

MANY IMMIGRANT COMMUNITIES ARE VULNERABLE TO UNAFFORDABLE RENTS AND OTHER HOUSING STRESSES.

POLICY BRIEF

HOUSING THE CITY OF IMMIGRANTS

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By Tom Waters and Victor Bach



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The Community Service Society of New York (CSS) is an informed, independent, and unwavering voice for positive action representing low-income New Yorkers. CSS addresses the root causes of economic disparity through research, advocacy, and innovative program models that strengthen and benefit all New Yorkers.

David R. Jones, Esq., President & CEO

Steven L. Krause, Executive Vice President & COO

About the Authors

Tom Waters has been a Housing Policy Analyst at the Community Service Society since 2005. Prior to joining CSS, Mr. Waters was at Tenants & Neighbors, an organization that works to preserve and improve the state's existing stock of affordable housing. He is also working on a Ph.D. in political science at the City University of New York Graduate Center.

Victor Bach has been Senior Housing Policy Analyst at the Community Service Society since 1983. He was a Research Associate at the Brookings Institution and on the faculty of the New School for Social Research and the LBJ School of Public Affairs at the University of Texas, Austin. He holds a Ph.D. in Urban Studies & Planning from M.I.T.

Housing issues have emerged as a major policy concern for New York City’s immigrant communities as more and more of them engage with the city’s government and political system.

In the past two decades, new immigrant ethnic groups have gained greatly in political prominence, beginning with the election of the first Dominican and West Indian members of the expanded New York City Council in 1991. This shift was driven by the dramatic increase in immigration to the city since the 1970s. As of 2008, 44 percent of New York City households were headed by first-generation immigrants, and another 13 percent were headed by the children of immigrants. (See Table 1 on page 5.) In this context, immigrant organizations have become an important part of the city’s housing advocacy network.

The city’s chronic housing shortage imposes serious stresses on immigrant and non-immigrant households alike. Immigrants as a whole experience worse housing conditions than other New Yorkers. They pay a larger share of their income in rent, and they are twice as likely to live in crowded conditions. But such generalizations give a misleading picture, because the housing experiences of different immigrant groups vary so widely. These differences can be partly explained by income differences among the groups, but much of the variation also appears to result from the unique histories of the various groups in New York City.

Understanding immigrant housing conditions in New York City has more to do with understanding how individual groups have fared in the city’s housing system than with the more general effects of migration. Nevertheless, at least one common pattern does emerge: The housing stresses that each group experiences tend to affect both low- and higher-income members of the community, and to continue from the first to the second immigrant generation. These commonalities help explain why housing issues have become important for immigrant communities and their organizations.

1) Substantial income differences among immigrant groups affect their housing. Some immigrant groups—such as Dominicans and Mexicans—tend to have low incomes, similar to those of non-immigrant black and Latino households. Groups with more education—such as Africans and South Asians—tend to earn higher incomes. Second-generation households tend to have higher incomes than first-generation households from the same country or region of origin, but between-group differences in income appear to continue in the second generation.

The housing stresses that each immigrant group experiences tend to affect both low- and higher-income members of the community, and to continue from the first to the second generation.

2) Each immigrant group evolves a different locational pattern that affects its housing conditions and opportunities. The borough of Queens has the largest proportion of immigrant and second-generation households: 70 percent. But some immigrant groups are heavily concentrated elsewhere: Dominicans cluster in Manhattan and the West Bronx, while other Caribbeans and those from the former Soviet Union have settled in Brooklyn. Still other groups are dispersed more evenly throughout the city. Many neighborhoods, known as “polyethnic enclaves,” are home to more than one group.

3) Immigrants as a whole are less likely to live in assisted housing and more likely to be rent-regulated tenants than non-immigrants. Second-generation households are much more likely to own homes than either the first-generation or later-generation groups. And low-income first-generation households are much more likely to live in unregulated rentals. The low numbers of low-income immigrants in subsidized or public housing are probably due to long waiting lists and admissions policies that tend to exclude more recently arrived immigrants. But the differences among immigrant groups are far more striking than the differences between immigrants and non-immigrants. Dominicans are almost twice as likely to live in rent-regulated housing as other New Yorkers, and Mexicans are almost twice as likely to live in unregulated rentals.

4) There is a wide variation in housing stresses among immigrant groups. Some groups are much more likely than others to experience high rent burdens, overcrowding, and substandard conditions. Among first-generation groups, the proportion with high rent burdens (over 50 percent of income) runs from 19 to 35 percent, not surprisingly with a fairly strong relationship between low income and high rent burdens. The rates of crowding and poor apartment conditions range even more widely, and with somewhat less relation to income.

5) The overall pattern suggests that any assessment of housing conditions needs to be specific to individual immigrant groups. Housing stresses don't just affect individual households, they affect communities. For Dominicans and other Caribbeans, for example, exposure to badly maintained apartments is not just something that happens to a few low-income families; it is a common fact of life for the community as a whole. It is within the broader community context that differences in household income account for housing outcomes.

Purpose of the Report and Methods

This report presents an analysis of housing conditions among different immigrant groups in comparison with other households. It is based primarily on the New York City Housing and Vacancy Survey (HVS) conducted in 2008 by the U.S. Census Bureau. The HVS is based on a sample of just under 18,000 households, and it includes questions on a variety of housing subjects as well as race, income, household size, birthplace of the householder, and birthplaces of the householder's parents.

