

# Hispanic Families in Assisted Housing

Sandra Newman

C. Scott Holupka

Johns Hopkins University

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## Abstract

*Using rich data, we establish a national profile of Hispanic families in assisted housing and compare this profile to that of non-Hispanic Black and White families. Through multivariate regression and decomposition analysis, we then estimate the effect of being Hispanic on the odds of receiving assistance and whether being Hispanic per se could explain Hispanic families' significantly lower chances of assistance receipt than their Black and White counterparts. The additional analysis estimates whether Hispanic families are receiving their "fair share" of housing assistance. We find significant disparities in the size of assisted housing units among Hispanics compared to Blacks and Whites. Being Hispanic lowers the odds of receiving housing assistance by about one-third relative to Blacks and Whites. Neither this disparity nor that in housing unit size is explained by measured characteristics of the three race and ethnic groups. Hispanic families represent one-third of income-eligibles in the three race and ethnic groups but 20 percent of assisted housing recipients. Across program types, Hispanics are over-represented in public housing and under-represented in the multifamily and voucher programs.*

Hispanics are largely invisible in housing research. This is surprising given even basic demographic characteristics. Hispanics constitute nearly one-fifth of the population and account for more than half of population growth in the 2010 decade (Noe-Bustemante and Krogstad, 2020). Before the 2020 pandemic, the Hispanic poverty rate was 17 percent overall and 26 percent for children. The comparable national rates were approximately 11 percent and 16 percent, respectively (Creamer, 2020; Kaiser Family Foundation, 2019; National Center for Education Statistics, 2019; Semega et al., 2019).<sup>1</sup> Housing circumstances also are noteworthy. Roughly 52 percent of Hispanics spend more than 30 percent of their income on rent (Joint Center for Housing Studies [JCHS], 2020).

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<sup>1</sup> The estimated Hispanic poverty rate varies slightly between Creamer (2020), who relies on the Current Population Survey Annual Social and Economic Supplement released in September 2020, and the Kaiser Family Foundation (2019), which relies on the 2019 1-year American Community Survey. The population and child poverty rates are based on the Current Population Survey.

About 24 percent of Hispanic households experience worst-case housing needs.<sup>2</sup> The prevalence of worst-case needs among very low-income Hispanics increased by more than 50 percent between 2007 and 2017—the largest increase of any group (Watson et al., 2020).<sup>3</sup>

Taken alone, these characteristics suggest robust demand among Hispanics for government housing assistance. But class action lawsuits against HUD, public housing authorities, and local jurisdictions on behalf of Hispanic plaintiffs<sup>4</sup> suggest problems in meeting that demand. Nonetheless, in 2017, then HUD Secretary Ben Carson announced the Administration’s decision to retreat from vigorous enforcement of the Affirmatively Furthering Fair Housing rule under the Fair Housing Act.<sup>5</sup> The concentration of poor Hispanic families in high-rent cities that offer few private market, affordable housing options, and intense competition for assisted housing units is yet another concern. In December 2020, Hispanic households comprised about 13 percent of all U.S. households but often multiples of that fraction in 14 of the 15 highest-rent cities—Washington, D.C. is the exception. (See appendix exhibit A-1).

In this report, we use rich national data to develop a current profile of Hispanic households with children living in the nation’s stock of HUD-assisted housing and examine how this profile compares with Black and White families with children receiving housing assistance.<sup>6</sup> This analysis focuses on the households’ background attributes, assisted housing program type, and housing and neighborhood characteristics. Next, we estimate multivariate models of the odds of assisted housing receipt and an Oaxaca-Blinder style decomposition analysis to estimate the extent to which being Hispanic affects the likelihood of receiving assistance and, if so, whether being Hispanic influences whether the household lives in public housing, multifamily housing, or is using a voucher. Because we find notable differences in housing unit size, we apply the same type of decomposition analysis to examine whether being Hispanic has a notable effect on the size of the assisted housing unit the household occupies. We then estimate whether Hispanic families receive their “fair share” of housing assistance. These estimates address whether Hispanic households with children receive housing assistance at the same rate as their prevalence in the income-eligible population both nationally and by state.

Although a broad range of outcomes of assisted housing receipt is of great interest, sadly, no existing national data have sufficient numbers of Hispanic individuals or families to allow the analysis of outcomes.<sup>7</sup>

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<sup>2</sup> Worst case needs are defined by the Department of Housing and Urban Development (HUD) as renters who do not receive government housing assistance who have incomes at or below 50 percent of the metropolitan area median income and who pay more than 50 percent of their income for rent, live in severely inadequate housing, or both (Watson et al., 2020). Worst case needs estimates are based on the 2017 American Housing Survey.

<sup>3</sup> Very low income is defined as income that does not exceed 50 percent of the metropolitan area median income.

<sup>4</sup> Examples include: *Open Communities Alliance v. Carson* (2020), *Vargas v. Town of Smithtown* (2007) and *Williamsburg Fair Housing commission v. New York City Housing Authority* (1978).

<sup>5</sup> <https://www.housingwire.com/articles/trump-administration-rolling-back-controversial-obama-fair-housing-rule/>

<sup>6</sup> We refer to households with children and families interchangeably in this article.

<sup>7</sup> For example, existing national data cannot support the analysis of child outcomes such as cognitive achievement or social emotional adjustment by ethnic subgroup. Nor do existing national data allow analysis of long-term outcomes, such as the educational attainment, employment, and earnings during young adulthood of Hispanic children who lived in assisted housing during childhood. Although rich national panel datasets exist, the number of Hispanic families in the sample is too small or have not been tracked for a long enough time for this type of analysis.

We find the most dramatic disparity in assisted housing unit characteristics between Hispanic families and their Black and White counterparts is the size and likely crowding in the assisted housing unit. Across a range of measures from greater than two persons per bedroom to square feet per person, which accounts for substantial differences in household size, Hispanic families have significantly less space in their housing units. Being a Hispanic household with children also reduces the chances of receiving housing assistance by about one-third relative to Black and White families. This disparity, along with the disparity in unit size, is not explained by differences in the measured characteristics of the three race and ethnic groups. The fair share analysis shows that Hispanic families represent one-third of Hispanic, Black, and White households with children who are income-eligible for assistance, but 20 percent of Hispanic, Black, and White assisted housing recipients are Hispanic families. Across program types, Hispanic families are over-represented in public housing and under-represented in the multifamily and voucher programs.

In the next section, we review previous research on Hispanics and assisted housing. This is followed by discussing our research approach, including data, sample, statistical methods, and measures. We then present the current profile of household, program type, housing, and neighborhood characteristics of Hispanic families in assisted housing, how these features compare to those of Black and White assisted housing families, and whether Hispanic families currently receive their fair share of housing assistance. The final section summarizes the findings and discusses their interpretation and implications for future research and policy.

## **Previous Research**

Housing research has largely overlooked the Hispanic population (Carrillo et al., 2016). The small body of work on Hispanics and housing focus on homeownership (e.g., Cortes et al., 2006) or neighborhood segregation (e.g., De La Roca, Ellen, and Stell, 2018), not assisted housing. Further, when Hispanics are included, they are often combined with Blacks into a minority category (e.g., Devine et al., 2003; Turner, 2003). The main obstacle to research on Hispanics is their small sample size in most studies. Even in major national surveys, including the National Longitudinal Survey of Youth and the Panel Study of Income Dynamics (PSID), Hispanics constitute less than 10 percent of the sample (Slopen, 2020).<sup>8</sup>

Prior research has explored two characteristics of Hispanic households with implications for housing needs, household size, and immigration status. Roughly 25 percent of Hispanics are members of five or more person households compared with 14 percent of Blacks and 10 percent of Whites.<sup>9</sup> Large household size could limit access to assisted housing if there is an insufficient supply of housing units with the number of bedrooms required to meet HUD housing quality standards and public housing authority (PHA) occupancy standards. Occupancy standards in local codes may also cause problems for large households seeking housing in the private market. In a particularly insidious example, Hispanics' large household size resulted in a 1996 Fair Housing complaint against

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<sup>8</sup> The PSID added a supplementary sample of mostly Hispanic immigrants in 1997.

<sup>9</sup> <https://www.statista.com/statistics/638956/race-and-ethnicity-of-us-households-by-size> based on 2015 Census data.

Waukegan, Illinois. Waukegan was accused of tightening its crowding restrictions because of the growth in its Hispanic population (Yzaguirre, Arce, and Kamasaki, 1999).<sup>10</sup>

The second household attribute with housing implications is immigrant status. Carrillo and colleagues (2016) note that assisted housing eligibility restrictions for immigrants likely contribute to the underrepresentation of Hispanics in assisted housing. Hispanics who lack eligible immigration status can live in assisted housing only if another household member, such as a child, is a citizen. Subsidies are pro-rated to cover only eligible household members. This reduction in benefits could be a deterrent to seeking assistance.<sup>11</sup> Immigration status may also discourage applying for assistance because of fear of government scrutiny.

Beyond immigration status, Hispanic families may not seek assisted housing because they lack knowledge or because of cultural competency (Carrillo et al., 2016). Lack of knowledge may result from living in enclaves of Hispanics that may be disconnected from sources of information on housing programs. However, living in an enclave could either increase or reduce access by Hispanics to assisted housing. On the one hand, it is possible that networking and information sharing within the enclave could improve assisted housing access.<sup>12</sup> Enclaves may be insular, however, separating Hispanic families from the mainstream, including mastering English and learning about assistance programs and eligibility rules (Cortes et al., 2006; Endicott, 2015).

Concern about deterrents to seeking assisted housing underlies other studies of whether Hispanics receive their fair share of housing assistance. This issue was crystallized in the 1994 class-action lawsuit *Latinos United v. Chicago Housing Authority (CHA)*. This suit claimed that Hispanics were underrepresented in all of HUD's assisted housing programs operated by CHA. Although CHA signed the consent decree in 1996, its wording was vague, requiring CHA to increase its Hispanic tenants "significantly" (Olivo, 2006). CHA responded by earmarking 500 vouchers for Hispanic households. The decree expired in 2005. As of 2006, the main effects appear to be the 500 vouchers and an increase in Hispanic families living in scattered-site public housing (Olivo, 2006; Yzaguirre, Arce, and Kamasaki, 1999). After the decree expired, Hispanic participation rates declined. In 2015, the Latino Policy Forum estimated that 25 percent of Hispanic families were eligible for housing assistance compared to 19 percent living in either project-based housing or using vouchers. Some speculated there would be another lawsuit, but none has transpired to date (Endicott, 2015).<sup>13</sup>

The most recent estimates of the relative share of assisted housing occupied by Hispanics, Blacks, and Whites appear in Eggers (2020). Using  $\leq 50$  percent of area median income (AMI) as the

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<sup>10</sup> Under the Consent Decree, Waukegan was prohibited from enforcing the restrictions and was required to pursue additional remedies. See <https://www.justice.gov/crt/housing-and-civil-enforcement-cases-documents-543>

<sup>11</sup> See <https://www.law.cornell.edu/ctr/text/24/5.500> through 5.528. This is a HUD rule and is not left to the discretion of the housing authority. Other safety-net programs follow a similar rule. In 2019, the Trump administration and HUD proposed to disallow "mixed status" (covered by Section 214 of the Housing and Community Development Act of 1980) in assisted housing. This proposal was never finalized (Cueva-Dabkoski and Morris, 2019).

<sup>12</sup> See Kasinitz and Rosenberg (1996) on informal information sharing within tight-knit groups.

<sup>13</sup> To the extent that Hispanics are deterred from seeking assisted housing for any of these hypothesized reasons, this will affect the estimates of whether Hispanic families are receiving their fair share of housing assistance.

threshold for eligibility for assisted housing,<sup>14</sup> Eggers compares the fraction of renter householders<sup>15</sup> with eligible incomes in the population who are White, Black, and Hispanic to the fraction of assisted housing householders who are White, Black, and Hispanic. His sample includes all households, including those without children; race and ethnic groups are not defined in a mutually exclusive way (i.e., Blacks and Whites can also be Hispanic), and the income-eligible population “denominator” is limited to renters. He finds that Hispanics constitute roughly 23 percent of eligible renters—5 percentage points higher than the 18 percent of assisted housing householders who are Hispanic. The situation for Black householders is dramatically different. About 28 percent of renters who are income-eligible for housing assistance are Black, whereas 46 percent of householders in assisted housing are Black. Thus, of all assisted housing householders, Blacks comprise 64 percent more than would be expected by their representation in the population of income-eligible renters. The situation for Whites is nearly the opposite of that for Blacks.<sup>16</sup> Sixty-three percent of eligible renters are White compared with roughly 46 of assisted householders who are White. Thus, assisted housing receipt is about 20 percent lower than Whites’ representation among income-eligible renter householders.

The assisted housing program that has attracted the most attention is the Housing Choice Voucher Program. Past studies focus mainly on the poverty level of the census tracts in which Hispanic voucher users reside. Using data from the 2000 Multifamily Tenant Characteristics System (MTCS) matched to 1990 Census data on the tract poverty rate for the 50 large Metropolitan Statistical Areas (MSA), Devine et al. (2003) report that nearly one in three Hispanic voucher households lived in a 30 percent or higher poverty-rate tract. This is the highest prevalence in high-poverty tracts across the three main race and ethnic groups. The comparable rates for non-Hispanic Black and non-Hispanic White voucher households were approximately 25 percent and 8 percent, respectively. At the other end of the tract poverty continuum, slightly more than one-fifth of Hispanic voucher households lived in less than 10 percent poverty tracts. This compares with nearly one-fourth of Blacks and almost 50 percent of Whites (Devine et al., 2003: Table III-3). These estimates are for all households, not only those with at least one child.

McClure, Schwartz, and Taghavi (2014: Table 6) replicate and update the Devine et al. (2003) voucher estimates. By contrast to Devine et al., the authors rely on national HUD administrative data for 2000 and 2010, not the 50 largest MSAs. The national data are linked to census tracts in the 2000 Census and the 2005–09 American Community Survey (ACS). For 2000, the authors revise downward the nearly 33 percent share of Hispanic voucher households living in 30 percent or higher poverty tracts by Devine et al. to about 27 percent. Likewise, they revise the share upward for non-Hispanic Blacks to about 28 percent and replicate the Devine et al. share of non-Hispanic Whites of about 8 percent. Thus, the McClure, Schwartz, and Taghavi (2014) estimates no longer show Hispanics to be the most likely to live in high-poverty tracts and, instead, have roughly the same prevalence in such tracts as non-Hispanic Blacks.

