

Hispanic Housing and Homeownership

By Janis Bowdler*

Introduction

After a decade of rapid population growth, housing is a more critical issue for the nation's 38.8 million Hispanics** than ever before. Housing is

the largest expense of the typical American household, and housing conditions are often reflective of other financial and educational opportunities. While there

were some improvements during the 1990s, Hispanic families face serious affordability issues and are more likely than other Americans to reside in

TABLE 1									
Total Number of Hispanic Households by Type, 1991 and 2001 (in thousands)									
	Household			Owner			Renter		
	1991	2001	Percent Change*	1991	2001	Percent Change*	1991	2001	Percent Change*
Hispanic	6,239	9,814	57.2%	2,423	4,731	94.5%	3,816	5,083	33.2%
Black	10,832	13,292	22.7%	4,635	6,318	36.3%	6,197	6,974	12.5%
White	73,625	78,784	7.0%	51,465	58,907	14.5%	22,160	19,877	-10.3%

Source: U.s. Census Bureau, American Housing Survey, 1991 and 2001.¹
*NCLR calculations

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** The terms "Hispanic" and "Latino" are used interchangeably throughout this brief and refer collectively to Mexicans, Puerto Ricans, Cubans, Central and South Americans, Dominicans, and others of Spanish and Latin American descent. Latinos may be of any race; therefore, unless denoted as "non-Hispanic," persons of Hispanic origin may be included in both the "Black" and "White" racial categories. Data on Latinos do not include the 2.8 million residents of Puerto Rico.

overcrowded units and units in poor physical condition. Moreover, Latino families tend to live in relatively expensive areas and often cannot afford to live where they work.

Though Hispanic homeownership levels have increased, they still lag significantly behind that of White families. Stagnant and rising levels of discrimination, and lack of formal relationships with financial institutions are serious obstacles to improving the condition of Latinos' housing.

Hispanic Households

- **Total Number of Latino households grew substantially between 1991 and 2001.** Latino households grew by more than 57% between 1991 and 2001, compared to only a 14.1% increase in households nationally (see Table 1).

- **Growth in number of Latino homeowners and renters outpaced national growth between 1991 and 2001.** The growth in the number of Latino homeowners outpaced the national rate (20.9%) by more than 70 percentage

points. Similarly, Latino renter households increased by a third during the same time period, compared to only 1.9% growth in renter households nationally.

- **Latinos are highly concentrated in five states.** More than two-thirds (69.5%) of Hispanic households live in California, Texas, New York, Florida, and Illinois (see Table 2).

- **Several states, mostly in the Southeast, experienced large increases in Latino households between 1990 and 2000.** North Carolina, Arkansas, Georgia, Tennessee, and Nevada had the highest percent increase in Hispanic population. Latino households also grew much faster relative to the general populations of these states (see Table 3).

- **Latinos have larger households than other ethnicities.** Most data collected on housing and

TABLE 2

Number of Hispanic Households, Selected States, 2000

State	Number of Hispanic Households	Share of Total U.S. Hispanic Households*
California	2,566,688	27%
Texas	1,789,623	19%
New York	832,915	9%
Florida	846,907	9%
Illinois	370,552	4%

Source: U.S. Census, 2000.

*NCLR calculations

TABLE 3

Increase in Number of Hispanic and Overall Households, Selected States, 2000

State	Hispanic Population Increase: 1990 to 2000	Total Population Increase: 1990 to 2000
North Carolina	393.9%	21.4%
Arkansas	337.0%	13.7%
Georgia	299.6%	26.4%
Tennessee	278.2%	16.7%
Nevada	216.6%	66.3%

Source: NCLR calculations of U.S. Census Summary File 1, 2000.

homeownership are collected by household unit. As Table 4 demonstrates, Hispanics have larger households than their peers. Nearly two-thirds (64.7%) of Hispanic households

TABLE 4

Household Size by Race and Ethnicity, 2002				
	Total Households	Hispanic	White (Non-Hispanic)	Non-Hispanic Other
Total	100%	100%	100%	100%
One Person	26.3%	13.2%	27.9%	26.9%
Two People	33.2%	22.2%	35.8%	27.5%
Three People	16.2%	19.9%	15.2%	18.7%
Four People	14.5%	21.1%	13.4%	15.3%
Five People	6.4%	12.8%	5.4%	7.1%
Six People	2.2%	6.1%	1.6%	2.8%
Seven or more People	1.2%	4.8%	.7%	1.7%

Source: U.S. Bureau of Labor Statistics, Current Population Survey, March 2002.

