected and were there any little, tall tale signs? It's like, OK, like we know who's in charge here, and maybe that affected why women were being chosen to sell the home?

L: Yes. I think early on when you're working with a couple, you can decide real quickly whether it's the man or the wife that's going to make that decision. And it's not always the husband and it's not always the wife but you can decide pretty quickly which one is going to be the decision maker. And when you decide, that interesting to kind of sit back and watch and listen, and most of the time you're better off if you just sit back and listen rather than offer any advice.

Another thing I learned is everybody's taste is different, so you're better off not to make a lot of comments about a property. For instance, you may make a comment about the color of a wall and that may be their favorite color. So, you just don’t make comments, but yes, you can determine pretty quickly who's the decision maker. I have pretty much found in the last 10 years that, more often than not, now it's the woman that makes the decision. Where before it was the husband, but I think that has reversed in the last 10 years that the woman makes the decision more often.

D: Interesting.

L: That is interesting.

D: Now going back to another thing, kind of separate from that that you touched on. So, you're one of the 1st women brokers in this area. Can you pinpoint any reasons why you might have been a pioneer in that way in this area? Can you think about maybe your strengths or the way that you presented yourself around maybe other men or other agents that put you in that position? You said you were given this opportunity, but I'm guessing that you earned the opportunity as well. So, just kind of curious, like what made you different than some of the other women who maybe were more like well I just work for these people.

L: Yes, I think I was given this opportunity because I was a native of this area and I knew the area and I knew a lot of the people in this area. I think that we're looking for somebody that could relate to the people in this area, and they needed somebody that that you know had experience in real estate, knew the area, had grown up here, and basically could promote the area from a personal standpoint, and obviously they had the experience in real estate and it was a great opportunity.

D: Yeah. And I think it probably was really great for other women to see another woman in a leadership role and that's, that's just an opinion. Well, sorry to, sorry, just kind of interject my opinion, but well…

L: I hope so. And you know, I hired some other agents that were women. Yeah, we had a lot of women actually that came through my company, and I feel like they were very good for our company and they were, they were good, strong personalities and did a great job. So yeah, I think it was good.

D: Real estate is one of those industries that [*you identified as opportunistic because you could]* make as much as a man does, right? And that was something that was attractive to you. Can you talk about that and also relate it to why you think real estate, specifically, is one of the first industries that attracted so many women? More so than some other industries out there, like why did women come to this and was it just that they had that opportunity to make as much as a man or were there other things as well? Can you talk a little bit about that?

L: Well, I, I think it was one of those things that did not put you in a cubby hole. I mean, you could do commercial, you could do land, you could do residential. You had to work. I mean, it really depended on the work ethic. I think the commissions were structured so that, well, first of all, commissions aren't fixed. Let me just start right there.

D: Everything's negotiable.

L: Everything's negotiable. However, it wasn't male or female oriented. I mean the commission was the commission and it was one of those, I think, opportunities where, if you worked hard you could succeed. People couldn't say, well, you know, you're a woman, so you know you can't succeed because you have children or because you have to leave at 3:00 to pick up the kids. Or whatever. There were no constraints there. I just feel like it was a great opportunity for women to be able to go pick up the children at 3:00 if they needed to because there were some opportunities to set your schedule.

Now that is one thing, though, people think real estate is a very flexible schedule. It's flexible to everybody else's needs…

D: …and it's time sensitive.

L: It's very time sensitive when your clients need you. They may need you at 3:00 when the kids need to be picked up. So, then you have to work out somebody else to pick up the children. Or it may be, you know, at 10:00 at night when you need to make phone calls, when the kids need to be put to bed or something. So, it's not as flexible as people think it is. However, there are some flexibilities there.

It's not an eight to five job. Where you're sitting in an office, as I was prior to going into real estate. I had to be in an office at a certain time and I left a certain time. So, there are some benefits, I think that's appealing to a lot of people, both men and women. You know, the guys get to sometimes take off and go coach baseball or whatever, and women can take off and go coach football. So, you know, there's some generalities there for both men and women.

D: Yeah, of course. Now, because I know a little bit about you, I kind of want to ask, can you tell me about getting involved in kind of the political side of real estate like RPAC and maybe the Commission and the different roles…so you are a broker and that was a leadership role, but you've also gotten involved in all of these different, I don't know…. councils, whatever you call… you know what I'm asking.

L: Yes, I do. OK. Well, the first broker I went to work for was president of the Georgia Association of Realtors, and I remember very vividly that when I went to work there one of the first things they said is you get involved with the board, your board [*unclear*]. So, I did, I got on the committee, and I am a people person. I enjoy that kind of thing. And because I had previously been involved with PTA and Jaycees.. and all these things. I enjoy that stuff. So, I got involved and from there I was on committees and then I became Board President and so forth and so on and Women's Council President, and then I got involved with Georgia Association of Realtors and eventually I became Georgia Association of Realtors President, 2014. I've always been involved with whatever group I'm associated with. I believe in that.

However, it's time-consuming. It does take a lot of effort to stay involved, but it's rewarding in many ways. It's personally rewarding, and it is financially rewarding. You know, I mentioned to you that I know realtors all over the state that's been a real estate a lot longer than I have in the in those people. And they referrals, I've made money by being involved because when they think of Athens, oftentimes they think of me, and they'll send a referral to me. So, it's been a great resource for business. It's been personally rewarding. I tell people often if my car breaks down in Statesboro, GA, I know where I can go and spend the night because I have a great friend there. If my car breaks down in Rome, GA, I have someone I can go spend the night within Rome, GA. It's just been a great experience. Just a total overall experience.

RPAC, which is our Realtor Political Action Committee. It's an investment in your profession. We give money to our pack because that keeps our business strong. It keeps our business safe. If we don't invest in that, there are going to be laws that are going to put us out of business. One of the things was they were going to have a law that was going to have a very strong tax on our Commission. We already pay real estate, I mean personal income tax, but they were going to put another tax on our Commission. We have to fight these crazy laws that they propose. That's what our pack does for us. It keeps our business safe, and it keeps us strong. So those kinds of things have helped keep our business safe. But once again, I just feel like being involved with these things. Have just completed my professional career if you will. It's been rewarding and its but it's also been. I guess for lack of a better word, it's been a complete a completeness to my profession.

D: Yeah, that makes total sense. OK. You know, RPAC right there at the end that you are talking about. One of the things that interests me is housing laws in general and our contracts change almost every year and so we have to keep training up so we know what those changes are and how to act moving forward. Have you during your time in real estate, have there been any laws or changes that have you saw really impact the business as a whole that that was a challenge for you personally or a challenge? Or maybe your other agents, um, just kind of curious if you know there, there was anything big that happened?

L: There were several things, BRETTA, which was agency, who you represent? When I first came into the business, we had sub agency. Everybody worked for the seller. And it was kind of crazy because I didn't really know the seller. If I was taking the buyer around, I didn't know the seller, yet I was representing the seller. And it was like, I don't even know this person. That changed. So now we have buyer brokerage. I represent the buyer. If I'm taking the buyer around and they're my client and that's a good thing because I get to know them, I get to know their needs, their wants, whatever. So, we don't have sub-agency anymore. I work for either I'm listing the property, I work for the seller, or I work for the buyer. Because I'm looking for them a house and so forth. And that was a huge change for the better. So that was probably one of the biggest and best.

D: Do you remember around what time that happened? I can probably look it up.

L: Yeah. But 12 years ago it's been OK. While ago, yeah. So that's really good. And I think as I look back, like I said that that was a great change. It was a big change we all had to get used to, you know, we had to get our brokerage agreement signed and we have to explain that.

D: Some are still slow to do it now (laughter)

L: But we have to do it now because of the recent lawsuit about commissions. Now we have to get the seller to decide whether they're going to pay a buyers brokers agent split commissions and all this.

D: So that was just, what, 2-3 days ago that they..

L: Yes, putting the Commission, and that's big. And we're all having to learn how to adjust to that and we will. We'll learn. I don't think it's going to make as big a difference in how we do business. What it's going to make a difference in is the paperwork and how we present the paperwork. Sellers are still gonna pay commissions. They're still gonna pay the buyer, brokerage, agent. It's just how we do the paperwork and how we explain it and present it, right? But agents are still going to get paid. Buyers are still going to be able to buy property. But these changes. And I understand why they're necessary. And I will say this, when I started in real estate, our contracts were one page front and back, one page front and back legal. Now there are pages and pages and pages and pages

D: also probably on like photocopy?

L: Ohh, right. I had to go get a physical signature. Ohh, yes. Now they're pages and there's all kinds of attachments and exhibits and so forth. And I know they're necessary, but it's it takes a long time to write up an offer. And back, what, two years ago when we had 2.5/3% interest rates and everybody was making offers over list and we were getting multiple offers and presenting multiple offers and all this. it was so time consuming because we were writing up offers that we knew were never going to be accepted. And once again, it probably takes, it takes at least an hour to an hour and a half to write up an offer with all the exhibits, all the paperwork that's involved, sometimes 2 hours to gather all the information and write it up. Knowing It's not going to be accepted, or if it is accepted, it's going to be voided. So, it's quite a lot of time that people don't realize that we put into just writing an offer. But, you know, like I said years ago, it was one page front and back. Yeah. 20 pages at least, maybe more.

D: OK, so have you been, and, I apologize for my own ignorance as a real estate agent, but have you been voted in as part of the Commission, the Georgia State Commission, have you been a part of?

L: I'm not part of the Georgia State Commission, OK. I've only been in the leadership of the Georgia Association of Realtors.

D: OK. And those are all voted in positions, correct?

L: Yes. OK. You know the GeorgIa Association Realtors is

D: Yes

L: we elect all of those leadership positions and the National Association of REALTORS®, I have been a director in the National Association of REALTORS®.

D: OK. What was your role with them?

L: Director

D: Director, and what does the director do?

L: We represent Georgia on the National level. So, we go to the national meetings, and we elect the national leaders and vote on all the national policies and things like that. So, there's so many national directors. Okay. Georgia gets so many.

D: So, when I was talking to Brenda yesterday. We talked about being a part of the Commission and seeing some complaints… What was really interesting, to me, is that over the past, I guess three years that she's been involved, there hasn't been a single complaint with fair housing that she's seen. That all the complaints have been with mismanagement of trust accounts and just, you know, incorrect contracts, not filling out contracts correctly basically. And so, I thought that was really interesting where we're at right now, we're not seeing, discrimination, at least based on her experience. There's not been discrimination reported. Have you seen any of that or has there been a change over the years that you've been involved in real estate?

L: No, I have not seen that and I think one of the reasons we haven't had a lot of that, we have to take a lot of classes and some of it's mandatory and that is one of the mandatory classes. We are trained how to not discriminate, how we are supposed to handle our clients in a professional fair manner, and I think those classes are very good. Some of those classes are designed by the National Association and some are designed by the State Association.

One of the things that I think I have seen personally. And part of this is because of the Internet. Now a lot of our clients come to us already having researched on the Internet. They already have an idea of where they want to look for houses. They sometimes they know more about the house than I do, right? You know, they already narrowed it down. I want to look at this house, this house, and this house. it's made our job easier in some ways, and it's made it a little more difficult in some ways. But people often now come to us knowing the area they want to live in. You know, you've heard about steering. I've never steered anybody to this area, that area, I'm going to talk a little bit about our county that I live in, yeah. People come and say OHH, I have to live in the North Oconee school district. And I'm like ohh? Because they have the newer facilities, they have this, that, and the other number, but is that the only reason you want to live there? Because the schools are the same, they have the same curriculum they have the best teachers in all the schools. "Yeah, but they have the new facilities." And I'm like, is that that important to you? People come and they already know where they want to live.

