

Understanding Low-Income Hispanic Housing Challenges and the Use of Housing and Homelessness Assistance

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Abstract

Many Hispanic households in the United States face poor housing conditions, high rent burdens, overcrowding, and—in some communities—high rates of homelessness. At the same time, awareness is growing that Hispanics are often underrepresented in housing and homelessness assistance programs relative to their poverty rate and compared with other groups with similar needs. This realization raises two immediate questions. First, to what extent are Hispanic households underrepresented in housing and homelessness programs across the country? Second, why is this the case? This article begins with a national analysis of Hispanic representation in federal housing subsidy programs and homeless shelter services at the county level. The authors test the relationship between a high degree of underrepresentation and county characteristics. The second part of the article presents a case study of Philadelphia using local program data, focus groups with residents, and direct interviews with 10 stakeholders to explore Hispanic Philadelphians' housing experiences and barriers to participation in housing and homeless assistance programs. The data and methods employed in this article allow the authors to gain a better understanding of where and why low-income Hispanics do not access housing and homeless assistance and provide insight into how local and federal programs can be adjusted to better serve these growing needs.

Introduction

Disproportionate housing affordability challenges faced by Hispanic households, including Hispanic homelessness, have been increasingly documented across the United States (Chinchilla and Gabrelian, 2019; Rugh, 2015; Stone, 2006). By extension, whether Hispanic households are

able to access public resources to help them avoid becoming homeless or to exit homelessness has become a growing concern (Conroy and Heer, 2003; Einstein and Glick, 2017; Khadduri et al., 2017). This article provides a national analysis of Hispanic homelessness and of Hispanic households' use of public housing and homelessness support systems.

Because Hispanic Americans are much less represented in subsidized housing than Black Americans, they are often overlooked as a major housing policy constituency (Acevedo-Garcia, 2019).¹ This perception is reinforced by narratives like the “Latino Paradox,” according to which Hispanic American communities—despite having high poverty rates and other risk factors—avoid homelessness, crime, and other adverse outcomes through mutual self-reliance. Another reason for the perception that Hispanics do not constitute an important housing policy constituency may be models of immigrant assimilation that expect Hispanics' outcomes to improve as they assimilate to U.S. culture. These narratives minimize the possibility that discrimination in housing programs, or their lack of accessibility to non-English speakers, may contribute to persistently low program uptake rates. The reality is that most Hispanics in the United States are now second- and third-generation immigrants, yet severe and disproportionate housing challenges persist. Although Hispanic communities have, in fact, developed strong interpersonal networks and other coping mechanisms in the face of unaffordable and inadequate housing, government programs have an obligation under the Fair Housing Act to address the barriers that prevent Hispanic Americans from accessing their fair share of housing subsidies and services. Even when Hispanic individuals prefer to take advantage of grassroots support systems, it is still incumbent on government programs to provide support and resources for these systems.

This article analyzes whether and how Hispanic households experience and cope with issues of housing affordability: specifically, how many Hispanic households experience homelessness and to what degree they are represented in the homeless population in counties across the United States. The authors also look at the types of resources that Hispanic households do and do not access to determine how they cope with issues of housing affordability, specifically whether Hispanic households use local homeless services or access federal subsidized housing programs. Using a national analysis of data from the Picture of Subsidized Households (POSH), Point-in-Time (PIT) counts of homelessness, and the American Community Survey (ACS), this article finds that, in fact, Hispanic Americans face severe housing challenges. Yet they do not access housing resources at rates proportional to their poverty.² The authors also find that when Hispanic Americans experience homelessness, they often access homeless shelters at a lower rate than non-Hispanics.

What factors lead to Hispanic American underrepresentation in housing and homelessness programs? Two sets of hypotheses frame this analysis: first, that conditions creating greater competition for limited housing resources (such as high rent burdens and a small share of subsidized housing) disproportionately disadvantage Hispanics, due to a range of barriers, and second, that lack of citizenship and first-generation immigrant status—especially for those originating from countries where poverty and violence are propelling outmigration—create higher

¹ Note that the literature is not consistent in distinguishing between Black Americans as a whole and non-Hispanic Black Americans, leading to overlap between the two groups in some cases. Acevedo-Garcia, for example, refers to “blacks” and “Latinos” but does not clarify whether “blacks” exclude “Latinos.”

² For more information on how this article defines over- and underrepresentation, refer to pp. 133–134.

barriers to accessing public services and thus to underrepresentation. To test these hypotheses, the authors (1) explore the characteristics of counties where Hispanics are severely underrepresented among recipients of housing and homeless assistance using a series of descriptive regressions and (2) conduct a qualitative case study of Philadelphia to better understand some of the mechanisms driving the trends identified. These analyses suggest that language barriers, immigration status, national origin, geographic location, and poverty all result in difficulty accessing affordable housing and homeless services. These results point to clear policy recommendations that are discussed later in the paper.

Literature Review

Hispanic Housing Challenges and Underutilization of Assistance

Hispanic Americans face significant challenges accessing affordable and adequate housing. Among very low-income renter households, the prevalence of worst-case housing needs—which include both severe rent burden and severely inadequate housing—was greater for Hispanics, at 46 percent, than for the average household, at 43 percent.³ Moreover, the situation is worsening; between 2007 and 2017, worst-case needs expanded by 53 percent among Hispanics, compared with 31 percent overall (HUD, 2020a). Fewer than one-half of Hispanics access homeownership (47 percent) compared with nearly three-fourths of Whites (73 percent). They also have a higher likelihood of living in high-poverty neighborhoods. More than one-third (41 percent) of Hispanics live in census tracts with a poverty rate of 20 percent or more, whereas only 16 percent of Whites do (Joint Center, 2019). Indeed, some evidence exists that Puerto Ricans and Mexican Americans are even less likely than non-Hispanic Blacks to escape high-poverty neighborhoods in the United States, although Blacks are still more likely to enter these neighborhoods (South, Crowder, and Chavez, 2005a). When it comes to the worst housing outcome of all, homelessness, Hispanics are also overrepresented with respect to their share of the population (although not to their share of the poverty population). They made up 22 percent of all persons experiencing homelessness in 2019 but only 18 percent of the total U.S. population (HUD, 2020b).⁴ Other studies confirm that Hispanics are homeless at elevated rates (Fusaro, Levy, and Shaefer, 2018).

Historically, the reality of Hispanics' housing challenges has been complicated by a narrative that portrays Hispanics as successfully overcoming these challenges through a culture of interdependency. In 1996, Susan Gonzalez Baker observed a “Latino paradox” by which Blacks were strongly overrepresented in urban homeless populations, but Hispanics were actually underrepresented, despite sharing similar risk factors. Baker rejected the idea that Hispanic homelessness might take a different, harder-to-measure form and instead argued that Hispanics successfully use their personal networks to avoid homelessness. Yet more recent research has found that Hispanics experiencing homelessness are likely systematically undercounted because they

³ Very low-income households are those whose incomes are no more than 50 percent of area median income, adjusting for family size. Households have “worst-case housing needs” when they pay more than 50 percent of their monthly income in rent and/or have housing with one or more “severe inadequacies” related to heating, plumbing, and electrical systems or maintenance.

⁴ Hispanics make up more than 26 percent of the U.S. population living below the poverty line, according to 2015-2019 5-year ACS estimates.

often “exist on the periphery of traditional homeless spaces” (Conroy and Heer, 2003: 532; Reina and Aiken, 2021) and are alienated from the homeless service system by cultural, linguistic, and geographic barriers (Culhane et al., 2019; Reina and Aiken, 2021).

It is challenging to disentangle the factors contributing to worse housing outcomes among Hispanics. Income certainly plays a role. Hispanics are impoverished at a rate of 21 percent, compared with 10 percent of non-Hispanic Whites, according to American Communities Survey (ACS) 2014-2018 5-year estimates. Low-income households in the United States face a large deficit of affordable housing and higher rates of housing cost burden than higher-income groups. However, even among poor households, Hispanics are more likely to be housing cost-burdened than Whites (Joint Center, 2019).⁵ Potential explanations for Hispanics’ greater housing challenges include linguistic barriers and immigration status. English non-proficiency is a barrier both to homeownership and to avoiding foreclosure (Golding, Goodman, and Stochak, 2018; Rodriguez, 2020). McConnell (2013) finds that disparities in housing cost burdens among Hispanics are linked to immigration status; undocumented Latino/a immigrants faced persistently higher housing cost burdens than documented ones, even after controlling for variables like income and the length of time immigrants resided in the United States. Lack of legal immigration status can circumscribe Hispanic housing searches, leaving them with fewer housing options; Carillo et al. (2016) find that, “In the context of immigrant status and limited transportation options, the strategies and the geographic scope of the housing search[es]” performed by low-income Hispanic mothers in Chicago “were primarily informed by social network members. . . [which] lead to short-distance moves that contribute to maintaining racial and class segregation” (111). Overcrowding, defined as a housing situation in which there is more than one person per room, is also more common among Hispanics than among any other racial/ethnic group, and this disparity is driven by non-U.S. citizens and especially undocumented Hispanics (Blake, Kellerson, and Simic, 2007; McConnell, 2015).

Yet it is important to remember that more than two-thirds of America’s present-day Latino population is second or later generation, and thus born in the United States with full U.S. citizenship (Acevedo-Garcia, 2019). Evidence shows that Hispanics as a whole have assimilated linguistically and politically just as quickly as other groups (Citrin et al., 2007).⁶ Nevertheless, residential segregation among Hispanics has persisted. Hispanics are denied mortgages at disproportionately high rates and were targeted for high-cost, high-risk mortgages in the years leading up to the housing crisis in 2008, which certainly contributed to worse outcomes for these groups (Faber, 2018; Steil et al., 2018). Hispanics are shown fewer housing units than White home-seekers who are identical in every respect besides race or ethnicity, with the effect that Hispanic households are steered toward lower-income neighborhoods with poorer quality housing stock (Turner et al., 2013). In some cases, local governments have even reinforced the segregation

⁵ The share of cost-burdened households is highest among Black renters (54.9 percent), followed closely by Hispanics (53.5 percent). It is significantly lower for Whites (42.6 percent). Among homeowners, 30.2 percent of Blacks, 29.6 percent of Hispanics, 27.3 percent of Asians/others, and 20.4 percent of Whites were cost-burdened in 2017. “The lower average incomes of blacks and Hispanics contribute to, but do not fully explain, this racial/ethnic disparity since black and Hispanic households earning less than \$15,000 are still more likely to be cost burdened than whites at that income level.” (Joint Center, 2019: 32).