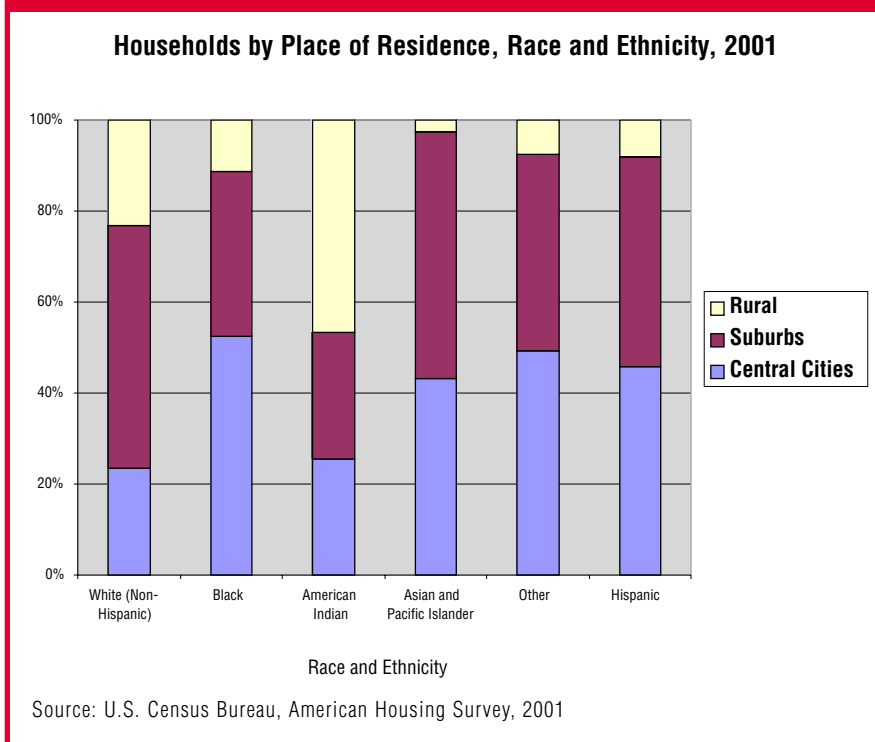
consist of three or more people, compared to only 36% of White families and 45% of other non-Hispanic families.

- Latino households are nearly equally distributed between suburbs and the central city.** In 2001, 45.9% of Hispanic households were located in central cities, 45.8% in the suburbs, and 8.2% in rural areas. This contrasts with ten years before when, in 1991, 51% lived in central cities, only 38% in the suburbs, and 10% in rural areas. Fewer Latinos live in rural areas than Whites, Blacks, and American Indians.

Housing Affordability

Lack of affordable housing is a national crisis. The hourly wage required to afford the median rent increased 37%, from \$11.08 to \$15.21, between 1999 and 2003. Declining affordability has not missed Latino families, who often double up to afford rent and avoid homelessness. Further, Latino families tend to live in more expensive areas of the country. California and New York are two of the five least affordable states in which to live and account for

FIGURE 1



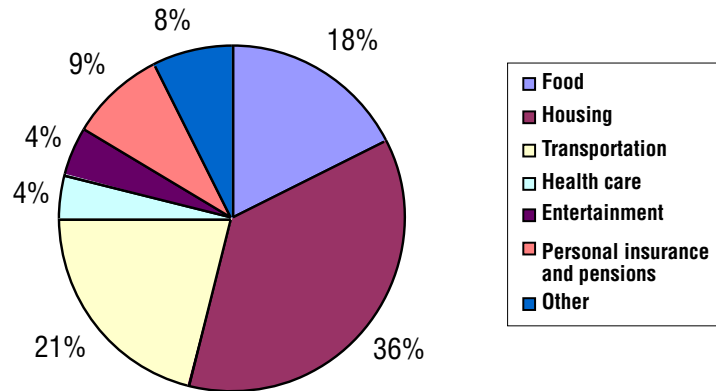
more than one-third of the Latino population.