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<sup>14</sup> Also referred to as Very Low Income or VLI.

<sup>15</sup> A householder is the first person listed in the household roster by the American Housing Survey (AHS) interviewer.

<sup>16</sup> Eggers (2020: p. 32-3) suggests that both Blacks and assisted housing units are more prevalent in central cities, which accounts for the high proportion of assisted housing units occupied by Blacks.

Estimates for 2010 are intriguing. In high poverty tracts, Hispanics and Blacks remain at roughly 28 percent, but the share of Whites roughly doubles to 16 percent. Prevalence rates in less than 10 percent poverty tracts in 2000 are lower across the board in McClure, Schwartz, and Taghavi relative to Devine et al. This is unexpected because the 50 largest MSAs contain the largest central cities in the United States and a substantial share of the nation's public housing, which would suggest a lower prevalence of recipients in low-poverty tracts. The 2014 McClure, Schwartz, and Taghavi paper estimates about 14 percent of Hispanics in low-poverty tracts, not the nearly one-fifth in the 2003 Devine et al. paper.

By 2010, the Hispanic share in the lowest-poverty tracts increased to nearly 16 percent, the non-Hispanic Black share increased from roughly 14 percent to nearly 17 percent, while the non-Hispanic White share fell from almost one-third to 27 percent. McClure, Schwartz, and Taghavi (2014) reported lower rates of minorities living in low-poverty tracts in central cities than in the suburbs, the opposite of non-Hispanic Whites. Interestingly, the share of minorities living in low-poverty tracts in the suburbs increased sizably between 2000 and 2010 in the largest 50 MSAs, whereas the share of non-Hispanic Whites in these tracts declined by about 8 percentage points (McClure, Schwartz, and Taghavi, 2014: Table 7). Similar to Devine and colleagues, McClure, Schwartz, and Taghavi do not focus on households with children.

The most recent update of housing voucher location patterns, along with those for public housing and project-based Section 8 (one type of multifamily housing), by race and ethnicity is Sard et al. (2018: Tables A-3 and A-4). Using HUD 2017 administrative data and 2012–16 ACS data for households with children, the authors estimate that across the three assisted housing program types considered, nearly 44 percent of Hispanic voucher households are located in 30 percent or greater poverty tracts. This compares with 47 percent for non-Hispanic Blacks and about 25 percent for non-Hispanic Whites. Unsurprisingly, given the historic concentration of public housing in central cities, the rates for public housing are substantially higher for all groups. The rates for vouchers are the lowest among the three programs, with multifamily rates falling between public housing and vouchers.

Sard et al. (2018) also provide the neighborhood poverty rates of children living in voucher-assisted housing by race and ethnicity. As expected, the child estimates are slightly higher for each demographic group than the household voucher rates because multiple children may live in one household. Roughly 36 percent of Hispanic children in voucher housing live in 30 percent or higher poverty neighborhoods. The rate for non-Hispanic Black children in voucher housing is 38 percent. It is about 28 percent for non-Hispanic White children.

## Approach<sup>17</sup>

### Data

The primary datasets for this research are the 2015 and 2017 national American Housing Surveys (AHS). The AHS samples in these years include the combination of a nationally representative sample of housing units including assisted housing units falling into that sample, metropolitan area samples of housing units including assisted housing units falling into the selected metro areas surveyed in that year, plus an over-sample of assisted housing units. We apply the AHS statistical weights to produce nationally representative estimates of assisted housing in our analysis sample (details in Technical Appendix). Each household with at least one child living in assisted housing in each survey year is treated as a separate observation to provide an accurate, contemporaneous picture of assisted households with children in each of the three race and ethnic groups that are our focus.<sup>18</sup> We rely on the AHS to construct a profile of background, program type, housing, and neighborhood attributes of Hispanic, non-Hispanic Black, and non-Hispanic White households with children and to compare Hispanics to each of the other two groups.

To provide a complete profile and comparative analysis, we rely heavily on the confidential internal use files (IUF) of the AHS.<sup>19</sup> Unlike the public use files, the IUF includes such data as unit square footage in continuous form, whether the unit is located in a central city, and geocodes for linking to census tract data. The IUF also allows us to differentiate between public housing and privately-owned, federally assisted housing, often referred to as “multifamily.” Although these are both project-based programs, they differ in other respects. Importantly, public housing is administered by the local PHA and HUD. In contrast, although multifamily developments must comply with HUD rules and fall under the purview of HUD field offices, they are owned and managed privately. These differences could affect the profile of residents, housing units, and neighborhoods in each program type.

We use the AHS IUF geocodes to link observations in the analysis file to the census tracts they lived in as recorded in the 2014–18 ACS. This allows us to expand the neighborhood measures in the analysis, including the tract poverty rate and rate of racial segregation.

We rely on the 2015–17 combined AHS for the national portion of the fair share analysis. For the state-by-state portion, we use three 2017 databases: the Integrated Public Use Microdata Series (IPUMS) state data, HUD’s Picture of Subsidized Households (hereafter called “Picture”), and the HUD Public Use Microdata Sample (PUMS). The IPUMS provides data on the poverty status of households with children and the ability to produce estimates at 130 percent of the federal poverty level, which approximates HUD’s income eligibility threshold of 50 percent of AMI.<sup>20</sup>

<sup>17</sup> Additional details on construction of the analysis samples and data diagnostics (e.g., missing data) are in the Technical Appendix, which can be found on the Johns Hopkins Institute for Health and Social Policy website at <https://www.jhsph.edu/research/centers-and-institutes/institute-for-health-and-social-policy/news-and-events/documents/hispanic-assisted-housing-cityscape-techapp-nov2021.pdf>.

<sup>18</sup> Since the same household can appear twice—once in 2015 and again in 2017—we use robust standard errors in multivariate analysis.

<sup>19</sup> Because the 2019 AHS IUF had not been released at this writing, we relied on the 2015 and 2017 AHS files. We combined them to increase sample sizes. We treat each case from each wave as a separate observation, and we weight each case separately.

<sup>20</sup> IPUMS is, in part, a repository of Census and survey data directed by S. Ruggles at the University of Minnesota.

HUD's "Picture" provides data on HUD-assisted units by program type and state.<sup>21</sup> The HUD PUMS provides state-level household participation rates in assisted housing by race and ethnicity.<sup>22</sup> (We also used Picture data to confirm the accuracy of estimates of assisted housing units overall and by program in the HUD PUMS.)

## Analysis Samples

To produce a contemporary profile of Hispanic households with children living in assisted housing and to conduct a comparative analysis of Hispanics compared with non-Hispanic Blacks and non-Hispanic Whites, the analysis sample includes all households in assisted housing with at least one child 18 years old or younger in one of these three race and ethnic groups.<sup>23</sup> The decomposition analysis includes households with children who receive housing assistance and their income-eligible counterparts who do not receive assistance.

For the fair share analysis, the most appropriate sample is all households with children who are income-eligible to live in assisted housing.<sup>24</sup> We rely on this sample for the national analysis using the AHS. For the state-by-state analysis, unfortunately, the IPUMS data limit our focus to all households, both with and without children, who are income-eligible for housing assistance.

## Methods<sup>25</sup>

We rely on T-tests of bivariate difference in means in the comparative analysis of the background, housing, and neighborhood characteristics of the three race and ethnic groups central to this paper. We provide both p-values and effect sizes in the results tables. The p-value, or statistical significance, indicates whether the observed difference between two groups might be due to chance but does not measure the magnitude of the difference. For magnitude, we report the effect size calculated by dividing the absolute difference in means by the overall standard deviation. This yields an estimate of the magnitude of the difference as a proportion of the overall standard deviation of each measure.

Because Hispanic respondents subjectively rate their houses and neighborhoods significantly higher than either Blacks or Whites, we use ordinary least squares regression (OLS) to examine the main predictors of these ratings. To estimate the extent to which being Hispanic influences whether an income-eligible Hispanic family lives in assisted housing and, once in assisted housing, the program type, we use an Oaxaca-Blinder style decomposition. This approach allows us to estimate how much of the difference in the predicted outcome from the regression model of the likelihood

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<sup>21</sup> Picture data cover public housing, vouchers, and the following multifamily programs: Project Based Section 8, Moderate Rehabilitation, Rent Supplement, Section 236, Section 202, and Section 811. We limit analysis to Project Based Section 8 for consistency with the HUD PUMS data, which we also use in the fair share analysis. Project-Based Section 8 comprises over 96 percent of the multifamily units included in the Picture database.

<sup>22</sup> See <https://www.huduser.gov/portal/pumd/index.htm>.

<sup>23</sup> Other racial and ethnic groups are excluded because the sample size for each is too small to support the analysis and combining them cannot be justified.

<sup>24</sup> Income-eligible families are those with incomes below 50 percent of AMI who are not receiving housing assistance.

<sup>25</sup> All monetary values are expressed in 2017 dollars.

that a household receives housing assistance is accounted for by observable differences between Hispanics versus Blacks and Whites—the explained differences—versus how much is attributable to the coefficients on these variables, that is, the unexplained differences (Blinder, 1973; Oaxaca, 1973).<sup>26</sup> As noted, the sample for the decomposition analysis includes households with children receiving housing assistance and income-eligible households who do not receive assistance. Because we find noteworthy differences in housing unit size between Hispanics and the other two demographic groups, we also use decomposition to examine whether being Hispanic helps explain the unit size disparity.

## **Measures**

This analysis focuses on the three main types of assisted housing: public housing, Section 8 project-based assisted housing (referred to as multifamily), and vouchers.<sup>27</sup> We measure assisted housing both as a composite of the three programs combined and examine each program separately.

Background characteristics of households with at least one child 18 or younger include the head's race and ethnicity,<sup>28</sup> gender, age, marital status, educational attainment, employment status,<sup>29</sup> whether born in the United States, and duration of residence in the United States. Household measures include income, size, whether anyone in the household is disabled, and whether the household is multigenerational.

Housing features include both objective and normative measures. Objective measures include the number of units in the structure, multiple measures of space, and crowding (e.g., persons per room, persons per bedroom, square footage per person). More normative and subjective measures include several alternative approaches to measuring housing quality—these range from the AHS respondent's house rating to HUD's housing adequacy index.

Neighborhood measures also include objective and subjective variables from the AHS and census tract attributes collected by the Census Bureau. Objective neighborhood measures include neighborhood conditions such as abandoned buildings and buildings with bars on their windows. Subjective measures include the AHS respondent's assessment of neighborhood crime, schools, and trash in the streets. Census tract measures include the demographic and socioeconomic characteristics of tracts, a proxy for neighborhoods, including the poverty rate and rate of racial segregation. Following common practice, we define racial segregation by the fraction of Black individuals in the tract. A final set of measures distinguish among the central city, suburban, and rural locations.

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<sup>26</sup> This decomposition analysis provides only an initial, admittedly crude assessment of whether demographic differences across the three race and ethnic groups may be driving the descriptive results.

<sup>27</sup> We exclude Section 811 supportive housing for persons with disabilities and Section 202 supportive housing for the elderly.

<sup>28</sup> Race and ethnicity are based on the household head as reported by AHS respondents. If "Hispanic" is reported, we treat the observation as Hispanic regardless of the race reported.

<sup>29</sup> The AHS does not ask about employment. Our proxy is whether the head reports wage or salary income.

## Results

### Profile and Comparative Analysis

**Background characteristics.** The first data column of the top segment of Table 1 shows the background characteristics of Hispanic households with children across all assisted housing programs at the end of the 2010 decade. To set the context, the first three measures show that roughly 29 percent of Hispanic families live in public housing, nearly 19 percent live in multifamily housing, and 52 percent use a housing voucher.

Nearly 90 percent of Hispanic heads of households are women, are 37 years old, on average, and roughly 20 percent are married. Household heads typically have at least a high school or GED diploma, and two-thirds are employed. The household has nearly four members, two of whom are children. Approximately 20 percent of Hispanic households with children in assisted housing have a disabled household member, and 6 percent are multigenerational.<sup>30</sup> The median household income is about \$18,000, falling below the federal poverty level of \$26,200 for an average family size of four.<sup>31</sup> Roughly 70 percent of households receive some form of safety net assistance (excluding housing assistance).

Nearly 68 percent of Hispanic families in assisted housing live in central cities, about 27 percent live in the suburbs, and 6 percent live in rural areas. Fifty-four percent of Hispanic household heads were born in the United States, and, on average, they have lived in the United States for more than 80 percent of their lives.

The remaining columns in exhibit 1 provide the same data on background attributes for non-Hispanic Black households with children and non-Hispanic White households with children. P-values are shown first to compare Hispanic households with Black households and next for Hispanic households compared with White households. Effect sizes are listed in the last two columns, showing Hispanic-Black differences first, followed by Hispanic-White differences. The majority of comparisons are statistically significant, but only a subset is substantively important. Hispanic families are significantly more likely to live in public housing than Black and White families (29 percent, 23 percent, and 20 percent, respectively). They are significantly less likely to receive multifamily housing assistance. However, the differences here are less than those for public housing (19 percent, 23 percent, and 22 percent, respectively). Similarly, the significant differences for the voucher program are also more modest than those for public housing (52 percent, 54 percent, and 58 percent, respectively). The relatively small magnitude of these differences is reflected in the generally low effect sizes.

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<sup>30</sup> Defined as a household with three or more generations (e.g., grandparent, parent, and child).

<sup>31</sup> See <https://aspe.hhs.gov/poverty-guidelines>.