⁶ Research has found that different Hispanic national origin groups have assimilated at varying rates, however, and that darker skin tone is associated with lower mobility into Anglo neighborhoods, for example (South, Crowder, and Chavez, 2005b).

of Hispanic households through the selective enforcement of zoning and building regulations and by codifying restrictive definitions of what constitutes a “family” legally eligible to occupy a single-family home (Bender, 2010).

Despite the manifest challenges they face, and perhaps exacerbating them, Hispanics appear to underutilize government housing assistance. As already seen, Hispanics underutilize homelessness services, leading to the conceptualization of either a “Latino paradox” or a phenomenon of “hidden homelessness” among Hispanics (Conroy and Heer, 2003; Culhane et al., 2019; Gonzalez Baker, 1996). The U.S. Department of Housing and Urban Development (HUD)’s 2019 Worst Case Housing Needs report (which is based on the 2017 American Housing Survey) found that Hispanic renter households earning less than 50 percent of area median income (AMI) were slightly less likely than their White counterparts to have received housing assistance, at 23.2 percent and 24.3 percent, respectively. These statistics are based on self-reported data and do not differentiate by the source of assistance.⁷ Acevedo-Garcia (2019), investigating individual programs, finds that the federal Housing Choice Voucher program serves about 34 percent of income-eligible Black renter households but only 10 percent of comparable White households and 6 percent of comparable Hispanic households. She also finds that Hispanics are underrepresented in public housing and project-based Section 8 housing. “Thus, paradoxically, and in sharp contrast with our demographic reality...Latinos may not be seen as a major housing-policy constituency” (48). Although slightly outdated, HUD’s *Characteristics of HUD-Assisted Renters and Their Units in 2013* (2017) confirms Hispanic underrepresentation across programs, and especially in voucher programs; in 2013, Hispanics made up 23 percent of renters who are income-eligible for HUD programs but only 17 percent of all HUD-assisted households, 21 percent of public housing residents, and less than 15 percent of privately-owned subsidized housing. The report finds that Hispanics grew as a share of HUD-assisted renters during the 1990s, but that their share has stagnated and even decreased slightly since 2003, despite continued demographic growth. Yzaguirre, Arce, and Kamasaki (1999), finding Hispanic underrepresentation in subsidized housing more than two decades ago, note that “factors, such as the rapid growth of the Hispanic population at a time of contraction in Federal housing assistance, are clearly responsible for some of this disparity” but also suspect HUD and certain housing authorities of discriminating against Hispanics. Finally, Reina and Aiken (2021) find that Hispanics are underrepresented not just in federal but also in municipal housing assistance programs; in Philadelphia, Hispanics were underserved across four out of five local programs.

Hispanic Immigration to the United States and Historic Exclusion from Housing Programs

This article investigates in depth the underutilization of housing assistance among Hispanics, how it varies by geography and housing market conditions, and the complex reasons driving such underutilization. Important context for this investigation, however, is the story of Hispanic immigration to the United States and of their longstanding exclusion from housing assistance. In

⁷ HUD’s report estimates the number of rental households that receive housing assistance based on self-reported data in the American Housing Survey (AHS). “Assistance” includes project- or tenant-based subsidies provided through HUD or through other federal, state, and local programs, such as U.S. Department of Agriculture rental housing subsidies. The report does not note whether the differences in reported values are statistically significant.

1960, Hispanic Americans made up a “small, regionally concentrated population” of fewer than six million people, or less than 4 percent of the national population (Gutiérrez, 2016: 108). Today, Hispanics are America’s largest racial/ethnic minority, at nearly 60 million people, or 18 percent of the national population, and among its fastest growing, with a 60-percent population increase between 2000 and 2015 (Lopez, Ruiz, and Patten, 2017; Noe-Bustamante, López, and Krogstad, 2020). This growth in the Hispanic population occurred in several distinct phases. The first is associated with the “Bracero Program,” or immigrant farm labor program, which issued nearly 5 million contracts for Mexican laborers (“braceros”) to make up for labor shortages in wartime and post-war America. The program initiated waves of both sanctioned and unsanctioned migration as Mexicans gained more reliable knowledge of American labor market conditions and migration routes. At the same time, Puerto Rican migration to the U.S. mainland—unimpeded by any legal barriers thanks to the Jones Act, which had granted U.S. citizenship to Puerto Ricans in 1917—picked up in the post-war years as well. The collapse of Puerto Rico’s traditional economy had created chronic unemployment on the island and pushed Puerto Ricans to seek opportunities elsewhere, particularly in New York City, where the Puerto Rican community grew from about 61,000 in 1940 to more than 817,000 in 1970 (Gutiérrez, 2016; U.S. Census Bureau, 1940; 1970). Finally, the Cuban Revolution in 1959 “created a major new Latino American population,” mainly in Florida and New York City, “virtually overnight” (Gutiérrez, 2016: 113).

A second phase of Hispanic migration took place in the 1970s and 80s. The 1965 amendments to the Immigration and Nationality Act (INA) abolished national-origin quotas and prioritized immigration on the basis of family unification and national labor needs and thus opened the way for a “substantial shift” in the sources of immigration to the United States (Sierra et al., 2000: 535). The United States at this time was transitioning to a service-based economy with an abundance of precarious, low-wage jobs. Meanwhile, violence and political unrest in Central America led unprecedented numbers of Central Americans to flee El Salvador, Guatemala, Honduras, and Nicaragua. This convergence of push and pull factors led to the “feminization” of Latino migration; whereas earlier waves of Latin American migration had been dominated by men, women and children made up an increasing share of later migrants, such that America’s foreign-born Hispanic population is approaching gender equilibrium (Gutiérrez, 2016).

Finally, in 1986, Congress passed the Immigration Reform and Control Act (IRCA), which inaugurated the present-day phase of Hispanic immigration. IRCA tried to tamp down on illegal immigration by penalizing employers who hired undocumented immigrants (Sierra et al., 2000). In this, it was not successful. Demographers estimate that the undocumented population grew from 3 million in 1980 to 8.4 million by 2000 and peaked around 11 million by the mid-2000s (Gutiérrez, 2016). However, post-IRCA, new efforts “selectively militarized” the U.S.-Mexican border, which had the effect of redirecting migratory flows from traditional destinations in California and Texas to new crossing points in Arizona and New Mexico (Durand, Massey, and Capoferro, 2006: 1). A recession in California in the 1990s helped drive new Hispanic immigrants to “non-gateway states” in the South as well as in New England and the Pacific Northwest (13). The result has been a new Hispanic presence in more places where they represent a large share of population growth (Fraga et al., 2010). For example, Hispanic Americans still make up only 9.4 percent of Georgia’s population but more than nearly 35 percent of the population in Whitfield

County. Hispanics accounted for a whopping 86 percent of the population growth in Whitfield between 2000 and 2018, according to census data, most likely due to a boom in the local carpet industry. Similarly, nearly 200 rural counties would have seen their populations decline between 2010 and 2017 were it not for Hispanic population increases (Lichter and Johnson, 2020).

The immigration history of Hispanics to the United States has shaped their housing challenges and their interaction with housing assistance programs. The post-war migration of Puerto Ricans to urban centers in the mainland, for example, coincided with the Great Migration of Blacks and with the era of deindustrialization. The two groups, both discriminated against by the White majority, competed fiercely for housing and for the shrinking supply of good factory jobs. Whalen (2001) recounts how, in 1960s and 1970s Philadelphia, eroding economic opportunity and discriminatory housing practices concentrated Puerto Ricans into just a few neighborhoods where housing was “overcrowded, ‘deteriorated,’ and mostly rented apartments” and then were “blamed for the poor conditions found in those areas” (188). These neighborhoods formed a “buffer zone” between White Catholic industrial areas to the east and Black communities to the west (Goode and Schneider, 1994: 55).

This segregated landscape lent itself to turf wars and rioting (Whalen, 2001). It also fostered conflict over access to housing resources. Public housing complexes like Spring Garden Apartments, which in 1956 was home to 200 Black families and 25 Puerto Rican ones, were considered precious resources (Ribeiro, 2013). One public housing official described “obvious tension” between the Black and Puerto Rican households in these buildings. In 1966, tensions erupted over a housing rehabilitation program in the Spring Garden neighborhood in Philadelphia, which Blacks felt was intended primarily for Puerto Ricans (Ribeiro, 2013: 41). Ultimately, the Puerto Rican presence in public housing developments, apart from Spring Garden Apartments, remained small. Puerto Rican families, Ribeiro explains, were reluctant to live in public housing “outside their geographic comfort zone,” where language barriers could leave them isolated. In addition, “many Puerto Rican families were simply too large for public housing units” (Ribeiro, 2013: 141).

The increase in the number of Hispanic Americans who are undocumented has directly shaped their housing challenges and access to housing resources. For example, landlords may take advantage of undocumented tenants’ lack of legal recourse in order to neglect the maintenance of their units. Hispanics, and especially undocumented Hispanics, are also more likely to live in overcrowded housing. Although overcrowding is a real concern, it can serve as a pretext for local governments to crack down on undocumented immigrants and their landlords by restricting the definition of “single-family housing” or increasing penalties for code violations (Carter and Vitiello, 2011). When it comes to homeownership, a lack of documentation creates multiple barriers, the most fundamental of which is that legal residence is required for mortgage approval (HUD, 2006). Participation in housing assistance programs is also restricted on the basis of legal status, particularly at the federal level. HUD’s current policy is to reduce assistance to households in proportion to the number of household members who are unauthorized immigrants, although a proposed rule would prohibit giving any federal housing assistance to such “mixed families” (HUD, 2019). In addition, the Public Charge Rule, which went into effect in February 2020 after a series

of court battles, allows the Department of Homeland Security to penalize immigrants who are seeking legal residency for using public benefits, including public housing and Section 8 subsidies (USCIS, 2020).