We consider three types of housing stress: the share of income spent on rent, poor conditions, and crowding. We distinguish ten groups of immigrant-headed households in New York City, based on country of origin. The groups can be seen in Table 1. Our choice of groups to include in the analysis is based on the design of the HVS.¹

For each group, we consider "first-generation" households—those headed by someone born outside the United States. For some groups, we also consider "second-generation" households—those headed by a person with at least one parent born outside the United States. (Unfortunately, the HVS sample does not include enough cases to provide a reliable picture of the second generations of the other groups.) We also consider households that are at least three generations removed from international migration. These we divide into three groups: Latinos (overwhelmingly Puerto Rican), blacks (overwhelmingly African American), and whites. (The HVS does not include enough third- or higher-generation households headed by Asians or members of other racial groups to permit separate analyses.)

It should also be noted that this analysis is a "cross section" of households residing in New York City as of the 2008 HVS. Many of the second-generation households headed by the children of New York City immigrants no longer live in the city. Migration out of New York City is an important element of the housing experience of immigrants in New York, but one that is unfortunately not possible for this analysis to capture.

New York City’s Immigrant Population

New York City’s present immigrant population is primarily shaped by the wave of migration that began in the 1970s as New York became the “global city” it is today. More than half of the city’s immigrant heads of household came to this country in 1990 or later and, as of 2008, 81 percent had arrived in 1970 or later. Table 1 shows the size of the various immigrant groups in New York City, as well as their median ages and median years of arrival.

The numbers reflect the dramatic change in the city’s pattern of immigration since 1970. Before 1970, the great majority of the city’s immigrants came from Europe.² Today, fewer than a quarter of immigrant household heads come from there—and, with the exception of those born in the former Soviet Union, most arrived before 1970. Almost half of the city’s immigrants (49 percent) come from the Americas, and 23 percent come from Asia—and most of them have arrived in the last 20 years. Today’s immigrants are primarily people of color: 18 percent black, 31 percent Latino, and 24 percent Asian.

Migration history has left its mark on the demographic characteristics of the various groups as they exist in the city today. Most immigrant households from Europe (except the former Soviet Union) are headed by people who not only arrived before 1970 but have now reached retirement age. Most of the second-generation households in this group, too, are headed by senior citizens. The other first-generation groups are headed primarily by much younger people, except for immigrants from the former Soviet Union (predominantly Russians), who tended to be much older than other groups at the time of immigration. The most recently arriving group, the Mexicans, has predominantly quite young heads of household—as does the second-generation Dominican group.

Migration history affects the groups in other ways as well. The places where immigrant groups tend to settle and the housing conditions they experience are in part a function of their particular histories in the city. Immigrant groups came to the city not only at different times, but also with different demographic characteristics and levels of education. These differences resulted in different income profiles and housing contexts for the communities they established in New York. Many groups established footholds in specific neighborhoods, and their populations grew there. Other groups settled across many neighborhoods and never concentrated in specific places. These locational patterns have significant consequences for the types and quality of housing that became available to each immigrant community.

It should be mentioned that New York’s non-immigrant groups are also profoundly shaped by migration—and this applies not only to the second-generation groups. The

Table 1
Immigrant and Other Groups of New York City

	Median Year of Arrival	Median Age	Share of Population
First generation			
Dominican Republic	1987	47	5 %
Central or South America	1988	47	7 %
Mexico	1995	35	2 %
Caribbean, not P.R. or D.R.	1987	51	7 %
Africa	1995	41	2 %
China, Taiwan, or Korea	1992	52	5 %
India, Pakistan, or Bangladesh	1992	41	3 %
Other Asia	1991	44	3 %
Former Soviet Union	1993	70	3 %
Europe, not Former Soviet Union	1968	70	6 %
Total first generation	1990	48	44 %
Second generation			
Dominican Republic	---	32	1 %
Caribbean, not P.R. or D.R.	---	51	1 %
Europe, not Former Soviet Union	---	78	3 %
Total second generation	---	58	13 %
Third generation or higher			
Black	---	51	12 %
Latino	---	52	10 %
White	---	55	22 %
Total third generation or higher	---	52	44 %
GRAND TOTAL, all generations	---	50	100 %

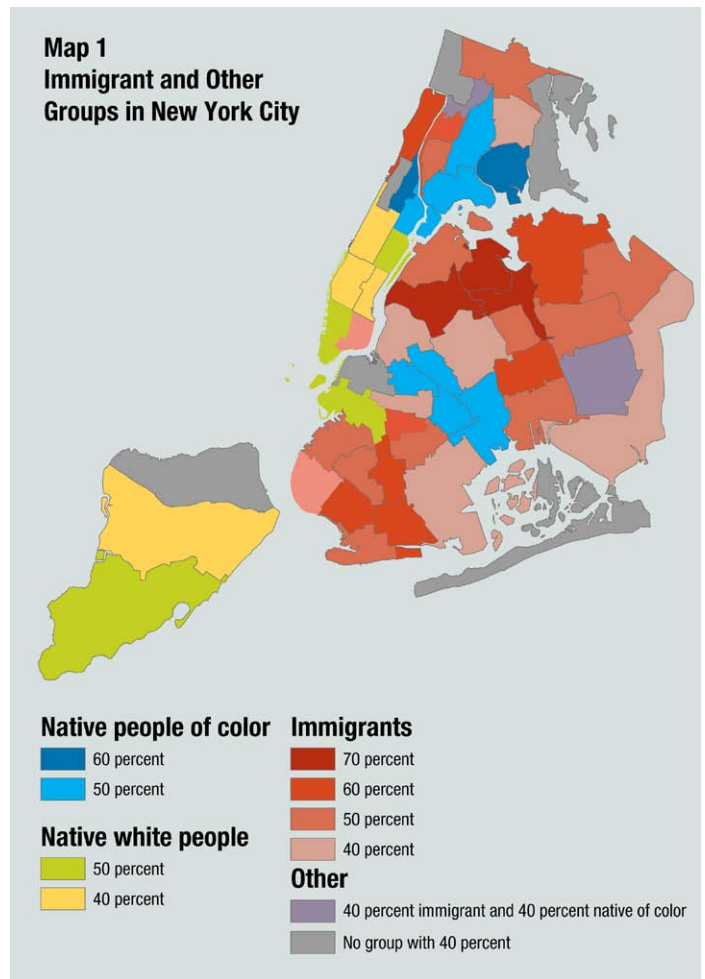
(Second-generation groups are included only if the survey sample included at least 95 households in the group, representing about 17,000 households in the city population.)