**Exhibit 1**

Background Characteristics of Hispanic, Black, and White Households with Children in Assisted Housing, by Program Type: 2015–17 (1 of 2)

	Hispanic	Black	White	P-values, Hisp vs:		Effect Size, Hisp vs:	
				Black	White	Black	White
<b>Any Assisted Housing (N)</b>	650	2,000	800				
Public Housing	29.3	23	20.1	***	***	0.148	0.216
Multifamily	18.7	22.6	22.4	*	+	-0.094	-0.090
Voucher	52.0	54.4	57.5		*	-0.048	-0.110
Head female	87.5	91.4	82.8	**	**	-0.122	0.150
Head married	19.7	10.1	18.0	***		0.277	0.048
Head age	37.3	35.2	36.5	***	+	0.000	0.000
Hhld size	3.78	3.58	3.41	***	***	0.141	0.261
Number children in hhld	2.05	2.08	1.97			-0.026	0.070
Multigenerational	6.0	4.6	1.7		***	0.075	0.218
Any disabled in hhld	19.9	19.0	32.3		***	0.019	-0.298
Median hhld income	\$18,000	\$14,000	\$13,000	***	***	0.359	0.532
Head education: <HS	38.0	18.6	17.7	***	***	0.466	0.488
Head education: HS/GED	23.2	35.7	32.7	***	***	-0.266	-0.202
Head education: some college	33.9	39.4	41.7	**	**	-0.113	-0.160
Head education: BA+	4.8	6.2	8.0		*	-0.055	-0.130
Hhld any safety net	69.5	72.1	80.3		***	-0.060	-0.245
Head employed	66.3	66.1	56.6		***	0.006	0.203
Yrs in unit	4.37	3.89	3.78	*	*	0.108	0.132
Central city	67.7	62.0	34.6	***	***	0.101	0.584
Suburb	26.5	29.5	41.3		***	-0.095	-0.467
Rural	5.8	8.5	24.1	*	***	-0.230	-1.571
Born in U.S.	54.5	93.6	94.4	***	***	-0.456	-0.465
Years in U.S.	29.0	33.7	34.8	***	***	-0.142	-0.175
<b>Public Housing (N)</b>	200	500	200				
Head female	85.1	91.4	79.3	*		-0.190	0.175
Head married	26.7	9.3	12.1	***	***	0.498	0.418
Head age	34.8	34.8	33.9		*	0.000	0.100
Hhld size	3.97	3.45	3.50	***	**	0.375	0.339
Number children in hhld	2.24	2.00	2.14	*		0.211	0.088
Multigenerational	5.4	2.3	2.7	*		0.177	0.154
Any disabled in hhld	19.4	20.2	33.9		**	-0.019	-0.345
Median hhld income	\$16,900.0	\$12,200.0	\$13,400.0				
Head education: <HS	48.7	16.9	17.2	***	***	0.736	0.728
Head education: HS/GED	19.9	40.3	25.0	***		-0.435	-0.109
Head education: some college	27.1	39.0	48.8	**	***	-0.245	-0.448
Head education: BA+	4.4	3.9	9.0		+	0.021	-0.210
Hhld Any Safety Net	74.9	75.8	75.9			-0.021	-0.023
Head employed	67.6	66.3	68.2			0.028	-0.013
Yrs in unit	3.76	4.99	2.71	***	***	-0.286	0.244
Central city	74.8	69.1	34.6		***	0.118	0.835
Suburb	17.4	19.3	25.6		+	-0.047	-0.204
Rural	7.8	11.6	39.8		***	-0.102	-0.866
Born in U.S.	57.8	95.9	98.2	***	***	-1.125	-1.193
Years in U.S.	27.5	33.8	33.0	***	***	-0.634	-0.553

**Exhibit 1**

Background Characteristics of Hispanic, Black, and White Households with Children in Assisted Housing, by Program Type: 2015–17 (2 of 2)

	Hispanic	Black	White	P-values, Hisp vs: Effect Size, Hisp vs:			
				Black	White	Black	White
<b>Multifamily (N)</b>	100	350	200				
Head female	84.1	90.7	78.9	*		- 0.194	0.153
Head married	14.7	10.4	21.9			0.124	- 0.208
Head age	36.8	32.3	34.7	***	+	0.477	0.222
Hhld size	3.42	3.21	3.16		+	0.158	0.195
Number children in hhld	2.00	2.00	2.00			0.000	0.000
Multigenerational	6.5	3.9	3.0			0.131	0.176
Any disabled in hhld	19.5	13.9	27.8		+	0.145	- 0.214
Median hhld income	\$20,000.0	\$15,500.0	\$13,700.0	***	***		
Head education: <HS	44.5	19.2	17.0	***	***	0.601	0.652
Head education: HS/GED	28.6	39.3	43.1	*	**	- 0.221	- 0.299
Head education: some college	24.2	38.6	36.0	**	*	- 0.303	- 0.248
Head education: BA+	11.2	11.4	15.4			- 0.011	- 0.240
Hhld any safety net	66.7	74.9	81.0	+	**	- 0.189	- 0.330
Head employed	60.9	68.4	55.1			- 0.156	0.121
Yrs in unit	5.46	4.04	3.67	*	**	0.274	0.346
Central city	67.4	59.8	31.3		***	0.152	0.724
Suburb	21.2	30.0	53.3	+	***	- 0.185	- 0.676
Rural	11.3	10.3	15.4			0.031	- 0.127
Born in U.S.	34.6	89.4	91.8	***	***	- 1.381	- 1.442
Years in U.S.	25.7	29.7	32.0	***	***	- 0.380	- 0.599
<b>Voucher (N)</b>	350	1200	400				
Head female	90.2	91.7	85.5		+	- 0.050	0.156
Head married	17.5	10.3	18.5	***		0.209	- 0.029
Head age	38.3	36.6	38.0	***		0.197	0.035
Hhld size	3.81	3.78	3.47		***	0.021	0.235
Number children in hhld	2.06	2.21	1.99	*		- 0.126	0.059
Multigenerational	6.2	5.8	0.8		***	0.019	0.257
Any disabled in hhld	20.7	21.6	34.3		***	- 0.021	- 0.316
Median hhld income	\$14,800.0	\$13,110.0	\$12,360.0	***	***		
Head education: <HS	29.7	19.2	18.1	***	***	0.259	0.284
Head education: HS/GED	23.2	32.4	31.3	***	*	- 0.199	- 0.176
Head education: some college	41.3	40.0	41.3			0.027	- 0.001
Head education: BA+	5.8	8.5	9.2	+	+	- 0.099	- 0.124
Hhld any safety net	67.4	69.4	81.6		***	- 0.045	- 0.316
Head employed	67.5	65.0	53.1		***	0.052	0.297
Yrs in unit	4.32	3.4	4.20	***		0.226	0.029
Central city	63.8	60.0	35.9		***	0.076	0.560
Suburb	33.5	33.6	42.2		*	- 0.002	- 0.182
Rural	2.7	6.4	21.9	**	***	- 0.127	- 0.653
Born in U.S.	59.7	94.3	94.0	***	***	- 1.050	- 1.041
Years in U.S.	30.9	35.3	36.4	***	***	- 0.387	- 0.484

BA = bachelors degree. GED = General Educational Development. HS = high school. hhld = household.  
 Notes: P-values: \*\*\* < .001; \*\* < .01; \* < .05; + < .10. Effect size = (Hispanic Mean - Black/White Mean) / Overall SD. Weighted percents, unweighted Ns. Blacks = non-Hispanic Blacks; Whites = non-Hispanic Whites. Employed = receives wages or salary income. Safety net = receives food stamps, public assistance or Supplemental Security Income (SSI). Multifamily = tenants in privately owned assisted housing. Median household income in 2017 dollars.  
 Sources: 2015 and 2017 American Housing Survey Internal Use Files

Across many measures, the data reveal a picture of greater disadvantage among Whites in assisted housing than either Hispanics or Blacks. Despite the higher educational attainment of White household heads, fewest children, and smallest household size compared to either Hispanics or Blacks, White households with children have the highest rate of disability, the lowest rate of employed household heads, the lowest household median incomes, and the highest rate of safety net participation. By contrast, Hispanic families are the least likely of the three groups to have this level of disadvantage.

Hispanics are nearly twice as likely to be married as Blacks. The roughly one-fifth of Hispanics who are married is almost double the fraction of Blacks but nearly the same as Whites (18 percent). The difference in marital status between Hispanics and Blacks is more than one-quarter of a standard deviation.

Hispanic and Black households with at least one child are three times as likely to have three or more generations living under the same roof compared with Whites (6, 5, and 2 percent, respectively). The Hispanic versus White difference is more than one-fifth of a standard deviation.

Another striking distinction that divides Hispanics and Blacks, on the one hand, compared with Whites, on the other, is the prevalence of a household member with disabilities. Whites are over 50 percent more likely to have a household member with disabilities than Hispanics or Blacks (32 percent among Whites, and roughly 20 percent for Hispanics and Blacks). The Hispanic versus White difference is large, at more than one-third of a standard deviation.<sup>32</sup>

Hispanic and Black households in assisted housing also share a similar distribution across central city, suburban, and rural locations compared with Whites. Among Hispanics and Blacks, more than 60 percent live in assisted housing located in central cities, nearly 30 percent live in the suburbs, and 6–9 percent reside in rural areas. For Whites, the distribution across these locations is flatter: 35 percent in central cities, 42 percent in the suburbs, and 24 percent in rural areas. The effect size for the comparison of Hispanics and Whites in central cities is 0.58 and for rural areas is larger than a standard deviation (1.57).

Across the three main measures of financial well-being—income, receipt of safety net assistance, and whether the household head is employed—Whites are consistently worse off than either Hispanics or Blacks. Hispanics' household median income is nearly 40 percent higher than that of Whites and nearly 30 percent higher than that of Blacks. Hispanic incomes are more than one-half a standard deviation higher than Whites (nearly \$18,000 versus \$13,000, respectively).<sup>33</sup> The difference in safety net participation between Hispanics and Whites (70 percent for Hispanics, 81 percent for Whites) has an effect size of one-fourth of a standard deviation. Roughly two-thirds of household heads in Hispanic and Black families report being employed, compared to about 57 percent of Whites. The Hispanic-White difference is one-fifth of a standard deviation.

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<sup>32</sup> Whites are much more likely to have a disabled head of household and a disabled household member other than the head. This difference between Hispanics and Whites reaches nearly one-third of a standard deviation (see Technical Appendix).

<sup>33</sup> Effect size based on differences in mean household incomes. Mean and median incomes have similar distributions, with Hispanics at the top and Whites at the bottom.

The second through fourth segments of exhibit 1 display background attributes for the three race and ethnic groups by program type. The differences across programs do not present a coherent pattern, either by demographic group or program type. Therefore, we limit ourselves to a few stylized observations.

Hispanics in public housing are most likely to be married (27 percent) compared to the other two programs and compared to Blacks and Whites. The marriage rate falls by nearly half in multifamily (15 percent) housing, and it is also much lower in the voucher program (17 percent). Roughly three in four Hispanic households with children in public housing rely on assistance from safety-net programs despite only modest declines in income and employment relative to their average across all three programs.

Among Blacks, the median income is about 25 percent higher in multifamily housing (nearly \$16,000) than in either public housing or the voucher program (~\$12,000–\$13,000). Nonetheless, Blacks in public and in multifamily housing have the highest rates of safety net reliance (75 percent) relative to vouchers (69 percent). Employment rates are roughly similar across all three programs. Rates of having a disabled household member are similar (~20–21 percent) for Black households in public housing and vouchers and considerably lower in multifamily housing (14 percent).

For Whites, the median income is roughly similar across programs (\$12,000–\$13,000). There is a somewhat greater reliance on safety net programs in the voucher and multifamily programs than in public housing, but this reliance never falls below 76 percent. Despite similar median incomes and heavy reliance on the safety net, the employment rate for Whites is highest in public housing (68 percent), whereas it is similar in the multifamily and voucher programs (54 percent). Rates of households with a household member with disabilities are the same in public housing and voucher programs (34 percent) and somewhat lower in multifamily housing (28 percent). The public housing and multifamily housing estimates provide a cautionary note about combining these two forms of assistance into a single project-based category. Doing so may produce misleading results.

The distribution of Hispanic, Black, and White families across central city, suburban, and rural locations by program type is very similar to that observed earlier for all housing assistance programs combined. That is, regardless of assisted housing program, the majority of Hispanics and Blacks live in central cities, with suburbs no more than one-half as likely and rural areas three or more times less likely. The percentage of assisted housing families in rural areas is in the single digits except for those in multifamily housing programs, reaching 10–11 percent. Although more than 60 percent of Hispanics and Blacks in the voucher program live in central cities, this is the only program in which as much as one-third of each group lives in the suburbs. Almost none of the differences between Hispanic and Black locations are statistically significant. The location of Whites in the three program types also generally hews to their overall averages across all programs combined. However, at least three features of the location pattern of White families in assisted housing programs are rarely acknowledged and worth noting. First, only slightly more than one-third of White families in public housing live in central cities (35 percent; effect size compared to Hispanics = 0.84). Second, the largest share of Whites living in the suburbs participate in the multifamily program. This 53 percent share (effect size compared to Hispanics = 0.67) is 11 percentage points greater than the suburban share in the voucher program (42 percent), which

is the housing program typically viewed as a potential conduit to the suburbs. And third, nearly one-fourth of White families in assisted housing live in rural areas. This rate grows to nearly 40 percent in the public housing program (effect size relative to Hispanics = 0.87), falls to 15 percent in multifamily housing, and reaches about 22 percent in the voucher program.

**Housing characteristics.** Starting with the top segment of exhibit 2, the first data column provides the profile of the housing characteristics of Hispanic households with children living in assisted housing. Roughly 36 percent of assisted Hispanic families live in single-family homes, and about 10 percent live in structures containing 50 or more apartments. Of those living in multi-unit structures, more than 85 percent have two to three bedrooms, with 10 percent having four or more bedrooms. On average, their housing units include about five rooms. Using the traditional measure of crowding, more than one person per room, about 8 percent of Hispanic households are crowded. The fraction who are crowded is nearly the same when measured by the HUD standard of more than two persons per bedroom. Arguably, a stronger measure of crowding is square footage per person because even a small space can be divided into multiple rooms, giving the numerical illusion of adequate space when, in fact, the household is crowded. Hispanic households are living in units that average 1025 square feet (SD = 430) and 305 square feet per person (SD = 168).<sup>34</sup>

**Exhibit 2**

Housing Characteristics Of Hispanic, Black, and White Households with Children in Assisted Housing, by Program Type: 2015–17 (1 of 2)

	Hispanic	Black	White	P-values, Hisp vs:		Effect Size, Hisp vs:	
				Black	White	Black	White
<b>Any Assisted Housing (N)</b>	650	2000	800				
<b># Units in building:</b>							
1 Unit	36.1	43.2	44.3	***	***	- 0.145	- 0.166
2–4 Units	26.6	22.5	26.4	*		0.096	0.006
5–19 Units	23.2	23.0	23.0			0.004	0.004
20–49 Units	3.8	4.6	4.0			- 0.037	- 0.009
50+ Units	10.3	6.7	2.4	**	***	0.146	0.323
Median rooms	5.0	5.0	5.0				
Sq footage per person	304.6	340.1	347.4	***	***	- 0.230	- 0.277
Person per room > 1	8.1	6.4	5.7		+	0.069	0.097
Person per bedroom > 2	8.7	4.8	3.0	***	***	0.175	0.255
Total square footage	1025.1	1116.1	1098.3	***	*	- 0.202	- 0.163
<b>Public Housing (N)</b>	200	500	200				
<b># Units in building:</b>							
1 Unit	42.3	35.0	35.2	+		0.151	0.147
2–4 Units	15.9	29.5	44.2	***	***	- 0.296	- 0.616
5–19 Units	20.4	18.1	19.4			0.059	0.025
20–49 Units	0.0	3.1	0.9	**		- 0.227	- 0.066
50+ Units	21.4	14.3	0.2	*	***	0.538	1.606

<sup>34</sup> A continuous square footage measure is only available in the AHS IUF. It has a substantial amount of missing data: 41.7 percent for Hispanics, 47 percent for Blacks, and 33.7 percent for Whites. However, an analysis of respondents and non-respondents to the square footage question in each race and ethnic group reveals no systematic pattern of differences between respondents and non-respondents. The possible exception is that White voucher holders are significantly more likely to respond than not (see Technical Appendix).

