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The Effect of Race on Housing Stratification Among Latinos

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THE EFFECT OF RACE ON HOUSING STRATIFICATION AMONG LATINOS

by

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ABSTRACT

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Housing discrimination has been an ethical, social, and economic blight on the American society. Among the negative outcomes of this practice are higher crime rates, lower educational attainment, and concentrated poverty. Beyond the moral injustice of this practice, housing discrimination adversely affects the socio-economic mobility of those victimized and this extends across generations. The research on the intersection of race and Latino identity demonstrates the complexity of the issue and suggests that an examination such as done in this study can add to the current knowledge. The purpose of this study was to determine what, if any, association race has on housing stratification for Latinos in NYS. It analyzed data based on the patterns of household race identifications among Latinos living in Public Use Microdata Area (PUMA). The operating hypothesis was that the same patterns of housing stratification that exist among the non-Latino populations will be found among the Latino population. The study used 2019, five-year (2015 – 2019, America Community Survey (ACS) data The independent variable in this analysis was ethno-racial identity. The dependent variable was housing stratification measured using the index of dissimilarity. Among all the Latino groups, White Latinos reflected the lowest dissimilarity score. Other Latinos scored 31.51 on the index of dissimilarity and, most notably, the highest score on the index was found among those that identified as Black Latinos at 32.75. All differences were found to be significant at $p < 0.001$.

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Chapter 1 : Statement of the Problem

Housing discrimination has been an ethical, social, and economic blight on the American society. Among the negative outcomes of this practice are higher crime rates, lower educational attainment, and concentrated poverty (Alba & Logan, 1993; Gabriel & Painter, 2012; Goldsmith, 2009; Johnson et al., 2012; Lee & Greenlee, 2020; Massey & Denton, 1985; Reid et al., 2017; Rugh, 2020; Velez et al., 2009). Beyond the moral injustice of this practice, housing discrimination adversely affects the socio-economic mobility of those victimized and this extends across generations (Alba & Logan, 1993; Brazil, 2019; Burgos & Rivera, 2012; Johnson et al., 2012; Massey, 1990; Massey & Denton, 1985; Reid et al., 2017; Sánchez, 2019). Those subjected to this practice are also deprived of the benefits associated with home ownership and higher property values, specifically quality schools, the quality and the availability of healthcare, the availability of social services and the safety of neighborhoods (Jacobs, 2011; Lee & Greenlee, 2020; Massey, 1990; Nelson, 2013; Velez et al., 2009; Woldoff & Ovadia, 2009; Xie, 2010). The ability to achieve financial security through property ownership, to educate one's children and provide them with a safe and healthy environment in which to grow depend on the fair and equal access to housing.

While discrimination in housing can be based on factors ranging from ethnicity, gender, age, sexual orientation, source of income or religion, a substantial number appear to be based on color. According to the United States Department of Housing and Urban Development (HUD) there were 8,186 complaints of housing discrimination in fiscal year 2017 alone (The Office of Fair Housing and Equal Opportunity, 2017). Of those, 2,132 (26 percent) of the complaints alleged racial discrimination. An additional 826 (10 percent) alleged discrimination based on national origin and 192 (2 percent) alleged discrimination on the basis of color (The Office of

Fair Housing and Equal Opportunity, 2017). Thus, nearly 40 percent of the cases in this one year suggested discrimination directly or indirectly based on color.

To date, the majority of research on housing stratification (one measure of discrimination) has focused on the differences between how White Americans and African American citizens are treated in the housing market (Alba & Logan, 1993; DeFina & Hannon, 2018; Firebaugh & Farrell, 2016; Gabriel & Painter, 2012; Havekes et al., 2016; Lamb et al., 2016; Massey, 1990; Massey & Denton, 1988a, 1988b; South et al., 2011; Stoll & Covington, 2012; Woldoff & Ovadia, 2009; Wyly et al., 2012). The wealth of data from this research has not only formed the basis for case law and the establishment of public policy but has also allowed for the benchmarking of practices of discrimination against other groups such as Latinos and Asians. Indeed, in most studies other groups are ranked in relationship to how the data for these groups compare to African Americans.

As valuable as the research has been for establishing both the scope and the impact of housing discrimination in this country, the research as currently framed, presents a challenge when examining the Latino population. Latinos can be Black, White, Mestizo, Mulatto, Asian, speak English fluently or not at all. They may be immigrants or as in the case of Puerto Ricans, and those who have been in this country for generations, may be American citizens. Latinos can as easily identify by race as by nationality (Burkholder & Johnson, 2001; Duany, 2002; Gonzalez, 2000; Sagas, 2000; Stephens et al., 2012; Uzogara, 2019). In short, examining the issue of housing discrimination for Latinos is much more complex and nuanced than the existing paradigm of "Black and White."

Current estimates are that the Latino community will constitute the largest minority group in the United States (US) in the next twenty years or less. This leads to the question of whether

the stratification patterns for Latinos differ by their racial identity? New York State (NYS) provides a viable setting for the study of this question because of the considerable diversity of Latino populations in terms of nationality, racial composition, socio-economic status, and residency in urban, suburban, and rural communities. Using NYS as a case study, this research addressed the following questions:

1. Are Black Latinos more likely to experience higher rates of stratification than other Latinos in NYS?
2. Are Black Latino immigrants more likely to experience higher rates of stratification than other Latinos in NYS?
3. Are Black Latinos who do not speak English more likely to experience higher rates of stratification than other Latinos in NYS?

The answers to these questions allow researchers and policy makers to differentiate between factors of race, perceived ethnicity, and immigration status when examining the impact of housing segregation for Latinos. It also permits for a more accurate assessment of the degree and nature of housing segregation as it pertains to the vast range of individuals subsumed within the category of Hispanic or Latino. For researchers, the answers to these questions might eliminate or expose a mitigating relationship between housing stratification and minority group members. This study provides a means to tease out the nuances among those who identify as Latinos and help determine the usefulness of the term.

Definition of Key Terms and the Presentation of Material

In the chapters that follow, operational definitions are presented in greater detail. These definitions guide the analysis of data and provide the conceptual framework for the findings. Since terms such as Segregation, Discrimination and Stratification, and Hispanic/Latino, are used

(both in the colloquial jargon and professional literature) interchangeably, it is instructive to provide context for the current discussion.

