# **Cityscape** Symposium on the Hispanic Housing Experience in the United States: An Introduction

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The views expressed are those of the authors and not necessarily those of the Federal Reserve Bank of San Francisco or the Federal Reserve System.

#### Introduction

Hispanics¹ made up 18 percent of the total U.S. population and numbered nearly 61 million people in 2019 (Noe-Bustamante, Lopez, and Krogstad, 2020). This large and diverse population is growing at a faster rate than non-Hispanic Whites (hereafter, Whites) and African-Americans but more slowly than the nation's most rapidly growing group, Asians (Noe-Bustamante, Lopez, and Krogstad, 2020). Often, the housing experiences of Hispanics are examined in combination with those of other populations, either as a description of the immigrant experience relative to non-Hispanic White natives, paired with Asian households, or compared with the racialized experience of African-Americans in discussions of segregation and discrimination in housing markets. In these cases, Hispanics tend to be "in the middle"—less racialized than Black households but not as socioeconomically mobile as Asian ones. However, Hispanics are not a perfect comparison to either group. Although many are recent immigrants, nearly two-thirds are U.S.-born, constituting the second, third, or sixth generation or more of their family to live in the United States (Noe-Bustamante and Flores, 2019). At the same time, the scale of Mexican and other Latin American migration to the United States in the latter half of the 20th century and into the 21st also means that the immigrant context cannot be ignored.

As a result of their long history in the United States, Hispanics have experienced the history of racialization and dispossession in the United States that goes beyond traditional understandings of immigrant populations and have been affected by U.S. housing policy decisions for many decades

<sup>&</sup>lt;sup>1</sup> Hispanics, Latinos, and Latinx are often used interchangeably. Each term has its own history and connotations and is preferred by different subsets of the Hispanic/Latino/Latinx community. In keeping with the title of this issue, the authors use the term Hispanic throughout.

(e.g., Bender, 2010). Systemic racism and discrimination in policy and practice—such as redlining, zoning policies, property tax assessments, and steering by real estate agents—have shaped the housing outcomes and housing experiences of all U.S. households, with extensive research documenting the particularly negative effects on African-Americans and a smaller body of work focusing on Hispanics (e.g., Bender, 2010; Martinez and Aja, 2020; Massey, 1990; Neal, Choi, and Walsh, 2020; Quillian, Lee, and Honoré, 2020). For all of these reasons and others outlined in this volume, this issue of *Cityscape* focuses on Hispanics and grapples with the ways in which this population interacts with its housing experiences relative to others.

# **Symposium Themes**

The articles in this symposium can be categorized into two themes: Hispanic homelessness and the residential segregation and neighborhood context of Hispanic housing experiences. Taken together, the articles in this issue investigate how factors such as the country of origin or ancestry, nativity, citizenship, legal status, age or stage of the life cycle, and geographic location shape Hispanics' experiences in housing. As such, this volume makes important contributions to the increasingly nuanced housing literature about Hispanics that has emerged in recent decades.

Two articles are consistent with the first theme. In "Understanding Low-Income Hispanic Housing Challenges and Use of Housing Assistance: Barriers, Perceptions, and Strategies," Aiken, Reina, and Culhane (2021) focus on county-level differences in the underrepresentation of Hispanics in U.S. Department of Housing and Urban Development (HUD) programs, overrepresentation among the homeless population, and the lower utilization of homeless shelters compared with non-Hispanics. Their interviews in Philadelphia, Pennsylvania, reveal significant structural barriers that help explain the underutilization of housing assistance among Hispanics relative to other low-income groups, such as African-Americans, and the mismatch between the locations of subsidized housing or homeless shelters and Hispanic neighborhoods. In "Factors Associated with Unsheltered Latinx Homelessness in Los Angeles County," Chinchilla and Gabrielian (2021) document important differences in the characteristics of and resources available to sheltered and unsheltered Hispanic homeless individuals in Los Angeles County and between Hispanic, non-Hispanic White, and Black unsheltered homeless people.