In the post-IRCA era, the new geography of Hispanic settlement in the United States is also affecting housing challenges and access to resources. Shihadeh and Barranco (2010) argue that the influx of Hispanics to new destinations, especially in rural areas, has left them linguistically isolated and extremely vulnerable. Whereas earlier immigrants had benefited from established networks and more tolerant and bilingual communities, newer migrants, “many of them Spanish monolingual, must have faced a profound isolation... [they] arrived in places... whose English-speaking residents were ardently monolingual and often resentful of new arrivals” (341). Thus, although Hispanic immigrants have actually been found to drive down crime rates in established destinations, Shihadeh and Barranco find that “Latinos in new destinations are murdered at an exceedingly high rate,” and that this outcome is linked to English non-fluency (347). English non-fluency is also, of course, linked to worse housing outcomes, because it leaves tenants unable to understand their rights and negotiate with their landlords or to negotiate the complex mortgage lending system. Housing assistance programs, especially in newer Hispanic destinations, may not adequately engage and accommodate non-English speaking residents. Ample evidence shows that even in well-established Hispanic destinations, housing service providers have struggled to overcome linguistic and cultural barriers (Alvarez, 1996; Terruso and Restrepo, 2019; Troche-Rodriguez, 2009).

Philadelphia Snapshot

Given this context regarding Hispanic housing challenges, immigration, and historic exclusion from housing and homelessness assistance in the United States, Philadelphia is a useful case study of the barriers to accessing housing and homelessness resources for three reasons. First, that the city has a growing and diversifying Hispanic population; second, that this Hispanic population is highly eligible for housing assistance; and third, that increasing attention has been paid to issues of Hispanic homelessness and to “long-simmering questions of representation in local housing programs among the city’s burgeoning Hispanic [community],” particularly in the wake of a federally mandated planning process to affirmatively further fair housing (Blumgart, 2016). These three factors combine to render Philadelphia a particularly valuable site to explore Hispanic exclusion from housing and homelessness resources.

Philadelphia has been an important destination for Puerto Rican migrants dating back to the late 1940s. Many of the earliest Puerto Rican migrants to Philadelphia were farmers who signed up for government-sponsored contract labor programs that placed them either at farm labor camps in rural Pennsylvania and New Jersey or in factories like the Campbell Soup Company’s plant in Camden, New Jersey. Meanwhile, Puerto Rican women found work in Philadelphia’s thriving garment industry (Whalen, 2001). By 1990, “Philaricans” had formed a distinct community concentrated in the Spring Garden area of the city, with their own festivals, schools, and social service nonprofits (Goode and Schneider, 1994). Puerto Ricans still make up a majority (60 percent) of Hispanic Philadelphians today, according to 2014–2018 American Community Survey (ACS) 5-year estimates. They have built up a strong network of community development and social service nonprofits

dedicated to education, housing, and financial literacy. Puerto Rican-founded organizations such as Asociación Puertorriqueños en Marcha (APM), Nueva Esperanza, Congreso, and Concilio have developed hundreds of affordable housing units and continue to offer a wide array of housing counseling, financial literacy, and other services (Axelrod et al., 2018; Reina and Aiken, 2021).

Although Philadelphia's Puerto Rican population continues to grow numerically, its overall share of all Hispanics in the city is declining as Dominicans (12 percent), Mexicans (9 percent), Central Americans (7 percent), and South Americans (6 percent) have each grown at average annual rates exceeding 10 percent since 2000. The largest increase over the past two decades has been among the Dominican population, which increased by a factor of six. The largest recent increase in the foreign-born population, however, has been among Mexicans and Central Americans; together, these groups numbered less than 5,000 in 1990 but have grown to more than 35,000, about half (51 percent) of whom are foreign-born. Many of the first Mexican immigrants to Philadelphia came from a single town, San Mateo Ozolco, a "tiny humble pueblo that lies on the edge of a cliff two hours southeast of Mexico City" (Kilpatrick, 2006). Once in Philadelphia, they formed a tight-knit community in the old Italian Market area, although this area is now coming under pressure from rising rents and home values (Pascual-Sanchez, 2019). Mexican immigrants found work in the city's construction and restaurant industries, where employers tend not to ask about their employees' documentation status (Gaestel, 2013). The last 4 years have also seen an increase in newcomers from Guatemala and Honduras, who have selected Philadelphia as a destination because of its status as a "sanctuary city" in the midst of a federal crackdown on unauthorized immigration below the border, as well as its convenient location vis-à-vis New York City and other immigrant destinations in New Jersey, Maryland, and Delaware (Pascual-Sanchez, 2019).

The recent diversification of Hispanic Philadelphians creates important contrasts between long-time and more recent Hispanic communities, allowing us to consider how factors such as length of residency, English proficiency, documentation and citizenship status, and intra-Hispanic cultural differences interact with participation in housing and homelessness programs. Also important is the fact that Hispanic Philadelphians remain highly eligible for housing assistance. Philadelphia is the poorest of the nation's 10 largest cities, with a poverty rate of 25 percent in 2018 (Pew Research Center, 2018). Median household income is about \$7,000 below the average for counties nationally, but rent is \$250 higher, contributing to a much-higher-than-average share of severely rent-burdened households (32 percent in Philadelphia versus 21 percent in the average county nationwide). Hispanics, who make up 14.5 percent of Philadelphians (compared with 9 percent of the population in the average county), are even worse off. The Hispanic poverty rate in Philadelphia is 38 percent. Hispanic households have a median income more than \$12,000 below the city average and more than \$15,000 less than Hispanic households in the average county. Hispanic Philadelphians are also unemployed at higher rates and are much more likely to receive food stamps than Philadelphians as a whole, according to 2014–2018 ACS estimates. As such, Hispanics' access to housing assistance in Philadelphia is an extremely pressing question, and underrepresentation would be especially devastating.

Finally, Philadelphia makes a good case study because Hispanic (under)representation in housing programs and in the homeless population has attracted new attention in recent years, creating

a greater awareness of and consensus to address these issues. Philadelphia's city government, in partnership with the Philadelphia Housing Authority, submitted an Assessment of Fair Housing (AFH) in 2016—one of 49 cities to do so before the Trump administration suspended and then revoked the federal mandate requiring this assessment. The AFH process involved a comprehensive evaluation of housing conditions and disparities across the city, including a massive community engagement effort to survey more than 5,000 residents and hold five focus groups with residents and three meetings with Philadelphia Housing Authority (PHA) tenants about their experiences and concerns (City of Philadelphia, 2016). One concern that arose from this citywide conversation was that Hispanics are disproportionately less likely to benefit from local and federal housing subsidy programs. In a letter that was included in the appendix of the AFH, Dan Urevick-Ackelsberg, an attorney for the Public Interest Law Center, wrote: “The demographic makeup of PHA and PHA-affiliated housing, the largest single source of housing for low-income Philadelphians—and the underrepresentation of Latinos in that housing—provides a glaring example of the barriers the [AFH] Plan should address. . . . Indicating one root of this problem, a recent Right to Know Law request revealed that PHA did not have any information on the language status of traditional public housing residents. But it did collect this information about housing choice voucher recipients and reported that just 18 of almost 19,000 recipients spoke Spanish at home. That stunning disparity alone should serve as a wakeup call. . . .” (City of Philadelphia, 2016: E138). Other letters raised concerns about inadequate language access to city housing services and the need for greater Hispanic participation in planning processes to allocate housing resources. These claims were also covered in the local press (Blumgart, 2016).

A few years later, in 2019, the conversation continued, this time with a focus on homelessness. A powerful and widely read article for the *Philadelphia Inquirer*, “Why So Few of Philly’s Homeless Latinos Use Shelters, Get City Services,” argued that Hispanic Philadelphians were starkly underrepresented in the city’s homeless shelters and “missing out” on services provided by the Office of Homelessness Services (OHS) and PHA (Terruso and Restrepo, 2019). With funding from the Pennsylvania Housing Finance Agency, a group of researchers from the Universities of Pennsylvania and Delaware undertook a rigorous empirical study, which confirmed that Hispanic Philadelphians underutilize homeless services such as emergency shelters, rehousing, and street outreach programs (Culhane et al., 2019). The OHS responded by investing in mobile, Spanish-speaking intake assessors for homelessness services who could reach Hispanic residents who might be unable to access or be uncomfortable accessing the downtown shelter system (Hersch, 2019). It also worked with the Reinvestment Fund to better understand the landscape of Hispanic-serving nonprofit organizations in Philadelphia and how to partner with these organizations to increase access to resources in the Hispanic community (Goldstein, 2019). Clearly, these conversations have stimulated both local stakeholders and the municipal government to think more about whether and why Hispanic Philadelphians are underserved by housing programs and homelessness services.

It is worth noting that Philadelphia is not one of the “non-gateway” rural destinations to which Hispanic migrants have flowed in post-IRCA America, and therefore cannot capture the experiences of Hispanic families newly arrived in rural locations. Philadelphia is a longstanding, if relatively minor, destination for Hispanic migration and is an official “Welcoming City,” meaning that the city government (including the police force) pointedly does not ask about the

documentation status of those it encounters (Office of Immigrant Affairs, 2018). Philadelphia also retains one of the largest subsidized housing stocks of any municipality (after Los Angeles, New York, and Chicago), even after years of declining federal resources. More research is needed to understand the barriers to accessing housing assistance and homelessness services in newer, more rural Hispanic communities. More generally, Philadelphia's large Puerto Rican population and very high Hispanic poverty rate mean that it is not entirely representative of the U.S. Hispanic population as a whole.

Methods

The authors' analysis begins by exploring county-level variation in Hispanic representation in housing programs and in the homeless population across the United States. To conduct this analysis, the authors first built a dataset of HUD program utilization rates and HUD Point-in-Time (PIT) homelessness counts by race and ethnicity for all 3,142 counties in the United States (excluding Puerto Rico). HUD PIT data are reported not by counties but by Continuums of Care (CoCs), which are regional or local planning bodies that coordinate homeless services for a unique service area. These service areas are idiosyncratic, often including multiple counties or parts of counties. Any geographies not included in these self-designating CoCs automatically belong to a "Balance of State" CoC usually administered by a state agency. The authors use a CoC-to-county crosswalk created by Thomas Byrne et al. (2016) to link CoCs with their constituent counties and parts of counties. They then use the ratio of impoverished residents in a county or county part to the total number of impoverished residents in the CoC to allocate CoC-level counts for the years 2015 through 2019 by county. The resultant interpolation is not perfect because the relationship between CoCs and counties changes slightly from year to year, while the crosswalk is based only on 2017 geographic boundaries. Finally, the authors join these county-level estimates to county-level data for HUD subsidy programs for the years 2015 through 2019 and to Census data for a range of county-level demographic and housing market variables from the 2000 decennial census and the 2014–2018 5-year American Communities Survey. Because both homeless counts and program use rates by race and ethnicity are very consistent for the 5 years in the sample, the authors simplified matters by collapsing the data into annual averages for the years 2015 through 2019.