Now, sometimes they can't find the house they want in that area or they find out they're going to have to pay 40,000 more to live there and they decide, well maybe it's not worth 40,000 more to live in that area. So, as I said, I think over the years the Internet has really taken some of that judgment away from realtors. You know, used to, people would come to us and say, well, I'm going to live in Clarke County, I want to live in Oconee County but now they come out to live in this neighborhood. So, it's sort of taken some of that away from us. We don't steer them. They steer themselves. Yeah. So, maybe that's why we don't have that as much as we used to have.

D: That makes a lot of sense. And then you couple that with the amount of education that we receive as agents nowadays and then just that society is continuing to change and progress. So, I thought that was that was really interesting.

[*Brenda*] sharing that little piece that we still have some people [that] put money in their own personal account and it's like, you didn't put it in escrow? Like what?

L: I know.

D: So that, that's silly.

L: You know, this is a really good thing, we have a lot more minorities who are realtors. A lot more. Our office, we've got lots of minorities, which is I think a great thing. Maybe that's why we don't have as much. You know, when I started in real estate, there were very few minorities, and they were very concentrated in certain companies. Keller Williams, I would say we have, I don't know, 20 %, 25%. So, I mean, years ago you didn't have that. So, I think that's a very good reason that we don't have a lot of Fair Housing issues.

D: Yeah. That that also reminds me, and sorry to take it back, I know you and Brenda are super great friends, so it's probably…

L: Our dad's work together ….

D: That's amazing.

L: It is.

D: But thinking about that and also thinking about how women entered the business, she said that she remembers a broker, a man who she says she loves. [Brenda said] I love him to death, but when women first started coming in, he was a little skeptical about the whole thing. But then as he saw as the women entered and they did such a great job, then he started only wanting to have women real estate agents for his residential side, specifically, but I thought that was really interesting. And when we kind of look at, whether it be race or gender, the more we're around these different people. (if you want to call them, different, other or whatever's politically correct) You see that, everyone goes, "ohh, they're hard working."

L: Everyone's hard working people ohh yeah, no matter who you know, and then it's just like we're all together.

D: So that's really cool to hear that. I'm enjoying learning about how much has changed. And then also that with real estate specifically, it wasn't as hard entering the business as what I thought it was.

L: Yeah. And speaking to women…… like I said, I couldn't fail. I had to make a it work…… it was one of those things where you just had to keep working hard and I do think you had to. As I said, when I left, I felt like I had already been discriminated against in my other job, and so I guess I was used to it, so I wasn't going to let that bother me. I mean, I won't let that stop me, you know, I thought, I've already seen what that looks like, so I won't let that stop me from succeeding. Does that make sense?

D: That makes total sense.

L: So, whatever. If somebody told me I couldn't do something, I would show them I could.

D: It's a great motivator,

L: Right! And I guess that was it. I wasn't gonna be discriminated against in this role because like I said, I knew commissions weren't based on male, female, whatever. If you worked hard, you got the same commission. I thought I've already been discriminated against, so I just wasn't going to let that bother me. You're in a position where you can't be overlooked…

D: These are your clients.

L: That's right.

D: So, that's right. Here we go!

L: Now I have had a client stolen from me before. Absolutely. But you just had to let that go and keep going. Yeah, that’s one of the things..

D: because women were used to not getting. You know, not getting better jobs or, or moving up within their companies and they're, used to this. There's, you know, Women's Council of REALTORS®, which was for empowering women.

L: Yes.

D: Now I understand that that over the years, has also the Women's Council has changed? Not that there was ever, “only women can be a part of this,” but I hear now there are men members.

L: There are men members, yeah, but..

D: ..but this organization was originally to support women in a business… So, can you talk a little bit about the Women's Council and how it helps support you?

L: Well, it was started so that it could give women, I guess, extra support, extra training. And the training I think was more to as much as anything it was the training was to empower women with motivation. Because we got training, you know, as far as how to sell real estate and all that through other means. But it, I think the organization I think was excellent and still is excellent. But yes, men became members quite a few years ago. And I often think maybe we should change the name of it to say men and women council of realtors because we have the Young Council of Realtors now, but old people can join it too.

D: Oh yeah. No, it was not just for young people. When I started out and I was still in my mid 20s. I was like, “you're my dad's age, what are you doing here?”

L: I know because they say, ohh, these events are open to everybody. So, I'm thinking, well, OK, is it young council or is it just council of realtors? So, I often think they need change. The Women's Council to Women and Men Council Realtors and just have another council, but they have great training, they have great speakers come to present all kinds of things. In fact, the speakers are often local people that speak on things that are happening in the community that are real estate related. But years ago, the different speakers and the different training was often geared a little bit more toward women, whereas I think now it's just geared toward real estate in general.

D: And do you think women needed that though?

L: I mean, when I think back in the 80s and early 90s. I think it probably was very important to realtor women just to have that camaraderie, and I think that was good to have the camaraderie. Because men have always had sort of their men's groups
D: JACEES, they've always had sort of men's clubs.
L: they've always sort of had their thing. So, I think it was a really good thing for the women to have that. But women, I would say since at least the early 2000s, I think women have become very empowered. Don't you? I do!

D: I do. I mean, as a woman that's pursuing education and someone that has been in real estate. I definitely think it's different. I would say [the challenge now] is more of a generational thing. As a millennial, I came into a strange economy. And so, I think economically things are hard to navigate. But it's not so much a gender disparity. It's a where our country sits right now economically. So that's a whole 'nother thang.

L: You see a lot more women CEOs of companies. Years ago, you did not see that. Never ever.

D: So then finding this profession in which you could make as much [as a man], you could negotiate your own terms, you became and felt empowered, right? Did you have any friends around, woman friends around you that weren't having that same experience that you can think of? Was this different than what other women were getting to experience or?

L: Yeah, yeah, I think there were some women who felt like they didn't have those opportunities. Yeah, I definitely think so. Yeah. On the other hand, I think some women feel held back because they won't reach out or won't take the chance. And it's scary. It's a scary world out there.

D: I was about to ask you, like, do you think it's because they've been conditioned in a way that causes fear?

L: Yes, yes. I definitely do, and I'm gonna tell you this. My dad worked in a job. He came home from the war, he got a job and then he took another job and he worked in that job the rest of his life. And retired. And I remember when I left the university and went into real estate, he was like, “you're going to do what?” I said, yeah, I'm going. “But you're not going to have benefits.” I said no. “You're not going to have health insurance [like] right now. Are you sure you want to do this?” He never, till the day he died, understood why I left a steady job with the paycheck and benefits. Never. He died 20, let's say 24 years ago now. Never understood. Never understood. I will tell you this. He would be the proudest person on this planet for all I've accomplished. Proudest person. But he never understood while at that stage, right? I mean, it just wasn't within his realm of understanding why somebody would leave a steady job with benefits. He'd be so proud, and that's one thing I regret is that he died before he saw (pauses and looks around the Keller Williams building) all of this!

But you know, it's like you said, its women are conditioned to have this fear of stepping out and doing these things because it's not easy. Was I scared, scared to death? But I knew I had to do something different because I was being held back and I thought I can't do this anymore. I I can't sit in this office any longer. I've got to do something different. So, I thought real estate was something I could do and as I said, yes, there were challenges, for sure, here were challenges. But I guess I just had the mindset at the time of, I can't fail. I won't let discrimination hold me back because I’ve seen that already and I will not let disappointment holding me back because I lost some clients to other people. But you just have to move on. You're going to get told no.

D: Oh absolutely. For every 5 to 10 “No’s” there's a yes if not more “no’s.”

L: Exactly. Yeah. And you lose clients. To people that you thought, why did they go with them. You know? But anyway, yeah women, I think women are conditioned oftentimes to not take the path of reaching out, take that safe path. And I just, I think a lot of women need to be told you do anything you want to do, you just gotta reach out and do it.

D: We're not often told to do that for sure. Was there anyone in your life, though, that was supportive of your decision and telling you I believe in you?

L: Gary

D: There we go. OK. I was wondering. I was like, she had to. There were times she had to have the kids picked up. So, I was like, somebody's there supporting.

L: Gary was there. He picked up. He did what he had to do, cooked the meals, put the kids in the bed if he had to. He was never one of those people of that's not my job.

D: Yeah. And a lot of women didn't have a man like that.

L: That's right. And I raised two boys, and I told both of those boys their whole lives, there are no women's jobs. They're people jobs. And both my boys, they know how to cook…

D: I've had some of Travis’s food.

L: …bathe the children, put the kids to bed, comb their little girls' hair. You know, you don't raise children to be so specific of these are girls jobs and these are boys jobs. No, they're jobs They're things you do …

D: …and so, you chose a good one, it sounds like. How long have y'all been married?

L: 56 years.

D: Congratulations.

L: Thank you. Yeah.

D: Yeah. There's a reason for it.

L: Yeah. He's good. He's real good. And then he got his real estate license after he retired out of insurance he's in real estate, now. Like I said, he's picked up the kids and done all kinds of things that that he probably didn't want to do at times. But you know, we just..

D: …part of a partnership.

L: Yeah, we do what we have to do and …..….no doubt I could not have been successful without that because you cannot be everywhere all the time. You know you're just one person.

D: Someone's got to have your back. Maybe, and maybe for other women, it hasn't always been the man in their life, but someone.

L: Oh, yeah, parents, grandparents and you know, and I had some of that too. You know, we had, both of our parents lived here, so we had help with that. It takes a village, right?

D: Right.

L: I mean, you got to have some help. And that's been good too.

D: Well, before we sign out, you know, are there any things that you think I'm missing? And if you were in my position, would you ask something that I've missed or something that you'd want to share, any part of the narrative that you want to put in there? And that I should ask people in the future?

L: Right, I think one of the things that's very important to ask is, why did you choose real estate? But you asked me that. **I chose it because I felt like it was something I could do, and I could be as good as a man.** Like really, and I think that's one of the reasons

I chose it because I felt like I could be as good as anybody, a man, woman, whatever. And I think that's really good.

But before we go, I want to tell you this, I'm very proud of you for going back to school. I cherish education. And I think you doing that is a very admirable thing.

D: Thank you so much.

L: Seriously. But that's, and that's a hard thing to do with children, too. And I'm very, very proud of you for doing that.

D: Thank you so much.

L: Absolutely. Thank you. And I wish you well with it.

D: Thank you. Yeah. I'm, I'm hopeful. We'll see where it takes me. There's no telling…

L: You will do great. And if I can help you, let me know. Alright?!

APPENDIX C

Denise Lo Oral Interview Transcript

[In this transcript, repetitive words and um/uh were entirely removed. In some cases, where it became challenging to read, false starts, stumbling, and crutch words: “you know” and “so”, were deleted. Extraneous words from interviewer were sometimes removed. At times, an ‘s’ or ‘ed’ were added, but only if was beneficial for clarity]

Dani: Hi, I am Danielle Towers sitting at LeConte Hall today. It is Denise Lo here with me. Denise is a commercial realtor out of Atlanta and she'll be telling her story today. It's just the two of us in my office. And I just want to say, I'm really grateful for you being here today and really grateful for having you here helping me with this.

I just want to ask you, who are you?

DL: Well, my name's Denise Lo. So, my story is a little bit different than a lot of other people, maybe because everybody have their unique story. I came to United States, actually, from Hong Kong. I grew up in Hong Kong, went to New York City, and actually got my computer science degree up there. And then after that I had a chance of doing business right before the Olympic. Came to Atlanta back in 95. So, I came down here doing my business as a computer science.