third- and higher-generation black group consists primarily of the African-American community that grew as hundreds of thousands of people moved from the American South to New York from World War I through the 1960s. The third- and higher-generation Latino group is overwhelmingly Puerto Rican, resulting from the wave of migration from the island of Puerto Rico to New York City that began after World War II. Just over half of third- or higher-generation Latino household heads were born on the island, and more than a quarter are “second generation.” Much of the third- and higher-generation white group can trace its ancestry to the early 20th-century wave of migration to the city from Europe, but 39 percent of the heads of household in the group were born in the United States outside New York City. These white households with origins in places like Connecticut, California, and Colorado tend to have higher incomes than third- or higher-generation white “native New Yorkers,” and they are heavily concentrated in Manhattan below Harlem and in brownstone Brooklyn.

Groups that have been established in New York City for any length of time are also shaped by outmigration as well as immigration. For some, New York City is a station on the way to somewhere else. If, for example, the highest-earning members of a group move out of the city, the income distribution of those who remain will be skewed downward. Thus the group may appear more persistently poor than it really is overall.

Where Do They Live?

Each of New York City’s immigrant groups has evolved a different locational pattern that affects its housing conditions and opportunities. Some of the city’s immigrants live in neighborhoods previously occupied by earlier waves of immigrants, but more live in areas that were previously occupied by native-born working class New Yorkers.³ Some immigrant groups are heavily concentrated in ethnic enclaves, while others are much more widely dispersed. Many neighborhoods are shared by more than one immigrant group, while only a few places now lack a visible immigrant presence. Map 1 shows the overall distribution of immigrants and other groups in the city.



The borough of Queens is often seen as the center of immigrant New York, and in fact Queens households are more likely to be headed by an immigrant than those in any other borough, as Table 2 shows. Immigrant and second-generation households combined form a majority in every one of the borough’s 14 subborough areas.⁴ But immigrants are prominent parts of communities in all five boroughs, and some major immigrant groups—Dominicans, Caribbeans, and those from the former Soviet Union—are strongly concentrated outside Queens.

The relationship between immigration and the city’s income geography is complex. Some immigrant groups have much higher incomes than others, as discussed below, and immigrants overall tend to fall in the middle of the city’s income range. Table 3 shows how this is reflected geographically in the distribution of immigrant groups into neighborhoods

Table 2
Immigrant and Non-Immigrant Households by Borough

	The Bronx	Brooklyn	Manhattan	Queens	Staten I.
First generation					
Dominican Republic	14 %	2 %	7 %	3 %	< 1 %
Central or South America	5 %	5 %	3 %	14 %	2 %
Mexico	3 %	2 %	1 %	2 %	2 %
Caribbean, not P.R. or D.R.	7 %	13 %	1 %	8 %	2 %
Africa	3 %	1 %	1 %	1 %	2 %
China, Taiwan, or Korea	< 1 %	4 %	5 %	8 %	2 %
India, Pakistan, or Bangladesh	1 %	2 %	1 %	6 %	1 %
Other Asia	1 %	2 %	2 %	4 %	1 %
Former Soviet Union	1 %	7 %	1 %	2 %	5 %
Europe, not F.S.U.	3 %	7 %	6 %	8 %	5 %
Total first generation	40 %	46 %	31 %	58 %	24 %
Second generation					
Dominican Republic	2 %	1 %	1 %	< 1 %	< 1 %
Caribbean, not D.R.	1 %	2 %	< 1 %	1 %	1 %
Europe, not F.S.U.	2 %	3 %	2 %	4 %	7 %
Total second generation	9 %	14 %	12 %	13 %	17 %
Third generation or higher					
Latino	26 %	8 %	8 %	5 %	8 %
Black	16 %	14 %	11 %	8 %	4 %
White	9 %	17 %	36 %	17 %	45 %
Total third gen. or higher	51 %	40 %	57 %	30 %	58 %
GRAND TOTAL, all gens.	100 %	100 %	100 %	100 %	100 %

Table 3
Immigration, Race, and Neighborhood Rent Level

	Median rent for private-market apartment in neighborhood of residence (2008)			
	Below \$950	\$950 to \$1,299	\$1,300 and up	All rents
First generation	41 %	50 %	29 %	44 %
Second generation	10 %	13 %	14 %	13 %
Third or higher generation, Latino or black	34 %	19 %	12 %	22 %
Third or higher generation, white	14 %	18 %	45 %	22 %
TOTAL	100 %	100 %	100 %	100 %

with varying rent levels. The areas of the city with the lowest median rents for private-market apartments (below \$950 per month in 2008) contain first-, second-, and third- or higher-generation households in rough proportion to their representation in the overall population—except that the third-generation households are disproportionately black and Latino. Neighborhoods with mid-level median rents (\$950 to \$1,299) are disproportionately first-generation, and those with the highest median rents (\$1,300 and higher) are disproportionately third- or higher-generation and white.

