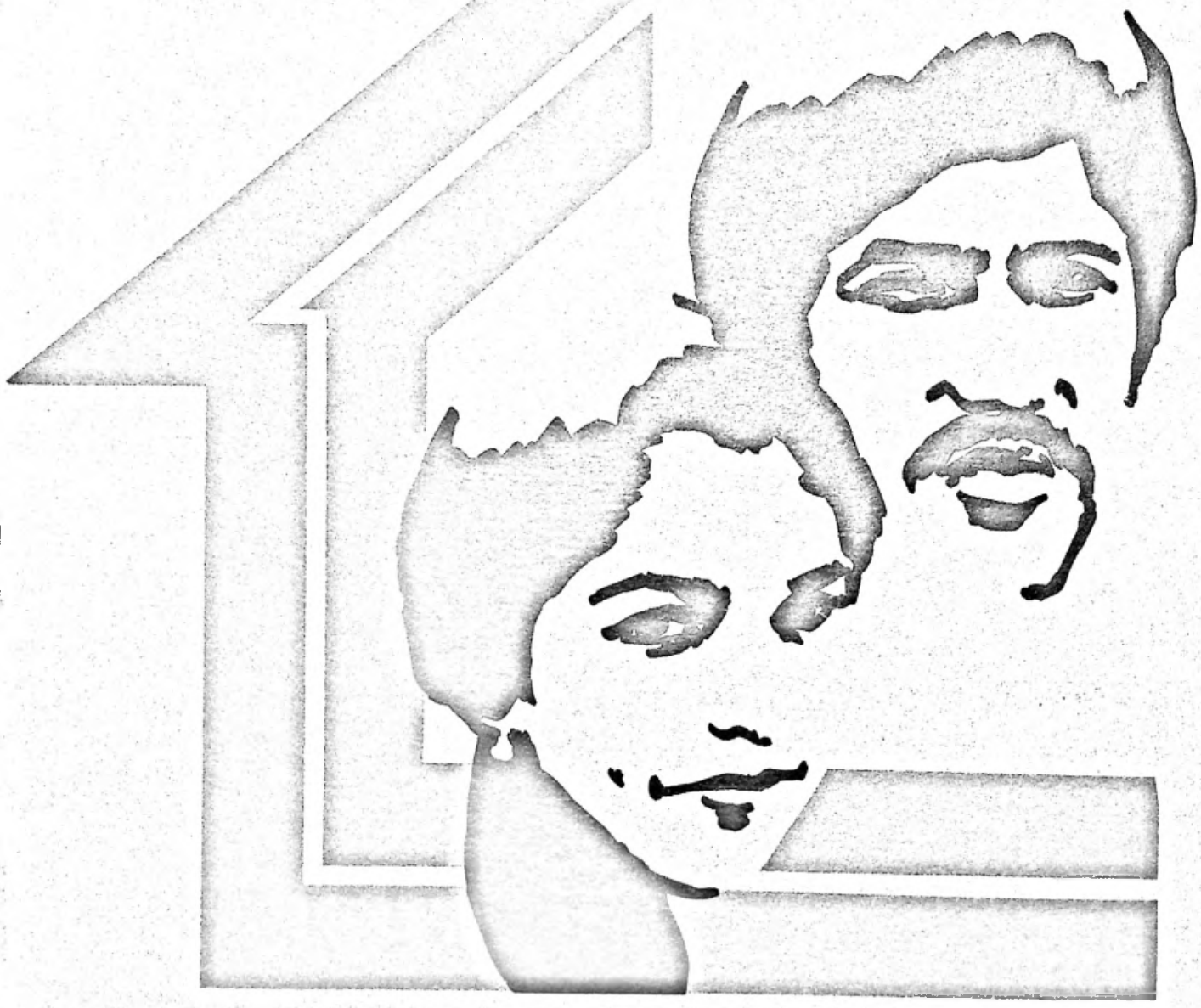
U.S. Department of Housing and Urban Development
Office of Policy Development and Research
Washington, D.C. 20410

HOW WELL ARE WE HOUSED?

1. Hispanics



ACKNOWLEDGEMENTS

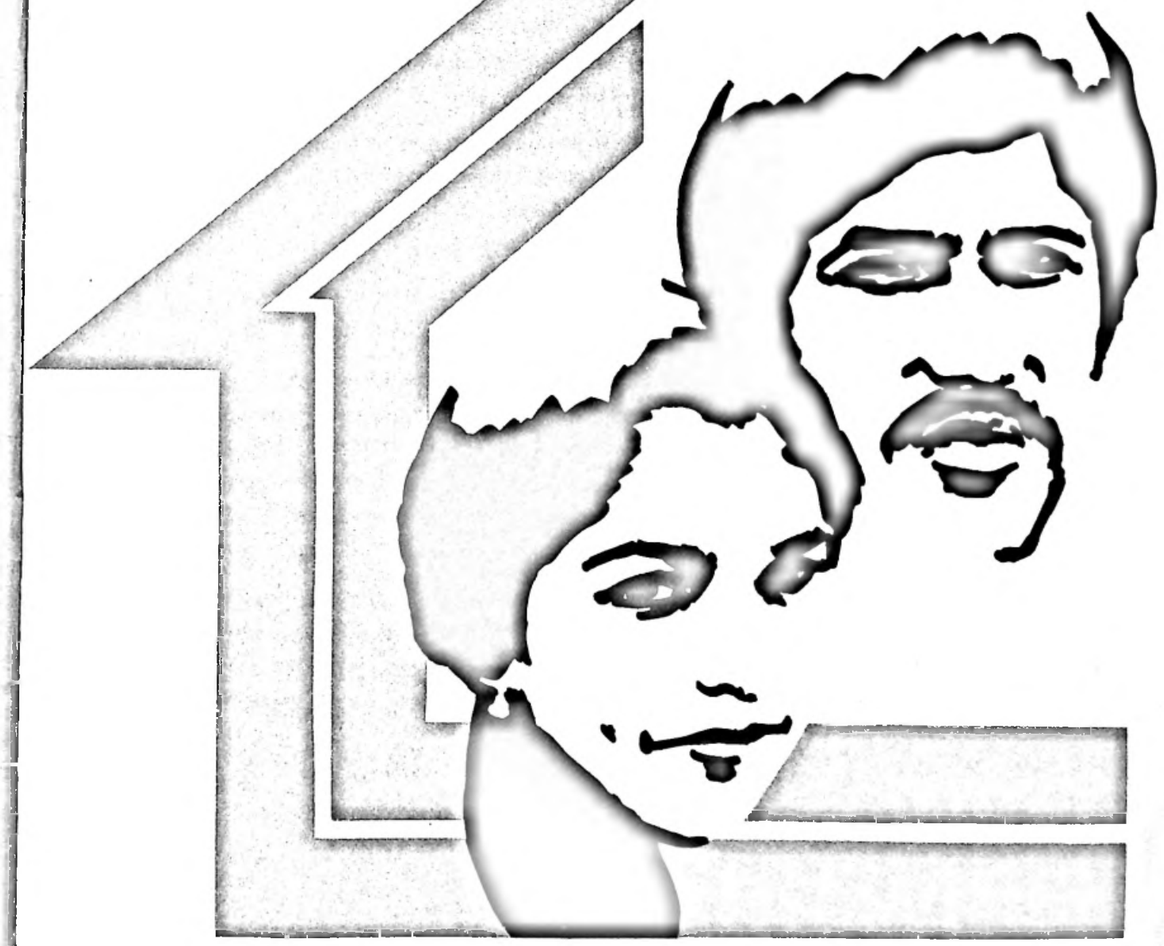
Under a contract with HUD, Professor Anthony Yezer of George Washington University did the original research leading to these findings and wrote the report from which this summary was prepared.