Once this dataset was assembled, the authors identified subsets of counties in which Hispanics were underrepresented in HUD housing (both in individual programs and among HUD-assisted households in total), overrepresented in the homeless population, sheltered at lower rates than non-Hispanics experiencing homelessness, or all of these. Under- or overrepresentation was defined with respect to Hispanics' 2018 share of poverty population (this approach is discussed in greater detail in the following paragraphs). Among these county subsets (henceforth called "disparity counties"), the authors further isolated counties in the top quartile for under- or overrepresentation ("high-disparity counties"). Then they ran a series of t-tests to determine whether disparity and high-disparity counties differed significantly from (1) the average county in the sample as a whole and (2) the average non-disparity county with respect to a range of variables capturing demographic, geographic, and housing market characteristics in 2018 and change over time between 2000 and 2018. Finally, logistic regressions determined which of these variables are

most strongly associated with an increase in the odds of a county belonging to a disparity or high-disparity group.

As mentioned previously, the analysis uses poverty as a proxy for both federal housing program eligibility and for homelessness risk. The reality is more complex in both cases. HUD program eligibility criteria are multi-tiered and vary by housing authority and agency. Most HUD units are restricted to very low-income households (those with annual incomes below 50 percent of area median income, adjusted for family size), but three-fourths of vouchers must be targeted to extremely low-income households (those with incomes below 30 percent of area median income). A combined 40 percent of public housing and project-based Section 8 units must also be targeted to extremely low-income households (Congressional Data Coalition, 2017). Beyond income, HUD units are prioritized for families, elderly persons, and those with disabilities. Immigration status also affects assistance, as described in the Literature Review.

In Philadelphia, the case study city, families of four qualified as extremely low-income if they earned no more than \$27,050 in 2019. Meanwhile, the 2019 poverty threshold for a family of four was still lower at \$26,370. In this case, because the share of impoverished Philadelphians who are Hispanic is larger than the share of housing program participants who are Hispanic, it is extremely likely that Hispanic Philadelphians are underserved by these programs—the only way around this would be if Hispanics in Philadelphia were far less likely than other groups to be families, elderly, disabled, or legal residents. But few United States counties (8 percent) are like Philadelphia, where the poverty threshold is even lower than 30 percent AMI. In most (81 percent) counties, the poverty threshold falls somewhere between 30 percent and 50 percent of AMI. For these counties, poverty is likely a good proxy for eligibility, especially because both poverty thresholds and HUD income limits take into account family size. Some counties (10 percent), however, have poverty thresholds above 50 percent of AMI; these counties are located primarily in low-income Southern states (Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, and South Carolina) but also in Arizona. In these counties, some poor households are not eligible for HUD assistance.

The relationship between poverty and homelessness is still more complex. Evidence suggests that poverty is a strong predictor for homelessness. Thus, if a population is under- or overrepresented in the homeless population with respect to their share of the poverty population, one can conclude with some confidence that this is an anomaly worth investigating. However, other risk factors such as family instability and mental illness also increase the odds of becoming or remaining homeless (Giano et al., 2020; Thompson et al., 2013). It is therefore important to bear in mind that if Hispanics differ significantly from other groups with respect to these risk factors, their representation may be more straightforwardly explicable, rather than attributable to other factors such as barriers to homeless services, “hidden” homelessness, or cultural norms.

Following the national analysis described previously is a case study of Hispanic immigration, housing challenges, homelessness, and program utilization in Philadelphia. This case study allows a qualitative exploration of why Hispanics are underrepresented in housing assistance programs and/or among the homeless. The authors use administrative data from local housing programs and homeless services to show the extent to which Hispanics are underserved in Philadelphia. Then, a combination of interviews with local stakeholders and focus groups with Hispanic residents of

different national origins helped them to understand (1) the nature of housing challenges Hispanic Philadelphians face, (2) the coping strategies Hispanic Philadelphians use in the face of these challenges, and (3) the type and magnitude of barriers to accessing housing assistance. Throughout this case study, the authors refer to a study conducted by Culhane et al. (2019) that used very similar methods in the same time period to unpack Hispanic homelessness and barriers to the use of homeless services in Philadelphia.

This qualitative analysis included interviews with 15 stakeholders across 10 organizations (see exhibit 1). Stakeholders include those who (1) occupy leadership positions in housing-related nonprofit organizations that specifically serve Hispanic communities, (2) are fair housing advocates or housing service providers, or (3) are leaders in Hispanic communities. Interviewees answered questions about what barriers their constituents face to affordable housing and housing assistance, and about how they cope with these barriers—either individually, or through the institutional ecosystems that have evolved among Hispanic residents. Two focus groups—both in Spanish—were conducted with Hispanic Philadelphians representing a cross-section of national origins, ages, and socioeconomic characteristics; the authors used these to identify community perceptions of barriers to housing assistance.⁸ Finally, they interviewed or corresponded with seven government officials across four agencies: the PHA, the Office of Homelessness Services (OHS), the Division of Housing and Community Development (DHCD), and the Immigrant Affairs and Language Access Service Unit of the Department of Behavioral Health and Intellectual and disAbility Services (DBHIDS).⁹

Exhibit 1

Interview, Correspondence, and Focus Group Participation (2019–2020)

Organization/ Community Type	Number of Organizations	Interviewees, Correspondents, and Focus Group Participants
Hispanic-serving nonprofits	3	3
Hispanic community leaders	--	2
Fair housing and housing service organizations	5	10
Government agencies	4	7
Hispanic Focus Group 1	--	8
Hispanic Focus Group 2	--	12

Source: Authors' calculations National Analysis

⁸ The first focus group included Hispanic Philadelphians representing a range of origins (including Salvadoran, Puerto Rican, and Honduran) who had interacted with Ceiba, a nonprofit that assists Hispanic residents with tax preparation, benefits counseling, and other needs. The second focus group was made up of residents who belong to Guate en Philly, an informal support group for Guatemalans in Philadelphia.

⁹ In selecting organizational stakeholders and government officials for inclusion in the case study, the authors chose representatives who could speak to highest level of decisionmaking (i.e., executive directors, senior attorneys, and departmental directors). Stakeholders represent most of the major Hispanic-serving housing and social service providers in Philadelphia, with the exception of one organization that did not respond to requests for interviews. Governmental interviewees represent all the major agencies involved in providing housing and homeless services in the city.

National Analysis

National statistics bear out the fact that Hispanics, although impoverished at high rates and facing formidable housing challenges in terms of both affordability and housing conditions, are underrepresented in HUD-subsidized housing programs. Hispanics make up 18 percent of the U.S. population, but as much as 27 percent of those live below the poverty line, according to 2014–2018 American Community Survey estimates. This percentage is significantly higher than Hispanics' share of all subsidized households, which is 19 percent, according to HUD's 2019 *Picture of Subsidized Households* (POSH). Hispanic participation in HUD subsidy programs is therefore in line with their share of the total population, but not with their income eligibility for HUD programs, as approximated by their share of the poverty population. Hispanics are better represented among public housing households (24 percent), but less well represented among Housing Choice Voucher households (18 percent) and project-based Section 8 households (16 percent). By way of comparison, Blacks/African Americans make up 42 percent of all HUD-assisted households but only 21 percent of the poverty population.

The underutilization of housing assistance and levels of reported homelessness are related in multiple ways. On the most basic level, the inability to access assistance can lead to homelessness. If this is the case, one would expect Hispanic homeless rates to be higher than for other groups. Alternatively, Hispanics may underutilize housing assistance for the same reasons that lead them to be systematically undercounted among the homeless, including language barriers, the lack of legal status, a mistrust of government, or other factors that discourage Hispanics from participating in government programs like homeless prevention and resolution services (Conroy and Heer, 2003; Reina and Aiken, 2021). In this scenario, Hispanics would be underrepresented in both HUD subsidy programs *and* in the homeless population, which is indeed the case. As of 2019, 22 percent of people facing homelessness are Hispanic, meaning that Hispanics are significantly underrepresented among those experiencing homelessness with respect to their share of the poverty population (27 percent). Blacks, by contrast, are very much overrepresented in the homeless population, at 40 percent, whereas non-Hispanic Whites are somewhat overrepresented, at 48 percent.¹⁰

When Hispanics *do* experience homelessness, they access shelters at rates similar to the national average across races and ethnicities. As of 2019, according to HUD's *Annual Homelessness Assessment Report*, about 22 percent of the population using homeless shelters is Hispanic, which means that Hispanics access shelters at a rate of 62 percent. This rate is very similar to the national average of 63 percent. It is higher than the shelter rates for homeless Whites (56 percent) and Asians (52 percent). Blacks experiencing homelessness, however, make up nearly 48 percent of the sheltered population and are sheltered at a rate of 75 percent (exhibit 2).

¹⁰ According to 2014–2018 5-year American Community Survey estimates, Blacks make up 21 percent and non-Hispanic Whites make up 43 percent of the U.S. population living below the federal poverty line.

Exhibit 2

Poverty, Homelessness, and Resource Use in the United States by Race/Ethnicity, 2018–2019

	Population Share, 2018	Share of Poverty Population, 2018	Share of HUD-Assisted Households, 2019	Share of Homeless Population, 2019	Share of Sheltered Homeless, 2019	Share of Homeless in Shelters, 2019
Non-Hispanic White	61%	43%	35%	48%*	42%*	56%*
Black	13%	21%	42%	40%	48%	75%
Hispanic	18%	27%	19%	22%	22%	62%

*These figures include Hispanic Whites.

Sources: American Community Survey 2014–2018 5-year estimates and HUD, 2019

National-level statistics do not convey the wide variation in Hispanic representation in housing assistance programs, homeless populations, and homeless shelters across different communities. Taking a more granular view allows one to explore this variation and begin to tease out local factors that influence the use of housing assistance among Hispanics. After conducting the matching and interpolation procedures described in the Methods section of this paper, the authors arrived at a sample of 3,142 county-level observations. Not all these counties have HUD-subsidized housing—in fact, 66 counties in the sample are not included in HUD POSH, presumably because they have no HUD-subsidized stock whatsoever. Of the 3,076 counties that do have subsidized stock, Hispanics underutilize this stock in a total of 2,180 (or 71 percent) of them. In other words, Hispanics make up a larger share of the poverty population than they do of the HUD-subsidized population in most counties. Hispanics are thus widely underrepresented in HUD housing programs.