■ **Hispanic households dedicate a large portion of their income to housing expenses.** Housing costs account for more than one-third of household expenses. Transportation is the second-largest expense, using more than a fifth of a family's budget. These combined costs significantly impact where a family is able to live and work. Further, this figure is up from 33% in 2001 and exceeds that of White families who spend about 32.5% of their monthly income on housing.

■ **Latinos pay too much for housing.** Housing cost burdens² remained steady

FIGURE 2

Annual Expenditures of Hispanic Households by Selected Categories, 2002



Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, 2001.

between 1991 and 2001 for Hispanic households. In 2001, more than two in five Hispanic households (41.8%) paid too

much for housing compared to 29.7% of families nationally.

■ **Latinos live in high housing cost cities.** Contributing to the problem of the unaffordability of housing for Latinos is the fact that they live in "hot" markets where housing is abnormally expensive. As shown in Table 6, of the 20 cities with the highest Hispanic populations, only four have rents and owner costs lower than the national average; four are also cited among the top ten least affordable cities in the country (see cities marked "**").

TABLE 5

Housing Cost Burdens, 1991 and 2001

	Hispanic Families		National Average	
	1991	2001	1991	2001
Moderate Cost Burden: 30%-49% of household income goes toward housing costs	23.8%	23.2%	16.8%	16.5%
Severe Cost Burden: Greater than 50% of household income goes toward housing costs	18.9%	18.6%	11.2%	13.2%
Total High Cost Burden	42.7%	41.8%	28%	29.7%

Source: NCLR calculations of U.S. Census Bureau, American Housing Survey, 1991 and 2001.

Housing Conditions

The physical conditions of a unit are another measure of a family's living condition. In efforts to combat rising housing costs, Hispanic families are often forced to live in poor-quality units or double up families into one unit to share cost. Physical problems are either moderate or severe based on the measure of problems with plumbing, heating, electric, common areas, and overall upkeep of a building. Incidence of crowding is measured by number of persons per room in a unit; a unit is considered crowded when there is more than one person per room. Hispanic families tend to have more structural problems with their units and live in more crowded situations compared to the national average.

■ **Hispanic households report moderate structural problems.** Hispanic households more often reported moderate problems with their dwelling than other ethnicities, except Black households (see Table 7). While reports of severe physical problems were relatively low – only 3.3% of Hispanic households – this is more than

TABLE 6

Metropolitan Statistical Areas , Ranked by Latino Population, Monthly Median Rent and Owner, 2000³

2000 Rank	Metropolitan Statistical Area	Latino Population	Median Monthly Rent	Median Monthly Owner Costs
1	Los Angeles-Long Beach, CA PMSA	4,242,213	\$733	\$1,494
2	New York, NY PMSA	2,339,836	\$740	\$1,679
3	Chicago, IL PMSA	1,416,584	\$659	\$1,204
4	Miami, FL PMSA	1,291,737	\$689	\$1,679
5	Houston, TX PMSA	1,248,586	\$589	\$1,225
6	Riverside-San Bernardino, CA PMSA	1,228,962	\$647	\$1,205
7	Orange County, CA PMSA*	875,579	\$923	\$1,717
8	Phoenix-Mesa, AZ MSA	817,012	\$661	\$1,088
9	San Antonio, TX MSA	816,037	\$556	\$920
10	Dallas, TX PMSA	810,499	\$649	\$1,148
11	San Diego, CA MSA	750,965	\$761	\$1,541
12	El Paso, TX MSA	531,654	\$468	\$798
13	McAllen-Edinburg-Mission, TX MSA	503,100	\$401	\$765
14	Oakland, CA PMSA*	441,686	\$868	\$1,727
15	Washington, DC-MD-VA-WV PMSA*	432,003	\$744	\$1,382
16	Fresno, CA MSA	406,151	\$536	\$1,039
17	San Jose, CA PMSA*	403,401	\$1,195	\$2,039
18	Denver, CO PMSA	397,236	\$706	\$1,271
19	Austin-San Marcos, TX MSA	327,760	\$721	\$1,347
20	Las Vegas, NV-AZ MSA	322,038	\$703	\$1,157
	U.S.		\$602	\$1,088