So, I do hardware, software, you name it, I do it.

At that time, I still remember the majority of my clients, because we built computers, the majority of my clients they are like DOT, Government DOT, Emory, want to say Georgia Tech, I even have a store, other than the wholesale unit office. I also have a store right on the 14th St. across from their paper science building. I still remember that. There's a shopping center, we were there.

Georgia Tech was actually one of my clients, plus others. So, at that time, that's the reason why I came down here as a computer science and that time we met a couple who was actually the one who helped us to find the industrial building for our distribution center, our office, everything were there, which is around 25,000 square foot building right on the Jimmy Carter, not far. Right on the exit of the Jimmy Carter and then later on we have our retail store that was the one that I had on 14th St.

Doing that for quite a long time, I would say many years, to the point that I'm getting very tired. And then the partner who asked me to come down here, wanted to do something a little bit different than my thought. So, I guess at that time I said, you know what, you can buy all the business, or you can have it all, it’s fine. I just want to pull out because my husband who's building service engineer in Hong Kong, after he graduated, came to the United States, moved down here with me, just within that same year, which is 95. And saying that, “well, you know, you've been so busy,” because I travel a lot. Don't have time for family so it’s just the two of us. He was like, “if you keep on so busy,” like that, “there's probably no way we're going to have a family.” And my mom and dad at that time saying, “do you guys want to have kids? Because if you want to have kids, you gotta think about it. You gotta get started.”

And that time I was like, I wasn't thinking about it, to the point I really want to say, well, you know what, it might be the time that I really want to slow down.

I'm the one that money is not a problem. I always tell the people that if money can solve the problem then there's no problem. But there's some things that money can't solve it, you got to do it yourself. Sold the business, so, and then I've been consulting a little bit, thinking I have more time as a computer consultant.

Still not, still so busy. But because my family is in Hong Kong, my father is actually in the construction field, my husband, at that time it was my boyfriend, is building service engineer and also my younger brother is getting into the same field as a building services engineer. To the point that I grew up, I see all these buildings, so the thing is, I love the buildings. A lot of people they would go out and shopping for clothing and all this and that. My thing is gadget, computer gadget, anything high tech, and then I look at the buildings. I look at the design because I like those things. I have my own color. I like my own color. I like my own design. I like the way that, how do I put my house together, which is just me. Just me, myself, not somebody tell you. So, this is the color. That kind of thing.

So, I guess for that reason, I was like, you know what, maybe I can consider that because the couple who I met to help us find this building was like, "do you want to be a real estate agent? At that time, I was in computers. I say, no. "Well, you can do part time." I say, "no. If I want to do it, I'll do full time, I don't do part time."

So, then my consulting thing, I was like, you know what, still busy. Maybe doing real estate, I will be able to slow down a little bit. And then I need to buy a house, regardless, which I, actually, at that time, I bought a house, but it wasn't really the house. It was just the house for me to live in there. It wasn't really like I put a lot of thought in there. I bought that house was out of 24 hours. That's why I say that's another story.

I call her, I say hey, I want to buy a house, but at that time she was busy. That same night I called another person, who was actually my friend's brother. So, this guy, I say, OK, it was Friday night, and I said I want to buy a house by the end of December 31st. It can't be past December 31st. I want to buy a house before then, close before then, so I can move in on the first day of the New Year. He was like, no problem. I said, don't waste too much time. Just find me five to six houses, and I even tell the person which area, what to look at, what kind of house, what kind of pricing, I give him exactly what I want. So, he found me 6 houses.

The first house he drove, went down there, look at it. I said no, I'm not going down, because I don't like this house. "Without even getting out of the car, you're telling me that you don't want it?" I say, I told you already, I'm very special. I know what I want. This is not the house that I want. So, I say get back to the car, let's go. Second house looks fine. I actually get out. I got out. I look at it. Walk in through the front door, less than two minutes, I said let's go. He was like, "we don't even look on the second floor." I said, this is not a house that I want, trust me. Go to another one. The third one, we came out, same subdivision, and then we came down, look at it. I spend like 15 minutes, around 15 minutes in the house, and me and my husband were looking at it and I was like, this is the one that I think I like. I'm not 100% sure yet, but I think I like location, design, and everything, not about the color, but the design of the house, the location of the rooms and everything and I'm thinking I already know that this is probably the one. And I say, let's go.

The fourth one, it was a brand-new house. I look at it and was like, nah! It's too far, I don't want it, it's brand-new, it's nice, no. Then the fifth one and the sixth one were on the other side of the highway, and I say, don't even waste time. Let's go back to the third house. And looking at it, I say, let's make an offer. So, I kind of bought my first house within 24 hours.

I was the one who got a contract. The agent that we use, he did not listen, first of all. And then, when I was asking for the thing, he wasn't really knowing what I'm saying. So contrarily, that I'm looking at it, I was like, OK, I want you to write something like that. I'm a little bit different because probably my English level at that time, you know, he's also same person, he's from Taiwan, but I think he has a lot of trouble writing the English, to the point that I like it. So, I said, it's fine, just I read it, you write it, in special stipulations, see what it is that I want?

So, long story short, this transaction was so fast. I get approved a loan and everything. Then I was closed at December 30^{th}, rather than the 31^{st}, so December 30th that year. So, I bought my first house, that is back in 90, I want to say 96. Since then, that lady called me back to say, I'm so sorry I didn't help you with the house. I said, no problem, I want to buy another one as an investment at the time. She was like, "why don't you want to be your own agent?" I say, I'm still running my company? I was like, not really, I'm OK, but I already know what I want. What do you have?

She gave me the answer is I have one client about to lease the house that they want to sell because they're going to move to a bigger one. I say, just show me that one. So, went over there, look at it. I bought that house in less than 5 hours. So same thing because I know what I want. So, after I sell my company, that was like, you know, back in the 99. I was like, OK, it's the time. Maybe, I'm going to go into real estate because this is something that I like. Being through with two transactions, also lease a warehouse, have a retail store. I know all this. So, one thing that I want is commercial agent. So, day number one I say, I'm going to be a commercial agent.

So, I join this couple, which is husband is commercial, wife is residential. And I said I want to be a commercial agent. He looked at me and said, no problem, go ahead. So, I went through all this licensing and everything. I got all my stuff that I need to get. Got my license and went to him.

I remember, I have Re/Max, I have Harry Norman, I have some other big firm that they were actually wanted a new agent because they were actually right there. Asking me to join them because they have this [unclear word]. And I told them, I promised somebody that if I got my license, I would join them. I'm going to keep my promise.

So, I joined a mom-and-pop small company to start with. Anyway, so when I joined it, I was sitting over there and my broker, which is the guy he said you really want to do commercial? And I say, yes, all I want to do commercial. He was like, it's OK, you can do commercial, but it's going to take a longer time. You don't get your transaction immediately. But like, look at my wife, she's busy. She got transactions faster than me, might not make less money than me. So, I told him, I said, it's not about the money, you might have six months not doing anything. Then I asked her, I said, what about for the residential? She said well, usually new agent like yourself, around 3 months or so. I was like, OK, but what do I need to do? She was like, no, you don't need to do anything, just need to study.

At that time, we don't have Internet. Remember, that's back in 2000. Everybody's still afraid of the world is going to end. Remember?

Dani: Ohh, yeah, ohh, yeah.

DL: OK.

Dani: Y2k

DL: The Y2k does not end it. And I get into real estate. Wow, and you're still using the computer with ember screen, the green and the orange screen. I don't know if you guys remember.

Dani: Oh, yeah, and dial up.

DL: And the dial up, doo doo doo doo. OK, and still, everything's on the book and on the map, so for you to find the house, you better know your map because otherwise you don't know where you're going, that kind of thing. So, I always go to AAA, get the map, figure out where I am. And one thing I'm good at is I never have a problem with the direction. If anybody can, you know, get me into the building or get me into a maze. How do I get in there? I know how to get out, myself, without anything, I can get out.

So, I say, problem and then she said the one thing you need to do is get advertising on certain newspaper because of my ethnic background. She wants me to help a lot of the young immigrant like before because people don't speak English. So, thinking that I can help them better, and I agree with it. I really want to help them because from my first experience, that guy didn't even really know what he was doing. I'm the one who, you know, get all the direction and everything. I said, no problem because I speak Chinese, which is Cantonese, Mandarin, and I understand Taiwanese too.

And just FYI, Cantonese, Mandarin, are two separate languages per United Nation and then my English, at that time, I think, no problem. I understand pretty much everything, and I can communicate without any trouble. So, starting my career like that. My first designation I got is ABR, Acredited Buyers Rep, because I want to learn how to be a buyer’s agent. And you know, I got it. And then the first client was actually a residential client that who saw my ad.

Calling me wanting to buy a house, happened to be, was a lady who rented my space in my warehouse for temporary, short period of time, that she came down from New York. She looked in my eyes. She recognized my name and called me. Say, hey, I want to sell my current house and buy a bigger one. So, long story short, my first deal happened in less than 30 days. I helped her back then and I helped her to sell her house, a smaller house and move to a bigger house which double of the price at the time.

So, I got my first closing, less than 30 days, second closing, which is way expensive house. It was over half a million dollars at that time, so it's considered, it's like a mansion at that time. Then, the broker looked at me, “Darn, how the hell you close so fast?” Right? “You don't know nobody,” because I don't know even one person on this side of the earth. Everybody, they got a real estate agent because they say, my friend wants to buy a house. I don't have friend here. I was from New York. All my classmates, everybody, is up in New York. So, here, I really don't know anybody. This lady, you can say she knows me, but not really though, it was because she rented part of my warehouse. We say hi, we say bye. Only thing is she recognized my name because my last name is kind of special at the time that not many people had that kind of last name in Georgia. So, that's why she said, she thought, well, I spoke with you. You know from Hong Kong. I like people from Hong Kong. Straightforward, no BS, and you can help me, and you know how to negotiate, because I saw how you negotiate with me before of the rent. Because she rented a small space. Anyway, I got lucky maybe, right?

And then the broker say, hey, you want to do a commercial, right? There’s a chance now. Somebody wants to find a restaurant. Hey, restaurant! That's me! I really want to do restaurant. So, I work with this guy, restaurant, you won't believe it. He's right. It took me 6 months before I get my restaurant lease signed and get paid. That money was actually way less than what I have for my residential closing but guess since then I start moving two at the same time. So, I'm just doing everything like I've been doing. But one thing that I realized that when I get into the industrial marketing commercial, that's one of the hardest things.

First of all, at that time, I was a new agent, and nobody will actually pay attention to a new agent and especially a woman. So, my broker, is a guy right, and he already reminded me, he said, don't get frustrated in Industrial field. At the time of the 2000s, 90% probably is all male, white, aged over probably 50 and above, and like yourself is very few. So, you make the call. So, I have somebody who wants to get a warehouse. So, I make a call, nobody will return my call. Until I mention I am with who, I'm the agent. So, my boss, which is the broker, wants me to contact you, which is the guy, and wants to see the warehouse.

Now saying that I will not get any appointment, because I said that, they were like, ohh, I know who. I know your boss. OK, fine, no problem, you can come and look at it.

Dani: So, he was well respected within that community already?

DL: Yes or no? Because we were in certain area. So, kind of the people already know him, OK. In that case, I understand, you got to be somebody, because otherwise, nobody will care about who you are. Even though it doesn't matter how great is my English because I still have an accent. They can tell I have an accent. So, I tell a lot of people, this is part of the introduction, I tell a lot of people, I grew up in Hong Kong. I speak British English, went to New York, with a New York accent, tried to learn New York’s English. Came down to the South, realize that that's a totally different story. So, sometime they say, I’m “fixin’ ta go.” I was like, why are you fixing to go? That I don't understand. And then, “how y'all doing?” I was like, OK, it's not you all, but y'all, OK, got it. And then over here you got to speak slowly. Not be too quick because they don't like it, they don't understand you. Then you have a problem.