As discussed in Chapter 2, housing discrimination, housing segregation, and housing stratification are terms commonly used to convey the same concept. In terms of cause and effect, however, it is accepted that discrimination is the behavioral factor that leads to patterns of segregation which can be measured in terms of housing stratification. In its simplest terms, housing discrimination occurs when someone is not shown a home in an area in which they desire to reside, are denied a mortgage, are only offered access to a subprime mortgage or are evicted without cause(Greenberg et al., 2016; Wyly et al., 2012). This discrimination impacts where people live (segregation) and leads to housing stratification. The present research investigated stratification specifically based on race.

These operational definitions are intended to provide measurable indices of this practice and not intended to dismiss the larger legal, social, and historical issues associated with this phenomenon. Far from being a problem from a bygone era, stratification in housing practices continues to be a pervasive issue. As discussed in the chapters that follow, this problem has its antecedents in over three hundred years of American history, laws and social policy including practices reflecting structural racism that are so much a part of the current national debate. From the time of the first recorded "free" African American in the 17th century, brought to a head with the Emancipation Proclamation and exacerbated by the practices and policies typified by the Jim Crow laws of the post-reconstruction era, the reasons and causes of discrimination in housing are complex. The discussion that follows, therefore, outlines how housing stratification is caused both by individual choice as well as by structural racism in housing laws, their application, and the enforcement of those laws.

For the purposes of legal remedy, the problem subject to redress is discrimination. That discrimination in any form, including housing discrimination, is unacceptable has been established in numerous federal and state laws (Civil Rights Acts of 1964 and 1968, the New York State Human Rights Law, the Lawful Source of Income Non-Discrimination Act of 2019 etc.). Advancing a case of segregation and its operational corollary stratification, however, is not as straightforward as the laws against discrimination themselves appear to be for a variety of reasons (Greenberg et al., 2016). In addition to having the resources to file a discrimination case, one must be able to prove that a member of a different group (i.e., by race, gender, religion, or ethnicity) who was the same in all other ways in a housing case would have been shown a housing unit, been given a mortgage, or would have gotten a preferential rate on a mortgage. The burden of proof falls squarely on the individual making the allegation (Greenberg et al., 2016)

Similarly, the categories Latino (Latinx), Hispanic, and "of Spanish origin" are terms that are used interchangeably. As discussed in the Review of the Literature, these terms often do refer to the same groups. The terms, however, can be applied quite broadly to those with Spanish surnames, people of Portuguese descent, Spaniards, and those from Latin America. In data collection, including the US Census and seminal research, the lack of clarity in terms of who was being identified as Latino confounds analysis.

This is further compounded when data collection also included racial identifiers. That is, with the issue of dual or multiple membership in US Census defined groups (i.e., White, Black, Asian, Hispanic, or other), the added confounding factors of individuals self-identifying, coupled with the perceptions of those engaging the Latino communities, the issue is clearly more complex than the current research or the available data has addressed. It is anticipated that the present research helps explore the interaction between multiple non-majority identities. For the

purposes of the current research, the term Latino will be purposefully used to refer to those of Latin American descent. The racial and historical attributes imbedded in this definition are discussed below.

Chapter 2 presents the context of the social policy surrounding housing stratification, more specifically, the laws and policies that have been enacted to address housing stratification in the United Stated of America (USA). This discussion begins at the end of the Civil War and goes through the social policy attempts to address housing stratification through to the current day. Chapter 3 presents a review of the literature. This review includes seminal works on housing stratification, current research on housing stratification among Latinos, and research specifically on Black Latinos. In Chapter 4, current theoretical concepts, Spatial Assimilation Theory and Place Stratification Theory are presented, compared, and contrasted. Additionally, the theoretical concepts that guided this work are presented and the rationale for their use is discussed.

In Chapter 5 the methodology for this dissertation is explained. The study is a quantitative secondary data analysis using publicly available US Census data. The analyses used the index of dissimilarity to compare the stratification rates between sub-groups of Latinos to see if there was a difference in the stratification rates. The study focused on NYS and controlled for variables identified by the literature review as affecting housing stratification.

Chapter 2 : Context of Social Policy

While the challenges of housing segregation in the US predate the Civil War, the Emancipation Proclamation introduced the nation to the dilemma of how to address the housing needs of those recently emancipated on a scale never encountered. While in bondage, slave owners provided for the housing of their slaves. The newly free people could no longer rely on their former slave owners to provide housing for them. Arranging for their own housing, however, was not a simple matter. Neither the legal nor the social infrastructure existed to allow them to secure these resources. Beyond the obvious limitation of not having access to financial resources to acquire anything (food, clothing, tools or housing), their emancipation did not bestow on them the legal standing as citizens and, in many quarters, they were still viewed as property not human beings (B. Taylor, 2012). Even if they could overcome those hurtles, they would then have to find someone who would lease or sell to them. Finding someone to lease or sell to African Americans where deep-seeded biases existed and the brief period of post-civil war reconstruction gave rise to a whole new system of structural discrimination, which is a problem that persists to this day.

It was within this context that the Civil Rights Act of 1866 was passed. This act granted citizenship to all males regardless of race. With citizenship came the right to inherit, purchase, lease, sell, hold or convey real and personal property (Civil Rights Act of 1866, 1866). Although the Civil Rights Act of 1866 provided the legal basis for former slaves being able to attain housing, it also created the antecedents of legalized segregation. In the South, the principle of separate but equal became widely accepted and extended to all forms of social interaction including housing (Talen, 2012). Indeed, the 1896 Supreme Court decision in Plessy vs.

Ferguson reaffirmed the legal doctrine of separate but equal and the practice of legalized racial segregation for the next half century.

Separate but equal was not the only manifestation of legalized segregation. In the State of California, for example, lawmakers had devised an approach that, while some debate might not have been designed to lead to segregation, proved to be extremely effective. That approach was zoning. Through zoning laws, local governments could dictate the types and sizes of buildings as well as the permissible use of those buildings in a specific area (Talen, 2012). In 1885, California created so called "laundry free zones" (Talen, 2012). Since Chinese immigrants had created a niche industry in laundry services, such zones had the effect of limiting where they could start their business. Further, since most needed to establish their businesses in their own homes or within walking distance of their residences, it effectively excluded Chinese residents from living within these designated zones.

Talen (2012) argued that this practice was so effective that by 1900 many Southern cities created racial zoning blocks designed to effectively allow for housing segregation. Under this plan, specific zones were created that were reserved for specific races. The use of zoning for the explicit purposes of racial segregation was legal until 1917 when it was found to be unconstitutional by the US Supreme Court in 1917 (Buchanan v. Warley). Unfortunately, the ruling was ignored or unenforced. Many cities across the nation created ordinances that were thinly veiled zoning and argued that since the ordinance was not the same as Buchanan v. Warley, the Supreme Court ruling did not apply. Or, as in the case of West Palm Beach, a racial zoning ordinance was applied after the ruling and was maintained until 1960 (Rothstein, 2017).