This publication was written and edited by Ruth Limmer. Human Resources Corporation provided the graphics and design.

U.S. Department of Housing and Urban Development
Office of Policy Development and Research
Washington, D.C. 20410

HOW WELL ARE WE HOUSED?

1. Hispanics



Foreword

This report, which summarizes part of a much larger, more technical study on the housing conditions of various groups of Americans, is published to coincide with the Department's celebration of Hispanic Heritage Week. Although it draws a less than cheerful picture, the report itself demonstrates a national concern for our citizens of Spanish origin and marks the beginning of what we hope will be a significant improvement in their housing.

The report is based on data in the Annual Housing Surveys for 1975 and 1976, collected by the Census Bureau for the Department of Housing and Urban Development. Precisely the same data are collected for the population as a whole as for Hispanics and Blacks. Our Office of Policy Development and Research will also be publishing reports similar to this on the housing conditions of Blacks, the handicapped, the elderly, the female-headed household, and the large household.

The statistical tables that accompany this summary measure the physical conditions of housing and the affordability of housing in relation to family income. Because the data are collected year after year, concerned citizens and policymakers can use it to monitor annual changes in housing conditions and to compare the housing conditions of various groups whose needs are often ill-met by the open market.

In supporting this research, HUD's Office of Policy Development and Research adds to the information available to all who are involved in the national debate over housing policy in America.

Patricia Roberts Harris
Secretary
Washington, D.C.
September, 1978

How Well Are Hispanics Housed?

No one should be surprised that, in general, the Hispanic population of the United States is a heavily urbanized group that lives in older, less adequate housing than the total population.

A more remarkable finding is that only 71 percent of Hispanics can afford adequate housing without spending more than a quarter of their income for it.
Puerto Ricans are especially singled out in this regard: only 48 percent of Puerto Ricans (as against 80 percent of all U.S. households) can find adequate housing for a quarter of their income.

On the other hand, the Cuban segment of the population is rather better housed than the average American family. And here we begin to note that the housing of Hispanics differs from group to group: the housing of Cubans differs from the housing of Mexican-Americans (Chicanos) which differs from he housing of Puerto Ricans. Cubans are by far the best off when it comes to housing; Puerto Ricans by far the worst. In fact, there are wider disparities within Hispanic groups than there are between Hispanics and the general public

Let us now examine in greater detail the study of Hispanic housing prepared for the Department of Housing and Urban Development.

Who Are Hispanics?

The ethnic group considered here is composed of Central and South Americans, Cubans, Mexican-Americans (Chicanos), Puerto Ricans, and others of Spanish origin living in the United States. Membership in this group, which is determined by the respondent as he or she identifies the head of household, implies no racial or language criteria.

Table 1
HOW MORE THAN 3 MILLION HISPANICS LIVE*

	SMSA	NON SMSA	ALL LOCATIONS
A. GEOGRAPHIC DISTRIBUTION			
PERCENTAGE	84%	16%	100%
NUMBER	2,759,000	538,000	3,298,000
B. TENURE			
HOMEOWNER	1,086,000	286,000	1,372,000
CASH RENT	1,607,000	208,000	1,815,000
NO CASH RENT	67,000	44,000	111,000
C. PHYSICAL CHARACTERISTICS			
1. YEAR STRUCTURE BUILT			
AFTER MARCH 1970	331,000	92,000	422,000
1965-1970	281,000	56,000	337,000
1960-1964	256,000	30,000	283,000
1950-1959	562,000	104,000	666,000
1940-1949	330,000	94,000	424,000
1939 OR EARLIER	1,003,000	163,000	1,165,000
2. UNITS IN STRUCTURE			
1	1,422,000	412,000	1,835,000
2-4	517,000	49,000	566,000
5 AND UP	777,000	40,000	813,000
3. MOBILE HOME	46,000	38,000	84,000
4. HOTEL, RM. HOUSE	28,000	1,445	30,000
5. NUMBER OF BATHROOMS			
NONE OR SHARED	77,000	32,000	109,000
1 BATH, BUT SEPARATED	25,000	0	25,000
1	2,000,000	389,000	2,390,000
1.5	226,000	40,000	266,000
2	373,000	69,000	442,000
MORE THAN 2	58,000	9,000	67,000
6. TYPE OF HEATING EQUIP.			
CENTRAL	736,000	157,000	893,000
STEAM	647,000	31,000	678,000
ELECTRIC	85,000	26,000	111,000
FLOOR, WALL	654,000	89,000	741,000
ROOM HEATER	202,000	66,000	268,000
OTHER/INAD.	437,000	170,000	606,000
7. AIR CONDITIONING	1,094,000	210,000	1,034,000
8. ALTERATIONS DURING YEAR			
($100.00 or MORE)	178,000	35,000	213,000
9. WATER SOURCE			
PUBLIC OR PRIVATE	2,661,000	446,000	3,107,000
INDIVIDUAL WELL	90,000	83,000	174,000
OTHER	8,000	9,000	17,000
10. ELECTRICITY			
YES	2,755,000	539,000	3,294,000
NO	4,000	0	4,000
11. TYPE OF SEWAGE DISPOSAL			
PUBLIC SEWER	2,505,000	367,000	2,873,000
SEPTIC TANK/CESSPOOL	237,000	151,000	388,000
CHEMICAL TOILET	0	0	0
PRIVY	9,000	12,000	21,000
OTHER	8,000	8,000	16,000

(*) These figures are derived from computer tapes and may vary from those published in Annual Housing Survey reports.