Each immigrant group, however, has a different pattern of geographic concentration by rent level. For instance, Dominicans and Russians are concentrated in the neighborhoods with lower rents. Central and South Americans and Caribbeans are concentrated in neighborhoods with middling rents. Mexicans and Africans are rather evenly distributed over all kinds of neighborhoods.

Related to this pattern is the fact that some groups are strongly concentrated in particular areas. Dominicans are the most concentrated with 19,200 households in Washington Heights/Inwood, but with no more than 9,000 in any other subborough area, although the total number of Dominican households in the Bronx is greater than the number in upper Manhattan. Other groups are much more widely dispersed around the city. For example, the largest concentration of Indians, Pakistanis, and Bangladeshis is located in the Astoria subborough area (4,100 households), but groups of at least half that number live in nine other subborough areas in Brooklyn and Queens.

Another notable pattern is that immigrant categories used in this analysis tend to geographically overlap each other, even though they often have distinct core areas. Two subborough areas contain concentrations of two different groups of immigrant households with 8,000 or more each—South and Central Americans and Europeans in Astoria, and South and Central Americans and Caribbeans in Jamaica. Four subborough areas (three in Queens) each contained three different groups of 4,000 or more households, and 11 subborough areas each had two different groups of 4,000 or more. Historians have identified these “polyethnic

enclaves” as a distinctive feature of the city’s current wave of immigration.⁵

One last notable aspect of the geographic distribution of immigrant households is that higher-income immigrant households (those with incomes of at least four times the poverty threshold) tend to live in lower-income neighborhoods than one would expect based on their incomes. The median income of the neighborhood where the median higher-income immigrant lives is \$51,000, compared to \$58,000 for higher-income households of the second or higher generation—a difference of 14 percent. This could have significant consequences for the housing conditions that higher-income immigrants encounter.

Income

Household income undoubtedly plays a pivotal role in immigrants’ experience in the New York City housing system—as it does for all groups. Not all differences in housing stresses experienced by immigrant groups can be explained by income, but many can. So it is useful to compare the income profiles of the city’s various immigrant and non-immigrant groups. Immigrants on the whole have lower incomes than non-immigrant households, but the pattern is quite complex, especially when race is taken into account.

Table 4 summarizes the income profile of each of the first-generation, second-generation, and third- or higher-generation groups included in this analysis. It also includes a measure of each group’s educational attainment—the proportion of household heads who have graduated from high school. Groups with more education tend to earn higher incomes, as can be readily seen in the table. One exception is immigrants from the former Soviet Union, a well-educated group that tends to have low incomes. This anomaly may be related to the fact that these immigrants tended to arrive at an older age than other groups, making it more difficult for them to enter the city’s labor market. Regression analysis shows that 32 percent of the variation in poverty rate among the first-generation groups can be explained by variation in the proportion of household heads with high school diplomas.

Three first-generation groups—Dominican and Mexican households and those from the former Soviet Union—have low median incomes and high rates of poverty and near-poverty (the latter refers to incomes from 100 to 200 percent of the poverty line) compared to the rate for New Yorkers as a whole. Another first-generation group—Chinese, Taiwanese, and Korean households—has high rates of poverty and near-poverty, but a median income close to the overall median. This suggests that the East Asian group is more spread out into high- and low-income components than the first three groups, which is probably due to the fact that United States immigration policy results in each of the

countries sending two different streams of immigration, one highly educated and the other not.

Three other first-generation groups—Caribbean households, those from Central and South America, and those from India, Pakistan, and Bangladesh—have income distributions more like that of the city as a whole, while those from non-Soviet Europe and from other parts of Asia are somewhat richer than the city as a whole.

The HVS only makes it possible to examine the income profiles of three second-generation groups, Dominicans, Caribbeans, and non-Soviet Europeans. Although today’s

Table 4
Median Household Income and Poverty

	Poverty rate	Near-poverty rate	Median income	High school diploma rate
First generation				
Dominican Republic	35 %	26 %	\$27,300	56 %
Mexico	21 %	32 %	\$35,000	50 %
Former Soviet Union	25 %	21 %	\$35,000	91 %
China, Taiwan, or Korea	20 %	24 %	\$42,300	71 %
Caribbean, not P.R. or D.R.	16 %	20 %	\$43,800	80 %
Central or South America	13 %	24 %	\$45,000	74 %
India, Pakistan, or Bangladesh	14 %	24 %	\$48,000	88 %
Africa	13 %	22 %	\$48,900	92 %
Europe, not Former Soviet Union	9 %	17 %	\$57,200	81 %
Other Asia	13 %	17 %	\$60,000	89 %
Total first generation	18 %	22 %	\$45,000	77 %
Second generation				
Dominican Republic	22 %	20 %	\$40,900	86 %
Europe, not Former Soviet Union	11 %	20 %	\$51,200	91 %
Caribbean, not P.R. or D.R.	9 %	12 %	\$53,000	94 %
Total second generation	11 %	16 %	\$55,000	91 %
Third generation or higher				
Latino	32 %	21 %	\$28,800	66 %
Black	27 %	20 %	\$32,300	80 %
White	7 %	9 %	\$78,000	97 %
Total third generation or higher	18 %	15 %	\$50,000	85 %
GRAND TOTAL, all generations	17 %	18 %	\$48,700	83 %

second-generation households are not in general headed by the children of today’s first-generation households, the pattern of income distribution for these three groups does reflect the pattern for their first-generation equivalents.⁶ The difference in poverty and income between the poorest group (Dominicans) and the richest one (Europeans) is much lower in the second generation than in the first, but still quite large. There is a tendency for income to rise as communities shift from the first to second generation, but there is an even stronger tendency for group differences in income to persist from generation to generation. Regression analysis confirms that generation explains much less of the variation in income among first- and second-generation households than does region of origin. Differences in earning power that immigrant groups bring with them when