**Exhibit 2**

Housing Characteristics Of Hispanic, Black, and White Households with Children in Assisted Housing, by Program Type: 2015–17 (2 of 2)

	Hispanic	Black	White	P-values, Hisp vs:		Effect Size, Hisp vs:	
				Black	White	Black	White
Median rooms	5.0	5.0	5.0				
Sq footage per person	264.9	471.7	307.7	***	*	- 0.508	- 0.105
Person per room > 1	7.7	3.6	4.6	*		0.191	0.145
Person per bedroom > 2	6.0	0.8	0.0	***	***	0.378	0.436
Total square footage	978.0	1637.0	973.0	**		- 0.401	0.003
<b>Multifamily (N)</b>	100	350	200				
# Units in building:							
1 Unit	11.4	19.9	28.8	*	***	- 0.210	- 0.430
2–4 Units	28.0	22.2	21.4			0.138	0.157
5–19 Units	46.9	43.5	39.0			0.069	0.159
20–49 Units	7.2	7.8	5.9			- 0.023	0.050
50+ Units	6.5	6.7	5.0			- 0.008	0.062
Median rooms	5.0	4.0	5.0				
Sq footage per person	309.6	328.2	332.6			- 0.145	- 0.179
Person per room > 1	7.1	6.3	6.4			0.032	0.028
Person per bedroom > 2	8.1	8.7	5.1			- 0.022	0.112
Total square footage	950.0	924.0	989.0			0.079	- 0.119
<b>Voucher (N)</b>	350	1200	400				
# Units in building:							
1 Unit	41.5	56.4	53.5	***	***	- 0.298	- 0.240
2–4 Units	32.1	19.6	22.1	***	***	0.299	0.239
5–19 Units	16.2	16.5	18.0			- 0.008	- 0.048
20–49 Units	4.8	3.9	4.4			0.045	0.020
50+ Units	5.4	3.5	2.1		*	0.103	0.178
Median rooms	5.00	5.0	5.00				
Sq footage per person	365.3	374.50	386.4			- 0.024	- 0.055
Person per room > 1	8.6	7.5	5.8			0.042	0.108
Person per bedroom > 2	10.4	4.9	3.3	***	***	0.240	0.310
Total square footage	1163.0	1344.0	1253.0			- 0.107	- 0.053

Notes: P-values: \*\*\* < .001; \*\* < .01; \* < .05; + < .10. Effect size = (Hispanic Mean - Black/White Mean) / Overall Standard Deviation. Weighted percents, unweighted Ns. Blacks = non-Hispanic Blacks; Whites = non-Hispanic Whites.

Sources: 2015 and 2017 American Housing Survey Internal Use Files

The remainder of exhibit 2 provides comparative housing characteristic estimates for Blacks and Whites. The most striking disparities pertain to units per building, housing unit size, and crowding. Hispanics are significantly less likely to live in single-family homes than Blacks or Whites (36 percent for Hispanics, 43 percent for Blacks, and 44 percent for Whites). At the other end of the spectrum, Hispanics are significantly more likely to live in buildings containing 50 or more apartments than Blacks or Whites (10, 7, and 2 percent, respectively). Despite their statistical significance, the small absolute differences are not meaningful, and effect sizes for each difference are generally small.

The fraction of units that are deemed crowded (more than one person per room, and even more so by more than two persons per bedroom) is far higher for Hispanic households than for either of the other groups. Using the more sensitive bedroom measure, Hispanic households with children are nearly twice as likely as their Black counterparts and nearly three times as likely as their White counterparts to be considered crowded. The difference between Hispanics and Whites is approximately 0.26 of a standard deviation, generally accepted as a mid-sized effect.

The square footage measures also reveal sizable and significant differences between Hispanics compared to Blacks and Whites. On average, across assistance programs, Hispanics' housing units are 73 square feet smaller than those of Whites (1025 versus 1098, respectively) and 93 square feet smaller than those of Blacks (1025 versus 1116, respectively). Although differences in household size could explain these disparities, this explanation doesn't fit the present case since Hispanic households are, on average, significantly larger than those of the other two groups. Consequently, the square footage per person comparisons again show Hispanics with the least space: 305 for Hispanics, 340 for Blacks, and 347 for Whites. These disparities may arise because a sizable share of Hispanics, Blacks, and Whites may not live in the same housing markets. Markets differ in their supply of HUD-assisted housing and affordable housing units in the private stock that accommodates Hispanic families' larger household size. Disparities may also occur if a Hispanic household's size increases after the family move into assisted housing. Although the PHA or multifamily housing manager may attempt to relocate families who have increased in size since taking occupancy to larger units, in many cases, it will not happen quickly or may not even be possible given the dearth of units that accommodate large households.

The rest of exhibit 2 provides estimates of housing characteristics for each race and ethnic group in each of the three assisted housing programs. Here, again, the variation between Hispanics and both Blacks and Whites centers on space and crowding and possibly the greater privacy of properties with four or fewer housing units, including single-family homes.

More than one-fifth of Hispanics live in 50 or more unit buildings in public housing compared to about 14 percent Blacks. The fraction for Whites is essentially zero (0.2 percent). At the opposite end of the distribution, about four in five Whites live in a 1-4 unit public housing property, far greater than the 58 percent of Hispanics (and 65 percent of Blacks).

Nonetheless, by sharp contrast to the voucher and multifamily programs, public housing is the one program where Hispanics are more likely than Blacks or Whites to live in single-family homes. More than 40 percent of Hispanics in public housing live in single-family structures, about 7 percentage points higher than either Blacks or Whites. The divergence between Hispanics relative to Blacks and especially to Whites in the number of units in the structure persists in the multifamily and vouchers programs. In multifamily housing, only 11 percent of Hispanic families occupy single-family units, which is 9 percentage points less than Blacks (20 percent, an effect size of 0.21 of a standard deviation) and 18 percentage points less than Whites (29 percent an effect size of 0.43 of a standard deviation). The greatest disparity is in the voucher program. Roughly 42 percent of Hispanic families live in single-family dwellings compared to 56 percent of Blacks (effect size of 0.30) and 54 percent of Whites (effect size of 0.24).

By far, the most striking discontinuities between Hispanics and the two other race and ethnic groups pertain to space and crowding. Regardless of the program, Hispanics report the smallest square footage per person of the three groups. The situation is worst in public housing. Hispanics have 265 square feet per person (SD = 125) compared to 472 square feet SD = 138) for Blacks, with an effect size of half a standard deviation, and 308 square feet (SD = 134) for Whites (effect size = 0.10). In multifamily housing, square feet per person for Hispanics is about 310 (SD = 159). While smaller than the 328 square feet (SD = 126) for Blacks and the 333 square feet (SD = 107) for Whites, the differences are not statistically significant. The variation is of roughly the same scale in the voucher program: 365 (SD=188) for Hispanics, 374 (SD=161) for Blacks, and 386 (SD=162) for Whites ( $p = .10$ ). Scanning the estimates for unit square footage clarifies that household size plays a major role in the differences across race and ethnic groups. The disparities in unit size are not large or statistically significant in either the public housing or multifamily programs, though they are both large and significant in the voucher program. Using 1,000 square feet as a cut point, there is nearly an even split of units above and below 1,000 square feet in the public housing program, a 35-percent (1,000 square feet plus) versus a 65-percent (<1,000 square feet) split in multifamily housing, and a 40-percent versus a 60-percent split in the voucher program (see appendix). Across the three programs, vouchers increase the chances of living in a larger than average unit, public housing offers an even chance, and multifamily housing decreases the chances of living in a larger than average unit.

To further explore what is driving the smaller unit sizes and square footage per person in assisted housing units occupied by Hispanic families, particularly compared to Blacks but also Whites, we estimated two ordinary least squares (OLS) regression models, one for each of these square footage measures controlling for 1,0 whether Hispanic (1=Hispanic, 0=Otherwise) and several measures that plausibly affect these dependent variables (e.g., central city location, number of units in the building).<sup>35</sup> Household size significantly increases housing unit size by about 111 square feet, while central city location and being Hispanic significantly decrease both total square footage and square footage per person. Being Hispanic reduces the unit size by 99 square feet and reduces square feet per person by 35. Next, we use Oaxaca-Blinder decomposition to examine whether the characteristics of Hispanic families drive the variation in unit size or square feet per person compared to Blacks and Whites. In the total square footage analysis, Hispanics are not benefiting from the larger units enjoyed by Blacks and Whites with large households. Given their characteristics, Hispanic households would be expected to have slightly larger housing units and equal square footage per person than Blacks and Whites. Instead, their units are 85 square feet smaller and provide 58 fewer square feet per person. These disparities do not arise because of measurable characteristics of Hispanics that differ significantly from those of Blacks and Whites. Two possible interpretations of this result are that either unmeasured characteristics are associated with being Hispanic, or there is something about being Hispanic *per se* that drives the outcome of smaller housing units and less square footage per person (analysis details in Technical Appendix).

The results for more than two persons per bedroom also typically show greater crowding among Hispanics, although the prevalence rates are relatively low. In public housing, 6 percent of

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<sup>35</sup> We included household size in the unit size prediction but not in the square feet/person prediction since it is already part of the dependent variable.

Hispanics are in this category, essentially six times greater than either Blacks (0.8 percent) or Whites (0 percent). The effect sizes of these disparities range between 0.38–0.43 of a standard deviation. In multifamily housing, only about 1 percentage point separates Hispanics (8 percent) and Blacks (9 percent). But only 5 percent of Whites report crowding of this sort. None of these differences is statistically significant. The pattern for the voucher program resembles public housing, with 10 percent of Hispanics reporting more than two persons per bedroom relative to 5 percent of Blacks and 3 percent of Whites. Effect sizes here are in the 0.24–0.31 range of a standard deviation. Disparities in the broader measure of crowding of more than one person per room are similar to the bedroom measure, with public housing and the voucher program revealing the greatest variation between Hispanic families and their Black and White counterparts.

Another dimension of housing is its physical condition, soundness, and maintenance—often referred to as housing quality. We test four approaches to tapping housing quality, with the resulting four measures highly correlated at .094 or higher:<sup>36</sup> (1) *House Rating*: The respondents' response to the question: "On a scale of 1–10 (worst to best), how would you rate your unit as a place to live;" (2) *HUD's Upkeep Problems*: Based on AHS questions about the maintenance and repair of the unit and structure. A higher rating indicates more upkeep problems; (3) *HUD's Housing Adequacy Index*: Based on multiple AHS questions about housing systems and physical conditions including electrical, heating, plumbing, pests, leaks, and mold. A higher rating indicates more adequacy issues; and (4) *Housing Problems Index*: Based on our modeling of the 10-point house rating using 36 measures of housing quality. A higher rating indicates more problems.

The results are shown in exhibit 3. Because index values are easier to interpret through comparisons, we dispense with an initial profile of Hispanic families. The greatest variation in the table is in the "house rating" measure. Hispanics consistently rate their housing unit significantly higher than either Blacks or Whites. This is the case even in public housing, where they have significantly more housing adequacy problems than Blacks (1.25 for Hispanics versus 1.11 for Blacks, with an effect size of 0.32 of a standard deviation). This suggests the possibility that social desirability bias affects Hispanic responses. Further support for this interpretation is the pattern of responses in multifamily housing. All three race and ethnic groups have largely similar scores across all housing quality measures. Curiously, the disparity in house rating scores between Hispanics and Blacks or Whites is smallest among voucher households. Yet, in the voucher program, Hispanics consistently have fewer upkeep and adequacy problems than the other groups and significantly so compared to Blacks.

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<sup>36</sup> Detailed descriptions of how we created measures 2–4 are provided in the Technical Appendix to this article.

**Exhibit 3**

Housing Quality of Hispanic, Black, and White Households with Children in Assisted Housing, by Program Type: 2015–17

	Hispanic	Black	White	P-values, Hisp vs:		Effect Size, Hisp vs:	
				Black	White	Black	White
<b>Any Assisted Housing (N)</b>	650	2,000	800				
House rating	7.74	7.07	7.03	***	***	0.299	0.317
HUD upkeep problems	1.06	1.10	1.06	*		- 0.132	0.000
HUD adequacy problems	1.15	1.16	1.11		+	- 0.023	0.093
Housing problems index	1.90	2.20	1.93	*		- 0.092	- 0.009
<b>Public Housing (N)</b>	200	500	200				
House rating	7.57	6.76	6.40	***	***	0.342	0.495
HUD upkeep problems	1.10	1.08	1.07			0.068	0.101
HUD adequacy problems	1.25	1.11	1.18	***		0.320	0.160
Housing problems index	2.39	2.32	2.34			0.021	0.015
<b>Multifamily (N)</b>	100	350	200				
House rating	8.07	6.73	7.05	***	***	0.590	0.449
HUD upkeep problems	1.06	1.11	1.05			- 0.170	0.034
HUD adequacy problems	1.14	1.21	1.09			- 0.150	0.107
Housing problems index	2.10	2.19	1.81			- 0.029	0.093
<b>Voucher (N)</b>	350	1200	400				
House rating	7.72	7.33	7.25	**	**	0.181	0.219
HUD upkeep problems	1.05	1.10	1.07	**		- 0.161	- 0.064
HUD adequacy problems	1.09	1.16	1.10	**		- 0.172	- 0.025
Housing problems index	1.55	2.16	1.84	**		- 0.186	- 0.089

Notes: P-values: \*\*\* < .001; \*\* < .01; \* < .05; + < .10. Effect size = (Hispanic Mean - Black/White Mean) / Overall SD. Weighted percents, unweighted Ns. Blacks = non-Hispanic Blacks; Whites = non-Hispanic Whites. House rating: "Rating of unit as a place to live," 1 = low, 10 = high. HUD upkeep: Defined by HUD from 1 (<3 problems) to 3 (5+ problems). See Technical Appendix. HUD adequacy: Defined by HUD from 1 (Adequate) to 3 (Severely inadequate). See Technical Appendix. Housing problems index based on 36 structural and physical problems. See Technical Appendix.