Source: U.S. Census, 2000

**Out of Reach 2003: America's Housing Wage Climbs.* Washington, DC: National Low Income Housing Coalition, 2003.

TABLE 7**Household Housing Conditions, By Race and Ethnicity, 1991 and 2001**

	1991		2001	
	Moderate	Severe	Moderate	Severe
White	3.4%	2.7%	3.1%	1.5%
Black	12.5%	4.9%	8.9%	3.5%
American Indian	**	**	7.0%	3.2%
Asian/Pacific Islander	**	**	4.1%	2.6%
Hispanic	9.0%	4.3%	7.3%	3.3%
National Average	4.9%	3.1%	4.3%	2.0%

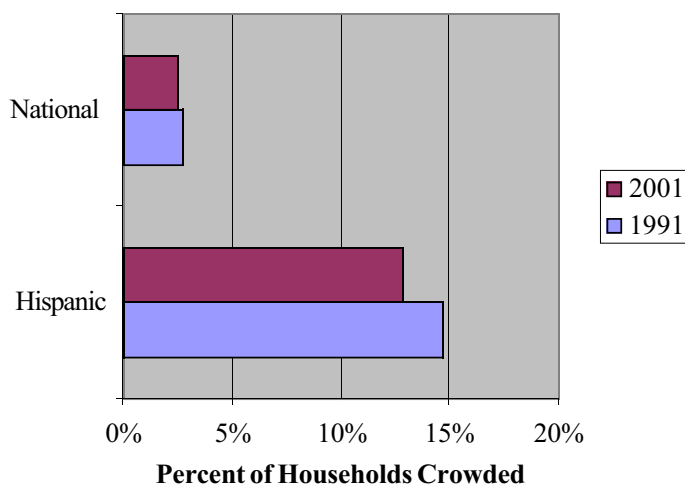
Source: NCLR calculations of U.S. Census Bureau, American Housing Survey data, 1991 and 2001.

**Data not collected in 1991 American Housing Survey

twice the reporting rate for White households.

■ **Incidence of physical problems declined slightly between 1991 and 2001.** The share of Latino households reporting poor building conditions has declined slightly since 1991, but is still more than twice that of Whites. Overall reports of poor building conditions declined for all ethnicities for whom there were historical data.

■ **Latino households are more crowded than the rest of the nation.** Figure 3 shows that while overcrowding among Hispanic households declined slightly from 1991 to 2001, from 14.7% to 12.8%, the number was more than five times the national average (2.5%) in 2001.

FIGURE 3**Crowding Among Hispanic Households, 1991 and 2001**

Source: NCLR calculations of U.S. Census Bureau, American Housing Survey, 1991 and 2001

Immigrants' Housing Conditions

■ **Latino immigrants have the highest incidence of critical housing needs.** Foreign-born householders from Mexico and other Latin America countries account for more than one-third of all immigrants with critical housing needs (households with severe cost

TABLE 8**Proportion of Working Immigrant Households with Critical Housing Needs and Crowding, by Country of Origin, 2001**

Country of Origin	Percent in Group with Critical Housing	Percent of Total Needs Crowded
Latin America	19.3%	11.9%
Mexico	15.6%	28.2%
Asia	17.2%	9.0%
Canada/Europe	15.9%	28.2%
Other	20.7%	7.4%

Source: *America's Newest Working Families: Cost, Crowding and Conditions for Immigrants*. Center for Housing Policy, July 2003.

burdens and severe physical problems). Further, two in five (40%) Latino immigrants are living in crowded housing conditions.