Table 2
THE TOTAL HOUSING PICTURE*

	SMSA	NON SMSA	ALL LOCATIONS
A. GEOGRAPHIC DISTRIBUTION			
PERCENTAGE	68%	32%	100%
NUMBER	50,534,000	23,546,000	74,080,000
B. TENURE			
HOMEOWNER	30,969,000	17,003,000	47,972,000
CASH RENT	18,862,000	5,513,000	24,375,000
NO CASH RENT	703,000	1,030,000	1,773,000
C. PHYSICAL CHARACTERISTICS			
1. YEAR STRUCTURE BUILT			
AFTER MARCH 1970	7,611,000	3,928,000	11,539,000
1965-1970	6,121,000	2,947,000	9,069,000
1960-1964	5,643,000	2,054,000	7,696,000
1950-1959	9,720,000	3,574,000	13,294,000
1940-1949	5,227,000	8,680,000	7,590,000
1939 OR EARLIER	16,212,000	8,680,000	24,892,000
2. UNITS IN STRUCTURE			
1	31,922,000	18,725,000	50,647,000
2-4	7,441,000	1,807,000	9,248,000
5 OR MORE	9,562,000	944,000	10,506,000
3. MOBILE HOME	1,609,000	2,070,000	3,679,000
4. HOTEL, RM. HOUSE	220,000	56,000	276,000
5. NUMBER OF BATHROOMS			
NONE OR SHARED	681,000	1,265,000	1,946,000
1 BATH BUT SEPARATED	196,000	80,000	276,000
1	30,228,000	14,945,000	45,273,000
1.5	7,521,000	3,068,000	10,589,000
2	8,188,000	3,213,000	11,401,000
MORE THAN 2	3,620,000	975,000	4,595,000
6. TYPE OF HEATING EQUIP.			
CENTRAL	27,119,000	11,698,000	38,818,000
STEAM	11,314,000	2,287,000	13,602,000
ELECTRIC	2,768,000	2,011,000	4,779,000
FLOOR, WALL	4,561,000	1,888,000	6,450,000
ROOM HEATER	2,162,000	2,432,000	4,593,000
OTHER/INAD.	2,609,000	3,229,000	5,839,000
7. AIR CONDITIONING	27,571,000	11,248,000	38,818,000
8. ALTERATIONS DURING YEAR			
($100.00 OR MORE)	4,877,000	2,059,000	6,936,000
9. WATER SOURCE			
PUBLIC OR PRIVATE	46,448,000	15,421,000	61,869,000
INDIVIDUAL WELL	3,818,000	7,231,000	11,049,000
OTHER	267,000	894,000	1,161,000
10. ELECTRICITY			
YES	50,456,000	23,491,000	73,947,000
NO	77,000	55,000	133,000
11. TYPE OF SEWAGE DISPOSAL			
PUBLIC SEWER	42,463,000	11,712,000	54,174,000
SEPTIC TANK/CESSPOOL	7,904,000	11,041,000	18,945,000
CHEMICAL TOILET	8,000	7,000	15,000
PRIVY	129,000	674,000	803,000
OTHER	30,000	112,000	142,000

Table 3
INADEQUATE HOUSING SUFFERS FROM ONE OR MORE OF THESE DEFECTS

PLUMBING
unit lacks complete plumbing *or*
unit shares complete plumbing

KITCHEN
unit lacks or shares a complete kitchen

SEWAGE
absence of a public sewer, septic tank, or cesspool for sewage disposal *or*
no chemical toilet for sewage disposal

HEATING*
there are no means of heating, *or*
unit is heated by unvented room heaters burning gas, oil, or kerosene, *or*
unit is heated by fireplace, stove, or space heater

MAINTENANCE
it suffers from any two of these defects:
leaking roof
open cracks or holes in interior walls or ceiling
holes in the interior floor
broken plaster or peeling paint (over 1 square foot) on interior walls or ceilings

PUBLIC HALL
it suffers from any two of these defects:
public halls lack light fixtures
loose or missing steps on common stairways
stair railings missing or not firmly attached

TOILET ACCESS
access to sole flush toilet is through one of two or more bedrooms used for sleeping (applies only to households with children under 18)

ELECTRICAL
unit has exposed wiring *and*
fuses or circuit breakers blew 3 or more times in last 90 days *and*
unit lacks wall plugs (outlets) in 1 or more rooms

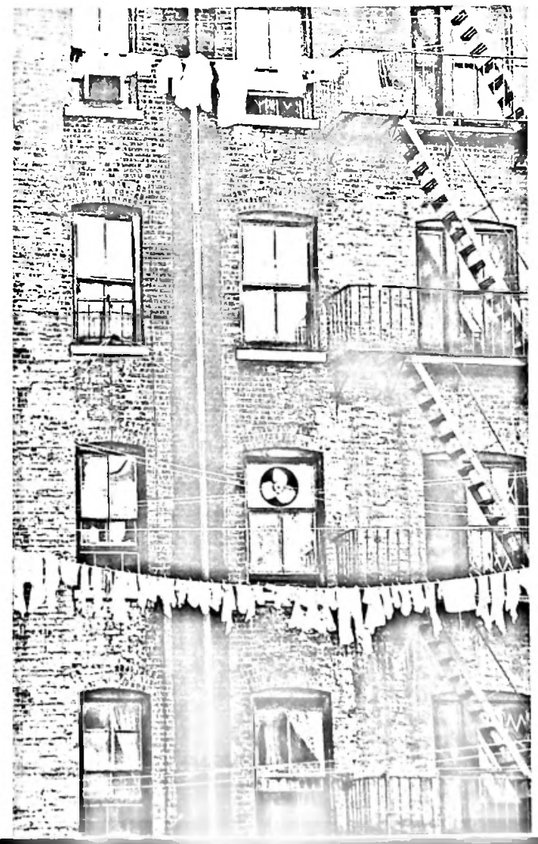
(*)Does not apply in the South Census Region.