Sources: 2015 and 2017 American Housing Survey Internal Use Files

To explore the possibility of response bias further, we estimated a multivariate model predicting house rating using selected background characteristics (e.g., gender, household size), measures of crowding (e.g., more than two persons per bedroom, square footage per person), the housing problems index and 1,0 whether Hispanic. The results show that being Hispanic is the largest predictor by far of house rating. Being Hispanic increases house rating by almost 1 point. This provides some credence to the hypothesis of a social desirability response bias among Hispanic respondents. (Results shown in Technical Appendix.)

**Neighborhood characteristics.** We use two sources of data to describe the assisted housing neighborhoods occupied by Hispanic households with children. We begin with self-reports by respondents to questions asked by the AHS interviewer. We then turn to characteristics of the census tracts in which AHS Hispanic households live. These tract features come from the 2014–18 American Community Survey (ACS), linked via geocodes to the main AHS analysis dataset.

Exhibit 4 shows responses to neighborhood questions in the AHS. The first data column in the top segment of the table provides the profile of Hispanic families. Their high neighborhood

rating parallels their high house rating just viewed in exhibit 3, again suggesting possible social desirability bias. These high ratings align with their responses to questions about several specific features of the neighborhood. Large majorities of Hispanics give high ratings to their neighborhood schools (83 percent) and public transportation (79 percent), while a relatively modest 12 percent indicate that there are abandoned buildings nearby. But they do not align with other responses: 23 percent report nearby buildings have bars on the windows, and roughly one-quarter (26 percent) report serious crime in the neighborhood.

**Exhibit 4**

Neighborhood Characteristics of Hispanic, Black, and White Households with Children in Assisted Housing, by Program Type: 2015–17 (1 of 2)

	Hispanic	Black	White	P-values, Hisp vs:		Effect Size, Hisp vs:	
				Black	White	Black	White
<b>Any Assisted Housing (N)</b>	650	2,000	800				
Neighborhood rating	7.31	6.74	6.84	***	***	0.227	0.187
Good schools	83.0	76.8	80.9	***		0.152	0.052
Serious crime	25.6	30.1	20.8	*	*	- 0.101	0.108
Petty crime	44.0	47.5	41.7			- 0.070	0.046
Bldgs w/bars on windows	22.9	17.6	8.1	**	***	0.143	0.399
Abandoned buildings	12.1	19.8	13.3	***		- 0.206	- 0.032
Trash	23.5	22.2	23.0			0.031	0.012
Good public transportation	78.7	71.7	56.3	***	***	0.152	0.486
Near businesses	59.7	52.3	42.2	***	***	0.148	0.350
Near factories/industry	14.7	9.6	6.7	***	***	0.170	0.267
<b>Public Housing (N)</b>	200	500	200				
Neighborhood rating	6.98	6.06	5.93	***	***	0.332	0.379
Good schools	94.6	74.1	75.0	**	*	0.486	0.465
Serious crime	36.6	40.4	26.7		*	- 0.079	0.205
Petty crime	52.7	57.6	48.3			- 0.098	0.088
Bldgs w/bars on windows	23.4	24.6	6.4		***	- 0.030	0.420
Abandoned buildings	11.7	21.0	15.2	**		- 0.245	- 0.092
Trash	31.6	29.6	28.4			0.044	0.070
Good public transportation	81.1	69.5	46.7	**	***	0.248	0.735
Near businesses	68.9	53.2	44.2	***	***	0.316	0.497
Near factories/industry	16.2	14.1	9.9		+	0.061	0.183
<b>Multifamily (N)</b>	100	350	200				
Neighborhood rating	6.95	6.37	6.83			0.250	0.052
Good schools	82.6	77.2	77.9	*		0.136	0.118
Serious crime	23.6	36.0	17.8	*		- 0.300	0.140
Petty crime	41.6	55.7	40.3	**		- 0.288	0.027
Bldgs w/bars on windows	23.4	17.6	6.1		***	0.163	0.486
Abandoned buildings	8.3	18.4	9.5	*		- 0.267	- 0.032
Trash	20.3	24.3	19.0			- 0.101	0.033
Good public transportation	76.0	68.6	64.9		*	0.162	0.243
Near businesses	42.1	52.3	43.3	+		- 0.204	- 0.024
Near factories/industry	10.3	9.1	6.2			0.042	0.144

**Exhibit 4**

Neighborhood Characteristics of Hispanic, Black, and White Households with Children in Assisted Housing, by Program Type: 2015–17 (2 of 2)

	Hispanic	Black	White	P-values, Hisp vs:		Effect Size, Hisp vs:	
				Black	White	Black	White
<b>Voucher (N)</b>	350	1200	400				
Neighborhood rating	7.62	7.19	7.16	**	**	0.170	0.182
Good schools	82.3	77.8	84.2	+		0.109	-0.046
Serious crime	20.1	23.4	19.9			-0.072	0.004
Petty crime	39.9	40.0	39.9			-0.002	0.000
Bldgs w/bars on windows	22.5	14.6	9.5	***	***	0.217	0.356
Abandoned buildings	13.7	19.9	14.1	**		-0.176	-0.011
Trash	20.0	18.2	22.7			0.043	-0.065
Good public transportation	78.5	73.9	56.4	+	***	0.099	0.478
Near businesses	60.9	52.0	41.0	**	***	0.178	0.398
Near factories/industry	15.5	8.0	5.7	***	***	0.267	0.349

Notes: P-values: \*\*\* < .001; \*\* < .01; \* < .05; + < .10. Effect size = (Hispanic Mean - Black/White Mean) / Overall SD. Weighted percents, unweighted Ns. Blacks = non-Hispanic Blacks; Whites = non-Hispanic Whites. Neighborhood rating: "Rating of neighborhood as a place to live," 1 = low, 10 = high. All neighborhood features coded dichotomously (no problems=0; otherwise 1).

Sources: 2015 and 2017 American Housing Survey Internal Use Files

The comparative analysis again shows that Hispanic respondents give higher ratings to their neighborhood than either Blacks or Whites. This is consistent with Hispanics' lower rate of reporting abandoned buildings in the neighborhood than Blacks (12 percent for Hispanics, 20 percent for Blacks, with an effect size of 0.21). But Whites report a similar rate of abandoned buildings in the area, 13 percent, and their overall neighborhood rating is significantly lower than that of Hispanics. It is also consistent with the nearly 79 percent of Hispanics who consider public transportation in the area to be good, significantly higher than Whites (56 percent).<sup>37</sup> Similarly, more than 83 percent of Hispanics report that neighborhood schools are good, significantly higher than the 77 percent of Blacks who reported good schools. Whites' rate of 81 percent is roughly similar to the rate for Hispanics.

On the other hand, it is inconsistent with their significantly higher rate of reports of bars on the windows of buildings in their neighborhood (23 percent for Hispanics, 18 percent for Blacks, with an effect size of 0.14, and 8 percent for Whites with a large effect size of 0.40). It is also inconsistent with Hispanics' higher rate of living near factories. Although only 15 percent report this attribute, this rate is twice that of Whites (7 percent) and 50 percent higher than Blacks (10 percent). Hispanics also have significantly higher rates of living near businesses (60 percent for Hispanics, 52 percent for Blacks, and 42 percent for Whites). Living near businesses may not be problematic, but living near factories and industry is more likely to be.

About 26 percent of Hispanics report serious crime in the neighborhood. This rate is significantly higher than the 21 percent rate for Whites but a bit lower than the 30 percent for Blacks. However, in each case, the effect size is small at 0.10 of a standard deviation compared to both Blacks and Whites.

<sup>37</sup> Although the difference between Hispanics (79 percent) and Blacks (72 percent) is statistically significant, this difference is small and not substantively meaningful.

Differences across programs vary with no obvious pattern. Compared to Whites, concerns among Hispanic families in public housing include higher rates of reporting serious crime (27 percent versus 37 percent, respectively), bars on the windows of buildings in the neighborhood (6 percent versus 23 percent, respectively), and proximity to businesses (44 percent versus 69 percent, respectively). Perhaps because a large share of Whites lives in suburban and rural areas, they are much less likely to view public transportation in the neighborhood as good compared to Hispanics (47 percent versus 81 percent, respectively; effect size = 0.74). Ratings by Hispanics and Blacks are more in sync. When they are not, Blacks' ratings connote more negative perceptions of neighborhood characteristics.

Multifamily housing presents the fewest neighborhood problems for Hispanic families, at least relative to Blacks and Whites. All statistically significant differences compared to Blacks reveal fewer problems for Hispanics. The only issue in Hispanics' multifamily neighborhoods compared to other demographic groups is bars on the windows of area buildings. The rate for Hispanics (23 percent) is nearly four times the rate for Whites (6 percent, with an effect size of nearly 0.50 of a standard deviation). In this context, it is worth noting that Hispanics and Whites have approximately the same rate of reports of abandoned buildings (8 percent for Hispanics and 10 percent for Whites).

In the voucher program, Hispanic families report three negative neighborhood characteristics at higher rates than Blacks, Whites, or both: bars on windows of neighboring buildings compared to both Blacks and Whites (23 percent for Hispanics, 15 percent for Blacks, and 10 percent for Whites), located near factories or industries (16 percent for Hispanics, 8 percent for Blacks, and 6 percent for Whites), and located near businesses (61 percent for Hispanics, 52 percent for Blacks, and 41 percent for Whites).

As with house rating, we again estimated a multivariate model predicting neighborhood rating. Predictors include 1,0 whether Hispanic, background measures, and several neighborhood measures from both self-reports (e.g., bars on windows of neighborhood buildings) and tract characteristics (e.g., poverty rate, median rent). The coefficient on whether Hispanic is large and statistically significant. Being Hispanic increases neighborhood rating by about 0.41 of a point (see Technical Appendix.) This result supports the social desirability response bias hypothesis among Hispanic respondents, although it is weaker here than it is for house rating.

The second source of information about the neighborhoods surrounding the assisted housing units occupied by Hispanic, Black, and White households with children is census tract data from the 5-year 2014–2018 ACS. In contrast to exhibit 4, which shows self-reported neighborhood features that were asked about in the AHS, and where there are relatively few meaningful differences among race and ethnic groups, the differences across groups in the large share of tract characteristics are both statistically significant and substantively important.

In the first segment of exhibit 5, the first data column provides the tract profile of Hispanic households with children in assisted housing. Interestingly, these households live in census tracts where, on average, nearly 50 percent of the residents are Hispanic (48 percent). Roughly 17 percent of the residents are Black, and about 28 percent are White. Note that the rate for an often-

used catch-all category, “non-White,” indicates that Hispanics live in tracts where 72 percent of the residents are not White (in other words, minorities). This hides the intriguing observation that, on average, Hispanic families in assisted housing live in tracts with nearly three times the fraction of Hispanics than of Black residents.

**Exhibit 5**

Census Tract Characteristics of Hispanic, Black, and White Households with Children in Assisted Housing, by Program Type: 2015–17

	Hispanic	Black	White	P-values, <b>Hisp vs:</b> Effect Size, <b>Hisp vs:</b>			
				Black	White	Black	White
<b>Any Assisted Housing (N)</b>	650	2000	800				
% White	27.9	31.3	70.5	*	***	- 0.109	- 1.367
% Black	16.8	45.8	10.1	***	***	- 0.962	0.222
% Hispanic	47.8	15.8	11.9	***	***	1.296	1.453
% Non-white	72.0	68.7	29.5	**	***	0.106	1.364
% Population < poverty	25.9	28.4	20.3	***	***	- 0.173	0.386
Median family income	\$53,420	\$49,170	\$57,900	***	***	0.173	-0.182
Median house value	\$255,200	\$175,400	\$160,500	***	***	0.485	0.575
Median rent	\$1,027	\$892	\$839	***	***	0.409	0.570
<b>Public Housing (N)</b>	200	500	200				
% White	25.6	28.6	72.3		***	- 0.094	- 1.459
% Black	18.4	52.5	14.5	***	+	- 1.087	0.124
% Hispanic	49.4	12.7	7.3	***	***	1.474	1.691
% Non-white	74.3	71.4	27.7		***	0.094	1.503
% Population < poverty	31.2	36.5	25.5	**	***	- 0.305	0.328
Median family income	\$48,000	\$41,990	\$49,670	**		0.225	- 0.062
Median house value	\$253,900	\$183,700	\$126,400	***	***	0.334	0.607
Median rent	\$909	\$727	\$695	***	***	0.550	0.646
<b>Multifamily (N)</b>	100	350	200				
% White	36.3	33.6	66.4		***	0.088	- 0.981
% Black	15.7	47.4	11.0	***	*	- 1.046	0.155
% Hispanic	41.9	12.9	14.7	***	***	1.298	1.218
% Non-white	63.7	66.4	33.6		***	- 0.087	0.974
% Population < poverty	25.0	30.5	19.8	***	***	- 0.410	0.388
Median family income	\$51,660	\$47,460	\$58,130		**	0.183	- 0.281
Median house value	\$228,400	\$173,000	\$154,300	***	***	0.416	0.557
Median rent	\$931	\$819	\$800	***	***	0.415	0.486
<b>Voucher (N)</b>	350	1200	400				
% White	26.2	31.5	71.5	***	***	- 0.172	- 1.466
% Black	16.3	42.3	8.3	***	***	- 0.890	0.274
% Hispanic	49.1	18.3	12.4	***	***	1.213	1.445
% Non-white	73.7	68.5	28.5	***	***	0.169	1.473
% Population < poverty	22.4	24.2	18.6	*	***	- 0.148	0.312
Median family income	\$57,050	\$52,890	\$60,700	**	*	0.177	- 0.155
Median house value	\$265,600	\$172,800	\$174,800	***	***	0.605	0.592
Median rent	\$1,128	\$992	\$905	***	***	0.420	0.689

Notes: P-values: \*\*\* < .001; \*\* < .01; \* < .05; + < .10. Effect size = (Hispanic Mean - Black/White Mean) / Overall SD.3. Weights percents, unweighted N's. Blacks = non-Hispanic Blacks; Whites = non-Hispanic Whites. Family income, house value, and rent in 2017 dollars. Sources: 2015 and 2017 American Housing Survey Internal Use Files linked to 2014–2018 American Community Survey Census Tract data

Hispanic families also live in tracts with an average tract poverty rate of 26 percent (that is, where about 26 percent of the residents in the tract have incomes below the poverty line).<sup>38</sup> The median income of households in the tracts occupied by Hispanic assisted housing families is \$53,400. On the one hand, this is more than double the poverty line income for a family of four in 2017 of roughly \$25,000.<sup>39</sup> On the other hand, it is about 70 percent of the nation's median income in 2017, which was \$61,372 (Fontenot, Semega, and Kollar, 2018). The median house value in the census tracts is \$255,200, about 9 percent higher than the \$235,000 nationwide median in 2017.<sup>40</sup> Median rent nationwide in 2017 was \$1,043,<sup>41</sup> about 2 percent higher than the tract median rent of \$1,027. These high values and rents align with the sizable share of Hispanics located in high-priced markets.