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By far the highest incomes are received by white households of the third or higher generation, who represent less than a quarter of the total population but are still the largest group in this analysis. Third- or higher-generation black and Latino households, on the other hand, have incomes similar

to those of the poorest immigrant groups.

One caveat for interpreting these income figures: Some of these groups, including African Americans and Puerto Ricans, are shrinking in New York City as many members of the group move away. If the movers have higher incomes than those who remain, then the apparently persistent poverty of the third-generation black and Latino groups in New York City may be partly the result of filtering rather than actual economic stagnation.

The pattern of median incomes for immigrant groups affects different racial groups differently. Among whites, the third-generation group has the highest incomes, as shown in Table 5. But among blacks and Latinos, the third-generation groups have the lowest incomes, and it is the second-generation groups that are best off.

The essential reason for this pattern is that these are not the first, second, and third generations of the same group. Among black households, the first and second generations are predominantly Caribbean and African—middle-income immigrant groups similar in many ways to white and Asian immigrant groups—while the third and higher generations are primarily African American. Among Latinos, the first and second generations include the middle-income immigrant groups from South and Central America and low-income immigrant groups from the Dominican Republic and Mexico, while the third and higher generations are primarily Puerto Rican, with about half of the heads of household born on the island of Puerto Rico. These “first-generation” Puerto Rican households in some ways resemble immigrant households, and their incomes are much lower than those of other third-generation Latinos.

**Table 5
Poverty and Income by Race and Immigrant Generation**

	First generation		Second generation		Third and higher generations	
	Poverty rate	Median income	Poverty rate	Median income	Poverty rate	Median income
Black	15 %	\$46,200	12 %	\$56,000	27 %	\$32,300
Latino	24 %	\$35,000	16 %	\$52,400	32 %	\$28,800
Asian	16 %	\$48,000	5 %	\$72,000	---	---
White	14 %	\$54,000	10 %	\$51,600	7 %	\$78,000
Total	18 %	\$45,000	11 %	\$55,000	18 %	\$55,000

Type of Housing

Immigration has a strong effect on the type of housing that a household will occupy. New York City’s housing stock consists of more than 3 million dwelling units, representing houses and apartments that break down into categories subject to very different regulatory and subsidy regimes. The differences among these categories are very important for their residents. For example, public housing and privately-owned but subsidized housing offer affordability protections, with rents often capped at 30 percent of tenants’ income. The long waiting lists for these apartments attest to the importance of these protections. Rent-controlled and rent-stabilized apartments have less guaranteed affordability but still offer very valuable protections against eviction. Ownership offers its own mix of protections and risks for residents.

Different immigrant groups have very different degrees of access to the various components of the city’s housing stock. As Table 6 shows, immigrant households, and especially low-income ones, are more likely to have rent-regulated apartments than second- and higher-generation households. Second-generation households are far more likely than others to own their homes, regardless of income. And immigrant and second-generation households are less likely to live in subsidized or public housing than third- or higher-

generation ones, probably because long waiting lists mean that more recently-arrived groups are excluded.

The differences among immigrant groups are more striking than the differences between immigrants and non-immigrants. As Table 7 shows, Dominicans are almost twice as likely to live in rent-regulated housing as other New Yorkers, and Mexicans are almost twice as likely to live in unregulated housing. Black and Latino households of the third and higher generations are almost three times as likely to live in public or subsidized housing.

Differences in income explain only part of the differences in housing type among immigrant groups. In the table, the groups are listed in order of income from lowest to highest within each generation. If income were the only factor explaining differences, each column of percentages would either be constant or consistently rising or falling, but in fact the pattern is much more uneven. Some high-income groups, like first-generation Europeans and white households of the third or higher generation, also have high rates of ownership, but other aspects of the pattern appear unrelated to income. First-generation Dominicans, Mexicans, and immigrants from the former Soviet Union, all with similar income profiles, have access to very different housing types. First- and second-generation Dominicans have very different incomes but fairly similar housing types—which is not surprising given that they live in the same neighborhoods.

Table 6
Type of Housing by Immigrant Status and Income

	Low income			All incomes		
	First generation	Second generation	Third or higher	First generation	Second generation	Third or higher
Owner	17 %	34 %	13 %	31 %	44 %	31 %
Rent-regulated tenant	46 %	32 %	35 %	37 %	28 %	30 %
Public or subsidized tenant	14 %	12 %	34 %	7 %	5 %	15 %
Unregulated tenant	23 %	22 %	18 %	24 %	23 %	24 %
Total	100 %	100 %	100 %	100 %	100 %	100 %

This pattern may be influenced both by the amount of time an immigrant group has been established in New York and by geography. Public housing is more available to Dominicans than Mexicans in part because Dominicans have been present in New York for much longer.

Dominicans are also strongly represented in rent-regulated housing, which could reflect the fact that they first settled in areas where Puerto Ricans were already established and found rent-regulated housing there.