What Are We Measuring?

Physical adequacy. The physical adequacy of housing is concerned with the availability of heating and plumbing, with structural soundness, with the availability of sewage disposal systems, with the maintenance of the living unit, its design, its electrical system, and its kitchen.

Overcrowding. A living unit is defined as overcrowded if it contains more than 1.0 persons per room.

Affordability. The measure of affordability in this study is the ability of a family to pay for adequate housing, given the space it needs for its size. It is computed as a ratio between the cost of adequate housing and family income.



What Have We Learned?

Because Hispanics are more urbanized than the general population—84 percent live in standard metropolitan statistical areas (SMSAs) as against 68 percent of the population—it follows that they more frequently rent their housing units (58 percent) than does the general population (35 percent). Thus they are more likely than the general population to live in multifamily structures and have piped water sewage disposal through a public sewer system.

Hispanics are also somewhat more likely than the general population to live in older units; 35 percent of Hispanics vs. 33 percent of the general population live in housing constructed before 1940. Nevertheless, only 6.5 percent of Hispanic households report that their units had received more than $100 in alterations in 1976. (This compares with 9.5 percent of the total population who reported such alterations.)

These figures, however, do not tell us about the adequacy or inadequacy of their housing. To approach that subject we must first spend a little time on a definition of physical inadequacy. Table 3 isolates the items that HUD uses to determine inadequacy.

Prior to the adoption of this HUD definition, the determination of inadequacy was consistent but imprecise: a unit was called substandard if it lacked plumbing equipment (including running water, bathing facilities, and a flush toilet) or if the census enumerator judged it "dilapidated" or "needing major repairs." The eight physical flaws of the definition used throughout this summary will be referred to as PLUMBING, KITCHEN,

Table 4
NEARLY 10% OF ALL HOUSING WAS FLAWED IN 1976

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5 + flaws
PLUMBING	72,134	1,946	2.6%	522	656	504	238	26
KITCHEN	72,738	1,342	1.8%	311	356	421	228	26
MAINTENANCE	71,034	3,046	4.1%	2,243	456	137	185	26
PUBLIC HALL	73,777	303	0.4%	199	84	14	60	0
HEATING	72,924	1,156	1.6%	864	149	62	64	19
ELECTRICAL	74,012	68	0.1%	19	26	13	2	8
SEWAGE	73,135	945	1.3%	0	242	445	233	26
TOILET ACCESS	72,728	1,352	1.8%	1,126	201	23	2	0
TOTALS (in thousands)	66,906	7,174	9.7%	5,283	1,085	540	239	26

Table 5
HISPANIC HOUSING WAS ALMOST TWICE AS OFTEN FLAWED IN 1976

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5 + flaws
PLUMBING	3,189	109	3.3%	27	42	25	14	1
KITCHEN	3,207	91	2.8%	25	37	16	12	1
MAINTENANCE	3,044	254	7.7%	156	69	22	7	1
PUBLIC HALL	3,259	39	1.2%	18	17	3	2	0
HEATING	3,134	164	5.0%	110	31	15	8	1
ELECTRICAL	3,292	6	0.2%	0	4	2	0	0
SEWAGE	3,261	37	1.1%	0	6	17	12	1
TOILET ACCESS	3,150	148	4.5%	100	38	10	0	0
TOTALS (in thousands)	2,689	609	18.5%	436	122	36	14	1

Table 6
10% OF ALL HOUSING WAS FLAWED IN 1975

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5 + flaws
PLUMBING	70,465	2,089	2.9%	512	714	591	256	16
KITCHEN	71,132	1,421	2.0%	305	362	493	245	16
MAINTENANCE	69,433	3,120	4.3%	2,288	479	145	192	16
PUBLIC HALL	72,250	303	0.4%	185	98	13	6	1
HEATING	71,449	1,104	1.5%	817	144	62	71	9
ELECTRICAL	72,477	76	0.1%	40	17	5	8	6
SEWAGE	71,525	1,028	1.4%	0	253	513	246	16
TOILET ACCESS	71,183	1,370	1.9%	1,113	238	19	0	0
TOTALS (in thousands)	65,255	7,298	10.1%	5,260	1,153	614	256	16

Table 7
20% OF HISPANIC HOUSING WAS FLAWED IN 1975

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5 + flaws
PLUMBING	3,017	97	3.1%	30	34	22	9	1
KITCHEN	3,053	61	2.0%	14	18	19	8	1
MAINTENANCE	2,849	265	8.5%	194	53	12	6	1
PUBLIC HALL	3,075	39	1.2%	23	10	6	0	0
HEATING	2,970	144	4.6%	98	29	11	5	1
ELECTRICAL	3,110	4	0.1%	1	2	0	0	0
SEWAGE	3,080	34	1.1%	0	10	14	9	1
TOILET ACCESS	2,949	165	5.3%	127	29	9	0	0
TOTALS (in thousands)	2,491	623	20.0%	489	93	31	9	1

Table 8
MEXICAN-AMERICAN (CHICANO) HOUSING SUFFERS PARTICULARLY FROM HEATING FLAWS/1976

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5 + flaws
PLUMBING	1,877	73	3.7%	18	23	20	11	1
KITCHEN	1,901	49	2.5%	10	16	13	9	1
MAINTENANCE	1,829	121	6.2%	71	27	15	6	1
PUBLIC HALL	1,940	10	0.5%	8	3	0	0	0
HEATING	1,812	138	7.1%	93	23	15	6	1
ELECTRICAL	1,948	2	0.1%	0	0	2	0	0
SEWAGE	1,916	34	1.7%	0	5	17	11	1
TOILET ACCESS	1,850	100	5.1%	65	27	8	0	0
TOTALS (in thousands)	1,581	369	18.9%	265	62	30	11	1

Table 9
MEXICAN-AMERICAN (CHICANO) HOUSING MET THE HISPANIC AVERAGE IN 1975—20% FLAWED

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5 + flaws
PLUMBING	1,652	54	3.2%	13	21	13	6	1
KITCHEN	1,668	38	2.2%	10	11	11	5	1
MAINTENANCE	1,596	110	6.4%	72	22	10	5	1
PUBLIC HALL	1,698	8	0.5%	8	0	0	0	0
HEATING	1,594	112	6.6%	77	22	9	3	1
ELECTRICAL	1,704	2	0.1%	1	1	0	0	0
SEWAGE	1,678	28	1.6%	0	9	12	6	1
TOILET ACCESS	1,600	106	6.2%	85	13	9	0	0
TOTALS (in thousands)	1,362	344	20.2%	267	49	21	6	1

MAINTENANCE, PUBLIC HALL, HEATING, ELECTRICAL, SEWAGE, and ACCESS TO TOILET.