Two articles meet the residential segregation and neighborhood context of Hispanic housing experiences theme. Using ethnographic methods, in "Facades of Fear: Anti-Immigrant Housing Ordinances and Mexican Rental Housing Preference in the Suburban New Latinx South," Arroyo (2021) finds that, in the face of high housing and transportation costs, Mexicans in Gwinnett County, Georgia, adapt by living with many other individuals or families, building additions to their homes (often unpermitted), living in mobile homes, and socializing outdoors. These adaptations (and the visible change in their communities) have provoked targeted responses by non-Hispanic residents, using code enforcement and passing anti-immigrant housing ordinances to curtail these activities. In "Residential Mobility and Hispanic Segregation: Spatial Assimilation and the Concentration of Poverty, 1960–2014," Kucheva (2021) considers how neighborhood composition interacts with household characteristics to determine Hispanic neighborhood outcomes. Kucheva finds that the way Hispanic and White households sort into neighborhoods

(regardless of socioeconomics) is the most significant factor driving segregation and that if the race of the neighborhood were not a factor in Hispanic mobility, segregation would have been considerably lower.

## **Connecting Themes**

In the authors' view, at least four interrelated concepts emerge from the articles in this symposium: the extensive heterogeneity that exists among U.S. Hispanics, the significance of immigration policy context, the complexity of geographic location, and the role of racial stratification in influencing Hispanic housing experiences.

#### **Hispanic Heterogeneity**

Hispanics are a heterogeneous population, representing a diverse people who differ dramatically by country or region of origin or ancestry, recency of arrival to the United States among immigrants, generation in the United States, skin color, and U.S. residence, among other differences. Extensive research during the past few decades documents how these and other characteristics shape Hispanics in housing and other domains (recent examples include Martinez and Aja, 2020; Sanchez-Moyano, 2020). The articles in this symposium consistently affirm these differences and provide qualitative explanations for some of the mechanisms underlying intra-Hispanic heterogeneity in housing affordability, homeownership, and homelessness. On the whole and when possible, scholarship in housing and other domains increasingly relies on disaggregated quantitative data and more detailed qualitative data to delve beyond approaching Hispanics as a pan-ethnic category. This scholarship is done to interrogate when and where there is substantial variation among Hispanic groups along these lines, teasing out the nuances of these differences and how they shape housing, as the articles in this symposium demonstrate (e.g., Aiken, Reina, and Culhane, 2021).

## **U.S. Immigration Policy Context**

An important area of Hispanic heterogeneity that shapes housing and other domains relates to citizenship and legal status. U.S. immigration policy offers differential access to U.S. citizenship and options for authorized and unauthorized residence by country of origin and, in many cases, by year of arrival in the United States. This fact leads to significant variation between Hispanic groups: Puerto Ricans, who are U.S. citizens at birth; Cuban immigrants arriving before the ending of the wet foot, dry foot policy in 2017; and some Mexican immigrants who have had access to U.S. citizenship via family reunification or who were formally undocumented but could regularize their status because of the 1986 Immigration Reform and Control Act. Extensive research now shows that such immigrants have different opportunities and experiences than other immigrants, such as liminally legal immigrants from El Salvador who may have Temporary Protected Status or are unauthorized (e.g., Menjívar, 2006; Menjívar and Abrego, 2012). Also, all these groups may have still different experiences than U.S.-born Hispanics, especially those with many generations in the country.

The immigration policy context of the United States has effects beyond citizenship and authorization. For instance, during the Trump Administration, the emphasis on immigration was unprecedented compared with previous presidential administrations in the modern era (Pierce and Bolter, 2020). Between 2017–2020, the Trump Administration made more than 500 shifts to immigration policy and practice, taking an exclusionary approach regarding the entry of and eligibility of immigrants for services, among many other actions (Pierce and Bolter, 2020). As the scholarship in this symposium shows, national immigration policies and perceptions about policies shape Latin American immigrants' experiences in housing (Aiken, Reina, and Culhane, 2021; Arroyo, 2021). These effects trickle down to their families as well and the communities where they reside.