OK, so everything's like brand new. You need to, you know, learn. But then as a commercial agent, so I was like, how do I improve myself to be more experience, to respect? And he was like, you just need to show up. So, I went to a lot of, like, the same thing with the residential. I went to the open house. For me, I went to this new community to learn how to, you know, how’s the whole thing, the pre-selling, everything. Same thing when they have the open house for the industrial building. So, I will go and look at it. Listen to what they said about, you know, how do to do the square footage, what kind they're looking for in commercial real estate, what is the key words that you need to learn so that there's something…. And, the most important thing is to know the people. So, then, when the more you show up, the more they know you. Next time when you call, you can tell them who you are.

But still, it is not that easy because then you need to fight with the other people. If somebody want the same space. Me, Denise, want the same space that my clients say the same thing to me. “Denise, when I tell them you are my, you know, my agent sometime they do not have any reaction. But when I tell them who's my agent like an American, they respond immediately. Why? I really don't know what to say. OK. So, now that we know, I need to get some reputation, some name out there, experience got to be accumulated. I cannot get my experience out of one year to become ten years. That's not going to work.

But one thing that I learned that you got to have some kind of fascination. So, I start investing into education. So, the first one that I find out, which is back of my broker’s desk. I look at it, hm, CCIM, what is CCIM about? Then he starts telling me, ohh, this is a very difficult destination [*meaning* designation] because you got to do certain volume. Because you need to, you know, have the volume. Also, went through all the courses, just the courses itself is already a lot of money, a lot of time and money because each of the course you got to take off four days. Continuously study for four days, then you have a final. Ok, after that, then you have [?] Then you have to have a certain volume. At that time, I remember the volume to be, actually five million dollars, if I remember correctly and then you got to finish your portfolio. You know, so it is like, DAMN!!! That’s a lot.

So they said, do you know? PhD of real estate. Wow, that's interesting. But I'm interested though. I'm very interested. So, of course then my real estate is getting the, the residential is getting very busy because I was one of the person that you know, everybody knows later that you know, I speak both the language and. In fact, I'm a fast person, fast-paced person, so I can get it done.

But then I asked myself, what do you really want to do? I said yeah, commercial, of course. And I also have few commercial client. Please don't the residential just help me with the commercial. I was like, OK, but I really want to help them better. So, what I did is I got to learn more. I got to accumulate. My designation, so I took the first course. I remember it's called Industry Introduction to Commercial Real Estate. That was from CCIM. Since then I was like, this is it, this is what I want to do. And I just, you know, getting so busy, of course. That later on I think finished the whole thing because I really don't have time because now they're my commercial and other stuff.

I have my own brokerage in 2007 and I not that I don't like my broker, it's because we. Have a different kind of idea. He he was the one encouraged me to come out and do my own brokerage. Other people say why I was like. There's a reason that only him and I know that and he supported me 100%. I'm not even you know, affiliated to him, but he supported me say hey, you should have your own brokerage. OK, so and I say OK, that's how I do it and I get so busy to the point I was like now what do I do because destination [*meaning* designation] at the same time because of you know all this business.

At that time already have kids. So, all the things like, you know, I have. Ohhh, by the way, I actually have the twins, a boy and a girl.

Dani: Ohh wow.

DL: Yeah. And I'm full time. I'm a full-time real estate agent and my husband is also, you know, master electrician. So, everybody asked me how do we handle this whole thing? I'm so glad that I'm in America because you guys have a nursery. I can drop my baby off at 8:00 AM, pick them up, you know, after six. That's pretty much, I'm always the last one to pick up my babies and they know me very well. Because my husband last name is Chin.
So, it was like Mrs. Chin. What happened? That was [*hand waving gesture*]
I'm so sorry. It's like an all the time. I'm so sorry.

Dani: So, is that different than in Hong Kong with…

DL: Yeah. We don't change our last name. Ohh, yes, you don't change your last name.

Dani: Yeah, but, but with the daycare system?

DL: Daycare system is fine. I just need to fill in their name. Who's the mother and the mother and the father. But they will come with Mrs. Chin, even though my name last name is Lo, right,

Dani: Right.

DL: Yeah, they don't. Or they just call me Denise.

Dani: Well, I was just wondering if that childcare is there for working parents, does that operate differently in Hong Kong the way that it is United States?

DL: People usually in Hong Kong, you, you can, [*unclear*] like my younger brother, actually, we hire a full time maid, stay home.

Dani: Wow!

DL: OK. That's how nice it was in Hong Kong. Definitely, I'm working without any trouble because you have a maid staying home. We, like my friend, they have a maid who's taking up the baby and they have another maid who does the cooking, cleaning, and everything. And they, they are only less than 500 dollars per person per month. OK, which is definitely, I think that America should. That kind of system, so, you know, other people from other country, they can barely make that kind of money, can work here on the work permit because that, that's what they have. They're working on the work permit. A lot of them is from Southeast Asia, like Philippine in Hong Kong. Talking about from Thailand, from Indonesia, from Vietnam, anywhere else, which those people doesn't make enough money. But when they come to working Hong Kong with a year or two years working visa, they can help out.

You know, because I consider that, not saying that I don't care my kid, I do care my kid, but I think with my education, my knowledge, I can contribute more to the society. The stuff that I can have somebody else help me out, will make this society more productive.

So, woman, why you need to stay home? That's what I said. Because I grow up that my mom works full time. My mom worked full time; my dad worked full time. At the age of five. You can ask my mom too, well she died already, but she, you know, she already passed away. But she can tell you, yeah, I know how to cook rice. And then I know how to do the simple thing with a, you know, egg at the age of five.

People who's like, age of five say maybe this is the environment who push you to learn early.

Dani: Yeah.

DL: So that's how. cause my other brother is three years younger than me.

Dani: Well, some of the men, that you probably come across in the commercial world, here, they still, some of those older men, especially when you got started, had a very, what we call traditional, I don't think it's a traditional, but the traditional outlook for her is that the mother stays home. So, did you ever run across any kind of uhhh…. Um…

DL: Discrimination? You say?

Dani: Yeah,

DL: It's not like they told me about that, but you can say they kind of questioned me, kind of thing, when I get started. You know, they didn't return the call, right? But I'm the one just keep on calling. And I remember one of the broker was funny. "You are just so persistent, huh?" I was like, I, I'm not going to release you until I get a bite on it. He was like, OK, just because of it, I'm telling you, what I can do, we have the special key. I will give you one of our, you know, company's listing. You can use that special key to open it up. And I do trust you because you have been around for a few years now and I know that you will keep it nice for me. Because, I say, I promise, you do it. If I promise you I will do it, I'll do it. So, I got the first key. I was like the key woman. I was so happy, so I can show the house, I can show the warehouse on Saturday, Sunday or whatever the day I want. So, that actually helped me a lot that I got my, you know, business built up that way. People don't understand, but I was like, I got it.

But one funny thing though, I realized that is the height [*gestures to herself being a shorter person*]. Sometime when they install those key on the top of like the building here. Yeah on the top there, [*points to the top of the door frame*], I'm not tall enough to reach it, even though they gave me the key. I was like, dammit, can you make it lower? I can't even reach that tall. I'm only around, a little bit less than 5’2. You know, 5’2 or less.

Dani: Carry a stool around or a stepladder?

DL: [*laughter*] I carried a stool around, that's correct. That's what I did. My clients look at me, was like, what you do? I'm like, I’m trying to open it up. So, when my clients were a little taller than me. I’m like, just get me the key. [*laughter and some unclear* words] I said I need you to help me to put it back. So, that’s what happened before when I do the warehouse. I was like, damn, why is this so difficult with the height?

So that, that's the thing. And sometimes, and will you realize, one thing with the warehouse, don't wear the skirt anymore. So, I don't wear the skirt anymore. There's no way you can wear the high heels, the skirt… I understand you need to look good, look pretty. And I see some other people wear the high heels. But I’m not going to do that. Because I don't buy those, you know, I consider those expensive high heel, then I'm not going to wear it. Everything I like, is they need to be sturdy, they need to be nice, they need to look good and comfortable. But then I was like, no, I'm going to wear something that however I like it, it's presentable, comfortable. That's what I do and that, that's how I do, my, my commercial field that… I do a lot is industrial and then the retail, which is single tenant or retail shopping center or whatever, that I do a lot in that, you know, in, in that capacity. So, those those are my focus. Yeah, yeah, especially industrial. You don't see a lot of women at that time, right? I'll be one of the few.

Majority of the woman is in retail. So, every time when you call the retail space, it's all women, and there's only one color too, at that time [*referring to white women*]. Yeah one color.

Dani: So, well, I understand that, and I can tell from your story, it’s like, you were persistent. You knew, you knew what you were after. You knew what designations you needed to get. You had a supportive broker, which not all female agents would have had. So, um. Being one of the ones that broke through and then ended up in a leadership role, can you talk a little bit about what it was like to maybe, like, set an example for other women? Um, have other women come to you and ask for guidance?

DL: OK. So, what I would say is this**, first of all, do not think that you're a woman because when you think you're a woman, you are a woman. You need to think that you are a realtor, and I encourage everybody get realtor, not agent, but the realtor.** So, we have the Code of Ethics from the National Association of REALTORS®. So, get a Code of Ethics because I'd like everybody to behave ethically. OK. If you don't know what, tell them the truth that you don't know. Be honest of what you don't know.

Think about you are a realtor, what do you want to do? It's not because, well, you know, I want to be the first woman doing this, first woman doing that, that is wrong. Think about what is in your heart that what you want to do. I want to do commercials because I was in commercial, I was doing industrial, I was doing the warehouse. That is why I like it. That's why I never thought that I was a woman at the time. Until they told me that I was a woman. But still, I don't think that I was woman, because I think I'm just a realtor.

What do I need to do to improve myself? It's the knowledge, it's the experience. So, find another woman, that you want to say, it's a woman or realtor, you say that you want to jump into this field. Find a brokerage, especially your mentor. But in commercial I would, rather than mentor, I would say apprentice, apprenticeship, because that's how I learned. I learned from following my broker. Following the instruction of how he did it, I did the same thing. OK, think about, cause I love food. Why everybody say ohh sushi is so easy? Actually, it's not. If you ever, ever have a chance to go to Japan. It is apprentice system. You got to know how to wash your vegetable. Wash your fish. Wash it. For many months, maybe a year before they even let you touch the knife. That is how good they are. Not like everybody can touch the knife. A real chef would not let you touch the knife until you already have enough pa….. you know they call passion and patience. But you got to do it, in the, you know, the way that they need to do it. Same thing like commercial real estate.

We don't make more money than residential either. You think commercial make more money than residential? That's wrong. But one thing in commercial that I like about it is you do have a time off on Saturday and Sunday. We work from Friday, Monday through Friday, but we start early. We pretty much we started like early sometime at 7:00, 8:00 and probably around sometime, 3:00, 4:00 they stopped, because it's man's business. They, you know, they just went off to have golf, you know, as if a woman, if you say woman, nice, go home, pick up your kids, start cooking right, you see that's still working. So, for that matters, commercial real estate is good, but you need to know what you're doing. Follow the people, find your field, because commercial is so like the wild, wild west. You got to know what you want. You can't be everything. You need to focus on something, OK? There's no way you can be.. expert. You can be an expert in a certain field. If anybody asked me what it is you're, what's the best thing that you're good at? I say that retail, especially the restaurant, I'm very good at it. And also, the warehouse, OK, warehouse. This is my two biggest things that I know, you know, how to negotiate. I know how to help you, even help you build entire building, individual building to do, you know, restaurant or a warehouse. Yeah.