Nationwide in both 1975 and 1976 the total number of housing units with one or more flaws ran over 7 million units, but in 1976 the percentage of flawed housing fell from 10.1 percent in 1975 to 9.7 percent. And long term trends affirm that our national housing stock is steadily improving.

A drop in housing flaws also occurred in Hispanic housing over this period, but the incidence of flaws remained significantly greater. In 1975, 20 percent of the units inhabited by Hispanics suffered from physical flaws. That figure dropped by 1 1/2 percentage points the next year—to 18.5 percent. So while we are able to show that Hispanic housing follows the national trend, it remains true that the chances of an Hispanic household living in deficient housing is more than twice that of the general population.

Because of the high degree of urbanization among Hispanics, one expects, and finds, that SEWAGE is not a major problem, nor are ELECTRICAL flaws, which are low for the general population too. Puerto Rican units have a slightly higher incidence of ELECTRICAL flaws—0.4 percent in 1976—than do the units of other Hispanics groups; but even there, the percentage is minimal, staying below 1 percent.

The percentage of KITCHEN and PLUMBING flaws in Hispanic housing is higher than for the total population but is a long way from being double. The startling disparity comes with HEATING. What is in the neighborhood of 1.5 percent of HEATING flaws in the housing of the total population turns to 5 percent or thereabouts for

Table 10
CUBANS LIVE IN THE BEST HISPANIC HOUSING/1976

Type of flaw	Units without flaw	Units with flaw	% of all units with flas	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5 + flaws
PLUMBING	243	3	1.2%	0	3	0	0	0
KITCHEN	235	11	4.5%	9	3	0	0	0
MAINTENANCE	242	4	1.6%	3	2	0	0	0
PUBLIC HALL	243	3	1.2%	3	0	0	0	0
HEATING	243	3	1.2%	1	2	0	0	0
ELECTRICAL	246	0	0%	0	0	0	0	0
SEWAGE	246	0	0%	0	0	0	0	0
TOILET ACCESS	244	2	0.8%	2	0	0	0	0
TOTALS (in thousands)	224	22	9.8%	18	4	0	0	0

Table 11
CUBAN HOUSING IS BETTER THAN GENERAL AMERICAN HOUSING IN 1975

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5 + flaws
PLUMBING	224	3	1.3%	3	0	0	0	0
KITCHEN	224	3	1.3%	3	0	0	0	0
MAINTENANCE	221	6	2.6%	4	1	0	0	0
PUBLIC HALL	227	0	0%	0	0	0	0	0
HEATING	223	4	1.8%	4	0	0	0	0
ELECTRICAL	227	0	0%	0	0	0	0	0
SEWAGE	227	0	0%	0	0	0	0	0
TOILET	226	1	0.4%	0	1	0	0	0
TOTALS (in thousands)	212	15	7.1%	14	1	0	0	0

Table 12
PUERTO RICAN HOUSING IS FREQUENTLY FLAWED/1976

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5 + flaws
PLUMBING	502	15	2.9%	3	8	2	3	0
KITCHEN	503	14	2.7%	3	7	0	3	0
MAINTENANCE	424	93	18.0%	58	31	3	2	0
PUBLIC HALL	499	18	3.5%	3	11	3	2	0
HEATING	506	11	2.1%	5	4	0	2	0
ELECTRICAL	513	4	0.8%	0	4	0	0	0
SEWAGE	515	2	0.4%	0	0	0	2	0
TOILET ACCESS	481	36	7.0%	26	8	2	0	0
TOTALS (in thousands)	377	140	27.1%	97	37	3	3	0

Table 13
PUERTO RICAN HOUSING SUFFERS PARTICULARLY FROM MAINTENANCE FLAWS/1975

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5 + flaws
PLUMBING	444	21	4.5%	8	6	6	2	0
KITCHEN	455	10	2.2%	0	3	6	2	0
MAINTENANCE	375	90	19.3%	75	15	0	0	0
PUBLIC HALL	447	18	3.9%	7	4	6	0	0
HEATING	459	6	1.3%	3	1	0	2	0
ELECTRICAL	463	2	0.4%	0	1	0	0	0
SEWAGE	463	2	0.4%	0	0	0	2	0
TOILET ACCESS	423	42	9.0%	31	10	0	0	0
TOTALS (in thousands)	313	152	32.7%	124	21	6	2	0

Table 14
CENTRAL AND SOUTH AMERICAN HOUSING HAS IMPROVED BY 5% IN 1976

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5 + flaws
PLUMBING	185	7.5	3.9%	1.5	4.5	1.5	0	0
KITCHEN	184	9.0	4.6%	1.5	6.0	1.5	0	0
MAINTENANCE	176	16.5	8.6%	12.0	3.0	1.5	0	0
PUBLIC HALL	191	1.5	0.8%	0	1.5	0	0	0
HEATING	189	4.5	2.3%	2.9	1.5	0	0	0
ELECTRICAL	193	0	0%	0	0	0	0	0
SEWAGE	193	0	0%	0	0	0	0	0
TOILET ACCESS	188	4.7	2.4%	3.2	1.5	0	0	0
TOTALS (in thousands)	161	31.7	16.4%	21.2	9.0	1.5	0	0

Table 15
CENTRAL AND SOUTH AMERICAN HOUSING SUFFERS MOST FROM MAINTENANCE FLAWS/1975

Type of flaw	Units without flaw	Units with flaw	% of all units with flaw	Inadequate units by number of flaws				
				1 flaw	2 flaws	3 flaws	4 flaws	5 + flaws
PLUMBING	179	4.4	2.4%	3.0	1.5	0	0	0
KITCHEN	180	2.8	1.6%	1.4	1.4	0	0	0
MAINTENANCE	163	20.4	11.1%	16.0	4.4	0	0	0
PUBLIC HALL	179	4.3	2.3%	2.8	1.5	0	0	0
HEATING	173	10.1	5.5%	5.9	4.2	0	0	0
ELECTRICAL	183	0	0%	0	0	0	0	0
SEWAGE	183	0	0%	0	0	0	0	0
TOILET ACCESS	178	4.6	2.5%	3.2	1.4	0	0	0
TOTALS (in thousands)	143.6	39.4	21.5%	32.2	7.2	0	0	0

Hispanics, brought to that level because of an unusually high rate—7.1 percent in 1976—for Chicano housing.