Housing Stresses

There is wide variation among immigrant groups in the type and amount of housing stress that they experience. New Yorkers are subject to severe housing stresses for two primary reasons. First, at least a quarter of the city’s households receive income so low that an affordable rent level for them (30 percent of income) is insufficient to properly maintain an apartment. Second, the city’s chronic shortage of housing distorts the market, creates an extreme power

**Table 7
Type of Housing**

	Owner	Rent-regulated	Public or subsidized	Unregulated
First generation				
Dominican Republic	10 %	61 %	13 %	16 %
Mexico	8 %	45 %	3 %	44 %
Former Soviet Union	34 %	38 %	13 %	15 %
China, Taiwan, or Korea	41 %	22 %	9 %	27 %
Caribbean, not P.R. or D.R.	37 %	33 %	8 %	24 %
Central or South America	29 %	39 %	6 %	26 %
India, Pakistan, or Bangladesh	29 %	39 %	2 %	30 %
Africa	20 %	44 %	14 %	22 %
Europe, not Former Soviet Union	47 %	27 %	3 %	22 %
Other Asia	33 %	35 %	3 %	29 %
Total first generation	31 %	37 %	7 %	24 %
Second generation				
Dominican Republic	18 %	49 %	13 %	19 %
Europe, not Former Soviet Union	57 %	23 %	4 %	16 %
Caribbean, not P.R. or D.R.	33 %	29 %	4 %	34 %
Total second generation	44 %	28 %	5 %	23 %
Third generation or higher				
Latino	15 %	37 %	30 %	18 %
Black	22 %	30 %	28 %	19 %
White	43 %	26 %	2 %	29 %
Total third generation or higher	31 %	30 %	15 %	24 %
GRAND TOTAL, all generations	33 %	33 %	10 %	24 %

imbalance between landlords and tenants, and results in too few affordable dwelling units for the number of households even at relatively high income levels.

In this report, we consider three different stresses that result from this situation: unaffordable rent burdens, poor apartment conditions, and crowding. Rent burden is the share of a household's income spent on rent. Here we consider each group's median rent burden, based on contract rent (not including utilities) and reported before-tax income. Any burden higher than 30 percent is considered unaffordable according to federal policy, but more and more households in all groups are surpassing this mark. In order to capture the most severe cases, we also consider the proportion of each group with rent burdens above 50 percent.

We estimate the impact of poor apartment conditions by using HVS data on seven deficiencies in maintenance: heating equipment breakdowns; the use of additional heat sources because the regular heating system is inadequate; the presence of mice and rats; cracks or holes in interior walls; holes in floors; large areas of broken plaster or peeling paint; and water leaks. Almost half of New York City apartments have at least one these problems, and almost a quarter have at least two. In our analysis, we consider an apartment to be in poor condition if it has at least three of these problems.⁷

For the purpose of this analysis, we consider a household to be crowded if it includes more than one person per room in the apartment. This represents a moderate degree of crowding—four people in an apartment with one bedroom, a kitchen, and a living room or five in an apartment with two bedrooms, a kitchen, and a living room. Our definition is intended not to reflect legal or safety concerns, but to measure the extent to which groups endure unusually crowded conditions as a response to the city's housing shortage. It is also important to note that this is not a legal definition of overcrowding. The requirement of the New York City Housing Maintenance Code is based on floor area and allows for up to one person for each 80 square feet. A household of four in a one-bedroom apartment is only legally overcrowded if the apartment has an area of less than 320 square feet, which would be extraordinarily small. The HVS does not report floor area, but it is likely that very few

households in any group exceed the legal limit.

As Table 8 shows, there is wide variation among immigrant groups in their experience of these housing stresses. Among first-generation groups, the share with rent burdens over 50 percent runs from 19 to 35 percent, and the rates of crowding and poor apartment conditions range even more widely. The share with more than one person per room runs from 4 to 43 percent, and the share with at least three maintenance deficiencies runs from 6 to 26 percent. The different stresses also affect different groups in different ways. Mexicans and households from the former Soviet Union have the worst rent burdens, Mexicans and South Asians have the most crowding, and Dominicans and Africans have the worst apartment conditions.

Low-income, third-generation blacks and Latinos appear to be more protected from high rent burdens and crowding—perhaps by their access to public and subsidized housing, or by other advantages of being long-established communities. But they are not protected from badly maintained apartments.

Income, not surprisingly, plays a part in explaining this pattern. The lower-income groups tend to experience more housing stress, but there are very interesting exceptions to the pattern. The low-income third-generation groups, blacks and Latinos, appear to be more protected from high rent burdens and crowding—perhaps by their access to public and subsidized housing, or by other advantages of being long-established communities. But they are clearly not protected from badly maintained apartments. The black immigrant groups—Caribbeans and Africans—are much more exposed to badly-maintained apartments than one would expect based on income.