For those municipalities that followed the Supreme Court ruling, other equally effective approaches were found that allowed for the exclusion of people of a certain race from having

access to property in locations deemed to be for Whites only (Lamb et al., 2016). Some of these approaches included deed restrictions, restrictive covenants, mortgages that required 50 percent down for African Americans, or refusing to issue mortgages to African Americans at all (Rothstein, 2017). Restrictive racial covenants were deed clauses that listed obligations of those purchasing a property. Specifically racial covenants included the obligation that promised the purchaser would not sell or rent to African Americans (Rothstein, 2017). Additionally, these covenants were extended to the whole neighborhood so that anyone in the neighborhood could sue if a home were sold to African Americans.

In 1948, the Supreme Court again attempted to address these issues in housing segregation with their determination in Shelly v. Kraemer. In this ruling the courts found that the states could not enforce racial covenants. Though this ruling outlawed the practice, the enforcement of this law was selective. For example, the Solicitor General in 1949 announced that the Federal Housing Administration (FHA) would no longer issue mortgages with restrictive covenants starting in 1950, but that the Supreme Court's ruling would not affect mortgages that had a restrictive covenant prior to 1950. Further, the FHA continued to insure mortgages that had covenants that were not explicitly racial (Rothstein, 2017).

The advent of the Civil Rights Era, particularly the decision in 1954 in Brown vs. the Board of Education, altered the course of American history and the discourse on the impact and importance of segregation. Brown vs. the Board of Education was the cornerstone legal decision that would not merely challenge the social mores of the time but would set the precedents upon which questions of segregation would be judged. Specifically, the finding of the Court in section 495 that separate educational facilities were inherently unequal and that other similar laws deprived citizens of the equal protection of the laws guaranteed by the Fourteenth Amendment

and laid the groundwork of what was to follow. What was to follow, in broad strokes, included Executive order 11063 signed in 1962 by President John F. Kennedy, the 1964 Civil Rights Act, and the 1968 Civil Rights Act.

Kennedy's Executive Order prohibited housing discrimination in federally owned, operated, or assisted housing. Issued early in the Civil Rights era, the executive order was of limited impact. Among the factors limiting the effect of this order was that enforcement depended on individual owners, funders, or states to monitor their activities. Coupled with the fact that in 1962 public pressure had not yet mounted to ensure enforcement, there is little evidence that it changed practices.

The 1964 Civil Rights Act had more standing and impact than the 1962 Executive Order. This Act specifically prohibited housing discrimination in any program receiving federal financial assistance. The act, however, failed to prohibit discrimination in private housing transactions (Congressional Black Caucus Foundation, n.d.). While not expanding the protections to private transactions, this act expanded the legal protections beyond what had previously existed and marked a movement toward increased enforcement of what would become antidiscrimination statutes.

It was the Civil Rights Act of 1968, however, that represented the most significant step forward toward addressing the problem of housing segregation. This Act includes the Title VIII provision which is commonly known as the Fair Housing Act (FHA). The FHA expanded the provisions of the 1964 Civil Rights Act by prohibiting discrimination on the basis of race, color, religion or national origin in the sale, rental, or financing of housing in transactions that are public or private (Congressional Black Caucus Foundation, n.d.). This provision was further strengthened by Section 504 of the Rehabilitation Act of 1973 that prevented housing

discrimination based on disability by any program receiving federal financial assistance. The Housing and Community Development Act of 1974 further prohibited housing discrimination based on sex (Congressional Black Caucus Foundation, n.d.). Since housing discrimination leads to housing segregation, these laws were a crucial step towards housing integration.

Subsequently, the US Department of Housing and Urban Development (HUD) implemented several programs to combat housing segregation. Some of the programs, such as Housing Choice Vouchers and Section 8 projects, both launched in 1974, and the Low Income Housing Tax Credit, launched in 1986, tried to address housing segregation by addressing income inequality (Owens, 2015). These programs subsidized rents to make housing more affordable, thereby allowing those with lower incomes to live in more affluent areas. They, however, only achieved moderate success due, in part, to the fact that those who did not need the rental assistance moved out of those neighborhoods (Owens, 2015).

Another attempt to combat housing segregation by addressing income inequality is the 1975 Home Mortgage Disclosure Act. The bill was initially intended to determine if local financial institutions were providing mortgages to meet the needs of the community where the financial institutions are located, and to determine if financial institutions were discriminating in their mortgage practices (Lamb et al., 2016). The final version of the law required financial institutions to provide some information regarding mortgages in relation to whether the financial institution met the needs of the community (US Census tracts, mortgage amounts, race, gender, ethnicity), but not enough information to determine discrimination (account balances, credit scores) (Lamb et al., 2016).

Finally, in 2015, HUD released new regulations to reduce housing segregation, titled Affirmatively Furthering Fair Housing (Lamb et al., 2016). This is a legal requirement that

federal agencies (and other agencies that receive federal money) continue the work of the aforementioned 1968 FHA (Banna et al., 2016). These regulations specifically stated that relevant agencies take action to address the historic and systemic mechanisms of housing segregation. These agencies use data to assess location specific fair housing issues relating to housing segregation. Since this regulation was passed in 2015, its impact has yet to be determined. Among the questions to be addressed are what will be done with the collected data and assessments, and how will they be used to take action to address housing segregation?

As significant an impact as these laws have had in redressing the grievances of people who have experienced discrimination, and the resulting segregation, research and history have shown that laws do not, in and of themselves, correct social ills (Lamb et al., 2016; M. C. Taylor, 2000). Inasmuch as many of the laws are not enforced, effectively locking African Americans out of parts the housing market, the chasm has grown exponentially. Addressing housing segregation without addressing lending practices, law enforcement, suppressed incomes, educational inequities, employment opportunities, only addresses a fraction of the problem.

Further, discriminatory practices in housing have taken new forms including redlining (refusal to issue loans to specific groups of people for specific neighborhoods), subprime lending (approving loans to those who may have trouble repaying them) and the reemergence of zoning. By inserting penalties such as higher interest rates, balloon provisions, or directing people of a specific profile to properties reflecting others of their demographic profile, the end result is the same and the attendant problems associated with this practice remain unchanged (Lamb et al., 2016; M. C. Taylor, 2000).