Anomalies are usually explainable. Most Chicanos live in the Southwest, where the heating systems necessary in the colder parts of the country are not always required. Unfortunately for the purposes of this report, the Annual Housing Survey doesn't break down household locations sufficiently to allow us to identify units in the Southwest. Thus, what appear in the tables as flaws may in fact not be deficiencies. The data can be misleading.

The final tabulation of housing inadequacy shows, in addition to the large picture, a breakdown for each separate Hispanic group. On the face of it, all but Cuban-Americans found themselves living in less flawed units between 1975 and 1976. (And as we see, Cuban housing in 1976 matches almost exactly the housing of the general population; in 1975 it was 3 percent better.)

There is, however, a hidden trap. Despite the significant improvements in inadequacy rates from year to year, Chicanos did not really benefit from the national trend. Even though their inadequacy rate fell, the increase in the total number of Chicano households meant that the *number* of inadequate units rose.

Table 16
HOUSING CONDITIONS IMPROVE FOR ALMOST EVERYONE

	1975	1976
Total population	10.1%	9.7%
Hispanic population	20.0%	18.5%
Mexican Americans (Chicanos)	20.2%	18.9%
Cubans	7.1%	9.8%
Puerto Ricans	32.7%	27.1%
Central or South Americans	21.5%	16.4%

Table 17
INCOME LEVEL AND LOCATION DETERMINE ONES CHANCES FOR ADEQUATE HOUSING

	Census Region			
	Northeast	North Central	South	West
Adjusted Income Level (1976):*				
Less than $2,499	.22	.20	.22	.24
$2,500 to 2,999	.16	.14	.16	.18
$3,000 to 3,999	.11	.10	.12	.14
$4,000 to 5,999	.10	.08	.10	.12
$6,000 to 7,999	.06	.04	.06	.08
$8,000 to 9,999	.04	.02	.04	.06
$10,000 to 11,999	.02	.01	.03	.05
$12,000 to 14,999	.01	.00	.02	.04
$15,000 to 19,999	.01	.00	.01	.03
Over $20,000	.01	.00	.01	.03
Degree of Urbanization/City Size (1976):*				
Rural	.26	.25	.26	.28
Urban Area/Outside SMSA	.23	.21	.23	.25
SMSA Under 250,000	.21	.20	.22	.24
SMSA of 250,000	.21	.19	.21	.23
SMSA of 500,000	.21	.20	.22	.24
SMSA of 1,000,000	.20	.19	.20	.22
SMSA of 1,500,000	.19	.17	.19	.21
SMSA of 2,000,000	.25	.23	.25	.27
SMSA of 3,000,000	.21	.19	.21	.23
SMSA of 11,000,000 (New York City Area Only)	.29	–	–	–

*Adjusted income is current family cash income divided by the square root of the number of persons in the household. Thus $3,000 in adjusted income represents an approximation of poverty level income for any family size. The probabilities presented by adjusted income by region refer to a household located in an SMSA with population under 250,000.

**The probabilities presented by degree of urbanization or city size by region refer to a household with adjusted income of less than $2,500, or poverty level.

How Do We Explain These Findings?

We can account for the number of Hispanics living in inadequate housing in two ways:
- the simple economic factors of income and the price of housing, and
- the demographic characteristics of the household.

As incomes rise, households spend more on their housing. As they do, they should find themselves living in units with fewer flaws. Put another way, increasing income will result in lower rates of housing inadequacy. Similarly, when housing prices rise, a householder is apt to live in less adequate housing.

We do not have exact measures of the price of housing faced by each household, but we know that housing prices vary with geographic location. If we use location as a proxy for the price of housing, we can estimate the probability of a household living in inadequate housing.

In Table 17, we see the probability for the population as a whole of a household's being inadequately housed in the four census regions. It is more than obvious that as incomes rise, the probability falls.

Take a family of four with an income of $6000. Adjusted for household size, the income would list here as $3000, which represents an approximation of poverty for a family of any size.

If this family were located in the North Central area—Iowa, for example, or Wisconsin—it would have a 0.10 probability of living in an inadequate housing unit. That is, one would