Homeownership

Homeownership is the primary wealth-building tool for American families. Hispanic families are no different than other Americans in their desire to use home equity to provide for their children's education, open small businesses, and provide financial security for emergencies and retirement. Unfortunately, Latinos are not able to access this critical asset at the same rate as White families.

- **Hispanic homeownership has plateaued since hitting a high in 2001.** Despite noted increases during the 1990s,

Hispanic homeownership slipped from a peak of 47.3% in 2001 to 46.7% in 2003 (see Table 9). The nationwide homeownership rate, along with that of Whites, has steadily increased over the past decade. However, the Latino homeownership rate is lower than Blacks, and the White-Latino homeownership gap is

more than 28 percentage points.

- **Homeownership rises with age, and Latinos buy their homes later in life than Whites.** Before the age of 35 only three out of every ten Hispanics own their own homes, compared to nearly one in two of their White counterparts. For Latinos between the ages of 35 and 44, the homeownership rate jumps to over 50%, though still lagging far behind their White peers. However, even at a peak of nearly seven out of every ten for those between 65 and 74, Hispanics still lag behind White homeownership by 17 percentage points (see Table 10).
- **Fewer Latinos own their own homes during the later years of retirement.** Fewer Latino households maintain

TABLE 9**Homeownership Rates, by Race and Ethnicity, 1998-2003**

	National	White	Black	Hispanic
1998	66.3%	72.6%	46.1%	44.7%
1999	66.8%	73.2%	46.7%	45.5%
2000	67.4%	73.8%	47.6%	46.3%
2001	67.8%	74.3%	48.4%	47.3%
2002	67.9%	74.5%	47.9%	47.0%
2003	68.3%	75.4%	48.8%	46.7%

Source: U.S. Housing Market Conditions, U.S. Department of Housing and Urban Development, February 2004.

TABLE 10**Homeownership Rates by Age, Race, and Ethnicity, 2002**

	Hispanic	Black	White	All Races
Age Under 35	30.4%	25.9%	48.4%	41.3%
Age 35-44	51.1%	47.4%	76.1%	68.6%
Age 45-54	58.0%	56.4%	81.9%	76.2%
Age 55-64	65.0%	63.8%	85.0%	80.9%
Age 65-74	69.3%	69.7%	86.3%	83.1%
Age 75 and over	65.0%	73.5%	79.7%	78.4%

Source: *The State of the Nation's Housing: 2003*, Joint Center for Housing Studies of Harvard University.

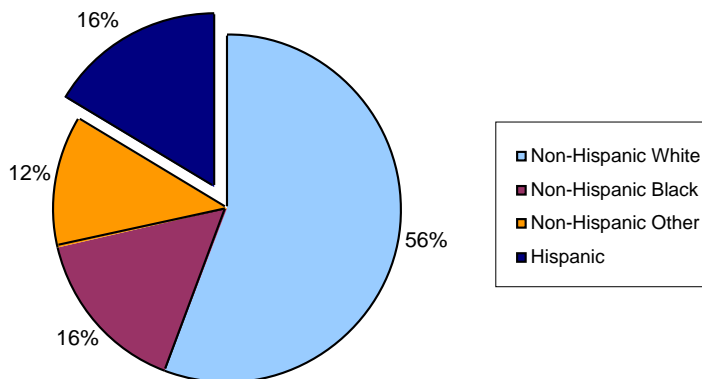
homeownership past 75 years of age than either Black or White households, with a

homeownership rate of 65%, compared to over 73% for Blacks and nearly 80% for Whites.

■ **Two out of five new homeowners between 1995 and 2000 were non-White; Latino households accounted for a significant share of growth in the number of new homeowners.** Hispanics represented approximately one in six new homeowners between 1995 and 2000. Minorities accounted for 40% of the new homeowners during this time period.