Dani: So why do you think then, and I, and I under-totall-understand not going into it thinking of yourself as someone that's

DL: A WOMAN! Yeah, but you got to.

Dani: But yeah, it makes total sense. But why do you think, and obviously this is just kind of an opinion, but why do you think that there are still so few women in commercial or at least comparatively…. where as residential, I mean, it's a pretty fair playing field at this point?

DL: First of all, now when you say something like that, actually, I'm kind of talking to some other realtors before that, if you realize it, men try to do residential, a lot of them is not successful because residential need a lot of detail oriented, you know, oriented person. You hold your buyer from the beginning to the end. You do everything for them, and these people is like repeated, repeat, repeat and repeat. When I say repeat is what? You see the same house? They say they don't like it. You go to another house, all of a sudden they say they want to see the same one. With the man, I don't think the man has that kind of patience, you know. “Can you just tell me what you want,” kind of thing. But the woman's like no problem, let me do it. Even though you know when you drive a whole family go to see a house. Majority of the time, when you showing the house, is gonna show to the wife, the husband is busy working on somewhere, here, or there. They only come to like, narrow down to three of them, so my husband can come and look at it with me, that kind of thing. But then, it doesn't mean that those three, they were bad. They would probably go back again and redo it again. Man doesn't really have that kind of, I mean, patience. OK, It takes a long time.

And when you want some, when you want to write something, really describe the thing. Pretty and nice. Man kind of lack of doing it. Not saying that men won't do it. I know a lot of men, realtor, they did a very, very good job in residential real estate, same thing, like you said, that's not many woman in commercial, same thing. There's several women that are very good at commercial, but the reason why a lot of woman don't do in the commercial is, first of all, they didn't find the right company to work with. Also, remember I said, it's taking a longer time. If you need the income, can you wait for your income? Can you wait six months before you see your first check? Majority of woman say, “ohh no I cannot I'm a single mom.” Or, you know, any other reason that they cannot do it.

So, you got to have prepared. Like when I start my real estate, I set aside six months to a year income, even if my husband did not, just by himself, not working or working doesn't matter, by myself, if I don't work, would I be fine? Yes, I will not have any problem. That's what I prepare for the worst. But I was lucky to remember? The first month I already got my, you know, first two months…

Dani: You killed it. Yeah.

DL: Yeah. My check is bigger than many other people’s, you know, one year salary. So, I was good to go, you know, so you need to prepare for that. Getting in there is not easy, but staying in there is more difficult, OK. Because this industry is up and down and up and down. You don't know when it's up, you don't know when it's down. And I remember when I start my brokerage, my own brokerage, it was 2007.

Dani: Oh [*concerned tone*]

DL: It was the worst time in the whole wide world, that foreclosures. Guess what? You think that commercial would be good, right? No. Nothing is good. Everything sucks. But guess what? I would tell you 2007, 8, 9, 10…11 and 12, put it that way. All these six to seven years, that was the best years of my real estate. I don't know how to tell you. I typed the contract, almost I typed the contract every day. I don't know how many contracts. Luckily, we have the computer. Luckily, I have to make every day, I would say make 20 to 30 offers to see if I can get one, so it was then. And everybody will say foreclosure, and I say that's good, let's buy it, and I start my property management at that time too, because I have a client, called me out of the blue, say if you help me to buy it, to lease it, and manage it, and I'm going to buy. I have this much money, I'm gonna buy this many houses, as much as you can. I have a client throw me, you know, quite a lot of money. Actually, he's one of my biggest clients right now, started from zero houses to many houses to manage because of that one client. See, the worst time might not be the worst.

Same thing with the COVID. So, COVID is the worst time. Everybody's there right now. My client in retail business, especially restaurant, I can't even get enough for them. We're still fighting for the space now. OK. So, I want to have more. So, every time, I every, every time when somebody asks me, what do you want, I tell them, any restaurant closing? Let me know, give me a call, I have clients waiting. They won't believe it.

But, so, you got to know what you want. Just like you said, the woman needs to know what you want. What is your passion? OK. If you say you know, the only thing I like to do, you know, in the commercial, is the retail. Fine. Retail is fine with the woman. There's a lot of woman doing retail, that's not difficult. That's why when somebody say I don't see a lot of woman, I say what do they want to do then? When you say land, maybe that's not a lot, but doesn't mean that you don't have a chance. You know, that's an area, like you say, if you live in the boonie area, right? You know it better than me.

Dani: Yeah, Yeah, land is. Land is very dominated by good ol' boys, right around here.

DL: Exactly, like that. You guys know, you, you can do better job. If I have it, I will refer to you, because I don't know how to do that. You know, you get lost in the middle of nowhere, so that kind of thing. But, be specific and know what you want to do and focus on doing it, find the right mentor, you know, and follow the apprentice, follow the system, OK, stick around, and you will be successful.

Destination [*designation*] is definitely one thing because when I have the CCIM, not only when I make the call, send the e-mail, they, they, they respond to me. I even got the people start calling me, say, hey, I have this space, you have anybody available [*unclear words*]. So, when you were like, long enough, stay long enough, you, you become who you are. That's what the commercial real estate is all about. It's all about communication. And, how do you call that, the networking? So, woman need to help woman, of course, but also don't, don't feel like somebody is going to spoon feed you right? It's not going to work that way. OK. They going to talk you down. They're going to talk you down. It's up to you whether you want to stand up or sit down.

Dani: Yeah. So, talking about, and I don't know, I don't want to keep you too long or anything but, talking about, still that that women do still need to support and help women and, and I, I find that to be true in every facet of our society, that we really have to support each other. Especially with different political things that, that happen and all of that stuff. Are you a member of the Women's Council?

DL: Yes. Yeah, the Woman's Council. I'm actually, this year, I'm the chair. National Woman's Council, commercial mastermind.

Dani: OK!

DL: Yes, I'm the chair.

Dani: So, that originally started as a way for women to empower themselves, right, and kind of, and over the years more and more men have joined in. And, so, can you talk a little bit about, kind of the evolution of the Women's Council of REALTORS®?

DL: Well, first of all, for the Woman's Council, when they have it, just like you said before, woman wasn't allowed to do a lot of things, you know, at the time. And they have a certain woman, they just come up with, hey want to have their own network to help each other, to support each other, to be successful in real estate. So that's why, you know, they created Woman's Council. As a matter of fact, this year I would say she's a president-elect next year. She's going to be president. Her name is Tammy Knoll, um, and also one of the lady who encouraged me to become a realtor, her name is Faith Reed, she's actually, I will say she's my mentor, she's the one who called me out the blue to join the realtor association, out of the blue. And she always say that **the only answer is yes.** I was like, why? Anyway, because of her I become the president, 2018 President, and then I was able to you know, move up and learn from other capacity from the state and then with the National Association of REALTORS®, move up that level. But once you join the realtor association, OK, Woman's Council is one of them, right? That if you have anything, that put it this way, woman is a very, I would say a very emotional animal, one of the emotional animal.

Dani: A lot, a lot of us,

DL: A lot of us, right? And I don't, maybe, the way that you grow up, everybody's different. Everybody grows up different. You don't know what happened to them at home. They can smile in front of you but go home crying. Who, you know, you don't. But if you gave them, like sometimes, like with the woman's council, It’s all woman, a woman can talk about almost everything, but when you put a man in there, they shut up. All of a sudden, it's like what happened? It's become so quiet. So, because I cannot tell you something that, you know, it's not you related, you're not a woman, you don't understand. That is the same problem that sometimes, when you go, like same group. Like, if you are from, for example, if you are from German, that is the people there who are from South America, you cannot be a realtor, but when you want to talk about something very personal about your life, you want to talk to people who's also German. And they want to talk to them in their own language to be more comfortable. Right. So, Woman's Council is like we talk about the language of woman. OK, so we can tell them about everything. Maybe a little bit [unclear], maybe a little bit, you know, like funny whatever in the woman's kinds of way, to the man maybe say, that's dumb, right?

Dani: Right, right, because they can't, for whatever reason, they're not able to be empathetic because of their lens.

DL: Exactly. So, the support system in the Woman's Council is very good to a different level. They will empower you, as a matter of fact, I've also got their PMN. It's Professional Management Network that is a certification from W-Woman's Council. They don't use WCR anymore. So, for that matters and you can learn OK how to do this, how to do different thing in the, you know, different way. And talking to them is so easy. It's so easy because their network have a different people. They're not so big, they're small, but they're very intimate. OK, so, a lot of time that you can easily to talk to them. Then you talk to other group. So, Woman's Council, I think they are very, very valuable for some woman when they start real estate. You should also consider joining them because you will definitely find one story in there that, you know, resonates with yourself, right? It's always in there like.

Dani: You know, one of the things you're saying too, about that comfort level, do you actually think having been or being, however you wanna say it, but being a minority has actually helped you because it makes some of your clients more comfortable? Like has it been an advantage at all?

DL: Yes or no? Sometimes being a minority, a lot of time, I don't like it in America, because always talk about black and white. It's like we don't exist, because you know what? I'm too white to be black. I'm too black to be white. Who I am? They give us the color brown. Really? I thought it's tan.

Dani: I'm like half Itlalian, but you're pretty close, like I might be a little darker than you right now.

DL: You're Italian, right, so you guys want the sun. I try to get away from the sun. [laughter]
OK, but the thing is this though. Why people put this into a thing? OK? Because we shouldn't be talking about the color. Where I come from, we don't care. When we use the color, OK, that black person, that white person, that you know, whatever the nationality that we can tell, it doesn't consider as discrimination or racist because otherwise, how can I describe all different people? How we describe it, you got to use color, the length of your hair, the, the, the, the, the heights, the size and everything. Now, that if you said somebody id fat they consider, you know, discrimination. Oh my God. OK, OK, but if you don't do that, how am I going to describe?

I got robbed one time in New York. I got robbed and then the police asked me. I got to be so specific. They got me into this room telling me to describe the person who robbed me. And remember, I told you, I have a very good memory. So, I described to the point, to the very detailed point. But then the police asked me, are you sure that you recognized this black people? I was like, what do you mean? Of course I remember. I can even tell you the skin color, not that dark, fark black. That is a lighter black. You sure? Because they say a lot of the Asian, they cannot recognize, you know, white people from the white people, meaning you cannot distinguish the white people with this description or the black people because they all look the same.

I say for you, the white people, maybe thought all the Asian look the same, is that right? Is that what you're saying? And he was laughing. To the point, when he caught that guy, actually, after eight hours, only. He found the guy and we got to do the lineup. My first question for him is, “Can I get my money back right?” He said unfortunately, the money's all gone. OK. He just got released 48 hours ago from the jail. Then he robbed again because he needs the money for that drugs, regardless. So, as a minority, go back to your question, is it doesn't give me any advantage. A lot of time, when they look at you as a minority right now, they try not giving you the business. Especially right now, they have the bill, OK. I think the Centefield 420, right? If you are from China. Again, listen, not all the Chinese are from China. Chinese is just a name. Say you are Chinese, you know, decent, long, long, long, long, long time ago somewhere. But it doesn't mean that you're from China. Korea looks like Chinese. Vietnamese looks like Chinese. Japanese looks like Chinese. People from different Asian countries. They all you think are Chinese, they are not Chinese. OK. So do not assume, even though I'm from Hong Kong, you can say I'm. Yeah, I am Chinese, not from China though, right?