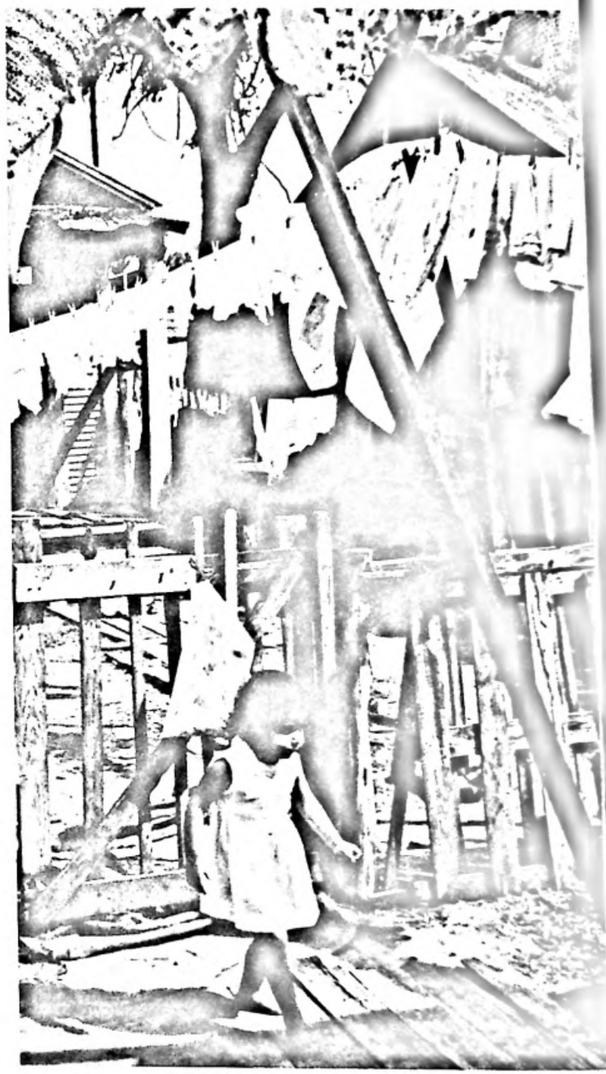


Table 18
THE CHANCE OF BEING INADEQUATELY HOUSED ALSO DEPENDS ON AGE, SEX, AND FAMILY SIZE

Other Demographic Characteristics of the Household			Race/Ethnicity				
Age of Head	Household Size	Sex of Head	His-panic	White (excluding Hispanic)	Black (excluding Hispanic)	Ratio of Hispanic to white Probability*	Ratio of Hispanic to Black Probability*
65 and up	1 person	Female	0.18	0.13	0.27	1.4	0.7
		Male	0.56	0.27	.43	2.1	1.3
	2-5 persons	Female	0.24	0.16	.33	1.5	0.7
		Male	0.21	0.13	.27	1.6	0.8
30 to 65	1 person	Female	0.30	0.15	.31	2.0	1.0
		Male	0.37	0.29	.38	1.3	1.0
	2-5 persons	Female	0.24	0.17	.26	1.4	0.9
		Male	0.25	0.17	.25	1.5	0.9
	6 and up	Female	0.35	0.31	.37	1.1	0.9
		Male	0.31	0.21	.36	1.5	0.8
Under 30	1 person	Female	0.27	0.19	.25	1.4	1.1
		Male	0.40	0.25	.34	1.6	1.2
	2-5 persons	Female	0.29	0.18	.28	1.6	1.0
		Male	0.23	0.20	.27	1.2	0.8

*Probabilities refer to a household with an adjusted income of less than $2,500 living in an SMSA under 250,000 in population located in the North Central census region.

give odds of 10 to 1 that the particular household lived in a unit having one or more physical flaws.

The same family, now with double the adjusted income—$6000—would have only a .04, or a 1 in 25 chance of living in inadequate housing if they remained in a North Central state. Double this adjusted income again—$12,000—and the probability drops to zero.

Move the poverty-level family to the Northeast and there would be a 1 in 9 chance of inadequate housing; to the South and the odds increase—1 in 8 and in the west, 1 in 7. If only housing adequacy is examined, it seems best to be poor in one of the North Central states; one is very slightly more likely to be decently housed there.

The lower half of Table 17 works with an adjusted income of less than $2,500—poverty. It shows how a family in that bracket would fare with housing in cities of various sizes across the country.

The likelihood of the family being inadequately housed is greater in the rural west and in the New York City area (the only SMSA of 11 million). It is least likely to be ill-housed in the North Central region in an SMSA of 1.5 million—Cincinnati, for example, or Milwaukee.

We know already that the odds of being inadequately housed in the North Central region is 1 in 5 for a household with an adjusted income of under $2,500.

Now let us look at what changes occur if the demographic characteristics of the head of household are specifically taken into consideration. What we see, in every case, is that a very poor Hispanic family has a greater likelihood of living in inadequate housing than