Whether viewed through a historical, social, economic, or legal lens, housing discrimination and segregation remain complicated issues. The historical context indicates that

while gender, religion, and ethnicity have also, been the basis for discrimination, until recently most cases of discrimination and segregation have been viewed along racial lines. This then raises the question of what happens when an individual identifies as a member of more than one minority group? Are they more, or less vulnerable due to their multiple identities? If an individual identifies as a Black, Latino, immigrant, and does not speak English, what is their likelihood to be the target of discrimination and segregation? A review of the literature provides insights into these questions.

Chapter 3 : Review of the Literature

That housing segregation has deleterious effects on individuals, families, and groups has been well established. The impact on inhibiting socioeconomic mobility, denying access to services (health, education, and safety), and denying entire classes of citizens equal protection under the law has been documented by psychologists, sociologists, economists, and even the US Supreme Court (Alba & Logan, 1993; Gabriel & Painter, 2012; Goldsmith, 2009; Johnson et al., 2012; Lee & Greenlee, 2020; Massey & Denton, 1985; Reid et al., 2017; Rugh, 2020; Velez et al., 2009). How this phenomenon is manifested in society and how it should be studied, however, is complex. The various approaches employed by researchers provide insights into the many faces of this practice and suggest different policy remedies.

The literature review summarized both empirical and conceptual research findings specific to housing stratification and Latinos. Although the initial search exploring the effects of race on housing stratification among Latinos yielded no relevant research, expanding the parameters using the search terms “race,” “Latino,” and either “housing discrimination,” “housing segregation” or “housing stratification” yielded applicable findings (n = 53). Among articles included here are those considered foundational in the research (n = 5), those recommended for review by experts (n = 9) and the more current research published between 2011 and 2020 (n = 6.) Articles were eliminated from the analysis if they were theoretical, focused on the non-housing effects of discrimination/segregation/stratification, or if the focus of the study was not Latinos (see figure 3.1).

To provide the necessary context, however, the review first examined the foundational works on housing stratification. This is followed by the existing literature focusing on Latinos and housing stratification. The literature specific to Latinos is broken down into three

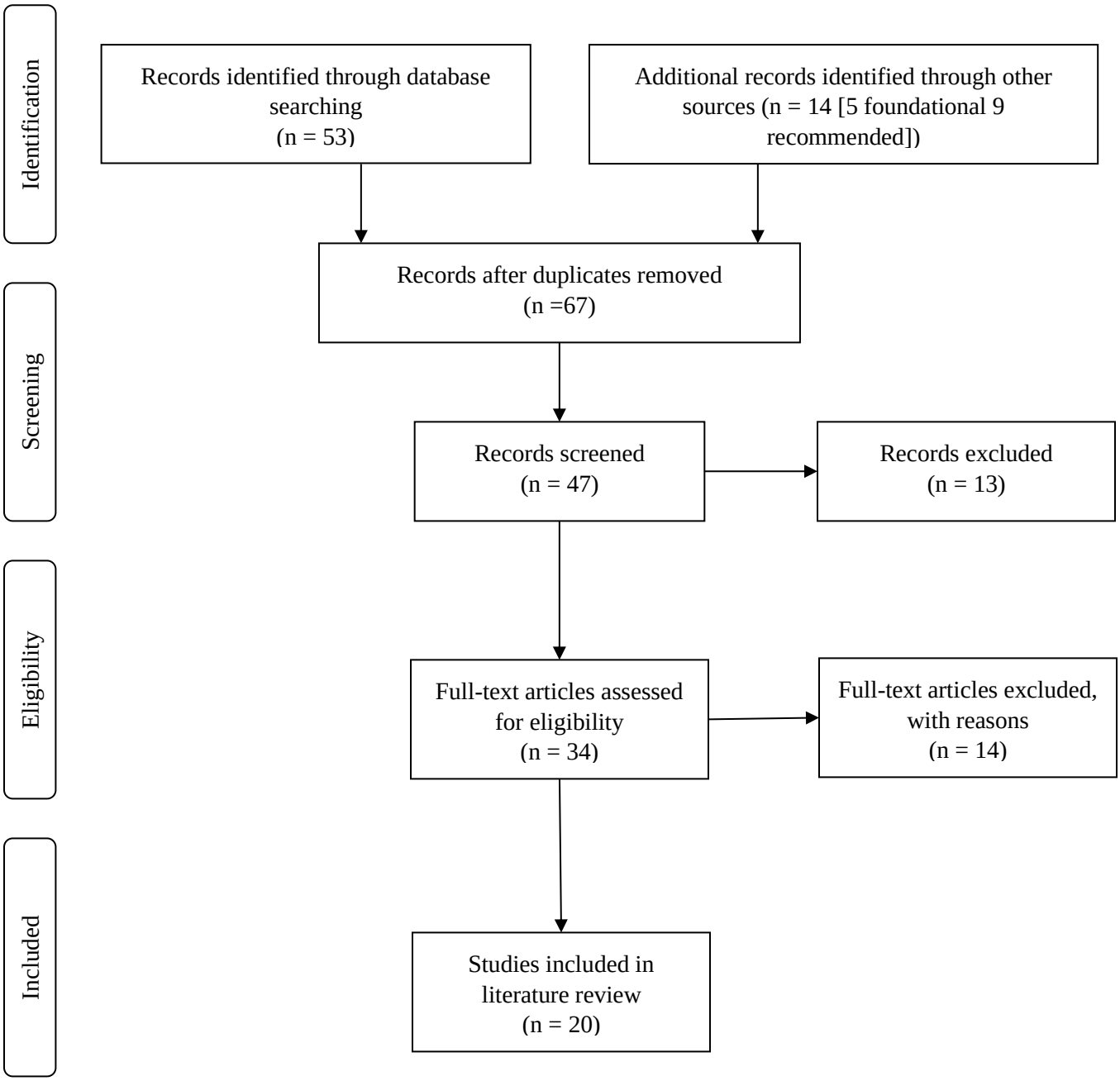

Figure 3.1

Literature Review

subsections: the effects of migrant destinations on Latino housing stratification, the impact of the housing foreclosure crisis on Latino housing stratification, and the effect of race on Latino housing stratification.

Before proceeding to a discussion of the research, it is important to first clarify the specific use of a number of terms. In research, as well as most popular media, for example, the terms Latino (more currently Latinx) and Hispanic have been used interchangeably. In examining the research that exists on these groups, they frequently do refer to the same populations. These terms, however, have distinct histories and associated connotations that are well beyond the scope of this research (Mora, 2014). Suffice it to say that the term Latino will be purposefully used because it refers to those of Latin American descent with all the racial and historical attributes pertinent to the present study.