Moreover, important variations *across* immigration policy contexts shape Hispanics' housing experiences. The patchwork of immigration policies at subnational levels differentially shapes eligibility and access to housing programs and services (for a recent summary, see Gelatt, Bernstein, and Koball, 2015). As an example, large urban areas differ in whether local housing programs and policies either do or do not require documentation of legal status, with cities such as Philadelphia presenting fewer city-level obstacles to accessing housing resources than many other areas (Aiken, Reina, and Culhane, 2021). However, even in this ostensibly more welcoming environment, the xenophobic national context during the Trump era generated spillover effects that hinder the participation of mixed-status families² even when legal status is not officially a barrier to accessing services (Aiken, Reina, and Culhane, 2021). Arroyo's (2021) article shows how local responses in smaller communities can target and alienate Mexican communities in overt and covert ways.

Drawing attention to these factors is essential because historically (and as remains true in larger society), some people rely too much on cultural rather than structural explanations for Hispanic outcomes in housing and elsewhere. At the same time, it also would be inaccurate to treat all Hispanic vulnerabilities in housing that derive from nativity or citizenship or lacking legal status as being rooted in seemingly immutable, binary, individual-level characteristics rather than stemming from U.S. immigration policies (e.g., Menjívar and Abrego, 2012). As the studies in this symposium show, systemic factors need to be a primary focus in addressing the barriers that vulnerable groups experience (e.g., Chinchilla and Gabrielian, 2021). Local, state, and national agencies could be doing more to meet the needs of the communities that they serve, such as hiring more bilingual staff, expanding how clients document their income to qualify for housing programs, and reducing the mismatch between where Hispanics live and the locations of subsidized housing stock and homeless shelters.

## Importance of Location

Where a home is located is crucial in shaping the experience of housing and all that comes with it: access to schools and jobs, safety (physical, mental, and environmental), networks of family, and community resources. Kucheva (2021) notes that neighborhoods are "complex bundles of amenities and socioeconomic characteristics." Households weigh the attributes of the home itself with the characteristics of the neighborhood when selecting a place to live, but these complex

 $<sup>^2</sup>$  Mixed-status families are those where some members are U.S. citizens or legal residents and other members are undocumented immigrants.

bundles can also constrain households' choices. Affordable rentals may not exist near jobs, or staying within reach of ethnic resources may limit a household to a segregated neighborhood, for example. Aiken, Reina, and Culhane (2021) highlight additional mismatches. In fact, they document that the greatest unmet need for Hispanics in HUD program participation and access to homeless shelters are in southern and western states with larger-than-average Hispanic communities; these disparities are greatest in Texas and Colorado—two states where Hispanics made up 39.7 percent and 21.8 percent, respectively, of the total state population in 2019 according to Census figures (U.S. Census Bureau, 2019). Hispanic households compromise and adapt, pooling resources with family and neighbors and sometimes adapting the physical space itself, as detailed by Arroyo (2021). However, these compromises can leave Hispanic families at risk—in neighborhoods with concentrated poverty, low opportunity, and inadequate housing stock; sometimes this risk is associated with the whims of enforcement actions meant to improve neighborhood conditions but that are often targeted at the Hispanic residents themselves, such as over-policing or establishing new building and zoning codes.

These neighborhood dynamics also complicate the work of housing researchers. The reasons households select certain neighborhoods are absent in most quantitative data. Additionally, the correlations between neighborhood characteristics—such as demographic makeup, poverty concentration, and housing stock—make it challenging for housing research to disentangle the mechanisms that create and reproduce these situations. By highlighting the importance of trends at smaller geographies and contextualizing housing outcomes with neighborhood conditions, these articles contribute to a growing literature aiming to understand the neighborhood context of housing experiences.

#### **Race and Residential Segregation**

One crucial component of neighborhood housing is residential segregation based on race. The persistent segregation of Hispanics (and other households of color) reflects and is reproduced by racial stratification. Structural barriers coupled with continued discrimination limit Hispanics' residential choices. Chinchilla and Gabrielian (2021) document that cities with generations of Mexican-Americans, such as Los Angeles, are sites of rampant, systemic discrimination that affect the well-being of Hispanic youth and young adults, among many others. Hispanic households experience an accumulation of risk and overlapping vulnerabilities that then influence their ability to secure housing. Hispanics, especially those of Mexican origin, often being stereotyped as immigrants or undocumented immigrants may further affect the interactions that Hispanics have with the child welfare system, criminal justice system, financial system, and others. The study by Kucheva (2021) in this volume demonstrates that, even when the economic constraint is removed, Hispanics live in neighborhoods distinct from those of White households; there is an additional racialized mechanism (in housing search, in preferences, in knowledge, etc.) that produces and reproduces segregated neighborhoods. This finding is exactly the case made by Krysan and Crowder (2017), who propose the social structural sorting perspective, in which social and structural forces shape the housing search process.