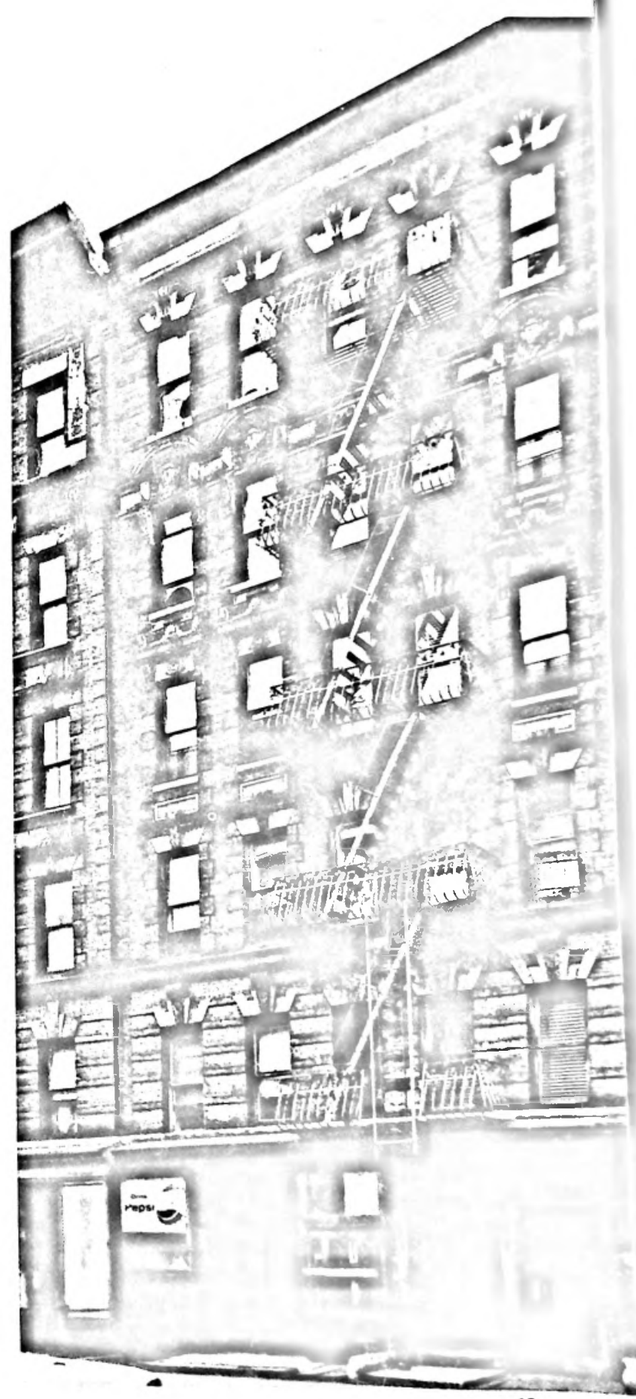


Table 19
THE ESTIMATED COST OF ADEQUATE HOUSING DIFFERS AROUND THE COUNTRY

Region	City Size (Degree of Urbanization)	Renter Cost In 1976*	Renter Cost % Change 1975-1976	Owner Cost In 1976*	Owner Cost % Change 1975-1976
Northeast	Rural	$127	9.7%	$167	6.2%
	Urban Area/Non SMSA	136	11.5	169	7.2
	SMSA Under 250,000	143	11.4	177	8.0
	SMSA of 250,000	141	9.7	174	6.7
	SMSA of 500,000	145	10.1	183	5.3
	SMSA of 1,000,000	141	6.9	173	2.8
	SMSA of 1,500,000	162	9.9	213	8.6
	SMSA of 2,000,000	147	9.2	193	12.3
	SMSA of 3,000,000	168	7.6	213	6.2
	SMSA of 11,000,000	160	10.4	216	9.3
North Central	Rural	107	10.3	136	10.6
	Urban Area/Non SMSA	115	11.9	137	9.5
	SMSA of 250,000	119	10.3	141	9.1
	SMSA of 3,000,000	143	8.2	172	8.6
South	Rural	93	10.6	121	7.6
	Urban Area/Non SMSA	99	12.4	122	8.5
	SMSA of 250,000	103	10.6	126	8.1
	SMSA of 3,000,000	123	8.5	152	7.6
West	Rural	117	11.3	155	11.4
	Urban Area/Non SMSA	125	13.2	157	12.8
	SMSA of 250,000	130	11.4	162	12.3
	SMSA of 3,000,000	155	9.2	198	11.7

*Rounded to nearest $1.

a very poor white family. Blacks, on the other hand, tend to live in even worse housing. (White and black designations in this report totally exclude Hispanics. Heads of house are counted only once, according to how they identify themselves.)

The narrowest margin of difference appears when the household size is greatest—6 or more persons. Then, a white family, a black family, and a Hispanic family, if they are each headed by a woman, have close to the same chance —high—of living in inadequate housing.

But for the rest, the differences between the probabilities of white and Hispanic families living in inadequate housing are not only significant, they are dismaying.

Differences between the chances of Hispanics and blacks being ill-housed are very much less wide. (The last three columns of Table 18 are ratios. A ratio of 1.0 represents equality.) But the differences are large enough to show that blacks as a group are more likely than Hispanics as a group to live in inadequate housing. Among Hispanics however more recent research shows that Puerto Ricans are far worse off than blacks.

Certainly there can be few surprises here. The figures are important not for their surprise value but because we can use them as benchmarks against which to measure housing conditions in the future.

Comparisons with white and black populations aside, a very poor Hispanic male over 65 years of age is the likeliest of his ethnic group to live in bad housing. A very poor Hispanic woman, on the other hand, is least likely to live in a unit with housing flaws. In this case, "least likely" means she has a close to a 20 percent chance of being inadequately housed, high indeed except when against the elderly Hispanic male's greater than 50-50 chance.

Table 20
HISPANICS, AND ESPECIALLY PUERTO RICANS, SPEND PROPORTIONALLY MORE FOR ADEQUATE HOUSING THAN OTHERS DO/1976

Ratio Of Adequate Housing Cost To Income	% Of All U.S. Households	% Of All Hispanic Households	% Of Chicanos	% Of Puerto Rican	% Of Cuban	% Of Central and South American
Under 10%	44.0%	23.8%	23.9%	9.5%	29.3%	24.4%
Under 20%	74.3%	60.7%	62.1%	36.3%	73.6%	68.4%
Under 25%	80.3%	70.7%	72.9%	48.0%	79.7%	78.2%
Under 30%	84.4%	77.0%	79.1%	58.9%	83.8%	80.3%
Under 35%	87.5%	82.6%	84.9%	67.7%	86.6%	84.4%
Under 40%	89.9%	86.1%	87.7%	75.8%	90.3%	86.5%
Under 50%	92.9%	90.7%	91.0%	85.5%	94.4%	92.7%
Under 60%	94.7%	93.4%	93.7%	89.0%	95.2%	94.8%
Under 70%	96.0%	95.1%	95.1%	92.2%	97.2%	94.8%

How Many Hispanics Can Afford Adequate Housing?

The traditional rule of thumb makes 25 percent of one's current cash income the "proper" amount to spend on housing. Households spending more are often thought to be sacrificing other things to their housing needs.

In this summary we apply a different measure of affordability. The cost of adequate housing is computed as a ratio between housing cost and family income.

Based on this new measure, Table 19 displays the estimated monthly cost of occupying basic, uncrowded, adequate housing in locations of various sizes.

Renters will find housing at the lowest cost in the rural South, which is also the least expensive place to own housing.

The most expensive place for a renter to live is in the Northeast. Although costs rose somewhat more slowly there between 1975 and 1976, rental costs were clearly higher for a family of 4—nearly $168 per month in an SMSA of 3 million—Boston, for example.

The figures help in understanding the next table, which estimates the affordability of housing for Hispanics.

According to these new estimations, by spending a fourth of their income on housing, 80 percent of all American families should be able to obtain unflawed, uncrowded housing. Among Hispanic groups, Cubans are within a fraction of meeting the same standard, and Central and South Americans also come close.

But only something less than 71 percent of all Hispanic households will get adequate housing for the same quarter of their income. And only 48 percent of Puerto Ricans and 73 percent of Chicanos can afford adequate housing without exceeding the 25-percent-of-income standard.

Again it is clear that of the Hispanic groups in the United States, the Puerto Ricans, followed by Chicanos, have the greatest problems with adequate housing. Not only are the units they live in more often flawed than those of Hispanics generally, but Puerto Ricans, followed by Chicanos, have the most difficulty in affording adequate, uncrowded housing.

Even if a Puerto Rican family were to spend half its income on housing, it would have a lower chance of obtaining good housing than all the other subgroups we are examining: 5 percent less than all Hispanic families, 5.5 percent less than Chicanos, 7 percent less than the total population, and 9 percent less than Cuban families.

For the Record, 1976

Hispanics are worse-housed than Americans in general

- their housing particularly from deficiencies in MAINTENANCE and HEATING, with ACCESS TO TOILET the next most prominent flaw.
- they pay more for housing relative to their incomes
- they live in older housing

Disparities among the housing conditions of Hispanics groups themselves are greater than between Hispanics and the general American public.

- Puerto Ricans tend to live in the worst housing: 27.1 percent is flawed
- Cubans tend to live in the best housing: 9.8 percent of their housing is flawed.

The probability of an Hispanic household living in an inadequate unit depends on:

- the subgroup to which the head of house belongs—Puerto Ricans fare worst, Cubans best
- the sex of the head of house—male heads generally do worse than female heads
- the size of the household—very small (one person) households and very large households (six or more persons) are most likely to be ill-housed.

GPO 931-958

FIRST CLASS

September 1978
HUD-PDR-333

U.S. Department of Housing and Urban Development
Office of Policy Development and Research