Similarly, housing segregation, housing discrimination, and housing stratification are often used interchangeably. They are distinct concepts with housing discrimination causing housing segregation resulting in housing stratification. For the purposes of this study the focus is specifically on housing stratification, that is, the locations where members of racial and ethnic groups are separated due to residence from members of other groups. In this review, however, the term that each author uses in their research is the term that was be employed in the presentation of their findings.

Other terms frequently used but have specific operational definitions include the Puerto Rican Paradox, spatial assimilation, index of dissimilarity, P* Index, indices of exposure, minority threat, assimilation, acculturation, and spatial proximity. These are discussed in turn in the pages that follow. For the purposes of the present discussion, these concepts and how they impact housing stratification are the focus of the current review.

Foundational Research

The literature on housing stratification dates from the mid-1950s. It is the literature from the mid to late 1980s, however, that provided the foundation for how to evaluate this phenomenon. This body of research that provided the framework for operationally defining and measuring housing discrimination, segregation, and stratification. It also provided empirical evidence of the effects of this practice.

In 1985, Massey and Denton examined the effects of housing segregation on the socioeconomic status of those subjected to this practice. To do this, Massey and Denton used the lens of spatial assimilation theory. This theory argues that housing differences result more from individual differences such as socioeconomic status than from systemic racism. Simply put, spatial assimilation theory operates from the assumption that immigrant groups experience a process toward integration with society's majority group through the adoption of mainstream attitudes, culture, and human capital attributes.

In their research, Massey and Denton employed both the 1970 Characteristics Public Use Sample and the 1970 Fourth Count Summary Tapes for New York City (NYC) and Los Angles Standard Metropolitan Statistical Areas (SMSA) to examine micro level variables (such as race, education, occupation, income, etc.) and macro level variables (such as the probability of minority group members living near majority group members in a geographic area). Predictably, they found that a rise in social status (occupational prestige and income) led to an increase in the probability of contact with non-Hispanic Whites and a decrease in the probability of contact with non-Whites (Massey & Denton, 1985).

Worth noting for the present research is that Massey and Denton do mention Black Latinos. In their research, they noted that using race helps to separate the overlap between Black

people and Latinos, specifically Black Puerto Ricans. The authors noted that Black Latinos are more likely to live near Blacks than White Latinos. The authors then asserted that Puerto Ricans were more likely to be Black than other Latino groups.

One limitation of Massey and Denton's work is inherent is spatial assimilation theory. Specifically, spatial assimilation theory fails to explain or address the causes of housing stratification. Additionally, spatial assimilation theory places the onus for change on the individuals being discriminated against. Anyone who was the victim of segregation, according to this theory, was at fault because they were lacking in some measure of assimilation. Inversely, those who wanted integration only had to 'work hard' at assimilation to achieve residential integration. Another limitation of the research is that it relied on merged 1960 to 1970 US Census tract files. As will be discussed in Massey and Bitterman's work in 1985, these files presented problems in how Puerto Ricans in NYS were identified. They were variously classified as having parents born in Puerto Rico or were born in Puerto Rico themselves. Further, anyone who was third generation, and more acculturated, was not included in the sample at all.

This may, in part, account for what Massey and Bitterman's termed in their 1985 work as "The Puerto Rican Paradox." In this study, the researchers noted a pattern in housing segregation that was unique to Puerto Ricans. Specifically, they found that Puerto Ricans seemed to experience higher levels of segregation from Whites and lower levels of segregation than Blacks relative to other Latino groups (Massey & Bitterman, 1985). Further, they found that this pattern was unrelated to socioeconomic status. The authors ultimately attributed this paradox to three factors: (a) the lower average socioeconomic status of Puerto Ricans relative to other Latino groups, (b) the lower level of spatial assimilation per unit increase in socioeconomic

status for Puerto Ricans relative to other Latino groups, and (c) the percent of Puerto Ricans that identify as Black (Massey & Bitterman, 1985).

Another limitation of Massey and Bitterman's work, is that they did not actually run an analysis on the subgroup of Puerto Ricans that identified as Black. Massey and Bitterman based their decision not to do so on the generalization that Puerto Ricans are more likely to identify as Black. Further, Massey and Bitterman only compared Puerto Ricans to Mexicans and no other Hispanic group, making the generalization that Puerto Ricans have higher rates of housing stratification problematic.

Based on their findings, it can only be stated that Puerto Ricans have higher rates of segregation compared to Mexicans. Compounding the issue is that the Puerto Rican sample was pulled from NYC and the Mexican sample from Los Angles. While both are major cities, their housing availability and pricing were different, making it difficult to state that the cities are the same for comparison. Furthermore, how "Hispanic" was counted in NYC and Los Angeles was different with NYC using persons born in Puerto Rico or to Puerto Rican parents and Los Angeles using anyone with a Hispanic surname. While Massey and Bitterman's research constituted an important first step into the intersection of Latino identity and race, their conclusions were expansive given the analysis they conducted and the limitations they encountered.

In 1987, Massey and Denton published a work that explored the trends in housing segregation for Whites, Blacks, and Hispanics between 1970 and 1980. This period was chosen specifically to look at the effect that the 1968 Civil Rights Act had on housing segregation. Since the 1970s US Census was only two years from the passage of the Civil Rights act of 1968 it would have been difficult to use as a baseline making the 1980 US Census the first opportunity

to evaluate any change. The research included 60 (SMSA): the fifty largest SMSA and an additional 10 SMSA that had relatively large numbers of Latinos.

The authors measured segregation using the index of dissimilarity (a measure of evenness) and P* index (a measure of exposure). The authors had to use two different definitions to determine if a respondent was Latino because the 1970 and 1980 US Census employed two different definitions. In 1980, 100 percent of respondents were asked if they were of Spanish origin. In 1970 only 5 percent of respondents were asked that question. For the 1970 US Census, a respondent was classified as Latino if the they replied affirmatively to the question regarding Spanish language or if the respondent had a Spanish surname (Massey & Denton, 1987). Despite these differences, Massey and Denton found that there was relatively little change in the overall rates of segregation between 1970 and 1980. They asserted that Black segregation was independent of income or suburbanization. That is, that an increase in income, or movement out of cities did not affect rates of Black segregation. Latinos, while found to be less segregated then Blacks, still showed increased segregation in areas with large Latino immigration and population growth (Massey & Denton, 1987).