Income appears to have less influence on crowding than on the other stresses. Mexicans, South Asians, and, to a lesser

**Table 8
Housing Stresses
(all households)**

	Median rent burden	Percent with burden over 50 percent	Percent overcrowded	Percent with 3 or more maintenance deficiencies
First generation				
Dominican Republic	34 %	33 %	15 %	26 %
Mexico	35 %	35 %	43 %	14 %
Former Soviet Union	35 %	34 %	8 %	9 %
China, Taiwan, or Korea	30 %	24 %	14 %	7 %
Caribbean, not P.R. or D.R.	30 %	26 %	10 %	18 %
Central or South America	29 %	22 %	19 %	11 %
India, Pakistan, or Bangladesh	29 %	23 %	29 %	13 %
Africa	26 %	19 %	13 %	19 %
Europe, not Former Soviet Union	27 %	24 %	4 %	6 %
Other Asia	27 %	22 %	17 %	10 %
Total first generation	30 %	26 %	15 %	13 %
Second generation				
Dominican Republic	29 %	25 %	16 %	20 %
Europe, not Former Soviet Union	29 %	29 %	4 %	5 %
Caribbean, not P.R. or D.R.	25 %	11 %	12 %	19 %
Total second generation	26 %	22 %	7 %	11 %
Third generation or higher				
Latino	29 %	25 %	7 %	21 %
Black	29 %	24 %	8 %	21 %
White	24 %	18 %	2 %	8 %
Total third generation or higher	27 %	22 %	5 %	14 %
GRAND TOTAL, all generations	28 %	24 %	9 %	13 %

extent, Central and South Americans are exposed to far more crowding than other groups. But two of these three groups, South Asians and Central and South Americans, have middling incomes. All three of the groups have larger-than-usual average household sizes, though not for the same reasons. Mexican immigrant households have more than the usual number of adult nonrelatives, while South Asian households have more than the usual number of related

adults. Mexican households in particular depend more than other groups on the strategy of combining income from multiple workers to make ends meet. The ratio of the head of household's income to total household income is lower for them than for any other group. Another possible factor in the high rate of crowding for Mexicans is their geographic dispersal around the city, which means that many low-income Mexican households are living in neighborhoods

where more affordable apartments are extremely scarce. This could make crowding more necessary as an adaptive strategy.

In order to examine differences in housing stress other than those explained by income, it is useful to focus on low-income households within each group. By only looking at households with incomes below a cut-off level (200 percent of poverty), we can reduce variation in income available to produce variation in stress. This removes some, though not all, of the effects of income in explaining these differences.

Table 9 shows the pattern that remains when we focus only on low-income households. We still see dramatic differences in housing stress, even in rent burden, which is the stress most directly linked to income. The low-income

members of some high-income groups have unusually large rent burdens. Low-income Europeans and white households of the third or higher generation may be paying a premium in order to live close to the higher-income members of their group. For crowding and bad apartment conditions, the pattern tends to resemble that for all income levels combined, except that levels of housing stress are higher overall.

This pattern suggests an important conclusion: that housing stresses don't just affect individual households, they affect communities. For Dominicans, for example, exposure to badly maintained apartments is not just something that happens to a few low-income families; it is a common fact of life for the community as a whole. This may help explain why immigrant organizations have become such important players in housing advocacy in New York City.

Table 9
Housing Stresses for Low-Income Households
(poor and near-poor)

	Median rent burden	Percent with burden over 50 percent	Percent overcrowded	Percent with 3 or more maintenance deficiencies
First generation				
Dominican Republic	54 %	50 %	17 %	27 %
Mexico	58 %	62 %	44 %	18 %
Former Soviet Union	56 %	53 %	7 %	12 %
China, Taiwan, or Korea	49 %	44 %	21 %	6 %
Caribbean, not P.R. or D.R.	59 %	56 %	15 %	23 %
Central or South America	50 %	49 %	24 %	13 %
India, Pakistan, or Bangladesh	55 %	52 %	49 %	23 %
Europe, not Former Soviet Union	64 %	62 %	4 %	3 %
Total first generation	55 %	52 %	20 %	16 %
Second generation				
Europe, not Former Soviet Union	65 %	66 %	6 %	4 %
Total second generation	67 %	59 %	9 %	12 %
Third generation or higher				
Latino	46 %	42 %	9 %	26 %
Black	45 %	42 %	11 %	27 %
White	77 %	65 %	5 %	12 %
Total third generation or higher	51 %	47 %	9 %	22 %
GRAND TOTAL, all generations	54 %	50 %	14 %	18 %

(Groups are included only if the survey sample included at least 95 low-income households in that group.)

Conclusions and Policy Recommendations

The main lesson of this analysis is that housing conditions vary widely among immigrant groups. It is difficult to generalize about immigrant experience as a whole. As a result, there is no universal policy agenda that addresses the critical needs of each group. Some groups—Mexicans, Dominicans, and those from the former Soviet Union—are affected most by affordability. A different but overlapping group—Mexicans, South Asians, and those from Central and South America—is most affected by crowding. And a third group—Dominicans, Puerto Ricans, Africans, and those from the Caribbean—is most affected by substandard maintenance conditions.

This pattern would seem to suggest that immigrant organizations representing specific groups should work on the issues that most affect their constituents while collaborating with each other and with groups representing all immigrants to ensure that the immigrant experience and perspective is not lost. In some cases, this will mean working on specific issues that are most important to one or a few immigrant groups. But immigrant organizations also ought to play significant roles in a wide variety of housing advocacy efforts. To a large extent, this is what is in fact happening, through the efforts of the New York Immigration Coalition’s Housing Working Group and others.

Community-Specific Issues

Accessory dwelling units. New York City should create a program to permit and regulate currently uncertified apartments wherever it is consistent with the safety of the occupants, firefighters, and the public, as groups such as Chhaya Community Development Corporation have advocated.