■ **Hispanic homeowners have higher net wealth than Hispanic renters.** The median net wealth of Hispanic owners is 26 times that of Hispanic renters. Hispanic renters have a higher net wealth than that of Blacks, but are outpaced by White renters by nearly three to one.

■ **Despite homeownership, a wealth gap between Latino and White homeowners persists.** Latino homeowners have not accumulated as much net wealth as White homeowners. The median net wealth of Hispanic owners is less than half that of White owners, but slightly higher than that of Black homeowners (see Table 11).

FIGURE 4**Share in the Number of New Homeowners between 1995 and 2000, by Race and Ethnicity, 2001**

Source: Masnick, George, "The New Demographics of Housing." Joint Center for Housing Studies of Harvard University, 2001

TABLE 11

Median Net Wealth of Owner and Renter Households by Race and Ethnicity, 2001

	Owner	Renter
Hispanic	\$70,560	\$2,650
Black	\$69,000	\$1,890
White	\$198,900	\$8,120 (in 2001 Dollars)

Source: The State of the Nation's Housing: 2003, Joint Center for Housing Studies of Harvard University.

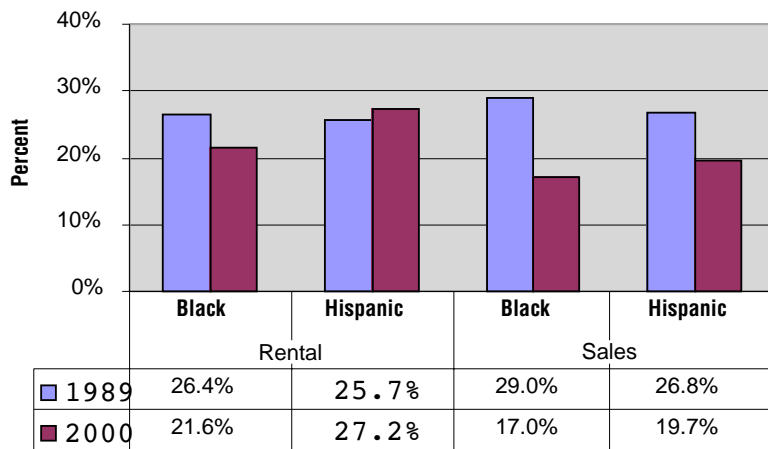
greater than 30 percentage points (indicated by *) and six had a White-Hispanic homeownership gap of greater than 40 percentage points (indicated by **). New Mexico had the lowest gap, 2.6 points, and was the only state with a

■ **Individual states have high White-Hispanic homeownership gaps.** In 2000, 19 states had a White-Hispanic homeownership gap of

gap of less than 10 percentage points; Massachusetts had the highest White-Hispanic homeownership gap, 44.1 percentage points (see Table 12).

FIGURE 5

Consistent Adverse Treatment Against Blacks and Hispanics, 1989 and 2000



Source: *Discrimination in Metropolitan Housing Markets: Phase 1*, U.S. Department of Housing and Urban Development, 2000.

Fair Housing

Recent research has highlighted the prevalence of discrimination against Latino homebuyers. In 1989 and again in 2000, U.S. Department of Housing and Urban Development (HUD) sponsored studies that examined incidences of discrimination against Black and Latino renters and homebuyers. In 1989, testers found that 26.4% of Black renters and 29% of Black homebuyers experienced some level of discrimination while searching for a home, compared to 25.7% of Latino renters and 26.8% of Latino homebuyers. In 2000, levels of discrimination against Black homebuyers had dropped significantly, while levels of discrimination against Hispanics experienced slower or no decline (see Figure 5).

Further, research has shown that Hispanics face significant amounts of discrimination in other areas surrounding the homebuying process. Hispanic families are underrepresented in subsidized housing. Homeowners insurance companies have been found to charge Hispanic and Black homeowners higher insurance premiums. The Department of Justice (DOJ) has prosecuted municipalities for creating zoning ordinances designed to limit the number of Latinos in their community and financial institutions for charging Hispanics and Blacks higher fees and interest rates for mortgage financing.