Under- or overrepresentation in the homeless population is less clear-cut. There are 1,606 counties in which Hispanics are underrepresented in the homeless population compared with their share of the poverty population. This finding means that in nearly one-half (49 percent) of counties, Hispanics may actually be overrepresented among those experiencing homelessness. These counties, however, tend to have much smaller Hispanic populations (averaging about 3,400 Hispanics) compared with counties in which Hispanics are underrepresented among the homeless (which average more than 32,500 Hispanics). The larger margins of error in counties with a very small number of Hispanic residents, combined with imprecision resulting from the interpolation method used to assign homeless populations from a given CoC to its respective counties, could therefore be skewing this result. Focusing only on the 786 counties with at least 5,000 Hispanics, Hispanics are overrepresented among the homeless in a mere 15 percent of them. The Hispanic homeless population is sheltered at a lower rate than the non-Hispanic homeless population in 967 counties (31 percent). Finally, in 265 counties (8 percent of all counties in the sample), all three of the following are true: Hispanics are underrepresented in subsidized housing, Hispanics are overrepresented in the homeless population, and Hispanics experiencing homelessness are sheltered at lower rates than non-Hispanics.

Characteristics of Disparity and High-Disparity Counties

What are the characteristics of the counties in which Hispanics are underserved by housing programs, overrepresented among the homeless, or sheltered at low rates? What factors drive these differences? This article’s literature review suggests two sets of hypotheses (exhibit 3). One set concerns local housing markets: how expensive they are and how much assistance is available. The first hypothesis is that a higher degree of rent burden countywide would affect Hispanic representation by creating greater competition for housing and homeless assistance and by increasing Hispanic need for such assistance. This competition would hurt Hispanics more than other groups because of the additional barriers they face, including limited English proficiency, immigration status, and the perception that Hispanics as a group do not need assistance. Similarly, one might expect that in counties where subsidized housing is a large share of all housing, reduced competition will increase the odds that Hispanics will access this housing, reducing underrepresentation in HUD housing programs.

The second set of hypotheses relates to characteristics of a county’s Hispanic population. At the most basic level, the authors hypothesize that the share of the county population that is Hispanic will affect representation. The expectation is that if a county has a high share of Hispanic residents, the odds will be less that those residents are highly underrepresented in housing programs or homeless services, because these systems will already have had to address issues such as language and cultural barriers to Hispanic participation. Conversely, though, one might find that a larger concentration of Hispanic residents creates the very cultural dynamics that favor the use of informal supports rather than public assistance. The authors also hypothesize that counties with larger shares of Hispanics who are foreign-born and/or noncitizens will see greater odds of Hispanic underrepresentation in both housing and homeless assistance use because of the barriers associated with language and immigration status. A final hypothesis is that the national origin of foreign-born Hispanics also affects dialect, immigration trajectory, and legal status, thereby influencing access to housing assistance and homeless services.

Exhibit 3

Hypotheses

Hypothesis	County Characteristic	Outcome
1	High degree of rent burden county-wide	Hispanics are underrepresented in subsidized housing and are sheltered at lower rates
2	Subsidized housing is a large share of county housing stock	Hispanics are not underrepresented in subsidized housing
3	High share of county population is Hispanic	Hispanics are not underrepresented in subsidized housing, nor are they sheltered at lower rates
4	High share of Hispanic population is foreign-born and/or noncitizens	Hispanics are underrepresented in subsidized housing and are sheltered at lower rates
5	High share of Hispanic population originated from countries particularly affected by violence, disadvantage, or stigma	Hispanics are underrepresented in subsidized housing and are sheltered at lower rates

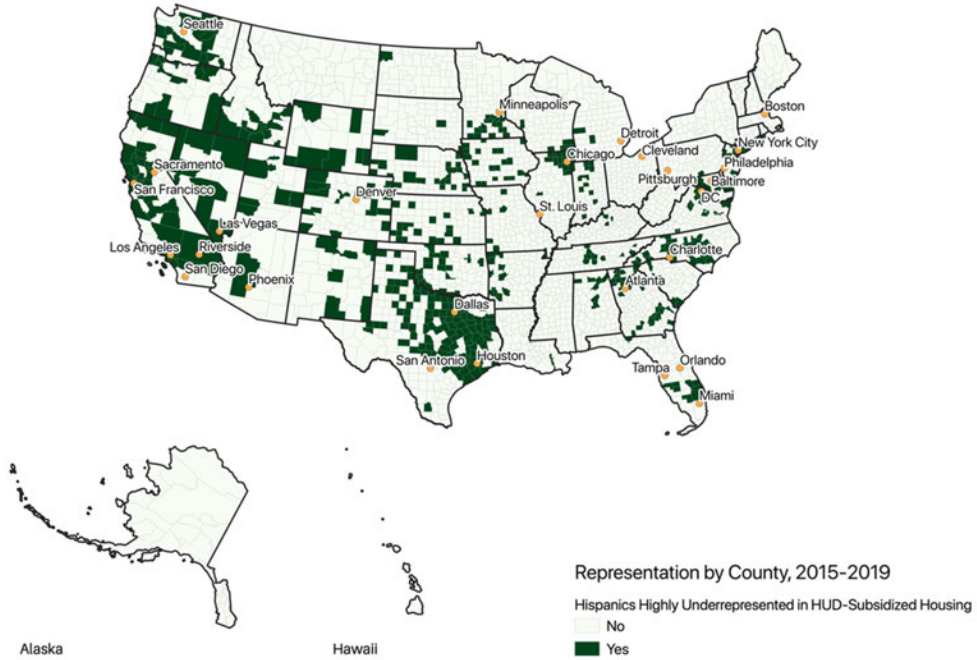
Source: Authors’ calculations

In the 636 counties that fall into the top quartile for Hispanic underrepresentation in HUD-subsidized housing (with respect to their share of the poverty population), Hispanics make up 29 percent of the poverty population but only 5 percent of HUD-assisted households in the average county. Contrary to the authors' hypothesis, they are located disproportionately in traditional Hispanic destinations such as Texas and California, along with population centers on the East Coast (see exhibit 4). These counties have much larger, younger, and faster growing populations than either the average county or the average non-disparity county. Also contrary to expectations, the average high-disparity county has a significantly larger Hispanic contingent (18 percent of the population, compared with only 9 percent in the average county nationwide; see exhibit 5). Overall poverty rates remain comparatively low, but the poverty rate among Hispanics is significantly higher than in the average county and is increasing.¹¹ Median incomes are higher overall, but not for Hispanics, whose incomes are lower and actually fell between 2000 and 2018. Rents are high, and the subsidized housing stock, although large, makes up a smaller share of all housing units. Hispanics make up a larger share of the homeless population than in the average county nationally, but they are still underrepresented among the homeless with respect to their share of the poverty population. Interestingly, among Hispanics experiencing homelessness, a lower share access shelters, suggesting that there may indeed be a positive correlation between underrepresentation in subsidized housing and underrepresentation in homeless assistance programs. Finally, the Hispanic populations in the average county where Hispanics are highly underrepresented in HUD-subsidized housing are indeed more likely to be foreign-born, and the foreign-born are more likely to be noncitizens.

¹¹ Note that the authors' finding that the Hispanic poverty rate increased by 250 percent in the average county stands in contrast to the fact that the Hispanic poverty rate in the United States as a whole declined from 21.5 percent in 2000 to 17.6 percent in 2018 (a percent change of 18 percent). The discrepancy is driven in part by the fact that smaller counties saw higher increases in Hispanic poverty rates between 2000 and 2008. If one weights the average according to the county population in 2018, the Hispanic poverty rate increased by only 172 percent. Even so, counties with very small Hispanic and/or homeless populations, or large changes in these populations between 2000 and 2018, are likely contributing to the large increase in Hispanic poverty in the average county. Finally, some counties are also excluded from the sample because of changes in CoC boundaries from year to year.

Exhibit 4

Counties where Hispanics are Highly Underrepresented in HUD-Subsidized Housing, 2015–2019



Source: Authors' calculations based on HUD Picture of Subsidized Households 2015-2019

Exhibit 5

Characteristics of Average, Disparity, and High-Disparity Counties (1 of 2)

	Average County Nationwide	Average County in Which Hispanics are Highly Underrepresented in HUD-Subsidized Housing	Average County in Which Hispanics are Highly Overrepresented among Homeless	Average County in Which Hispanic Homeless are Highly Under-sheltered
Counties	3,142	636	384	241
Population (2018)	102,770	211,425*	45,735*	76,101
Pct. Change in Population (2000–2018)	+6%	+15%*	+0%*	+7%
Share Hispanic (2018)	9%	18%*	6%*	18%*
Pct. Change in Hispanic Population (2000–2018)	+129%	+123%	+124%	+95%*
Hispanic Poverty Rate (2018)	25%	27%*	17%*	25%
Pct. Change in Hispanic Poverty Rate (2000-2018)	+250%	+197%	+128%*	+162%
Homeless Population (Avg. 2015–2019)	172	372*	117	123

Exhibit 5

Characteristics of Average, Disparity, and High-Disparity Counties (2 of 2)

	Average County Nationwide	Average County in Which Hispanics are Highly Underrepresented in HUD-Subsidized Housing	Average County in Which Hispanics are Highly Overrepresented among Homeless	Average County in Which Hispanic Homeless are Highly Under-sheltered
Hispanics as Share of Homeless Population (Avg. 2015–2019)	11%	15%*	20%*	20%*
Share of Homeless Hispanics who are Sheltered (Avg. 2015–2019)	75%	69%*	76%	46%*
Share of Homeless Non-Hispanics who are Sheltered (Avg. 2015–2019)	71%	66%*	74%*	58%*
Share Hispanics who are Foreign-Born (2018)	30%	36%*	24%*	32%
Share Foreign-Born Hispanics who are Central American (2018)	77%	88%*	77%	84%*
Share Foreign-Born who are Noncitizens (2018)	56%	78%*	94%*	61%*
Share of Housing that is Subsidized (Avg. 2015–2019)	3%	3%*	3%*	3%
Share of Public Housing Residents Who are Hispanic (Avg. 2015–2019)	9%	13%	6%*	16%*
Share of Voucher Holders Who are Hispanic (Avg. 2015–2019)	7%	9%	6%	14%*
Share of Section 8 Residents Who are Hispanic (Avg. 2015–2019)	7%	10%	4%*	13%*
Hispanic Median Household Income (2018)	\$46,593	\$44,879	\$50,124*	\$45,628
Inflation-Adjusted Pct. Change in Hispanic Median Household Income (2000–2018)	+15%	-1%*	+41%*	+12%
Median Gross Rent (2018)	\$757	\$853*	\$720*	\$774
Share Renter Households Severely Rent Burdened (2018)	21%	21%	19%*	21%
Pct. Change in Renter Households Severely Rent Burdened (2000–2018)	+74%	+85%*	+67%	+67%

Avg = average. Pct = percentage.