The fact that Massey and Denton's study was forced to employ different operational definitions for the construct presented challenges in interpreting the data. Although it can be argued that these differences were unavoidable, and the two definitions attempted to isolate the same variable, such differences call into question the validity of the operational definition of Latino. Additionally, the 1970 data might have significantly under-counted the number of Latinos since not all Latinos speak Spanish or have a Spanish surname. Further, not all people who have a Spanish surname are Latino. They might have in fact been Spaniards, Portuguese, or even Italian surnames that were counted as Spanish surnames.

In their 1988 study, however, Massey and Denton made significant strides in the field of housing segregation introducing over twenty different matrices of housing segregation. The goal of this work was to standardize the methods of, and tools used in, measuring housing segregation so that studies could be consistent and comparable across articles. In their seminal article, they postulated that the different matrices were subsumed in five different measures by which to examine housing segregation (Massey & Denton, 1988b).

The five measures of housing segregation they advanced were: evenness, exposure, concentration, centralization, and clustering. Evenness is defined as the distribution of two groups among units in each city. Massey and Denton (1988b) recommended that this criterion be measured by what they called a dissimilarity index. The dissimilarity index is a formula that represents the proportion of group members that would need to move to another area to achieve evenness in a geographic location.

Exposure is defined as the potential for contact and, by extension, interactions between majority group members and minority group members within areas of a city. That is, exposure measures the extent to which majority group members and minority group members will physically encounter each other by sharing common residential space. The index that Massey and Denton (1988b) recommended measuring exposure is called the P* index. All indices of exposure consider the relative size of the majority and minority groups to determine the amount of residential segregation between them.

Concentration referred to the relative amount of physical space a minority group occupies in an urban environment and this factor is measured through calculating a relative concentration index. Centralization refers to the degree to which a group is located near the center of an urban area. Centralization is measured by an index they termed ACE, measuring a group's distribution

compared to the amount of area around an urban center. Finally, clustering referred to the extent to which geographic units occupied by minority group members are located adjacent to other minority-occupied geographic units. The index termed spatial proximity is used to measure this factor (Massey & Denton, 1988b).

The significance of Massey and Denton's push to standardize measures of housing discrimination is evidenced by its widespread application in the literature. Many researchers have made extensive use of the dissimilarity index (Lichter et al., 2010; Massey, 1990; Park & Iceland, 2011; Velez et al., 2009). Still others have made use of the P* index (Alba & Logan, 1993; Massey & Denton, 1987, 1988a). The true impact, however, is not merely in the creation of a common codification scheme but, rather, in providing a basis for critically examining some of the socioeconomic implications of this practice.

In 1990, Massey acknowledged that residential segregation serves to compound any socioeconomic effect already existing in a residential area. His research suggested that even a slight increase in minority poverty rates could cause a significant rise in the concentration of poverty among those in a racially segregated city. Once this increase in concentrated poverty occurs, it has a multiplier effect for the community. An increase in the concentration of poverty leads to an increase in rates of crime, mortality, welfare dependence, and single (usually female) heads of households. Additionally, the increased concentration of poverty leads to a decrease in the quality of schools and the quality of the physical buildings (Massey, 1990).

For all that this work contributes to the research, it placed undue emphasis on poverty as the primary cause of racial segregation. It overlooked the complex intersection of race and socioeconomic status. Segregation by race is inevitably also segregation by class as well. In this

work Massey (1990) treated race and class as two separate issues oversimplifying the interaction between them.

These seminal works provide a solid foundation for both the examination and measurement of housing stratification. The more recent literature, notably, introduces the intersection of race and Latino identity. These seminal works, however, fall short of examining this intersection explicitly. Of these seminal works only two even mentioned this intersection and, rather than explore the issue, they used it as an explanation of the increased rates of housing stratification among Puerto Ricans. That the authors delved no further into the issue leaves unanswered questions for a population that is so racially diverse.

Latinos and Housing Stratification

Puerto Ricans are frequently the focus of Latino housing segregation research. Starting with Massey and Denton in 1985, several authors have found the previously referenced "Puerto Rican paradox". That is, that the Puerto Rican population has different rates of housing stratification from other Latino groups. The discussion that follows summarizes some of the most recent thinking in this area.

Wahl, Brekebridge, and Gunkel (2007) examined the effect of segregation and spatial assimilation on micropolitan areas. They defined micropolitan areas as an urban cluster where the core population ranges from 10,000 – 50,000. They also sought to examine the dynamics of inter- and intragroup segregation to clarify the importance of race/ethnicity, class, and place. The authors chose to focus on micropolitan areas due to the increase in Latino population in smaller towns and rural areas (Wahl et al., 2007). The authors used US Census data from 1990 and 2000 to conduct their analysis. They then limited their sample to micropolitan areas with a Latino population of 5,000 or more leaving a total of ninety-four micropolitan areas for analysis.

Using the index of dissimilarity to measure segregation, the authors found that most micropolitan areas had lower levels of segregation when compared to metropolitan areas. Consistent with previous research the authors found that segregation was affected by income, which the authors used as a proxy for class. In fact, the authors asserted that income was more important than population growth or race/ethnicity in influencing segregation (Wahl et al., 2007). The authors also found a Puerto Rican paradox. The results indicated that areas with a large Puerto Rican population had higher levels of segregation compared to other micropolitan areas. This higher level of segregation was still present after controlling for class. Finally, the authors found that in micropolitan areas with a large Puerto Rican population, the rates of intragroup segregation were much lower than intergroup. Meaning, that in areas with a large Puerto Rican population Latinos as a group are segregated not just the Puerto Ricans (Wahl et al., 2007).

The major limitation of this study lies in the construct of "micropolitan areas" in that there is little comparable research on micropolitan areas. While there is some additional research on non-urban areas, non-urban is not synonymous with micropolitan. The difference in these definitions limits the ability to compare the studies with any degree of confidence. Additionally, while the authors researched intragroup differences, the scope of this analysis was limited. For example, they studied micropolitan centers with high populations of Puerto Ricans, new Latino destinations, and established destinations. They then looked at intragroup segregation based on socio-economic factors such as income, education, and homeownership. The authors failed to look at other cultural or any racial factors.

Velez et al. (2009) also compared housing segregation of two of the largest Latino groups: Mexicans and Puerto Ricans. The researchers attempted to examine patterns of housing segregation for Whites, Blacks, and Latinos, and then further examined the Latino population by

viewing Puerto Ricans and Mexicans as subgroups. Using defined metropolitan areas, data for 1990, 2000, and 2002 from the 322 US Census defined metropolitan areas.