Dani: Hong Kong, is it still its own entity. Is it separate from are you part of?

DL: Yeah, no we are not we are part of China. OK.

Dani: I know it goes back and forth a little bit.

DL: Yes, yes.

Dani: Yeah.

DL: That's so, to the point right now, our problem is, when they know you are Chinese, they don't want to do business with you. On the other hand, somebody think you're Chinese, when they have their house for sale, they want to do business with you because why? They think you have cash; you don't need loan. See, you have pro and con at the same time. But if you have nicer stuff or whatever, they're not going to, you know, get it to you and the funny thing is, when you talk about, is I remember a long time ago when I was in a meeting in the realtor meeting and I don't want to say when, where, who. I'm probably the only Asian. Asian, not even Chinese, Asian, in that room and everybody else, majority of them is one color, a little bit of a different color, but I'm the only Asian in that room. And definitely guess what, a few years later, some people in that room come back to me, recognized me. I was like, how hell they recognize you? And I was like, why not? You're the only Asian and your last name is nothing lower than Lo just L-O- Lo. Everybody can remember you. I was like, oh, yeah. Because for you guys last names, there is no way I can remember, because they're all different and pronounced, pronunciation like Italian, right? I know Italian because I was from New York. I can tell you if you're Italian or not if you don't get married, because after you get married, I can't even tell where you're from here anymore.

Dani: I'm just half, but I look like my ;ook like my mom's side. And so, her dad was born in Italy, and both of her mom's parents were born in Italy. Can you guess which part of Italy?

DL: Sicily.

Dani: No, Like Naples area.

DL: Oh Naples. Very nice! Heyyy, you guys drink all the time. [*laughter*] it's in your blood?

Dani: Well, I actually don't drink anymore because I liked it too much. So, oh yeah, yeah, I loved drinking. So, I was like, I don't drink anymore, but yes, I love drinking.

DL: Naples, I say you guys don't have blood in your, you know, body, you bleed wine.

Dani: Yeah.

DL: You're totally different kind of animals.

Dani: It's yeah, it's definitely, it's definitely in my blood, for sure, so.

DL: So, a lot of times, that's why I go back to my point about minority, I think try not to use it as your advantage, but rather than I would say, of course, do not ignore it. I love my heritage. I like, I love who I am because a lot of people say, you speak with that accent. Remember, I told you I'm from New York, you know, from Hong Kong to New York to whatever. But regardless, because I speak other languages, I cannot, I cannot learn those language to make my accent gone, you know? I can't, and I, to the point sometime, I said, I'm so sorry, that means I'm smarter than you beause I speak more than English. What do you want me to say?

Dani: I'm so jealous! I wish that we were all, like, brought up. We just, in America, aren't brought up to speak other languages.

DL: You are, like my kids. They born here, they learn Chinese at home. We speak Cantonese, but they went, I'm not pushing them to learn Chinese. They were the ones who want to learn Chinese, Chinese, Mandarin. So, they actually can write, read

Chinese no problem. But because of that, they can also read Cantonese, Cantonese. So easy. It's the same character as the Chinese, but then of course, like my daughter, who actually study Spanish. So, she's actually pretty cool at Spanish and my son also self-study and got very good and high level in Japanese.

Dani: That's incredible.

DL: See they even pick up more language than I do because, the reason is, the more you learn, the more you understand, the better you can communicate. OK, but I think a lot of discrimination when they say here in America is not discrimination, it's called misunderstanding, but people using it as an advantage of getting something. So, that's why they say it's called discrimination. I kind of don't really like to use that word. Rather than, I think, we need to embrace each other with a different attitude. OK, and I I see some of my white friends, sometimes have something they don't feel comfortable to speak with me because of my, you know, color or ethnic group. But then I say, don't worry, just say it, it's fine. “No.”

Dani: Because you can tell, and I can tell from like, just you're very, like, you're paying attention, you're observing your space and it seems like you can read people really well. It's like, I know if I ask a certain question, you'll know where I'm coming from. You’re going to know if it's coming from a positive, like I want to understand, place or not and I think we get, I know for me, especially in a history department, where we're very careful, it's like we're walking on egg shells all the time because I don't want to misstep and it be considered, you know, somehow considered inappropriate, you know, or politically incorrect, but it's like, no, if you're coming from a good place, we should be able to, kind of, you know. I hope that people are able to see that, you know…

DL: But put it this way though, history was a history, without making a mistake or without making it correct, it would not be a history. You should not destroy the history, even though in the past, you made a very bad decision, like whatever, the slaves or whatever things like in China, the same thing. I probably was part of the slave... I don't know.

Dani: Well, yeah, there is the Chinese. Like Chinese where?

DL: Yeah, how would I know? I don't. But the thing is this, if you wipe out those history, I would not know at all. And then the history will repeat. History need to be there. Don't wipe it clean. Mistake was made by our ancestors. They did not know better. You and I now know better. Why don't we teach our generation, the generation after us, or generation after generations, say that was the mistake. That's not making it again, but for the people, understand the mistake already made, don't use that as advantage of trying to advance yourself because of the mistake of somebody else made. Prove it. Because, when I grow up, like in commercial real estate, I don't cry out loud, say I'm the woman, you ignore me, I can't do a good or whatever. I work hard to the point that I prove it. I can do it. Then these people now trust me more. They don't look at me as a woman or man. They just know Denise Lo, that's it. They're like, oh, that's a woman?! Forget it. Let's jump to the men. No, they don't. They don't do that anymore. So, equip yourself with the knowledge, with the right attitude. OK, try not to complain. I'm not saying that you cannot complain. Yes, when the right time, you need to complain, you should step up and complain about inequality or something that is not fair. OK, yes, but …we should pick the people by ability. Of course, education is one of the things, OK. The knowledge, the experience, OK, and the ability. Not by picking up because ohh, I'm trying to complete the task that I need all this color in there, now it's complete. That's wrong. OK, when we talk about, right now, everybody call it diversity. OK, so DEI, right? DEI is not about the color, DEI is also about experience, about opinion, about the idea. Within the white, there's a DEI, within the black there's a DEI, within us, there's a DEI. OK, you can't say, in this group, it's only one color, there's no DEI, that's wrong because DEI is all about everything. No color, no nothing. If that's what you think, it's about color then you're wrong, OK? Equal opportunity means equal for everybody, but you need to pick the right people for the right position, that's what I'm thinking. Sometimes, honestly, I know a lot of people, the woman and the man should be equal. I was like, probably cannot. I mean, he's 300 pounds, he can throw the football from this yard to that yard. I can barely throw to the 25. And my size is limited already. I can't pick my size and that's also discrimination too. I want to, you know, be a quarterback. You think Denise can be quarterback? Not in my life. Maybe in the kids, you know, in the kids football, might be, but that's not right, though. See you, you can't. So, everything has to be equal the ability. You sometimes, and I always say that, the best cook is men, not a woman, in the world, Can you believe it? But who cooks more women? Why?

Dani: Training.

DL: Exactly.

Dani: It's because men have had more opportunity at this for a longer period of time to be an apprentice to other male chefs.

DL: Apprentice. So, that's the way it is. We need to have opportunity and push ourselves up. A lot of the time, it's the woman ability, like we need to give birth and trust me, I know that before I have kids, I was able to run marathon like crazy. But after that, I you know, you got busy, you can barely have enough sleep. You got to have babies, like do this and that, by the time I can still sit down and listen to you without my eye being closed, I'm ready to superwoman. I tell the truth. We go to work. We come home and cook. That's why me and my husband, my husband knows how to cook. Before we married, he did not know how to cook. Then he learns, and I say, if you wait until me to come home, good luck, you'll be starved to death. Then they got to learn. OK, he washed, he fold clothes. We do whatever. In our household, we don't have men or women, just whoever have time.

Dani: Partnership.

DL: Exactly, like my kid, the same thing. They know how to clean their own stuff, they wash their own clothes. My daughter knows how to cook at the age of probably around 8 or 9 already. Because this is the thing, you got to learn that way. We cannot pamper everything. In real estate, we gotta work hard, commercial, residential, I mean it just education, opportunity, and your own drive, OK?

If you don't drive yourself, nobody can drive you. I tell the people do not compare to anybody. You know, because my kid, does swimming. I tell them that you can't be Olympian. I know that. I let you swim. It's because that is part of the sports that you guys love it, you like it, you always compete with your own time. You have to swim better than what you did last time. You're not trying to swim to be #1, OK, you compete with yourself. Same thing with real estate, OK, you do the deal this time. Next time, move up, see if you can do more deal, do a better deal. Just compete with yourself, OK? They don't compare with other people. Just from the way we are all different, OK, we're all different. We can't compare. There's no way, when you say compare apple to apple, even though same kind of apple, they're different, OK, you can only compare in the same category, but you are different. So a lot of the times, I think, as a woman, appreciate of who you are first and then think about what you want to do and then drive yourself to do what you want to do. I understand a lot of people got excuses. I'm so sorry if I, you know, offense anybody. They say you don't know me. Yes, of course I don't know you because you don't tell me, I will not know you, but excuse doesn't get you anywhere. I can say many excuses. When I came here, I mean, I got so many stuff going on in my life that nobody knows, but is that matter though? It doesn't matter. I still, I still need to live my life in my way. Not saying that you tell me how I am going to live my life. That's what I'm thinking. OK. And yes, sometimes I can be very down to the point I don't want to do anything like anybody else. OK, then you need to find a way out. If you keep on digging down, you will be down into the black hole, you can never get out. OK, but we, everybody say you die once, and I say no, you live every day, OK? Think about how you live every day, not about how you die. Who cares? You will die regardless. OK, but how do you live every day? You only live once, every day, and think about today being better than yesterday, or yesterday was so bad that today should be better than yesterday. If yesterday was so good, see if today could be better than yesterday. So, every day like that. If you think of it that way, a lot of the times you don't think about, well, think about me, I’m not woman, I'm not minority, I'm not black, I'm not white, I speak English with an accent, I don't have any family on this side of the. I don't even have any relatives here either. In this state, I don't even have my classmate at all because my college wasn't here. Who am I? Nobody.

So, now that I have my kids, I have my husband. I said, that's the [*unclear*] going to raise our family here. We try to live a better life and see if we can make ourselves to be better version than what we had before. Every day like that. Don’t try to think if you think negatively. You can always think negatively. And I understand the mental issue right now. A lot of people have it. But I tell the people, I probably is the one that, who’s mental is very strong because I will not, I won't quit until I'm dead, pretty much,and won't quit until I'm dead. If I am still, I still have a 1%, I will fight for that, trust me. OK. And that's the only thing I would say to a lot of people, especially women, don't let anybody talk you down.

Dani: So, one more question, and then I'll let you, kind of, we'll wrap up, so you can get to everything else, but you're very politically active in real estate and realtors… You know, I've, I've gone to the capital and there's a lot of, there's so many bills and so many laws that affect our business. And do you wanna talk a little bit about how you've become active, uh, politically in real estate?

DL: I hate politics. I can tell you one thing, OK, I hate politics. But however, I understand that once you're in business, you got to understand politics. I hope that people, not picking the people, the vote. Thing about, it's all about voting. I'd like to vote the people or the candidate who's actually looking after us as a normal citizen. It's not for their own advantage. Housing is one of the biggest issues. So, hink about this. For you to have a good mental health, you got to have a place to live. It doesn't matter if you buy or you rent, but a safe place to live. That you have enough energy in your body so you can work. OK, the clothing, you can wear the same clothes for 10 days, 100 days or one year. Nobody cares as long as you have a clothing. OK, car? Might not be something because we got, you know, we can walk. Everybody has at least 2 feet, right? You can walk or you can roll. How about that? OK, so housing, if you don't have a safe place to live, you would not have a good mental health, you would not have a good life.