The remaining data columns in this first segment of exhibit 5 provide comparisons to non-Hispanic Black and White households with children. Among Blacks, the fraction of Black residents in the tract averages about 46 percent. Thus, both Hispanics and Blacks live in census tracts where nearly half of residents are of the same race and ethnicity as their own. Hispanics and Blacks also live in tracts with comparable fractions of Whites (28 percent and 31 percent, respectively). As a result, the fraction of Blacks in tracts where Hispanic households live, 17 percent, and of Hispanics in tracts where Blacks live, 16 percent, are also nearly identical. By contrast to Hispanics and Blacks, White assisted households with children live in tracts where 71 percent of the residents are also White. Presumably, this is closely associated with the fact that 66 percent of White families in assisted housing live in suburban or rural areas (see exhibit 1). The fraction of Blacks in these tracts averages about 10 percent, and the fraction of Hispanics averages about 12 percent.

Further detail on the degree of racial segregation in assisted housing census tracts across the three race and ethnic groups demonstrates that Black households with children live in assisted housing units that are located in the most racially segregated tracts (see appendix exhibit A-3).<sup>42</sup> More than 60 percent of Blacks live in tracts where 30 percent or more residents are Black. Plausibly, this occurs because a large proportion of public and multifamily housing is located in largely Black tracts. Among Hispanics, 23 percent live in assisted housing in such racially segregated tracts. The share for Whites is 8 percent.

Blacks resemble Hispanics in the average poverty rate in the census tract (28 percent for Blacks and 26 percent for Hispanics). For White assisted households with children, the mean tract poverty rate is lower, 20 percent. The Hispanic versus White disparity yields a relatively large effect size of 0.39 of a standard deviation.

These means hide considerable variation for those in tracts with at least a 30 percent poverty rate or at least a 40 percent poverty rate (see appendix exhibit A-2). Roughly 35 percent of Hispanics live in assisted housing units located in tracts with 30 percent or greater rates of poverty compared

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<sup>38</sup> Other measures often used as indicators of disadvantage, percent female head, and percent unemployed, have the same pattern as poverty. Interestingly, educational attainment in the tract is roughly identical for all three groups. See Technical Appendix.

<sup>39</sup> See [aspe.hhs.gov](https://aspe.hhs.gov) and search for 2017 poverty guidelines: \$24,600 for four persons.

<sup>40</sup> [www.attomdata.com](https://www.attomdata.com) Home Sales Report 2017.

<sup>41</sup> <https://www.deptofnumbers.com/rent/us>, U.S. Residential Rent and Rental Statistics.

<sup>42</sup> Racial segregation is defined by the share of Black residents to be consistent with the segregation literature.

with 43 percent of Black assisted housing households. The rate for White families in high poverty tracts is much lower, at 16 percent.

Consistent with Whites living in lower poverty tracts, the median income in these tracts is \$57,900, roughly \$4,500 higher than the tracts where Hispanic households live (effect size = 0.18). Tracts where Black households live have the lowest median income at \$49,170.

Curiously, median house value and median rent in the tract tell a different story than the poverty rate and median income. As already noted, Hispanic assisted housing households with children live in tracts with relatively high median house values and rents. The comparative analysis demonstrates that these prices are significantly higher than the prices for either Whites or Blacks. These differences yield large effect sizes—0.49 and 0.58 for the comparison to Blacks and Whites, respectively. In these instances, Whites' tracts have the lowest house values and rents of the three race and ethnic groups, whereas Hispanics have the highest. While Blacks fall between the two groups, their tract values and rents are closer to Whites at the low end than to Hispanics at the high end. As noted, the greater share of lower-income Hispanics in high-price and high-rent tracts compared to Blacks and Whites may be at work here.

Variations across the three race and ethnic groups by program type are shown in the rest of exhibit 5. Although the estimates change, the pattern across Hispanics, Blacks, and Whites is generally consistent with the overall averages for the three types of assisted housing combined. Nonetheless, a few estimates diverge from the overall pattern. The average poverty rate in the tract is highest for public housing for all three groups, and the groups maintain their same rank order of Blacks (37 percent), Hispanics (31 percent), and Whites (25 percent) as the average tract poverty rate across all assisted housing. Unsurprisingly, the differences are far more dramatic when comparing tracts with more than 30 percent poverty (see appendix exhibit A-2). For all three race and ethnic groups, there is a roughly 30 percentage point disparity between public housing and vouchers. For Hispanics, 50 percent living in public housing are located in tracts with a poverty rate of 30 percent or more compared to the 25 percent in such high poverty tracts who use a voucher.<sup>43</sup> A final observation on exhibit 5 is that for Hispanic families, the highest proportion of White residents in the tract, 36 percent, occurs in the multifamily program. This is roughly 10 percentage points higher than either public housing or the voucher program. This variation across program types in the share of White residents is larger for Hispanics than for Black assisted housing families.

There is only modest variation across program types in the fraction of Hispanics living in highly segregated tracts where at least 30 percent of the residents are Black (27 percent for public housing, 25 percent for multifamily housing, and 21 percent for vouchers; see appendix exhibit A-3). Black households with children are most likely to live in highly race-segregated tracts: 72 percent of Blacks living in public housing, 60 percent living in multifamily housing, and 57 percent using vouchers. By far, White households have the lowest prevalence of living in tracts with

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<sup>43</sup> At the other end of the continuum, the largest share of Hispanics and Blacks in less than 20 percent poverty tracts is in the voucher program, followed by multifamily. For Hispanics, the difference between vouchers and multifamily housing is small, suggesting that both programs provide access to low-poverty neighborhoods. This is even more the case for Whites, where vouchers and multifamily housing are essentially equivalent in offering low-poverty tracts. This feature of multifamily housing was also found by Lens and Reina (2016).

a high degree of Black segregation. Whites' rates are 14 percent for public housing, 9 percent for multifamily housing, and 6 percent for vouchers.

All three groups achieve the lowest tract poverty rates in the voucher program: Hispanics and Blacks at 22 and 24 percent, respectively, and Whites at 19 percent. The voucher program is also associated with the highest tract median house values experienced by Hispanics (\$265,600) of the three program types. Finally, all groups experience the highest tract median rents in the voucher program. The pattern of variation remains the same: median rents for the groups are \$1,128 for Hispanics, \$992 for Blacks, and \$905 for Whites.

***Modeling the Chances of Receiving Housing Assistance.*** We use multivariate modeling to explore whether Hispanic households with children have a better, worse, or equal chance of receiving housing assistance than the two other race and ethnic groups considered here. The models control for several background and geographic characteristics that are plausibly associated with the likelihood of assistance receipt, such as household size and whether the household lives in a central city, suburb, or rural area, along with a binary measure of whether the household is Hispanic. We estimate four models, one for the three assisted housing programs combined and three additional models, one for each of the three program types. We use a logistic specification because the dependent variables are heavily skewed toward zero, particularly for the separate program type models.

Results are summarized in exhibit 6. To simplify interpretation, we convert the logit coefficients to odds ratios. Starting with the first data column for all assisted programs combined, it is worth noting that the estimated fraction of households receiving any housing assistance is 24 percent, consistent with administrative data indicating that about 25 percent of income-eligibles receive housing assistance. Even after controlling for background and locational attributes (central city, suburb, rural) that are likely to affect housing assistance receipt, Hispanic households with children have substantially lower odds—roughly two-thirds lower—of receiving housing assistance than their race and ethnic counterparts. Their odds improve to 50 percent, or one-half the chance of other groups for public housing, and they are about 70 percent lower for multifamily housing and vouchers. Except for the household head's age, all other covariates in the combined assistance receipt model are statistically significant and operate in the expected direction. There is some variation in significance across program types, but rarely in direction.<sup>44</sup>

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<sup>44</sup> The exception is that a household with a disabled household member reduces the odds of participating in the multifamily program.

**Exhibit 6**

The Odds of Receiving Housing Assistance, 2015–17

Logistic Regression Models									
	Any Assisted Hsng		Public Housing		Multifamily		Voucher		
N	9,000		6,300		6,100		7,400		
Pseudo R2	0.095		0.077		0.086		0.100		
	O.R.	p-value	O.R.	p-value	O.R.	p-value	O.R.	p-value	
Head female	3.36	0.000	2.98	0.000	2.29	0.000	4.17	0.000	
Head age	1.01	0.172	0.99	0.239	0.98	0.007	1.02	0.000	
Household size	0.90	0.000	0.91	0.032	0.73	0.000	0.97	0.321	
Head disabled	1.17	0.080	1.27	0.091	0.98	0.897	1.17	0.137	
Household income	1.01	0.000	1.01	0.100	1.01	0.219	1.02	0.000	
Head employed	0.71	0.000	0.84	0.157	0.63	0.001	0.70	0.000	
Suburb	0.53	0.000	0.31	0.000	0.60	0.000	0.61	0.000	
Rural	0.69	0.003	0.90	0.549	0.69	0.129	0.59	0.001	
Hispanic	0.34	0.000	0.46	0.000	0.32	0.000	0.30	0.000	

O.R. = Odds ratio.

Notes: Unweighted N's, weighted logistic models. Odds ratio = exp (logistic coefficient). Samples include cases receiving housing assistance plus households with children eligible to receive housing assistance (income below 50% area median income [AMI]).

Sources: 2015 & 2017 American Housing Survey Internal Use Files

The logit models predicting receipt of housing assistance strongly suggest that either unobserved attributes of Hispanic individuals, or possibly simply being Hispanic *per se*, substantially reduces the likelihood of assisted housing receipt relative to Blacks and Whites. To further investigate which of these explanations is most likely, we decompose the variance in whether the household receives housing assistance to estimate how much of the difference in assisted housing receipt between Hispanics versus Blacks and Whites is explained by differences in the characteristics of these groups (explained variance) and how much is attributable to differences in the relationship between these characteristics and housing assistance receipt for Hispanics compared with Blacks and Whites (unexplained variance).

The results are summarized in exhibit 7 and pertain to the three main housing assistance programs combined. Across the three programs combined, the model predicts that roughly 12 percent of Hispanic households with children receive housing assistance compared with about 31 percent for Blacks and Whites, more than double the rate for Hispanics.<sup>45</sup>

<sup>45</sup> Most of the differences in the analysis are driven by differences between Hispanics and Blacks. We have combined Blacks and White households to simplify the discussion.

**Exhibit 7**

**Decomposition: Likelihood of Any Assisted Housing Receipt**

<b>N</b>	<b>9000</b>	<b>p-value</b>		
Hispanic Predicted	0.123	0.000		
Non-Hispanic Predicted	0.309	0.000		
Difference	-0.177	0.000		
Explained	-0.015	0.011		
Unexplained	-0.163	0.000		
% Unexplained	0.921			
	<b>Explained</b>		<b>Unexplained</b>	
	<b>Coeff</b>	<b>p-value</b>	<b>Coeff</b>	<b>p-value</b>
Head female	-0.019	0.000	0.023	0.268
Head age	0.001	0.193	0.066	0.132
Hhld size	-0.007	0.002	-0.094	0.008
Head disabled	-0.001	0.109	0.005	0.312
Household income	0.006	0.000	0.046	0.004
Head employed	-0.001	0.153	0.018	0.302
Suburb	0.002	0.147	-0.001	0.936
Rural	0.006	0.002	0.007	0.013

*Notes: Oaxaca-Blinder Decomposition using Logit specification. Comparison group = Black and White households. Sample includes cases receiving housing assistance plus households with children not receiving assistance but income-eligible to receive housing assistance (income <= 50% area median income [AMI]). Sources: 2015 and 2017 American Housing Survey Internal Use Files*

Although both the explained and unexplained components are statistically significant, the explained coefficient is extremely small. Consequently, the lion's share of the difference between Hispanics' assisted housing receipt rate versus that of Blacks and Whites is attributable to the unexplained components (or coefficients on observables). Thus, for all assistance programs, 92 percent of the variance between Hispanics and other groups is not driven by differences in the measured characteristics of these groups.<sup>46</sup> Instead, the more important source of variation between these groups is the way the observables affect assistance receipt. For example, household income has a positive and statistically significant effect on receiving housing assistance for all three race and ethnic groups, but its effect is greatest for Hispanics. In the case of household size, the larger the size of the household, the less likely it is that Blacks, Whites, and Hispanic households will receive housing assistance. But again, as for income, the effect of household size is strongest for Hispanics.

**Fair Share Analysis.** We investigate whether Hispanic families receive their fair share of housing assistance from four different angles. These perspectives roughly move from a more objective and fundamental definition of equitable treatment to a more pragmatic definition that asks: Given the reality of how assistance is distributed across programs, are Hispanics achieving parity in each of the three program types relative to their Black and White counterparts?

<sup>46</sup> The percent of unexplained variance is the ratio of unexplained variance to the total of the explained plus unexplained variance.