Employing the index of dissimilarity, the authors applied a regression analysis to measure the prevalence of the group, number of immigrants, income, education, and neighborhood quality. The researchers found that, overall, patterns of housing segregation increased for Latinos between 1990 and 2000 while patterns of housing discrimination among Blacks decreased during the same period. Among Latinos, Puerto Ricans appeared to be more segregated than Mexicans, but trends suggested that segregation among Puerto Ricans might be declining while segregation for Mexicans might be on the rise (Velez et al., 2009). These findings are consistent with the findings from Wahl et al. (2007). This is not surprising considering that they used the same data and segregation measure.

Despite its contributions to the research, Velez's study has limitations. The most significant of which is that these authors oversimplified the differences between Latinos in disparities in income and education. Additionally, the authors only examined two groups of Latinos: Puerto Ricans and Mexicans leaving out entire groups of Latinos with different histories, racial make ups, and relationships with the US.

VonLockette and Johnson (2010), postulating that employment and housing segregation were strongly related, examined the relationship between structural characteristics of labor markets where Latinos lived and the employment opportunities of Latinos. The authors specifically included Mexicans, Puerto Ricans, and Cubans. In addition, they sought to examine whether there were any differences among these groups. The authors looked at 95 of the largest cities in the US using the 1980, 1990 and 2000 US Census data aggregated to the metropolitan level. The authors used both an Ordinary Least Squares (OLS) regression to determine if levels

of segregation across cities in 2000 was associated with employment for Latinos and a fixed-effects analysis to examine if changes in structural factors between 1980 and 2000 in the same labor market effect Latino employment.

VonLockette et al. (2010) found that, indeed, housing segregation had a strong negative association with Latino employment. Additionally, they discovered that this outcome stayed true over the twenty-year period studied. The results for Puerto Rican employment did not appear be affected by concentrations of minority populations or by foreign-born populations suggesting that the minority threat might not be a factor in Puerto Rican employment. Indeed, Puerto Rican employment was affected by exposure to Whites. Specifically, as exposure to Whites increased so did Puerto Rican employment.

The authors acknowledged several limitations of their study. First, they noted that the broad comparative approach they took in this study came at the expense of the ability to allow for specific or detailed measures including whether specific employment categories were affected by segregation than others. Second, the number of cities used in this study was smaller than in other studies since the cities had to be classified as cities in all three US Census datasets. Since populations and US Census definitions changed over time, this eliminated some areas that were cities earlier or were cities later but not across all three datasets. It is not unreasonable to think that there might have been something different about those cities that would have led to different results. Lastly, this study only included men. Excluding women did not allow for the possibility that as men left an industry, women entered it or that cities with limited job opportunities for men might have had more opportunities for women in different industries.

While the Puerto Rican paradox is interesting, it raises more questions than it answers. The Puerto Rican paradox existed in both large and small population centers, persisted even

when controlling for income, and was unique among Latinos. What none of the authors addressed is that Puerto Ricans, in fact, are unique among Latinos. They are the only Latino group born citizens. They do not need to go through the immigration and naturalization process. They can travel back and forth from their country of origin without restrictions. Their citizenship status also makes them eligible for government assistance. These differences are not taken into consideration in the research and may be mitigating factors.

New versus Established Immigrant Destinations

When examining the housing segregation research to date on Latinos, the studies focused on the impact of immigration destination on housing stratification. Lichter et al. (2010), for example, examined the differences between cities, suburbs, and rural communities as immigrant destinations and the effects on housing segregation. In their research, the authors determined that there was a new immigrant settlement pattern emerging among Mexican immigrants. This new wave of immigrants was settling outside of the traditional locations to which new immigrants were drawn in the past. These researchers sought to understand the effects that this new pattern had on housing segregation. In addition, they wanted to assess what differences, if any, existed among immigrant communities in urban, suburban, and rural communities.

Lichter et al. (2010) studied this phenomenon using decennial US Census summary data from the 1990 and 2000 US Census. Employing the index of dissimilarity as their measure of housing segregation, the researchers found no significant differences among urban, suburban, or rural communities in patterns of segregation. They did find that in new immigrant destinations there were high levels of segregation. The researchers went on to posit that the higher levels of housing segregation in new immigrant communities, versus established immigrant communities, could be attributed to the fact that new immigrant destinations are more sensitive to the

perceived minority threat. The perception of minority threat was heightened because most of the new immigrant destinations already had a large Black population (Lichter et al., 2010).

While this study provided evidence of the effects that minority threat has on housing segregation, it is limited in what can be said about these effects with any certainty. Since this study used cross sectional data the researchers were not able to discuss causality. Additionally, while the researchers found that there were higher rates of segregation in new immigrant destinations, they were unable to factor in institutional processes (i.e., steering, redlining, etc.) and individual choice. Without to the ability to discuss causation, institutional processes, and individual choice there is a good first step, but more research is needed. Finally, as with most of the studies in this review, there was no exploration of the intersection of race and Latino identity in this study.

Park and Iceland (2011) also studied the general differences between new and established immigrant destinations as related to levels of housing segregation. Like their colleagues, they employed the index of dissimilarity. A unique feature of this study was that they specifically included Latino and Asian immigrants in the 150 largest metropolitan areas using the US internal long-form Census files from both the 1990 and 2000 US Census.

The author's findings, while consistent with previous studies, did suggest some differences. For example, they concluded that established immigrant destinations had higher levels of housing segregation than new immigrant destinations. This finding runs counter to the argument that minority threat should cause greater segregation in new immigrant destinations. Further, they found that Hispanic housing segregation showed an increase between 1990 and 2000 (Park & Iceland, 2011).

These differences can be attributed to two factors. First, Park and Iceland (2011) only examined the data from large cities. The rates and factors that contributed to segregation might be different in large cities as compared to smaller ones. This is especially possible when the idea of minority threat is taken into consideration. Second, there are differing definitions of new immigrant destinations. Because of a lack of uniformity in the definition, it is difficult to compare results across the studies.

Lichter et al. (2016) examined patterns of residential segregation based on race and ethnicity between 1990 and 2010 in new, non-metropolitan Hispanic destinations. The authors used county, place, and block data from the 1990, 2000, and 2010 US Censuses. These researchers looked at the issues in two ways. The first was to study if Hispanics were spatially integrated with the native population of that destination. The second was to examine if the economic process is helping or hindering racial boundaries in nonmetropolitan areas.