Language access. Many immigrants face language barriers at the city and state agencies responsible for enforcing housing laws. The New York City Department of Housing Preservation and Development (HPD) has developed a language access plan under Executive Order 120 of 2008 to improve service to people with low English proficiency, but Make the Road New York and the New York Immigration Coalition have found that many people still do not receive services in their primary language.⁸ The city should moni-

tor and report on its progress under the plan. The state agency, New York State Homes and Community Renewal, has not taken enough steps to improve language access. It should undertake an effort similar to HPD’s, and it should improve outreach to all constituencies.

Affordability

Affordability issues are much more intense for some immigrant groups than for non-immigrants, but they are still fundamentally the same issues that affect all New Yorkers.

Rent regulation. New York’s rent-regulated housing stock is extremely important to immigrants as a whole, and especially to Dominicans, Mexicans, and Africans. The State of New York should halt the erosion of the rent-regulated housing stock by ending vacancy decontrol of rent-stabilized apartments.⁹ It should also make rent regulation more protective of low-income tenants by eliminating rent increases based on “preferential rents” and by reducing allowable rent increases during vacancies.

Housing conditions vary widely among immigrant groups. There is no universal policy agenda that addresses the critical needs of each group.

Access to public and subsidized housing. Most immigrant groups are underrepresented in subsidized housing (although there are many households from the former Soviet Union in Mitchell-Lama housing). This is likely to change slowly as apartments turn over. The various agencies responsible for this housing stock, including the New York City Housing Authority, the city Department of Housing Preservation and Development, New York State Homes and Community Renewal, and the federal Department of Housing and Urban Development, should minimize barriers that could prevent immigrants from gaining access to the housing by streamlining application processes, making them as uniform as

possible, and centralizing them whenever possible. Government must also refrain from creating new barriers. Two pieces of proposed federal legislation, the Section 8 Voucher Reform Act and the Omnibus Public Housing Preservation bills, contain provisions requiring identification for prospective tenants in public or subsidized housing, a potential barrier for documented as well as undocumented immigrants. Immigrant advocates and housing advocates should monitor this legislation.

Crowding

Overcrowding is at root an affordability and supply issue, although it appears to affect different groups differently, based in part on their household structure and size. It is best addressed by increasing the affordable housing supply and ensuring that affordable housing is available in more geographic areas.

Apartment Maintenance

Immigrants—especially Dominicans and members of the black immigrant groups—experience some of the worst maintenance conditions in the city. This can only be remedied by increasing the capacity of the city Department of Housing Preservation and Development’s overburdened code enforcement staff. Recent years have seen important improvements to the way that the department targets its enforcement activities, but there is only so much that targeting can do when resources remain limited.

Code enforcement capacity. The city should expand HPD’s capacity to inspect apartments and bring landlords to court by appropriating more money and hiring additional staff.

Cyclical inspections. The city’s current code enforcement system depends heavily on complaints from tenants. Since many tenants do not register complaints even when the maintenance of their apartments is clearly inadequate, the system fails to detect many of the worst problems. This problem may well be especially acute for immigrant tenants who have language barriers or are unfamiliar with their rights. The city can overcome this problem by targeting at-risk buildings or neighborhoods for cyclical inspections, regardless of whether tenants complain.

These steps would benefit immigrant and non-immigrant households alike by making the city’s housing system more fair and more responsive to people’s needs. And campaigns to press the city, state, and federal government for these reforms could provide the basis for new creative collaborations among immigrant organizations and between immigrant organizations and other housing advocates.

Notes

¹ In some cases, the survey’s coding of birthplace is specific enough to identify immigrants from one country such as Dominicans and Mexicans, but in other cases countries are grouped into categories such as “Caribbean except Puerto Rico and the Dominican Republic” or “Central and South America.” These latter categories combine people who consider themselves to be members of different immigrant communities. For example, the Caribbean category includes Cubans, Haitians, and English-speaking West Indians. The sample is large enough to produce a reliable picture of some of the larger of these groups, but other groups must be combined for statistical purposes. As a result, some of the categories used reflect the combined experience of more than one group.

² Frederick M. Binder and David M. Reimers, *All the Nations Under Heaven: An Ethnic and Racial History of New York City*. New York: Columbia University Press, 1995, p. 226.

³ Nancy Foner, *From Ellis Island to JFK: New York’s Two Great Waves of Immigration*. New Haven, Conn.: Yale University Press, 2000, p. 48.

⁴ The HVS identifies the location of its sample households by Census Bureau-defined subborough areas, each of which generally comprises a few adjacent neighborhoods.

⁵ Foner, *op. cit.*, p. 57.

⁶ Economist George Borjas has examined the relationship between wages of second-generation individuals and the wages of first-generation members of the same group a generation earlier, as well as changes from the second to the third generation, finding that the children of immigrants catch up with native-born workers slowly, and that about half of the difference in wages among immigrant groups disappears with each generation. George J. Borjas, “Making It in America: Social Mobility in the Immigrant Population.” *The Future of Children*, Vol. 16, No. 2, Fall 2006, pp. 55–71.

⁷ The information in the HVS on these conditions is based on reporting by the household itself. We cannot rule out that members of different households—for example, members of different immigrant groups—would answer the survey question differently, even if the apartment conditions were identical. But we do believe that this information does provide at least a rough picture of the variation in apartment conditions that households experience.

⁸ “Still Lost in Translation: City Agencies’ Compliance with Local Law 73 and Executive Order 120: Examining Progress and Work Still to be Done.” New York: Make the Road New York and the New York Immigration Coalition, July 2010.

⁹ See Tom Waters and Victor Bach, “Destabilized Rents: The Impact of Vacancy Decontrol on Low-Income Communities.” New York: Community Service Society, June 2009.

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