*Significantly different in the same direction from the average county and the average non-disparity county at $p < .05$.

Sources: HUD Point-in-Time Counts for CoCs 2015-2019; 2014-2018 5-year American Community Survey estimates; 2000 decennial census

The authors next ran a logistic regression to test whether the independent variables from their hypotheses increased the odds of a county falling into the top quartile for Hispanic underrepresentation in HUD-subsidized housing. The authors found that the odds of underrepresentation increase with a lower share of the housing stock that is subsidized (which aligns with their expectations) and a lower share of severely rent-burdened households (which does not). The regression also shows that a higher share of Hispanic residents, a higher Hispanic poverty rate, a larger share of Hispanics who are foreign-born, and a larger share of the foreign-born who are noncitizens are associated with higher odds of underrepresentation. Furthermore, the presence of a larger share of foreign-born Hispanics who originate from Central American countries (and Mexico) significantly increases the odds of Hispanics being underrepresented in HUD housing programs. These results are reported in exhibit 6.

Exhibit 6

Logistic Regression Analysis of High Degree of Hispanic Underrepresentation in HUD-Subsidized Housing, 2015–2019

Independent Variable	B	se	z ratio	Prob.	Odds
Demographic Variables					
Share Hispanic	5.384	0.392	13.740	0.000	217.861
Hispanic Poverty Rate	1.451	0.357	4.070	0.000	4.266
Share Hispanic Foreign-Born	2.666	0.322	8.290	0.000	14.386
Share Foreign-Born Who Are Noncitizens	1.029	0.375	2.750	0.006	2.798
Foreign-Born Hispanics: Share Spanish	-0.040	0.720	-0.060	0.956	0.961
Foreign-Born Hispanics: Share Caribbean	2.223	0.494	4.500	0.000	9.231
Foreign-Born Hispanics: Share Central American	5.384	0.392	13.740	0.000	217.861
Housing/Labor Market Variables					
Share of Housing Stock that is Subsidized	-18.103	2.679	-6.760	0.000	0.000
Share of Renters Severely Rent Burdened	-1.993	0.857	-2.320	0.020	0.136
Constant	-4.450	0.512	-8.700	0.000	0.012
Model $X^2 =$	617.33	$p < .05$			
Pseudo $R^2 =$	0.2046				
n =	2,838				

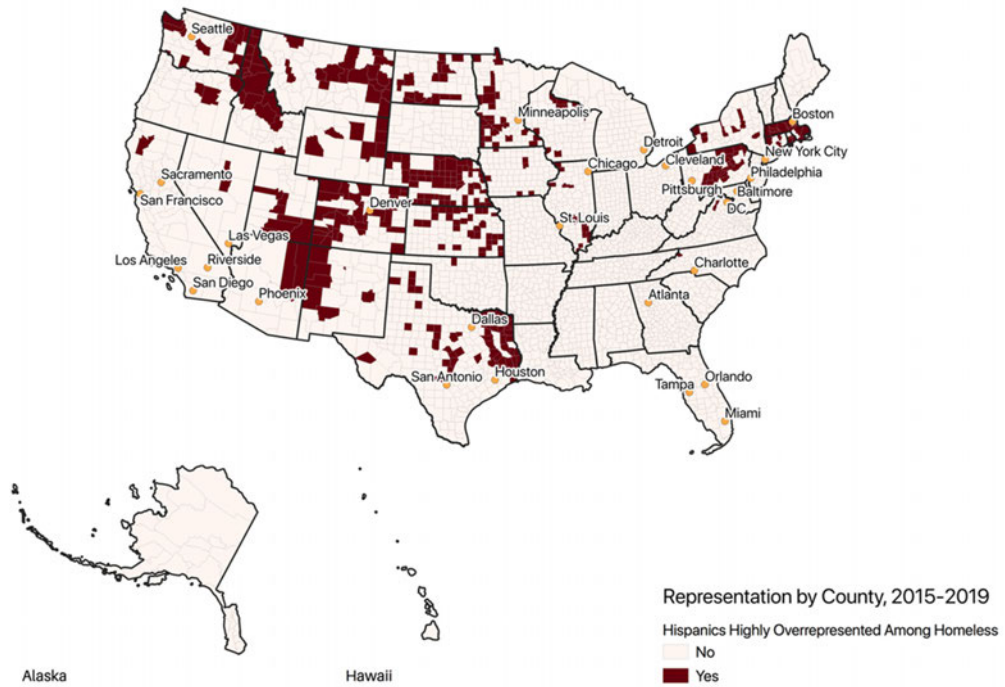
Note: The dependent variable in this analysis is underrepresentation such that 1 = the county fell into the top quartile for underrepresentation and 0 = the county did not fall into the top quartile. Results for the share of foreign-born Hispanics originating from South America are omitted due to collinearity. Sources: HUD Point-in-Time Counts for CoCs 2015-2019; 2014-2018 5-year American Community Survey estimates; 2000 decennial census

The authors’ analysis shows that Hispanics are overrepresented in the homeless population in just under half of all counties, a fact which seems to contradict the “Latino paradox,” although the share shrinks dramatically if the counties with very small Hispanic populations are excluded. A total of 384 counties fall into the top quartile for Hispanic overrepresentation in the homeless population. They are concentrated in the West and Midwest, especially the mountain states and West North Central states, but also in a smattering of Northeastern states (see exhibit 7). The average county in this group is much less populated compared with the average non-disparity county and is not

growing. Hispanics (who are more likely to be native-born legal residents and less likely to be Central American) make up a small share, on average, of the overall county population (6 percent), and a relatively small share of the poverty population (7.6 percent), yet they account for a staggering 20 percent of homeless residents.¹²

Exhibit 7

Counties where Hispanics are Highly Overrepresented Among Those Experiencing Homelessness, 2015–2019



Source: Authors' calculations based on HUD Point-in-Time Counts for CoCs 2015–2019

The average county in which Hispanics are highly overrepresented among the homeless is characterized by lower poverty rates, lower rents, lower shares of rent-burdened households, and higher and faster growing Hispanic incomes. Subsidized housing (which is more likely to take the form of public housing in these counties) makes up a significantly smaller share of the housing stock, and the mean length of stay in subsidized housing is shorter than in the average county nationwide. Hispanics are a smaller share of public housing and project-based Section 8 residents, in line with their smaller overall population share. Not only the Hispanic homeless, but also the non-Hispanic homeless, are sheltered at significantly lower rates. Logistic regressions find that the odds of Hispanic overrepresentation among those experiencing homelessness increase in counties with lower shares of Hispanic residents, lower Hispanic poverty rates, lower shares of Hispanics

¹² Migrant laborers, who are particularly housing-insecure and who make up large shares of farmworkers in the United States, may help explain the disproportionately high rates of reported homelessness among Hispanics in these states (Thilmany, 2003).

who are foreign-born, and lower shares of both severely rent-burdened households and housing that is subsidized (see exhibit 8). Interestingly, the national origin of foreign-born Hispanics does not significantly affect the odds of overrepresentation among the homeless. These relationships stand in stark contrast to the ones characterizing high degrees of Hispanic underrepresentation in subsidized housing. Clearly, there is no straightforward link between Hispanic exclusion from housing resources and their (reported) representation among those experiencing homelessness.

Exhibit 8

Logistic Regression Analysis of Hispanic Overrepresentation in the Homeless Population, 2015–2019

Independent Variable	B	se	z ratio	Prob.	Odds
Demographic Variables					
Share Hispanic	-2.986	0.670	-4.450	0.000	0.050
Hispanic Poverty Rate	-3.839	0.495	-7.760	0.000	0.022
Share Hispanic Foreign-Born	-1.682	0.405	-4.150	0.000	0.186
Share Foreign-Born Who Are Noncitizens	-0.086	0.360	-0.240	0.811	0.918
Foreign-Born Hispanics: Share Spanish	-0.756	0.501	-1.510	0.132	0.470
Foreign-Born Hispanics: Share Caribbean	0.018	0.331	0.050	0.957	1.018
Foreign-Born Hispanics: Share Central American	-2.986	0.670	-4.450	0.000	0.050
Housing/Labor Market Variables					
Share of Housing Stock that is Subsidized	-7.057	3.036	-2.320	0.020	0.001
Share of Renters Severely Rent Burdened	-2.839	0.959	-2.960	0.003	0.058
Constant	0.396	0.381	1.040	0.298	1.486
Model $X^2 =$	183.25	$p < .05$			
Pseudo $R^2 =$	0.0848				
n =	3,013				

Note: The dependent variable in this analysis is overrepresentation such that 1 = the county fell into the top quartile for overrepresentation and 0 = the county did not fall into the top quartile.