The first analysis asks whether Hispanic households with children are receiving housing assistance at the same rate as their prevalence in the income-eligible population ( $\leq 50$  percent of area median income [AMI]). Exhibit 8, panel A indicates that if Hispanic families were present in assisted housing as they are in the income-eligible population, we would expect that roughly one-third of households with children receiving housing assistance should be Hispanic. Instead, one-fifth of housing assistance households with children are Hispanic. This shortfall in assistance receipt is similar to that for White households with children. For Whites, we would expect that, based on their prevalence among income-eligible households, 40 percent would be assistance recipients, but 24 percent actually receive assistance. The estimates are dramatically different for Black households with children. Although 26 percent of Blacks are income-eligible for assistance, more than double that rate, 56 percent, receive housing assistance.

**Exhibit 8**

Fair Share Analysis				
A. Assisted Housing by Program Type, by Race and Ethnicity of Households with Children				
	Income Eligible Households	Any Assistance	% Inc Elig Receiving Assistance	
% Hispanic	33.7	20.2	10.8	
% Black	26.4	56.1	38.3	
% White	39.9	23.7	10.7	
(N)	10,700	3,500	10,700	
B. Assisted Housing of Households with Children by Race and Ethnicity, by Program Type				
	Hispanic	Black	White	Total
% Public Housing	29.3	23.0	20.1	23.6
% Multifamily	18.7	22.6	22.4	21.8
% Voucher	52.0	54.4	57.5	54.6
(N)	650	2,000	800	3,500

Notes: Unweighted N, weighted percentages. Multifamily housing is limited to Project-Based Section 8.  
Sources: 2015 and 2017 American Housing Survey Internal Use Files

The second analysis asks how the share of Hispanic income-eligible families receiving housing assistance compares to the fraction of income-eligible Black families and White families receiving assistance. This is also shown in panel A of exhibit 8. Column 3 indicates that of Hispanic families who are income-eligible for housing assistance, about 11 percent receive it. Among income-eligible Black families, 38 percent receive it, with the comparable figure for White families roughly 11 percent. Viewed from this perspective, the Hispanic rate of assistance receipt is essentially identical to that of Whites but less than one-third that of Blacks.

The third analysis asks whether Hispanics are over- or under-represented in each of the three housing assistance programs. That is, among assistance recipients, are Hispanics receiving roughly the same share of units in each of the three assistance programs as their Black and White

counterparts? Exhibit 8, panel B provides the answer.<sup>47</sup> Data columns 1–3 show the participation of each of the race and ethnic groups in each program. Data column 4 shows participation in all assisted housing programs combined as a frame of reference. These estimates reveal that Hispanics are over-represented in the public housing program and somewhat underrepresented in both the multifamily and voucher programs. Specifically, nearly 24 percent of assistance recipients in the three race and ethnic groups combined live in public housing, but 29 percent of Hispanics live in public housing. On the other hand, about 22 percent of assistance recipients live in multifamily units compared to nearly 19 percent of Hispanics residing in multifamily units. Almost 55 percent of recipients use vouchers, compared to 52 percent of Hispanic families using housing vouchers. By comparison, both Blacks and Whites are somewhat under-represented in public housing.

The fourth fair share analysis examines state variation in housing assistance participation rates of income-eligible Hispanics. Unfortunately, no existing data allow us to focus solely on households with children, so this analysis sample includes all Hispanic, Black, and White households. We proxy the  $\leq 50$  percent of AMI income-eligibility threshold with 130 percent of the federal poverty line.<sup>48</sup>

The results are shown in appendix exhibit A-4. Using the “total” line, the first entry in the table, to illustrate how to interpret these estimates, Hispanic households receive 78 percent of what we would expect them to receive if they were obtaining their fair share of housing assistance relative to their income-eligibility rate. We arrive at this estimate by dividing 16.5 percent, the share of all income-eligible Hispanic households receiving housing assistance, by 21.1 percent, the percent of all income-eligible households receiving housing assistance. Even a cursory glance at the last column in appendix exhibit A-4 reveals the wide variation across states. This disparity ranges from a low of 17.1 percent in South Carolina to a high of 174.4 percent in New Hampshire. Overall, in 43 percent of states, Hispanic households receive less than half of their fair share of assistance, and in another 37 percent, they receive at least one-half but less than full parity. In the remaining 20 percent of states, Hispanic households are at parity or beyond it. Although some of the sizable rates in this last group of states undoubtedly arise because of the small number of cases, these outliers are the exception.<sup>49</sup>

## Discussion

In this research, we use rich data to study the status of Hispanic households with children living in assisted housing at the end of the 2010 decade. We develop a national profile of Hispanic families in assisted housing and compare it, using T-tests of mean differences, to that of non-Hispanic Black and White households with children in assisted housing. We then use multivariate regression and decomposition analysis to estimate the effect of being Hispanic on the odds of receiving assistance and whether being Hispanic *per se* could plausibly explain Hispanic families’ significantly lower chances of assistance receipt relative to their Black and White counterparts. In a final set of

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<sup>47</sup> This was previously discussed under background characteristics.

<sup>48</sup> 130 percent of the poverty line is roughly equivalent to HUD’s  $\leq 50$  percent of AMI (authors’ analysis; see Technical Appendix).

<sup>49</sup> In New Hampshire, for example, we estimate roughly 2,566 Hispanic households with incomes at or below 130 percent of poverty and total households at or below 130 percent of poverty of \$63,922.

analyses, we estimate whether Hispanic households receive their fair share of assistance nationally and state-by-state.

We find that regardless of assisted housing program, most Hispanic families, 68 percent, live in central cities. This rate climbs to 75 percent in the public housing program and falls to 64 percent in the voucher program. Although most Hispanic families in the voucher program live in central cities, it is worth observing that it is also the only assisted housing program in which as many as one-third of Hispanic households with children live in the suburbs. Vouchers also produce the largest share of Hispanics, 43 percent, living in less than 20 percent poverty tracts. This rate of residence in low-to-moderate poverty tracts is 35 percent greater than what Hispanics experience in the public housing program (32 percent in  $\leq 20$  percent poverty tracts). These estimates suggest that a sizable share of Hispanic families uses the voucher as a gateway to lower-poverty neighborhoods in the suburbs.

The most striking disparity between Hispanics and Blacks and Whites is the size and likely crowding in the assisted housing unit. Whether measured by the traditional more than one person per room or HUD's more than two person per bedroom, the fraction of crowded units is far higher among Hispanic families. Using the more sensitive bedroom measure, Hispanic households with children are nearly twice as likely as their Black counterparts and almost three times as likely as their White counterparts to qualify as crowded. These are large effects at 0.4 of a standard deviation.

The square footage measures also reveal sizable and statistically significant differences between Hispanics compared to Blacks and Whites. On average, across assistance programs, Hispanics' housing units are 73 square feet smaller than those of Whites (1,025 versus 1,098, respectively) and 93 square feet smaller than those of Blacks (1,025 versus 1,116, respectively). Since Hispanic households with children in assisted housing are larger, on average than those of Black and White families, Hispanics' housing units should be somewhat larger than those of Blacks and Whites, not smaller as indicated by the AHS estimates. The square footage per person comparisons account for household size and confirm the smaller space available in Hispanics' housing units. Hispanic families live in assisted housing units with roughly 305 square feet per person compared to 340 for Blacks and 347 for Whites. Comparing the three assisted housing programs, vouchers increase the chances of access to a larger than average unit, public housing offers an even chance, and multifamily housing decreases the chances of living in a larger than average unit.

These dissimilarities across groups do not arise because of differences in the measured characteristics of the groups included in the models. While the discrepancies could result from differences in characteristics that are unmeasured and therefore not included in the models, it is also possible that there is something about being Hispanic *per se* that drives the results.

The larger household size among Hispanics is not attributable to more children than Whites or Blacks, but instead to additional adults. As a result, Hispanic families in assisted housing have a significantly larger fraction of multigenerational households than their counterparts. It is also possible that they are more likely to share housing with other unrelated adults (Dougherty, 2021). Children, especially at younger ages, may not require as much space as adults.

What else could account for the differences in the space available in the housing unit? Square footage is not based on objective and validated measurement but on self-reports, which are subject to error. But there is no obvious reason to expect systematic differences in square footage reporting by the three race and ethnic groups. The only exception might be the effect of possible social desirability bias among Hispanic respondents. Hispanics assigned significantly higher housing unit and neighborhood ratings than Blacks and Whites, despite having a somewhat greater number of deficiencies in their housing units and neighborhoods. In multivariate models, being Hispanic increased the 10-point house rating by nearly 1 point and increased the neighborhood rating by 0.41 of a point. However, if this positive bias in Hispanics' responses affected their square footage reporting, it should result in Hispanic respondents reporting *larger* square footage in their housing units compared to Blacks and Whites, not the smaller square footage observed in the data.

Another possibility is that the three race and ethnic groups do not live in the same housing markets or submarkets. Each market offers a different supply of HUD-assisted housing units and affordable housing units in the private stock that could accommodate Hispanic families' larger household size. The fact that each of the three race and ethnic groups in our assisted housing sample lives in a census tract where the majority of residents share the assisted household's same race and ethnicity (e.g., Black assisted families live in tracts where 53 percent of residents are Black) provides suggestive evidence that most are living in different neighborhoods. And Hispanics tend to live in tracts with median house values and rents that either approach or exceed national medians. This also distinguishes their place of residence relative to Black and White assisted housing families.

A third option is that disparities arise because Hispanic households add members after the family moves into assisted housing. Although the public housing authority (PHA) or multifamily housing manager may attempt to relocate such households to a larger unit to accommodate the additional household members who join the family after their initial move into assisted housing, supply constraints on units for larger-than-average household sizes may make this difficult, if not impossible.

The pattern of Hispanic assisted housing families living in tracts with higher median house values and rents than their Black and White counterparts is noteworthy, not only because it demonstrates that the three groups live in different neighborhoods, as alluded to previously. Also impressive is that this pattern holds regardless of program type. Median rents are higher in the voucher program and otherwise hover around the national median. This is consistent with the pattern of Hispanics living in high-rent cities noted at the outset of this report. Even so, Hispanic assisted housing families live in census tracts with an average poverty rate of 26 percent, increasing to 31 percent in the public housing program. Further, roughly 35 percent of Hispanics live in assisted housing units located in tracts with a poverty rate of 30 percent or higher. The rate of Hispanics in such high-poverty tracts is highest, at 50 percent, for those living in public housing, and is lowest, at 25 percent, for Hispanics using vouchers.

Being a Hispanic household with children reduces the chances of receiving housing assistance by about one-third relative to Black and White families. These chances improve to nearly 50 percent for public housing and decline to about 30 percent for vouchers. This disparity is not explained by the measured characteristics of the three race and ethnic groups. The two remaining explanations

are either the possibility that differences in unmeasured characteristics play a role or that something about being a Hispanic family drives down the odds of assistance receipt.

In light of these findings, the results of the fair share analysis are not surprising. If Hispanic families were receiving housing assistance at the same rate as their prevalence in the income-eligible population of Hispanics, Blacks, and Whites, one-third of recipients should be Hispanic. Instead, 20 percent are Hispanic. This disparity is similar for Whites but entirely different for Blacks. Using this criterion, 26 percent of Blacks should participate, but 56 percent do so. The share of Hispanic income-eligible families receiving housing assistance, 20 percent, is nearly 20 percent lower than that for White families (24 percent) but is less than one-half the 56 percent rate for Blacks families. Across assisted housing programs, Hispanic families are over-represented in the public housing program and somewhat under-represented in the multifamily and voucher programs. Unfortunately, analysis at the state level cannot focus solely on households with children because of data limitations. For all Hispanic households, the likelihood of receiving their fair share of housing assistance varies widely across the United States. On average, Hispanic households receive 78 percent of their fair share based on income eligibility on average across all states and housing assistance programs. Southern states (e.g., South Carolina, Georgia, Arkansas, Alabama) tend to under-serve Hispanic households. In contrast, states in New England and Arizona and Colorado tend to over-represent them. California, New Mexico, and Texas are close to parity in allocating assisted housing units to Hispanic families.

The two findings with potentially the most direct implications for research and policy are the square footage per person deficit of Hispanic families and the fair share results. In both instances, we need additional information before it is possible to design evidence-based policy remedies. For square footage, the first step is to corroborate the results of self-reported square footage in the AHS with accurate square footage data. Assuming confirmation, the question is whether the problem of under-sized units among larger-than-average Hispanic families is the result of an inadequate supply of large units in the public housing, multifamily, and private-market affordable stock. For vouchers, it is also possible that owners of larger units have lower participation rates than owners of average-size units, at least in part because rents on larger housing units may exceed HUD's fair market rent threshold. Currently, the under-supply of large units in project-based housing cannot be solved within the confines of project-based programs since neither public housing nor multifamily programs are building new developments. However, adjusting the financial incentive structure for the Low-Income Housing Tax Credit program, essentially the one remaining mainstream project-based housing assistance program (under the aegis of the Department of Treasury), may be possible. Similarly, financial or other incentives could be offered to affordable housing developers to include large units in their developments.

On the fair share issue, the fundamental question is whether the source of the problem is primarily on the demand side, the supply side, or both. The literature review highlights prior research suggesting that Hispanics may either lack information about government programs, such as housing assistance, or may be reluctant to contact government agencies, as would be required to apply for housing assistance. Both the lack of information and trepidation about government might be addressed through culturally appropriate outreach. This would include significant participation

by Hispanic community members, some of whom could act as navigators who explain housing programs, eligibility requirements, and the application process.

On the supply side, a key issue is that relative to Black and White families, Hispanic families are over-represented in public housing and somewhat under-represented in multifamily housing.<sup>50</sup> Perhaps this occurs because public housing units are heavily concentrated in geographic areas with large concentrations of income-eligible Hispanic families. The opposite situation occurs in the multifamily program (i.e., a demand-supply geographic mismatch). Additional analysis reveals considerable overlap between the geographic concentration of public housing units and that of income-eligible Hispanic families. Of the 29 percent of Hispanic families who live in public housing, roughly one-third are located in the Mid-Atlantic region.<sup>51</sup> This is by far the strongest association between potential Hispanic demand and public housing supply within the nine Census regions. Undoubtedly, it contributes to Hispanic families' over-representation in public housing. However, it is insufficient to fully explain it (see Technical Appendix).