TABLE 12**Population and Homeownership Rate Gap Changes (1990 to 2000) by State, 2000**

	Total Population 2000	Total Population Increase: 1990 to 2000	Hispanic Population 2000	Hispanic Population Increase 1990 to 2000	White-Hispanic Homeownership Gap, Percentage Point: 2000	New Hispanic Homeowners needed to equal percentage of Whites[†]
Alabama*	4,447,100	10.1%	75,830	207.9%	33.9	6,808
Alaska	626,932	14.0%	25,852	45.2%	23.1	1,523
Arizona	5,130,632	40.0%	1,295,617	88.2%	16.3	54,225
Arkansas*	2,673,400	13.7%	86,866	337.0%	33.8	7,108
California	33,871,648	13.8%	10,966,556	42.6%	18.8	483,720
Colorado	4,301,261	30.6%	735,601	73.4%	17.1	35,284
Connecticut**	3,405,565	3.6%	320,323	50.3%	44.3	40,196
Delaware*	783,600	17.6%	37,277	135.6%	35.6	3,376
District of Columbia	572,059	-5.7%	44,953	37.4%	23.0	3,259
Florida	15,982,378	23.5%	2,682,715	70.4%	18.3	155,116
Georgia*	8,186,453	26.4%	435,227	299.6%	37.9	38,335
Hawaii	1,211,537	9.3%	87,699	7.8%	12.3	2,574
Idaho	1,293,953	28.5%	101,690	92.1%	21.6	5,296
Illinois	12,419,293	8.6%	1,530,262	69.2%	24.9	92,240
Indiana	6,080,485	9.7%	214,536	117.2%	26.0	14,700
Iowa	2,926,324	5.4%	82,473	152.6%	26.8	5,460
Kansas	2,688,418	8.5%	188,252	101.0%	21.1	10,351
Kentucky*	4,041,769	9.7%	59,939	172.6%	37.2	6,069
Louisiana	4,468,976	5.9%	107,738	15.8%	24.0	8,206
Maine	1,274,923	3.8%	9,360	37.1%	25.9	641
Maryland	5,296,486	10.8%	227,916	82.2%	27.3	15,852
Massachusetts**	6,349,097	5.5%	428,729	49.1%	44.1	53,794
Michigan	9,938,444	6.9%	323,877	60.7%	23.5	19,662
Minnesota*	4,919,479	12.4%	143,382	166.1%	34.4	11,814
Mississippi*	2,844,658	10.5%	39,569	148.4%	33.2	3,438
Missouri	5,595,211	9.3%	118,592	92.2%	24.9	8,144
Montana	902,195	12.9%	18,081	48.5%	23.0	1,153
Nebraska	1,711,263	8.4%	94,425	155.4%	23.5	5,572
Nevada	1,998,257	66.3%	393,970	216.6%	18.3	18,150
New Hampshire*	1,235,786	11.4%	20,489	80.8%	34.2	1,832
New Jersey**	8,414,350	8.9%	1,117,191	51.0%	40.0	124,398
New Mexico	1,819,046	20.1%	765,386	32.1%	2.6	6,402
New York**	18,976,457	5.5%	2,867,583	29.5%	42.7	355,415
North Carolina**	8,049,313	21.4%	378,963	393.9%	43.7	39,880
North Dakota	642,200	0.5%	7,786	66.9%	29.4	584
Ohio	11,353,140	4.7%	217,123	55.4%	25.7	16,047
Oklahoma	3,450,654	9.7%	179,304	108.1%	26.2	12,279
Oregon	3,421,399	20.4%	275,314	144.3%	29.4	18,732
Pennsylvania*	12,281,054	3.4%	394,088	69.7%	31.1	33,787
Rhode Island**	1,048,319	4.5%	90,820	98.5%	42.8	10,740
South Carolina*	4,012,012	15.1%	95,076	211.2%	37.8	9,104
South Dakota*	754,844	8.5%	10,903	107.6%	30.4	826
Tennessee*	5,689,283	16.7%	123,838	278.2%	38.4	12,254
Texas	20,851,820	22.8%	6,669,666	53.7%	12.6	224,660
Utah	2,233,169	29.6%	201,559	138.3%	22.7	10,676
Vermont	608,827	8.2%	5,504	50.3%	20.3	311
Virginia	7,078,515	14.4%	329,540	105.6%	29.3	24,230
Washington	5,894,121	21.1%	441,509	105.8%	25.8	27,988
West Virginia	1,808,344	0.8%	12,279	44.6%	16.0	612
Wisconsin*	5,363,675	9.6%	192,921	107.0%	33.9	16,501
Wyoming	493,782	8.9%	31,669	23.0%	12.4	1,181