Now understand, when I say how it doesn't mean that you have the big house. I don't think house size is mattered. I grew up in Hong Kong with my, in the housing project, with my parents, four of us and we were in the…. Let's see, how big is your office? This one?

Dani: Ohh what is this? Not very big? OK. 7 by…

DL: These, two each, right? So, 8, this is an 8 by 18, OK. So, you are 8 by 18, right? ….. OK, so I grew up in three times the size of this office, family of four, three times of. Me and my younger brother were in bunk bed. My father and mom is in the full-size bed, like you guys, but sleeping two full-size, two of them. That's how we grow up. OK. Is that enough? Yes, we were very happy. We don't need to find mom. Where are you? Mom is right there, in the kitchen, you know, and then when the dinner is ready, we see, because it's right there in front of us. So, we talk, we yell at each other, we fight with each other, but the thing is, is we understand each others. When we go home, open the door, everybody's in the same space. That is nice. That's what I need. Do I have my own bed? I told you; I have bunk bed. I'm on upper floor. My younger brother is the lower floor. OK. In the lower level. So, we have a tiny table, but we don't do homework at home. Well, not really, I should say. If we have to do homework at home, it's the same table that we have our dinner, OK, but majority of the time that we are doing it in the library. OK, because we can talk with friend or whatever, we were in the library studying, doing homework. Come home, pretty much, it's after, you know, sports and everything, but what I want to say is smaller house, but we are happy.

However, when I came to America, everybody say I want space. When I see this drink in America, the Coke, and I seriously, I go to them, I said, do you have a smaller size? They were like, same price though. I was like, but I cannot finish it though. Just get it. So, everything here is a huge [*unclear*]. For me, I look at it, it's wasted. OK. Why do you need all this space? It's nice. You have family room, dining room. What room, what room, basement, whatever, but there's only two of you. Really?! I mean, this footprint is really too big. OK. And then the miscommunication. That's how it happened. Why, your son is doing the homework in his room? He closed the door. My privacy. Privacy?! Where I come from, there's no privacy for the kid. I grew up without any privacy. My mom knows everything, what I'm doing. OK, Do I feel bad? No. I would rather, like my daughter right now, she wants me to know everything she's doing because if anything goes wrong, she said I can pull her back so that nothing goes wrong with her. She calls me right now, she's in 3rd year already in UGA, OK, call me every night at 10:00. Every night, non-stop. Doesn't matter if I'm somewhere traveling, conference, or I was even, you know, in our country. She called me out of the blue, she studied abroad in Oxford. She called me over there at her time 10:00. [*laughter*]

OK, same thing. So, we don't feel bad about it, but the housing is how we grow up. You need to have your own space, yes, but we can share the space. How about that? We can share the space. Even though we have smaller house, It's fine. That's not a problem. I live, we call like a pigeonhole in Hong Kong. We call all those, it's like a pigeonhole. We all live in there. It's like high rise building. We don't have a car. A car is called expensive luxury, we don't, we have public transportation.

Another thing is, parents get to tell their kids what to do because we respect our, parents, our, you know, elderly, We don't yell at them. We can't yell at them. They will smack you. OK, but we respect them. I think Italian the same thing. When your mom says something, you better shut up. You're not gonna argue, if you're in Italy, right? And people don't want you to disrespect your elderly.

So, why I get involved so much in politics is because, go back to your question, is housing is very important. But the people, when they do the housing, they don't think about the general human nature, rather than the, oh OK, I want to make this subdivision with a certain price to make it look good. Looks good doesn't help because the price is high. OK, how many people can afford it? Fine you say make it cheap. I did not say make it cheap either. I'm saying, it's called, affordable or workforce housing. Like in Hong Kong, what we did, is if you are a firefighter, policeman, or whatever, you can apply for the housing that you have a very minimum. [*phone* rings].

It's not like the Section 8 here. It's not. It's like a very minimum. What is that? The income the people you have a certain income, once you go over that level, you will have to go out and rent from other place not from them because your income level is already above that certain level. Secondary, if you make right within that income level you, you still pay your rent, but they have a different size. You have studio, you have single family, you have a single room, or two rooms. So, they have a different size with a different price, depends on how big is your family.

Dani: And they give you like vouchers?

DL: They don't give you. No voucher. Pay your rent, there's no voucher.

Dani: OK, so that's what you're saying.

DL: Those area they built, yeah, those are the areas they built. Those area built next to $1,000,000 house, they're right next door. That's not a problem either. OK, so you cannot tell. You went to the same high school as the other person who went to the same high school from a different level. We all same people, that's no different. You don't put them in a different area. But that government housing, is not like ugly housing, It's very nice housing, OK, in the different area, but for you to get in there, you need to do lottery. OK, that means it's so fair. It’s not like you apply, you get it. No, it has to be in lottery system. You got it, you live there. Just like if you got a lottery that the housing is available in Atlanta, you need to move from Athens all the way to Atlanta, find a job there. Otherwise, don’t apply there, just waiting for here. OK, so everybody got the same chance.

So, that's how my parents, they started our family with. We were in that kind of system. Once, you know, you grow up and you know, of course I was here, but my younger brother was there. Then they make more money and was able to move outside to buy those called private housing. Not government housing anymore, it's called private housing and that helps us to build our level up. OK, at least you give them a certain level, not the voucher. Voucher does not help. For me, I'm looking at it, is if they can build, if they can build like apartment complex and then everybody live in there, OK, got to have a job, got to have an income. OK, you need to prove you have income. You have to prove that you got a job in order to apply, and they will have to pay the rent. They pay their own water, they pay their own utilities, everything. They're like the normal people, no different than renting an apartment complex and I don't understand why we cannot do that here. OK. And the environment is so nice. Why? Because it's government control. Those roads will not be controlled by those private entities, they're killing everybody. Like, you know, it's not safe to drive by and the kid cannot play on the street, that kind of thing. So, they can control all those necessity, right. Necessity.

So, you will not have some private owner just make it with [*uclear*] there, [*unclear*] there, everywhere.

Voucher, I don't think it's helping, OK. Because I have seen a lot of people using the voucher just in a different way. The voucher just give them $1000 somehow, I don't know how they come up with another $2000, rent a $3000 apartment. Why? I don't know. And then our transportation, over here, that's why I also got involved is because the transportation planning was so bad. Where you going? Nowhere. OK, everywhere you got to drive your own car. So, let's say your household, you have four people and everybody can drive. Now you have four cars because everybody work in different area. Doesn't make sense. But even though you can build more house and the transportation. You know, catch up. What is the point now? You build a lot of house, people can't get there. Now they complain about, I don't have money to, you know, buy a car. I don't have money to put the gas. That's another problem. Stop from feeding them. OK? You need to help them to grow up like we help our kid to grow up, be independent.

Government can be assist but cannot assist on everything. They need to get involved in certain things. For us, is how to take advantage of what we can do and move up the level. Not always stay in the same level, OK, the motivation is not there because when you give them too much, they're not going to be motivated.

So, right now, that's what so many bill, they want, you know, oh in Atlanta, one of the bill that I really look at it, it was the tree ordinance inside Atlanta. The tree you cannot cut because you cut the tree, it's an old tree, whatever, I understand. I'm not those people who like to cut down all the tree, but if the tree making a dangerous to the house, to the structure, to the road, to the, you know, infrastructure like the water pipe and whatever, unfortunately, that's what we need to get rid of. We cannot build around it in order to develop, you know. But I do think, from time to time, that's a little different. I know people hate it when I say that, but where can we live? Where can we build?

Dani: Well, you're talking about that smaller footprint, though, for everybody if we talk about these. You know, a different system of governance and housing. I mean, I guess you can't get rid of existing house….now, so much land. And yeah, big houses are already owned at this point. It's almost like we can't go back.

DL: We can. We can still do that. It's how you do that. It's one of the bills we say, you know, some people say, it's not in my backyard. But seriously, a lot of us, like here in Athens, you guys here, some of the older houses, OK, some of the older houses you can actually, on big land, that you can build two or three houses that two or three generation can live together. Look at that. Yes, you can do that. I'm not saying that everybody likes the tiny house, I'm not saying the tiny house is the solution, but a smaller footprint, OK, and then give the people with a different level…. a small house, they can buy it…..[*unclear portions*]. Everybody have a different choices. They can do it, but don't put them in the same area. Let them go wherever they want. With the help, that's it.

Then the infrastructure that…road, underground, utility, the internet, the electricity all that has to catch up with our development. You can't just say build a lot …over there and you don't have a traffic light. Everybody got traffic congestion and then another thing they try to resolve it is build a lot of those roundabout. Now that you have the roundabout, to the point that, how many, three roundabouts, and people don't know how to do it, and now accident happen. Do you know which ring you should go into? I say no, which ring should I go into? I said you have three rings, you should be the one in the middle because you're going that way. They were like, how do you know? I was like, study that, because I went into the circle three times to study how this circle works. In order to learn how to use that circle, I went in there, you know, circled three times. I was like, oh, yeah, OK, now I need to be in the middle. [*laughter and some unclear words*]. All of a sudden it's like rocket science. Not many people know how to drive.

See, that's the thing, I think housing is tied into infrastructure, our transportation, all of that need to happen at the same time. That's a very, very important thing. And housing is the biggest issue for everybody. If you don't have a place to live, that's a big problem. If you need to shrink it down or whatever, let's do it.

Tax. That's another problem. The property tax. A lot of people, which I think you know, they bought a house, never sold, three generations in the same house that their parents bought probably for ten grand or $5,000 back in the '30s or '40s in Athens here. Now look at their tax bill because there's a $1,000,000 house on the street. Now their house is, you know, kind of, sort of, saying that their house was for 2 million and their bill is over $15,000 per year. How can they support? They only make $30,000 in a year. So you you force them to move out. That is not right.

Dani: Well, and, and Clarke County and I, I almost hate to say it, but because of the University of Georgia, which is the biggest landowner in Clarke County.

DL: Yep.

Dani: It's, you know, as a school does not pay taxes so… That's why the taxes are so high here…

DL: That's so wrong! [*emphatic]* Because the school doesn't pay the tax.

Dani:. Well, it doesn't have to. It's just like a church or a…

DL: See those are where the taxes should come from. I do not say they have to pay a lot of tax, but you should pay some of the tax. Because why? They still have some of the benefit, like, you know, for the people who live in there and they still charge the student on everything. They charge student for the parking.

Dani: Yes. Yeah and not just the students, also faculty and staff.

DL: Fine, then why do they not have to pay tax?

Dani: Well, I don't….All I know is that that taxes are extremely high here and we were talking about tiny homes and stuff like that. Or having multiple people on the same lot. We have serious restrictions and regulations on that. So, yeah, it has to be 900 square feet. You cannot have more than two addresses on the same lot, so that they're getting enough taxes from the community and what's terrible is that our school systems here are suffering because of those things.

DL: That is why the politicians should look into how we need to correct or improve the system. In order for a city like Athens to benefit, Athens, Clarke County, to benefit from all this economy growth. Because I understand like in Five Points, OK, I was lucky enough that I bought a house, OK, before this happened because my kid saying I don't want to stay here and that the dorm so expensive. I have boy and the girl that cannot live together. So, I got to buy a house. So, I bought one and I was so lucky that it was the right time. I wasn't thinking, I just like, for the kid, regardless I bought it, and you know they told me that, well, you just found a diamond. Really? What did I do? Say, that is just what you did. And then I look at the taxes, like how are you talking about that? Tax was terrible. It's a lot because the house across the street, they're redoing the whole thing now. The house is like a few million, not one. OK, not one, it's more than that. And I was like, what does that have to do with me? We're not making money doing anything and they're just living there. So, I think that's the system that we need to look into, see what needs to be done. I think this is what we should focus on.