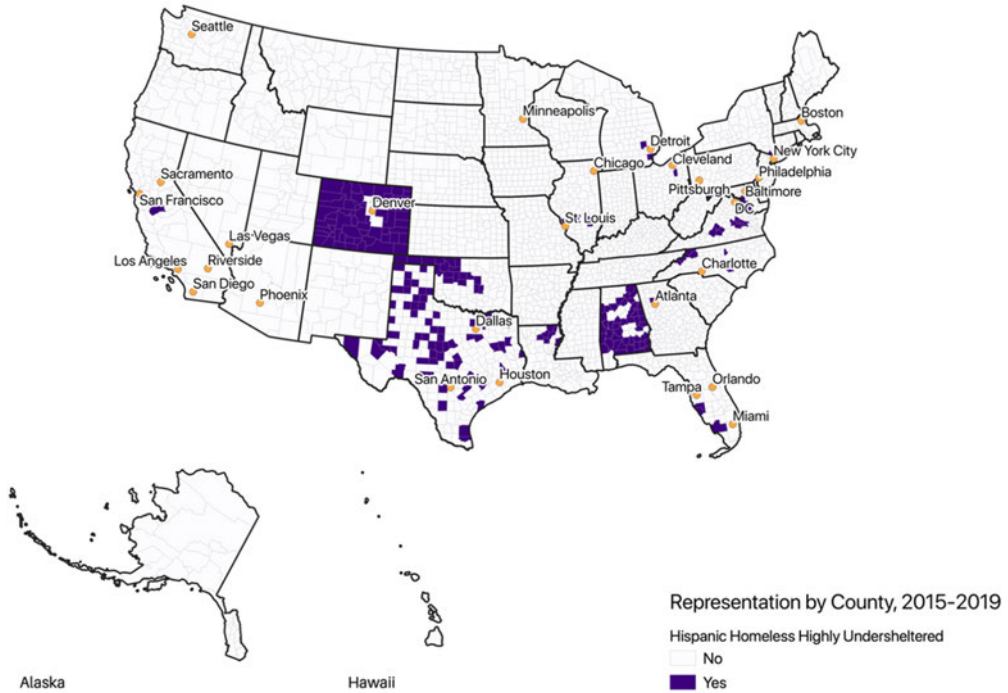
Sources: HUD Point-in-Time Counts for CoCs 2015–2019; 2014-2018 5-year American Community Survey estimates; 2000 decennial census

The last category of interest is counties in which Hispanics experiencing homelessness are sheltered at much lower rates than non-Hispanics. There are 241 counties in the top quartile for under-sheltered Hispanic homeless. In the median county in this group, Hispanic homeless persons are sheltered at rates 9 percentage points lower than non-Hispanic homeless, and both groups are sheltered at significantly lower rates than the homeless in the average county. Once again, the South and West are overrepresented with high-disparity counties heavily concentrated in just four states: Texas, Colorado, Oklahoma, and Alabama (see exhibit 9). A higher share of the foreign-born are noncitizens, and a higher share of foreign-born Hispanics are Central American (or Mexican), as opposed to South American or Caribbean. Like counties in which Hispanics are highly underrepresented among subsidized housing recipients, these counties have comparatively large Hispanic populations, and Hispanics also make up large shares of the impoverished and the homeless populations. Unlike them, however, Hispanics also make up a fairly large share of the

HUD-assisted population (although they remain underrepresented). In addition, rents are fairly low, the poverty rate is not higher than average, and the population is not especially young.

Exhibit 9

Counties where Hispanics Experiencing Homelessness are Highly Under-Sheltered, 2015–2019



Source: Authors' calculations based on HUD Point-in-Time Counts for CoCs 2015–2019

The odds of a county having a highly under-sheltered Hispanic homeless population, like the odds of having a high degree of Hispanic underrepresentation in subsidized housing, rise in association with a higher share of residents who are Hispanic, a higher share of Hispanics who are foreign-born, and a higher share of immigrants who are noncitizens (see exhibit 10). Thus far, these findings are consistent with the authors' hypotheses. However, it appears that the national origins of Hispanic immigrants are not significant drivers of being under-sheltered; nor is the Hispanic poverty rate. Also, curiously, the odds of Hispanics being under-sheltered increase as the Hispanic homeless population decreases. This finding suggests that while some of the same dynamics may characterize Hispanic underrepresentation in the housing assistance and the homeless services system—for example, language barriers and immigration status—these two systems remain distinct. Underrepresentation in the one does not necessarily correspond with underservice in the other.

Exhibit 10

Logistic Regression Analysis of Hispanic Overrepresentation in the Homeless Population, 2015–2019

Independent Variable	B	se	z ratio	Prob.	Odds
Demographic Variables					
Share Hispanic	3.047	0.379	8.040	0.000	21.047
Hispanic Poverty Rate	0.071	0.491	0.140	0.885	1.074
Hispanic Homeless Population	-0.003	0.001	-2.100	0.035	0.997
Share Hispanic Foreign-Born	0.434	0.336	1.290	0.197	1.543
Share Foreign-Born Who Are Noncitizens	0.931	0.481	1.940	0.053	2.537
Foreign-Born Hispanics: Share Spanish	-2.931	2.982	-0.980	0.326	0.053
Foreign-Born Hispanics: Share Caribbean	0.328	0.745	0.440	0.660	1.388
Foreign-Born Hispanics: Share Central American	0.542	0.544	1.000	0.319	1.719
Housing/Labor Market Variables					
Share of Housing Stock that is Subsidized	-0.168	2.985	-0.060	0.955	0.846
Share of Renters Severely Rent Burdened	0.612	1.073	0.570	0.568	1.845
Constant	-4.061	0.579	-7.010	0.000	0.017
Model $X^2 =$	97.27	$p < .05$			
Pseudo $R^2 =$	0.0586				
n =	3,013				

Note: The dependent variable in this analysis is being under-sheltered compared to non-Hispanics experiencing homelessness such that 1 = the county fell into the top quartile for being under-sheltered and 0 = the county did not fall into the top quartile.

Sources: HUD Point-in-Time Counts for CoCs 2015-2019; 2014-2018 5-year American Community Survey estimates; 2000 decennial census

Further analysis shows that, for the most part, underrepresentation in subsidized housing, overrepresentation among the homeless, and lower shelter rates are distinct phenomena; however, they overlap in 265 counties, which are located overwhelmingly in the South. Such “three-category” counties have significantly smaller subsidized housing stocks and shorter lengths of stay in subsidized housing than the average county. These places are characterized by comparatively small, slow-growing, and older populations; lower median incomes; lower rents; and higher—but slower-growing—poverty rates. Hispanics make up a smaller share of the population than in the average county, whereas Blacks make up a larger share. Among Hispanics in these counties, a lower share is foreign-born (but those who are foreign-born are more likely to be Central American). In only 14 counties are Hispanics highly disadvantaged (in the top quartile) across all three categories; these counties are all located in either Texas or Colorado. In the following section, the authors turn to a case study of Philadelphia, in which Hispanics are highly underrepresented among HUD-subsidized households but also underrepresented among those reported homeless, which is a more common state of affairs (affecting 565 counties).

Philadelphia Case Study

Hispanic Utilization of Housing and Homelessness Services in Philadelphia

Hispanic Philadelphians are severely underrepresented across all major HUD subsidy programs with respect to their share of the city’s poverty population, which is 22 percent as of 2018 (see exhibit 11). Furthermore, new admissions from PHA’s waitlists do not promise to alter the situation much. PHA data show, for example, that only 6 percent of households on the Housing Choice Voucher waitlist are Hispanic. Of the 4,300 housing vouchers that PHA issued between 2013 and 2016, Hispanic households received 9.5 percent (Flood, 2019).

Exhibit 11

Philadelphia Housing Authority Programs: Average Annual Usage Rates (2015–2019) Compared with Share of Poverty Population (2014–2018)

Program	Average Number of Households Reporting, 2015-2019	Average Share Hispanic Users, 2015–2019 (%)	Underrepresented
All HUD Programs	42,016	6	*
Public Housing	12,221	6	*
Housing Choice Vouchers	17,888	6	*
Project-based Section 8	8,871	7	*
Section 202	2,312	8	*
Section 811	280	5	*

Sources: HUD *Picture of Subsidized Households 2015–2019*; authors’ calculations based on U.S. Census Bureau *American Community Survey 2014–2018 5-year estimates*

Public Housing Authorities must comply with federal rules governing the admittance of undocumented persons to HUD programs, including screening all prospective public housing and voucher households for their citizenship status and proportionally reducing aid to “mixed families” (households with one or more undocumented members). These regulations discourage Hispanic noncitizens from applying for HUD assistance, particularly in combination with the Public Charge Rule. City housing assistance, by contrast, is not subject to screening requirements and does not trigger public charge consequences; the city does not verify citizenship for any of its housing programs (DHCD, 2019). Yet Hispanic Philadelphians are also widely underrepresented in these programs, relative to their poverty share. Indeed, they are underrepresented in every program except the Settlement Grants program, which awards small grants to low-income homebuyers to cover closing costs (see exhibit 12).

Exhibit 12

City of Philadelphia Housing Assistance Programs: Average Annual Usage Rates (2015–2019) Compared with Share of Poverty Population (2014–2018)

Program	Average Number of Units Served, 2015–2019	Average Share Hispanic Users, 2015–2019 (%)	Underrepresented
Settlement Grants	184	38	
Heater Hotline	3,722	10	*
Basic Systems Repair	1,183	13	*
Adaptive Modifications	120	10	*
Weatherization Assistance	572	2	*

Sources: Division of Housing and Community Development Quarterly Production Reports 2015–2019; authors’ calculations based on U.S. Census Bureau American Community Survey 2014–2018 5-year estimates

Philadelphia bears out the so-called “Latino Paradox” with respect to reported homelessness; point-in-time count data, averaged over the years 2015 through 2019, put Philadelphia’s Hispanic homeless population at 570, or about 10 percent of the total homeless population. This share is again much lower than Hispanics’ share of the poverty population (22 percent). Culhane et al. (2019) calculate that among Philadelphians experiencing homelessness, Hispanics had two-thirds the odds (and Blacks more than double the odds) of accessing a homeless shelter or transitional housing, compared with Whites and controlling for poverty, sex, and age. However, Hispanics still accessed homeless outreach and shelter services at rates disproportionately lower than their share of the population or of the poverty population. Ultimately, Culhane et al. find “strong empirical support [of] the existence of racial and ethnic disparities in levels of homelessness that go beyond basic economic and demographic differences” but note that these findings “cannot provide an explanation for why Latinx were underrepresented among those receiving homeless services” (15).