Source: U.S. Census 1990 and 2000.

†NCLR calculations.

Conclusion

By 2020, Hispanic households will exceed 16 million and constitute more than one in eight of all U.S. households (13.2%). While there were several notable improvements during the 1990s, rapid population growth, economic downturn, and other barriers jeopardize the continuation of those successes. The statistics gathered here suggest that housing conditions in the Latino community are improving or steady, but relatively

poor. National policies must address imbalances in mortgage lending, affordability, and supply of decent housing in order to increase homeownership and create affordable housing opportunities for low-income Latino and immigrant families. The data also suggest that homeownership alone, while critical, is not sufficient to narrow the White-Latino wealth gap. While much attention is given to homeownership, policy-makers and

private industry partners must also focus on financial products and tools that will increase the fiscal stability of Hispanic families who are not ready to purchase a home, such as increasing the supply of affordable rental units, and increasing the use of Individual Development Accounts (IDAs) and flexible, low-cost banking services. Stable and affordable housing is critical to the financial stability and opportunities of Latino families.

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Endnotes

1. U.S. Census Bureau administers the American Housing Survey (AHS) every odd year for the U.S. Department of Housing and Urban Development (HUD).
2. "Housing cost burden" refers to the percentage of household income spent on housing, such as mortgage or rent payment and maintenance. The Department of Housing and

Urban Development considers "affordable" to be spending less than 30% of household income on housing.

3. Metropolitan Statistical Area (MSA) is a city with a population of at least 50,000 or an urbanized area of at least 50,000 with a total metropolitan area population of at least 100,000. A Primary Metropolitan Statistical Area (PMSA) is comprised of one or

more counties (county subdivisions in New England), within a metropolitan area, having a population of 1,000,000 or more.

4. This number is based on comparison of percent of White and Hispanic owner occupied units at the time of the 2000 U.S. Census, and is likely to fluctuate as populations change and new households are formed.

The screenshot shows the homepage of the National Council of La Raza. At the top left is the NCLR logo with the tagline "Making a Difference for Hispanic Americans". A navigation bar contains links for HOME, TOPICS, PUBLICATIONS, EVENTS, AFFILIATES, SUPPORTERS, and ABOUT US. A search bar at the top right contains the text "www.nclr.org" and a "go" button. The main content area features the text "Announcing..." followed by the large URL "www.nclr.org" and the tagline "Your gateway to the Latino community online." Below this are three columns: "News" (Get the scoop on the latest news impacting Hispanic America!), "Events" (Your ticket to exploring the premier events in the Latino community!), and "Publications" (Check out a wealth of information, now available at your fingertips!). On the right side, there is a yellow sidebar with the text "The National Council of La Raza" and a list of features: "Fresh look", "Diverse perspectives", and "Current issues". Below this is a red bar with "Interactive" and "Insightful" options. At the bottom right, another search bar contains the text "Latino Vote" and a "go" button. The footer includes the copyright notice "©2004 NATIONAL COUNCIL OF LA RAZA. ALL RIGHTS RESERVED" and the text "Website redesign made possible by a grant from Time Warner".