This analysis is admittedly crude, and a deeper understanding of the geographic explanation would benefit from a more disaggregated and refined examination. But as a first approximation, the geographic distribution of the supply of assisted housing is unlikely to fully explain Hispanics' under- and over-representation in particular programs. As alluded to earlier, the modus operandi of the three program types may play a role. Applicants for public housing are typically selected in chronological order of their application date or random order if the PHA uses a randomized lottery to select applicants for the waiting list. Once deemed eligible for assistance under the PHA's HUD-approved plan, the applicant household moves into a public housing unit. By contrast, the multifamily manager and, in the voucher program, the private-market landlord or manager, have far greater discretion. Is this discretion the reason for under-representation? The last national housing discrimination study in 2012 indicates that Hispanics seeking a rental unit were told about 12.5 percent fewer units and shown 7.5 percent fewer units than their White counterparts (Turner et al., 2013). Additional research is needed to determine if the grim prospect of discrimination continues and if so, to propose effective remedies to law, policy, and practice.

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<sup>50</sup> We exclude vouchers because landlords presumably play a major role, if not the major role, in determining whether a household will be accepted as a tenant.

<sup>51</sup> Defined by the Census Bureau as New York, New Jersey, and Pennsylvania.

## Appendix

### Exhibit A-1

Percent of Hispanic Households in 15 Highest-Rent Cities, 2020

City and State	Median Rent (\$)	Hispanic Households (%)
San Francisco, CA	2,700	13.8
New York, NY	2,470	25.3
Boston, MA	2,150	16.7
San Jose, CA	2,090	24.1
Oakland, CA	2,000	17.6
Los Angeles, CA	2,000	36.2
Washington, DC	1,920	8.7
San Diego, CA	1,790	22.6
Miami, FL	1,710	70.4
Fort Lauderdale, FL	1,700	15.1
Santa Ana, CA	1,700	66.3
Anaheim, CA	1,660	42.3
Newark, NJ	1,600	33.4
Providence, RI	1,570	37.4
Long Beach, CA	1,550	31.8

Note: As a frame of reference, the national percent Hispanic households = 12.8% (2017 Integrated Public Use Microdata Series [IPUMS]).

Sources: Zumper National Rent Report, December 2020: [www.zumper.com/glog/rental-price-data](http://www.zumper.com/glog/rental-price-data), Based on one-bedroom units; 2014–2018 American Community Survey, downloaded 12/17/20 from Social Explorer for percent Hispanic households

### Exhibit A-2

Race and Ethnicity of Households with Children in Assisted Housing, by Census Tract Poverty Rate, and Assisted Housing Program (1 of 2)

	Hispanic	Black	White	Total
<b>Any Assisted Housing (N)</b>	650	2,000	800	3,500
Tract poverty < 10%	11.9	9.7	21.3	12.9
10% - < 20%	26.7	24.0	33.1	26.7
20% - < 30%	25.7	23.6	29.1	25.7
30% - < 40%	17.9	20.7	11.0	17.9
40%+	16.8	22.0	5.5	16.8
<b>Public Housing (N)</b>	200	500	200	900
Tract poverty < 10%	13.7	5.2	19.8	10.3
10% - < 20%	18.4	16.1	17.8	17.0
20% - < 30%	17.9	13.0	33.9	18.5
30% - < 40%	17.0	25.1	14.0	20.9
40%+	33.0	40.6	14.5	33.4
<b>Multifamily (N)</b>	100	350	200	650
Tract poverty < 10%	8.8	3.2	8.7	5.5
10% - < 20%	28.7	26.3	49.4	32.4
20% - < 30%	29.4	21.6	27.4	24.4
30% - < 40%	22.5	23.1	10.9	20.0
40%+	10.6	25.8	3.6	17.7

**Exhibit A-2**

Race and Ethnicity of Households with Children in Assisted Housing, by Census Tract Poverty Rate, and Assisted Housing Program (2 of 2)

	Hispanic	Black	White	Total
<b>Voucher (N)</b>	350	1,200	400	1,900
Tract poverty < 10%	12.0	14.3	26.8	17.0
10% - < 20%	30.7	26.5	32.1	28.7
20% - < 30%	32.7	28.8	28.0	29.4
30% - < 40%	16.9	17.9	10.0	15.7
40%+	7.7	12.5	3.1	9.2

Note: Tract poverty = % of individuals in households with incomes below federal poverty line.

Sources: 2015 and 2017 American Housing Survey Internal Use Files

**Exhibit A-3**

Race and Ethnicity of Households with Children in Assisted Housing, by Census Tract Segregation Rate and Assisted Housing Program

	Hispanic	Black	White
<b>Any Assisted Housing (N)</b>	650	2,000	800
% Tract Black < 10%	52.5	11.7	72.5
10% - < 20%	17.5	14.4	15.2
20% - < 30%	6.7	12.6	4.1
30% - < 40%	9.1	9.9	2.7
40%+	14.2	51.3	5.4
<b>Public Housing (N)</b>	200	500	200
% Tract Black < 10%	49.2	7.2	64.3
10% - < 20%	16.5	10.3	16.7
20% - < 30%	6.8	9.7	4.9
30% - < 40%	11.1	11.2	2.2
40%+	15.7	61.5	11.9
<b>Multifamily (N)</b>	100	350	200
% Tract Black < 10%	55.9	8.3	69.5
10% - < 20%	13.9	14.7	16.7
20% - < 30%	5.3	16.9	5.2
30% - < 40%	14.8	8.5	1.3
40%+	10.1	51.7	7.3
<b>Voucher (N)</b>	350	1,200	400
% Tract Black < 10%	52.8	15.1	76.6
10% - < 20%	19.4	15.9	14.1
20% - < 30%	7.1	12.1	3.4
30% - < 40%	5.9	10.0	3.5
40%+	14.8	46.9	2.5

Note: Segregation measured by percent Black population in census tract.

Sources: 2015 and 2017 American Housing Survey Internal Use Files

## Exhibit A-4

## Fair Share Analysis of Hispanic Assisted Housing Receipt, by State (1 of 3)

Name	All Assisted Units				Households <= 130 poverty				AH Units / Households <=130% poverty				
	Total	Hisp	Black	White	Total	Hisp	Black	White	Total (%)	Hisp (%)	Black (%)	White (%)	Hisp / Total (%)
(Total N)	(4,901,738)	(766,811)	(2,123,614)	(1,736,283)	(23,236,957)	(4,649,243)	(4,642,978)	(11,685,022)	21.1	16.5	45.7	14.9	78.2
Alabama	91,503	915	66,797	22,876	459,008	20,884	187,576	237,120	19.9	4.4	35.6	9.6	22.0
Alaska	7,689	538	1,076	3,460	34,989	2,457	1,412	17,784	22.0	21.9	76.2	19.5	99.6
Arizona	40,909	14,727	9,000	14,318	520,503	183,970	29,353	251,593	7.9	8.0	30.7	5.7	101.9
Arkansas	51,580	1032	26,306	23,727	290,527	22,104	71,545	185,642	17.8	4.7	36.8	12.8	26.3
California	484,072	135,540	135,540	130,699	2,501,570	1,055,934	232,186	836,942	19.4	12.8	58.4	15.6	66.3
Colorado	61,078	18,323	11,605	28,096	330,534	91,737	18,811	199,439	18.5	20.0	61.7	14.1	108.1
Connecticut	82,338	32,112	24,701	23,878	189,355	53,048	31,413	93,862	43.5	60.5	78.6	25.4	139.2
Delaware	12,856	900	8,742	2,828	58,452	7,061	17,778	30,267	22.0	12.7	49.2	9.3	58.0
District Columbia	34,420	1,377	31,322	344	54,679	5,271	38,226	8058	62.9	26.1	81.9	4.3	41.5
Florida	193,218	54,101	102,406	32,847	1,574,390	441,178	329,372	744,001	12.3	12.3	31.1	4.4	99.9
Georgia	135,194	2,704	112,211	17,575	805,603	80,823	344,324	344,653	16.8	3.3	32.6	5.1	19.9
Hawaii	22,627	2,715	679	4,299	66,141	6,435	1105	18,771	34.2	42.2	61.4	22.9	123.3
Idaho	12,347	1,235	370	10,248	127,703	16,383	825	104,095	9.7	7.5	44.8	9.8	78.0
Illinois	224,517	13,471	141,446	60,620	877,652	145,892	236,896	441,570	25.6	9.2	59.7	13.7	36.1
Indiana	88,981	2,669	39,152	45,380	499,027	37,335	85,353	354,447	17.8	7.1	45.9	12.8	40.1
Iowa	40,661	1,220	8,132	30,089	215,099	13,621	15,015	174,887	18.9	9.0	54.2	17.2	47.4
Kansas	34,641	1,732	9,699	21,477	202,313	27,178	19,981	141,609	17.1	6.4	48.5	15.2	37.2
Kentucky	84,420	844	27,859	54,029	430,737	14,807	51212	351,829	19.6	5.7	54.4	15.4	29.1

**Exhibit A-4**

Fair Share Analysis of Hispanic Assisted Housing Receipt, by State (2 of 3)

Name	All Assisted Units				Households <= 130 poverty				AH Units / Households <=130% poverty				
	Total	Hisp	Black	White	Total	Hisp	Black	White	Total (%)	Hisp (%)	Black (%)	White (%)	Hisp / Total (%)
Louisiana	94,380	1,888	79,279	12,269	454,930	21,740	218,943	199,126	20.7	8.7	36.2	6.2	41.9
Maine	26,500	265	1855	23,055	108,759	1,979	2,182	99,815	24.4	13.4	85.0	23.1	55.0
Maryland	100,148	3,004	72,107	21,031	285,952	25,321	116,769	121,870	35.0	11.9	61.8	17.3	33.9
Massachusetts	194,522	58,357	38,904	83,644	412,510	88,769	41,422	242,569	47.2	65.7	93.9	34.5	139.4
Michigan	145,610	4,368	74,261	62,612	786,790	40,934	197,959	505,961	18.5	10.7	37.5	12.4	57.7
Minnesota	89,518	2,686	33,122	46,549	316,089	22,805	41,296	221,981	28.3	11.8	80.2	21.0	41.6
Mississippi	55,135	551	46,313	7,719	316,867	7,487	170,341	132,012	17.4	7.4	27.2	5.8	42.3
Missouri	91,467	1,829	46,648	41,160	482,123	20,897	89,099	349,266	19.0	8.8	52.4	11.8	46.1
Montana	13,679	547	274	11,080	88,048	3,172	539	73,634	15.5	17.2	50.8	15.0	111.0
Nebraska	27,803	1,668	7,785	16,960	130,026	17,173	12,482	92,232	21.4	9.7	62.4	18.4	45.4
Nevada	23,234	3,253	10,920	7,900	201,761	58,805	28,553	92,542	11.5	5.5	38.2	8.5	48.0
New Hampshire	21,327	1,493	640	18,554	63,922	2,566	1,564	56,685	33.4	58.2	40.9	32.7	174.4
New Jersey	165,307	44,633	71,082	42,980	472,871	141,382	104,386	190,183	35.0	31.6	68.1	22.6	90.3
New Mexico	25,660	15,139	1,283	6,928	205,250	107,845	4,152	65,346	12.5	14.0	30.9	10.6	112.3
New York	601,284	174,372	210,449	186,398	1,456,094	379,796	290,015	629,578	41.3	45.9	72.6	29.6	111.2
North Carolina	121,907	3,657	85,335	29,258	848,684	90,885	270,106	443,909	14.4	4.0	31.6	6.6	28.0
North Dakota	13,299	399	1463	9,841	53,382	2,310	1,904	41,608	24.9	17.3	76.8	23.7	69.3
Ohio	225,458	6,764	117,238	94,692	926,758	40,918	222,103	620,587	24.3	16.5	52.8	15.3	68.0
Oklahoma	53,344	2,667	20,271	25,605	325,670	33,027	39,273	199,141	16.4	8.1	51.6	12.9	49.3

**Exhibit A-4**

Fair Share Analysis of Hispanic Assisted Housing Receipt, by State (3 of 3)

Name	All Assisted Units				Households <= 130 poverty				AH Units / Households <=130% poverty				
	Total	Hisp	Black	White	Total	Hisp	Black	White	Total (%)	Hisp (%)	Black (%)	White (%)	Hisp / Total (%)
Oregon	52,188	4,697	5,219	38,097	310,926	41,984	10,007	229,046	16.8	11.2	52.2	16.6	66.7
Pennsylvania	220,213	22,021	85,883	103,500	903,011	98,404	169,671	45,325	24.4	22.4	50.6	228.4	91.8
Rhode Island	38,021	10,646	4,563	21,292	79,625	18,653	6,673	48,919	47.8	57.1	68.4	43.5	119.5
South Carolina	62,267	623	49,814	10,585	421,825	24,674	177,188	207,296	14.8	2.5	28.1	5.1	17.1
South Dakota	13,786	414	689	9,788	60,840	2,735	1,377	43,746	22.7	15.1	50.0	22.4	66.8
Tennessee	104,773	2,095	55,530	46,100	579,491	33,666	139,632	387,737	18.1	6.2	39.8	11.9	34.4
Texas	278,107	94,556	127,929	50,059	1,970,106	917,430	334,639	622,193	14.1	10.3	38.2	8.0	73.0
Utah	18,750	2,813	1,500	13,313	147,502	29,249	3,390	103,547	12.7	9.6	44.2	12.9	75.7
Vermont	12,665	127	507	11,399	44,473	729	641	41,094	28.5	17.4	79.1	27.7	61.2
Virginia	102,360	4,094	68,581	25,590	479,667	38,829	146,617	264,977	21.3	10.5	46.8	9.7	49.4
Washington	88,529	6,197	18,591	52,232	446,601	65,678	24,893	293,816	19.8	9.4	74.7	17.8	47.6
West Virginia	34,651	347	5,198	28,414	184,907	2,525	8,675	169,493	18.7	13.7	59.9	16.8	73.3
Wisconsin	77,022	3,851	23,107	46,213	396,006	36,225	53,691	283,422	19.4	10.6	43.0	16.3	54.7
Wyoming	5,773	635	231	4,676	37,209	4,533	413	29,797	15.5	14.0	55.9	15.7	90.3

Sources: Number of assisted housing units, total and by race/ethnicity: 2017 from HUD Picture of Subsidized Housing ([huduser.gov](http://huduser.gov)). Number of households at or below 130 poverty derived from 2017 Integrated Public Use Microdata Series (IPUMS) (Ruggles et al. IPUMS USA: Version 10.0)

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## Authors

Sandra Newman is a professor of policy studies at Johns Hopkins University. C. Scott Holupka is a senior research associate at Johns Hopkins University.

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