Barriers, Perceptions, and Strategies

To explore why Hispanics are underrepresented in Philadelphia’s housing and homelessness programs, this article now turns to qualitative data gathered from interviews and focus groups conducted with Hispanic community stakeholders and residents in 2019 and early 2020. Analysis of these data revealed three key themes: *systemic barriers* to participation, *coping strategies* that affect participation, and *perceptual barriers* to participation. Systemic barriers such as English proficiency, literacy, and immigration status were among those most commonly cited by interviewees and focus group participants alike. These findings are in line with our national findings that a higher share of foreign-born and non-citizen Hispanic residents is associated with higher odds of underrepresentation in subsidized housing programs. However, subtler systemic barriers, including the geography and timing of assistance, also arose. In addition, interviewees and focus group participants were asked about common coping strategies for issues of housing inadequacy and unaffordability and readily connected these strategies to Hispanic underrepresentation in assistance programs. Finally, interviewees and focus group participants discussed perceptions of government and of discrimination, and although few believed that the PHA or the city actively discriminates against Hispanic residents, some expressed feelings of mistrust or perceived a lack of effort on the

part of the city to serve them. These themes can deepen policymakers' understanding of Hispanic underrepresentation in housing and homelessness programs and help identify the strategies that would most effectively remedy this underrepresentation.

Both residents and stakeholders pointed to language and literacy to explain Hispanic underrepresentation in housing-related programs. Language was cited as a barrier to accessing resources by nine interviewees and two focus group participants. Limited English proficiency can restrict households to the neighborhoods where they can conduct everyday transactions in their primary language—neighborhoods that may not be well served by housing or homeless programs, as suggested by the literature documenting constraints on Hispanics' housing searches (Carillo et al., 2016). In addition, it may prevent households from both learning about and applying for or otherwise accessing assistance, if bilingual outreach and intake are not adequate. In their own focus groups with Hispanic Philadelphians experiencing homelessness, front-line staff, and Hispanic-serving social service nonprofits, Culhane et al. (2019) found that “the most prevalent comment from all three [...] groups was that Spanish-speaking Latinx clients are faced with a significant barrier to receiving services by OHS and its providers,” primarily due to a lack of—and difficulty recruiting—bilingual staff (16). Furthermore, there is a pronounced lack of education about these services in Hispanic communities.

Closely related are literacy barriers. “Mexican and Central American immigrants are from small, rural towns. Many can barely read. Spanish is already their second language,” said one interviewee. Beyond basic literacy, there is also literacy in public assistance systems. The lack of familiarity with such systems was cited in four interviews and both focus groups. Application processes, especially for federal housing programs administered by the PHA, involve multiple steps and copious amounts of paperwork, and sometimes result in nothing more than a spot on a long waitlist. One interviewee also noted that a lack of digital literacy among older and middle-aged Hispanic residents can leave them isolated from sources of aid. All these barriers contribute to a fundamental lack of awareness of housing programs, according to three interviewees and one focus group participant. “If people knew where to go, then yeah, they would access [home repair assistance], but they don't, so they end up doing it themselves,” in the words of one focus group participant.

Immigration status creates both concrete and perceptual barriers to accessing housing resources. Only the PHA actually screens for or adjusts assistance based on citizenship status, but undocumented residents may fear that accessing any public aid will have consequences, including deportation, or they may simply assume that public resources are closed to them, as several of our focus group participants did. Culhane et al. (2019) similarly found evidence that fears of being turned over to Immigration and Customs Enforcement deters homeless immigrants from visiting homeless shelters or intake offices. Their research even documented that some Hispanic-serving nonprofits may avoid OHS contracts for fear that providing identifying information to the government might endanger their undocumented clients.

Lack of documentation may also force some Hispanic residents to participate in the informal economy, where income is less regular or documented. The result is that they are excluded from formal rental and mortgage markets and may be unable to prove their eligibility for assistance, which reinforces their need to use informal networks. In addition, focus group participants attested

that landlords increasingly require a social security number. Undocumented immigrants must therefore seek out those landlords who are willing to look the other way. “A lot of people, when they rent, basically rent with no formal agreements, just the cash and sometimes a passport or an ID...the implication is what results from that,” said a focus group participant. Not only can this lead to exploitation, it may exclude households from programs in which landlords must be operating above-board and willing to yield documentation about their rental income.

Other barriers stem from the structure of housing and homelessness assistance systems. Four interviewees noted that in Philadelphia, the physical infrastructure of place-based subsidized housing is often geographically inconvenient to predominantly Hispanic neighborhoods. “Historically, PHA housing has been severely underrepresented in Latino neighborhoods; [the Housing Authority] failed to build up a concentration there.... There’s currently lots of recrimination about that; it’s why [our organization] received a grant from the PHA to develop its own low-income housing—it’s an ongoing conversation,” said one interviewee. Intake centers and shelters for the City’s homeless system are similarly inaccessible, and many are unaware of their existence—much less of the programs that provide free or discounted transportation to these centers (Culhane et al., 2019). These geographic barriers are compounded by issues of timing. Housing and homelessness programs may have years-long waiting lists which must be served before newer arrivals can access them. Similarly, investments in place-based outreach may be reallocated even as the geography of need shifts. Long wait lists were cited as a barrier by two interviewees, and insufficient outreach to the Hispanic community came up in five interviews and one focus group.

This entrenched, centralized system is coupled with a decentralized reliance on networks of community-based nonprofits to disseminate information and facilitate access to resources. For example, the Office of Homelessness Services relies on nonprofits to conduct outreach and to provide counseling and referrals (Hersch, 2019). The DHCD also recruits nonprofits to provide housing counseling services and to advertise city programs. Decentralization has the important advantages of stretching limited public resources and interfacing with residents through trusted local organizations, but it also puts considerable pressure on communities to build local capacity. According to multiple interviews, the Puerto Rican community has a relatively strong network of community development and social service nonprofits, and this network has, to some extent, benefited more recent arrivals from Mexico and Central America, yet even this network sometimes struggles. One Puerto Rican-founded agency, with which OHS contracts to provide homeless services, did not until recently have sufficient capacity to accept walk-ins. As a result, even though it is based in the Hispanic community, the agency was unable to effectively serve that community.

Some of the coping strategies that Hispanic communities use to deal with inadequate and unaffordable housing in the absence of public assistance may render them even less able to access that assistance. Interviewees and focus group participants agreed that, to find and retain housing, Hispanic Philadelphians depend primarily on social networks, beginning with immediate family and spreading outward to encompass neighbors, friends, and co-ethnics. An interviewee in the Guatemalan community described a “small group of community leaders” who help their neighbors navigate life in Philadelphia, including in the housing market. Connections provide access to

important information about financial and other resources; “word of mouth is actually extremely effective.” Almost every interviewee described similar patterns of relying on word of mouth, doubling up, and pooling resources among family and friends across Guatemalan, Mexican, and Puerto Rican communities. These strategies render Hispanic housing challenges, and especially homelessness, difficult to see; it takes the form of overcrowding or sleeping in a church rather than sleeping on the street. As a result, Hispanic Philadelphians are less likely to interact with homelessness services, which is an eligibility criterion for some housing programs. At the same time, the city is less likely to recognize and respond to Hispanic communities’ needs.

Other common responses to housing barriers include “hustling” (i.e., participating in the informal economy) or moving to more affordable areas either within or beyond Philadelphia. Focus group participants told us that families will resort to makeshift home repairs and that family members (including adolescents) will take on informal jobs to make ends meet. As discussed earlier, volatile and informal income streams can make it more difficult to access housing assistance that requires income documentation. Another coping strategy is mobility, which was mentioned by two interviewees and by focus group participants. As prices have appreciated in South Philadelphia and on the edges of predominantly Hispanic neighborhoods in Northeastern Philadelphia, some low-income residents have moved further out or have left the city entirely. Recurrent displacement creates challenges for the place-based strategies that the city and housing authority use to engage and assist residents.

A final set of barriers that surfaced in our qualitative research may be termed “perceptual” because they stem from residents’ perceptions of government and government assistance. Distrust of government came up in five interviews and one focus group. “Immigrant communities distrust ‘free money’ and government aid. They fear scams, eviction, even deportation. This leads to an unwillingness to report landlords’ housing violations and to apply for assistance,” said one interviewee. A Salvadoran focus group participant told the story of how he had once received information about city housing programs along with his water bill, but assumed it was a scam. Lack of legal residency greatly exacerbates these fears. “A lot of us are afraid to go to certain organizations because they will ask for ID, a paper trail. A lot of us, including me, don’t know where to go in a situation like that,” in the words of a focus group participant. Distrust may be accompanied by dynamics of pride and shame. One interview noted that Hispanic community members are supposed to rely on each other rather than look for outside help, and failure to do so results in communal shame. Culhane et al. (2019) find a “general sense that Latinxs find pride in self-sufficiency and thus are reluctant to look for help” (18).

Conclusions

This article highlights several distinct and important challenges. First, Hispanic households are often underrepresented both in the use of homeless services and access to federal housing programs with respect to their poverty rates. These realities are starkest in the South and West, particularly in Colorado and Texas. The analysis suggests that the nativity, national origin, and citizenship status of Hispanic residents are important factors in driving both experiences

of homelessness and representation in housing support programs. This finding supports the conclusion that language barriers and immigration status are key barriers to accessing resources.

This analysis does not empirically show that Hispanics are undercounted among the homeless, only that they are often underrepresented, and indeed the Philadelphia case study suggests that they often rely on social networks to avoid street homelessness. Some might argue that strong social networks and grassroots community organizations provide targeted assistance in a way that government programs will never be able to replicate. In other words, Hispanics may be less likely to use public housing and homelessness services not because of barriers to access, but because they have generated different coping mechanisms. However, this argument overlooks the fact that Hispanics in the United States continue to face disproportionate challenges, including increasing the incidence of worst-case housing needs. Even if Hispanics have developed strong coping strategies, they have a right to a fair share of public resources, including direct housing subsidies. It is incumbent on public programs to provide these resources in a way that Hispanics can access them, and in a way that complements rather than supersedes social networks and community-based organizations.

The Philadelphia case study reveals the complexity of the barriers that Hispanics face, which further attests to the need to improve access, rather than assuming that Hispanics can ‘take care of their own.’ These findings suggest several strategies to help local and federal programs better serve Hispanics, including: improving language access to both housing and homeless service systems; building trust with the Hispanic community, particularly by addressing public charge and deportation fears; and recognizing the value of community development corporations and social service organizations based in Hispanic communities, and better evaluating and investing in their capacity to provide publicly funded resources, including housing and wrap-around services. Finally, and importantly, this analysis finds that Hispanic underrepresentation is linked to local rent burdens and to the overall availability of resources. This finding suggests that Hispanics’ outcomes would be improved by addressing the housing crisis and shortcomings in the national safety net more broadly.

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