This racialized position in society and space has important policy implications. Racialized mechanisms in the housing selection process suggest that income supports alone will be

insufficient to eliminate racial segregation and that housing support programs that do not account for these other mechanisms may fail to meet their goals. Addressing systemic issues and barriers is critical, as in the case of homelessness (Aiken, Reina, and Culhane, 2021). Segregation also increases the exposure of Hispanics to inadequate housing stocks and concentrations of poverty. Kucheva (2021) demonstrates that low-income Hispanics, in particular, are less likely than low-income Whites to be able to move to neighborhoods with fewer low-income neighbors; in other words, Hispanics living in concentrated poverty do so in part due to racial residential segregation, not because Hispanics are more likely to be low income.

# **Future Directions in Studying Hispanic Housing Experiences**

The variety of work represented in this symposium confirms the advances that have been made regarding Hispanics and housing, such as the careful attention to the complex constellation of factors shaping people's lives and their housing, more and better quantitative sources of data, and the effective use of mixed-methods approaches. The symposium articles also highlight the nuances of Hispanic housing experiences and how demographics, location, and structural racism interact to inform housing outcomes.

The articles in this issue raise many specific questions for further study; some of these questions have been studied in the African-American context, but more research on Hispanic outcomes is still needed. One avenue is to understand the drivers of Hispanic homelessness and their interactions with local policies—such as zoning, just cause evictions, rent control, and the siting of affordable housing. Another is to form a deeper understanding of how the labor market context (beyond income) influences housing outcomes and how the concentration of certain industries or classes of jobs affects settlement patterns. Given the critically important differences among and between Hispanic groups and immigration policy contexts, as this work demonstrates, future housing research should emphasize how the history and policy context of specific areas—such as those studied in this symposium (e.g., Gwinnett County, Georgia; Los Angeles County; and Philadelphia)—helps shape how particular Hispanic groups experience housing. Although most work focuses on urban and suburban areas, given the distribution of where many Hispanics live, more work in rural areas also is needed. Finally, more research is needed on the macro (rather than individual) drivers of Hispanic-White segregation. How much of segregation is driven by White behavior (White flight or avoidance of diverse neighborhoods) relative to Hispanic behavior (choice of ethnic enclaves)? What urban conditions—such as zoning, transportation networks, housing stock availability, and urban-suburban divides—produce segregation at the neighborhood and metropolitan level?

As in all domains, although a lot of progress has been made, housing scholars could take a few additional steps. For instance, an intersectional lens is useful for examining how social categories conjointly shape life experiences in housing and elsewhere. Using an intersectional approach to understand the unique histories of migration and settlement in the United States, shared characteristics, and how housing policies intersect with diverse Hispanic communities is essential for crafting policies that will meet the needs of these varied communities; those needs overlap with and differ from those of other groups, such as African-Americans and Asians. Moreover, the

mixed-methods articles in this symposium are especially useful for disentangling the processes and mechanisms underlying housing challenges such as homelessness among Hispanics. Mixed-methods and qualitative approaches may also be particularly valuable in studying housing search and location outcomes because more insight is needed into how families balance competing objectives, identify desired locations, and overcome (or are inhibited by) structural forces and the role that race or ethnicity plays in these behaviors. Another issue regards the limitation of many existing data sources. For example, homelessness counts and large quantitative sources may ask about or release only information about larger ethnoracial pan-ethnic categories (e.g., Hispanic) and not more detailed information about country of origin or ancestry and nativity. That limitation narrows the identification of heterogeneity among Hispanics in homelessness, housing affordability, and other housing outcomes. Many longitudinal datasets or datasets that include wealth or other measures of financial health have limited Hispanic samples or fail to include important characteristics, such as whether the individual is native- or foreign-born. Continued qualitative and quantitative research that grapples with the varying forces that shape housing experiences will move forward the interdisciplinary literature and discourses about Hispanics and housing.

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