And also, Georgia needs to spend some money to redesign the infrastructure, especially our transportation. Thing with the residential and commercial area, how they need to plan for the future because otherwise in less than, I would say in less than 20 years … that's no way we can sustain the current traffic. Like, look at your Hwy. 316. If you have to. I mean, you don't know when you're going to have a traffic jam and also because the sun, you see if you go out during the sunset, so dangerous. That's asking them when it happens, right. So, something like that, we really need to get into…. Somebody need to study about that, how do we do it?

And politicians need to look at the tax, how they need to charge the tax… Taxation is one of the biggest, I think if they use it correctly, it's probably one of the solutions that we can look into. That's just me, my point of view. It's how do you, you know, do it? Housing cannot be, just say build more, build more, build more, it's not going to resolve the problem because that's underneath the problem. It's the transportation, OK. The more you build, the more problem you have. So, right now that is the problem, as you can see. And more and more, why we have more problem, is because more people want to come to Georgia. The problem in Georgia is different than the problem in Tennessee is different than the problem in Utah. So, every state has their own problem. So, we need to focus on what we need to do, you know, in our housing here. Thinking about it, and we need to work together. I mean, the government should actually work together with the realtor association. Also, with some economists that should be a part of that task force. We need all of us to sit down, and some builders, and all that. Everybody needs to sit down. It cannot be just all those private investors [*unclear*] of course they're looking at it. They're for profit. They're not for the people, they're for the profit, and that's the problem.

Dani: So, do you take these things that you see at the state level into your role at the NAR, at the national level?

DL: We… coming up this year, I'm the vice chair of the research. It's called Commercial Real Estate Research Advisory Group. What do we do is we suggest to them what kind of the research that we want to see. We want to have the numbers to show to our members, to everybody. So, this year, I propose one of them, it's called the retail crime. People was like, what do you care about the retail crime rate? I said listen, that's the insurance. Why are you renting the retail space so expensive right now? It's because of the cost of the owner and also… it's the EV charging station, because right now you encourage people to drive more EV, but where can you charge? You cannot charge anywhere, you know. And then what if some of the cars pulled over on the highway, they're out of battery. What do you do? You can't do anything. Something like that is what we do.

We propose and then they have a special team who will do this kind of research and use this number to give to everybody. So, for example, right now one of the biggest housing problem is the insurance. You can afford to buy the house, but you cannot afford to live in the house because insurance increase every year and then the tax increase, right? Water so expensive, gas so expensive, to the point you were like oh shoot, I shouldn't buy house because you still need to fix your house. The roof will, you know, go out. I mean, what if the storm hits your house, that you're siding flew away, you know, or whatever? What do you need to do? Maintain the house is not easy. OK, so when to buy, when to rent?

Rent doesn't mean it's a bad choice. Sometimes it's good. It's more flexibility. But it has to be, you know, reasonable. That's all we need to look at. So, go back to what you said about my role is, we want people to understand. Price is not only one problem, you have the problem of the labor, material, and other stuff that is unforeseen to add into the price. That's why the rent increase.

Let's look at some of the space of my clients. Oh my God, they change it to whatever the crazy rates right now and then the owner said we need to redo the entire roof because of the storm damage. And then the insurance company doesn't cover that. Why? Because if you claim the insurance, they're going to cancel your insurance because who's going to do it then? You need to come up the money to fix the roof. Who's going to pay for it then? The tenant, am I right?

Second, the crime rate. In California, which I actually have a client there, they say if anybody robbed you less than $950…don't even bother to call the police. Guess what, everybody can come and say, hey, I'm going to rob you for 950, just give me 950 and you stop calling the police. And they just, you know, take, they go in there, buy the food, not paying, just walk out. What can you do? You can't even call the police. People can make an order online on the phone, went over there, pick it up, don't have the money to pay, just walk away. What do you do? You can't do anything.

Then they said, OK, you can only take credit card. When they take credit card, this person come in, take it, after they consume half of it, say it tastes no good, they want the money back. What can you do? Give them the money back… You see, whose problem is it?

Dani: The people trying to keep businesses afloat.

DL: See, owner has that issue, but I think as the citizen, we also have our own moral liability. OK, if you keep on complaining, you will never move up, you will always be there and always complain. Then you become, you know, the person that created the problem. How about let's help every other to make, cause I remember I heard in one of the PBS interview. So, what happened, they said, is this, criminal is not a criminal. It's actually they are a disease, like a virus, disease, OK? If you put them in jail, when they come out, doesn't mean that they won't do it again, because now that they were in jail, they got a record. They cannot do anything. They cannot rent a place; they cannot find a job because of their record. What you do, you create a cancer. This person is like a cancer. They're going to repeat. They're going to do what exactly going to do again, because you put them into the position that they cannot do anything anymore. The only thing they can do is being just a crime, you know, a thief or whatever. Because if they go into jail, at least they have a place to live, they have food to eat. But when they go out, a basic thing they didn't have, they can't find a place to work, they can't find a place to live, or not even get the money to buy food. This is the biggest issue that we need to look at.

[*Unclear]…* is all about how we develop our policy to make us be a better human, to a better citizen, to help each other, OK, and we are just one of the eeny beany tiny, you know, animal on the universe. So, this is the thing that I'm looking at, is the policymakers need to look at bigger pictures, how we need to do it, and I hate those people who start bullying, start complaining, without knowing what exactly is going on.

Dani: Is this research accessible? Does NAR archive any of this?

DL: You need to be a realtor, I think, then you can get in there.

Dani: My license is currently…I completed my CE hours and I paid the Commission, but I didn't pay my association this year. …my broker I still pay like $25.00 a month or something but I'm, yeah, my license is inactive.

DL: You need to join the association.

Dani: So, I need to join back the association for access any of those research.

DL: Everybody joined the local associations, part of the NAR and everything in. We have a lot of research. I can tell you can help you a lot of them in there, OK, All those things. It's actually so cheap. Consider that if you pay for other people, you have to pay a lot of money. Yeah, but every stuff that we have, as long as the realtor, you're free to use. No copyright.

Dani: Yeah, I would love to. I'd love to look at some of that research you're talking about, for sure.

DL: ……they even look at how many….how many foreign investors are here by state. Yep international buying power yeah not only American buy, you know overseas, a lot of foreigners they come to buy in America…
Dani: That makes sense…. That's happening a lot in kind of big cities. When I was in Bangkok, a lot of the the malls… like the main mall there. It might be Taiwanese.

DL: Oh, if you say Bangkok, right, you're going to see a lot of Chinese, from mainland China, Taiwanese, Korean. Quite a few Korean…

Dani: I recognized that these investors are not….

DL: Indian, Indian and American, they have a lot in there, especially if you go to Bangkok. So that's happening a lot here as well. We have a lot of people that like to come here right now. We have several big companies, with the EV. It's one of our number one business that the Governor Kemp is actually promoted. We are actually, I think it's the number one state for the EV, you know, vehicle. Yes, we have Toyota, we have a Hyundai, we have. You name it. We probably have almost everything

Dani: I love. I love Toyota. Yeah, and I have a Subaru. I love Subaru. Subaru and Toyota are like, my favorite, though. You have a Tesla, do you like your Tesla?

DL: It's OK. It's just that, you wanna try that out? Yeah. But yeah, my kid, I gave them the RAV4 hybrid, they love it. That's the number one. They love it. They love it so much. So, I give them, you know, a RAV4.

Dani: Well, I, I really appreciate you coming and talking to me today. Is there anything that you think that I left out that I should have asked?

DL: As a realtor… seriously, I want everybody to consider the value of being a realtor. It's not just buying, selling houses. We're not just like buying, selling houses, renting, leasing. No, we volunteer a lot in our community. Thing about whenever there's something happened, realtor probably, realtor member is the first one who's going to be rushed to the scene to help. How ever, what ever they can to help. OK. We have a realtor relief foundation that whatever hurricane happened, even in Athens, that they actually the one that who gave money to help the family, you know, to get back on their feet and everything. And realtor is part of the community. Whenever you say something, OK, you want to rally somebody fast enough, other than the church, it's realtor, because we are bipartisan. We don't go by blue, we don't go by red, go by all different colors and we don't care who you are. We don't even care that you are status here or not. It’s that we are over here to help? See, that's the thing, that’s a realtor.

So, I hope people understand, you know, we still need to make a living here. So, for right now, there's a new law say that you need to sign the agreement to pay your buyers agent. You should. Why not? Why not? How would they work?

Dani: And also buyers are the ones that need their representations.

DL: Totally correct. Especially, if you are not from this area, not from this country, not speaking the language, stuff like that. Because seller even need an agent to sell the house. Why don't you need an agent to buy the house? That's why I say I don't understand and I hope everybody understand about this. Buyers agent actually presents a very good value. Like, will you go to court without a lawyer?

Dani: I would not.

DL: I say good luck! If you have a lawyer go, would you say, free, you know? There's no way you can do pro-bono. Exactly.

Dani: I mean, there are special cases…

DL: Correct.

Dani: but, if you want to be represented well, [*affirmations from Lo throughout this part*] you have to. And, they speak a different language, just like in real estate, we speak a legal language, and lawyers, man, there's so much Latin in there, I'm like…

DL: Yeah, you will not understand. So, I'm just saying, and I hope that, you know, with your research, it's encouraged… I don't mean that everybody needs to get a license. No. If you really want to buy a house… find an agent or especially realtor with experience who can help you. And for those agents, if you don't know the area, don't do it because you have deceived. You know, you're going to deceive your customer because you don't understand.

They always say fake it til you make it, and I think that it's not right. Don't fake it, OK? Do it, learn it, OK? Treat other people like you want to be treated, OK? And that's how we can get a very healthy realtor organization or our professional. Realtor is definitely a professional job. We are like a journalist, we almost need to know everything. Trust me, like, I know what happened to the plumbing before the plumber tell me. A lot of time, my husband is master electrician, I even tell him, I know what's going on. He was like, how do you know? I was like, experience.

When you're sick, more sick enough, that you can be a doctor yourself. Because I could say that I know what's going on.I know what medicine I can get. Yeah, of course you cannot operate on yourself though, right? So, you know what's going on, but you still need a doctor to help you.

Dani: And being able to read inspections and go, well, this is, you know, a code issue that's not actually a safety issue, but it is a code thing, you know, with like GFCI's in certain places. So yeah, I totally understand what you're saying so that you can help them know when I have to ask for this foundation issue to be fixed before I move in. [*affirmations from Lo]* So, yeah, I really appreciate…

DL: [*unclear word]*, I'm glad you do stuff like that. But yes, again, I hope that everybody think of, not always think about you're the woman, OK, but of course, I didn't tell you to fight with the men on some, you know. Size issue, there's no way you can fight with them on some, I will try. They will say there's all that lumber..so, you know, I can remove it..before the closing, I'm like, I'm not going to touch it! I wasn't even strong enough to do it. Have somebody else do the job.

I always respect people who's willing to, like, doing the cleaning the house and everything, even though I can do it. But I still wanted to pay them, do the yard, clean the house, respect eachothers and our community will be better. And our industry will, you know, move into a better direction.

Dani: Wonderful. Well, again, thank you so very much. This has been really great. So, thank you.

DL: Yeah, thank you and let me know. I told you, I can tell you, I have the whole story.