These authors found that new Hispanic destinations had higher Hispanic segregation, on average, when compared to established Hispanic destinations. Additionally, in rural areas, Hispanic segregation from Whites was usually very high and declined at a slow rate. Finally, the authors found that in rural destinations, there was micro-level segregation which the authors assert is evidence of White flight.

Crowell and Fossett (2018) examined the role that race, and resources play in residential segregation in Metropolitan areas. Using the 2010 US Census microdata and the restricted use 2008 – 2012 American Community Survey pooled microdata, they combined the datasets to perform locational attainment analysis. They also employed a difference of means framework taking the difference between a generalized segregation index and the index of dissimilarity. Through these means they attempted to compare locational attainment between Whites and

Latinos taking into consideration socioeconomic status, and acculturation in six metropolitan areas. The authors also used the data present to compare the two predominant theories in housing segregation, place stratification and spatial assimilation. Both theories are dealt with in greater detail in the chapter that follows.

Not surprisingly, the authors found that key differences in resources were a strong predictor in locational attainment. While providing support for the theory of spatial assimilation, the authors also found that in highly segregated cities household resources were less effective in regulating segregation than in lower segregation cities. This result supported place stratification.

Despite advancing the research on Latinos, the study is not without its limitations. First, the researchers employed a relatively novel approach of using the difference of means from two different segregation measures. While this technique might prove to be beneficial as the study is replicated, it is difficult to judge this method's reliability with the present data. Additionally, and more relevant to this study, although the study acknowledged that the Latino population is diverse in a multitude of ways, it did not account for any of the cultural differences. There was no indication that country of origin or race was considered. Finally, the study included cities mostly on the West Coast. Only one of the cities studied was on the East coast and two were from the middle of the country. This over representation of West coast cities might have skewed the data in ways that might have been counterbalanced by a more diverse or representative sample of US cities.

Brazile (2019) studied neighborhood satisfaction in both new and established metropolitan destinations. He used 2013 American Housing Survey data to determine the differences and determinants of Hispanic satisfaction with their neighborhoods in both new and established metropolitan destinations. Brazile more specifically explored the role of

neighborhood social capital and the differences in neighborhood satisfaction for native born and foreign-born Hispanics. Brazile found that Hispanics reported more neighborhood satisfaction in new metropolitan destinations. Also, in new metropolitan destinations, foreign born segregation influenced satisfaction, where in established metropolitan destinations low skilled employment and Hispanic isolation were the major factors in neighborhood satisfaction.

The methodological approach Brazile (2019) took posed some challenges. First this study uses only one year of a longitudinal study. By using a single point in time, it is difficult to determine causality. In addition, Brazile acknowledged that the results were not generalizable to rural communities since he only studied at metropolitan areas. As the study conducted by Lichter et al. (2016) indicated, rural communities may be different and may have different determinants of neighborhood satisfaction.

In short, the research to date suggests that immigrant destinations influence housing stratification. What is not clear is whether new or established destinations are best for immigrants. Absent from this research is any substantive consideration of Latinos who were born in the US in general and Puerto Ricans in particular. Excluding this segment of the Latino population from this analysis ignores a sizeable and important population.

Latinos after the Housing Crisis

Recent research has suggested that the Latino community, often cited as the fastest growing population in the US, has prospered and that the impact of discrimination in housing is overstated. The housing crisis of 2008, however, was devastating for a number of communities. Although the housing market appears to have made a comeback in the last several years, it is unclear whether the comeback has been evenly distributed across communities. Specifically,

have Latino communities made a comeback? What are the factors that might impact Latino communities differently?

Rugh and Hall (2016) studied at how immigrant deportations and the housing foreclosure crisis affected housing stratification for Latinos. They focused specifically on counties that adopted 287(g) immigration enforcement agreements. These agreements allowed local police forces to apprehend and detain anyone they suspected of immigration violations. The quasi-experimental study used propensity score estimates to look for associations between 287(g) agreements and Latino foreclosures. The authors found that in counties that applied for and obtained 287(g) immigration enforcement agreements, there was an increase in Latino foreclosures. The authors found that the associations were stronger in counties that had more immigrant detention centers, and/or had a larger share of undocumented people in owner-occupied homes.

The authors asserted that their results implied local immigration enforcement as a crucial factor in understanding the rates at which Latinos experience housing foreclosures. They asserted that part of this association was because when counties adopted 287(g) not only did immigrant detention and deportation increase, Latino out-migration also increased. Additionally, when Latinos were detained or deported, the household lost wealth making them more vulnerable to foreclosures.

These researchers acknowledged that a limitation of the study came with the use of quasi-experimental estimates in their research design and that the study has limited statistical power related to the sample size. In addition, one cannot infer that the estimates are causal. The authors also admit that the results cannot be generalized to the non-Latino population since they used a conceptual model that was specific to the Latino population.

Building on the 2016 work, Rugh (2020) explored the relationship between immigration and Latino home ownership and how voting interacted with Black home ownership. State level data was drawn from the US Census, the Pew Research Center, Congressional Research Service, and the US Citizenship and Immigration Services. The data were analyzed using a multivariate analysis that took into consideration the Latino population, the undocumented Latino population, the legal immigrant population, and the number of Deferred Action for Childhood Arrivals recipients.

Rugh suggested that the idea that the Latino housing market has rebounded is flawed. The author proposed that the reason the Latino housing market appeared to rebound is due to the reduction in the number of undocumented Latinos. That is, the author concluded that the perceived recovery was due not to an increase in the number of Latinos buying homes but in a reduction in the total number of Latinos when undocumented Latinos are deported, changing the denominator in the equation.

While introducing several important and previously unconsidered factors, this study had some unique limitations. Determining causality was not possible from the information, as presented. Further, by combining two parallel but unconnected phenomena, the findings did not appear to be supported by the evidence. Coupled with the appearance that the author's conclusions seemed to have a political and ideological bend, it is likely that findings that were inconsistent with the preferred ideology could lead the research to disregard findings that differed with those beliefs.

The research on the recovery, or perceived recovery, for Latino communities provided much needed information on the current state of Latino housing stratification. A gap that these studies failed to address was the influence of renters on the state of Latino housing stratification.

Renters are likely to be affected by the same factors described in the research above, but how those factors play out in a rental market might be different.

Black Latinos

Until recently, little attention had been given in the research to the intersection of race and Latino identity. Massey and Denton (1985) represented one exception. In recent years, however, this has begun to change. The following studies are at this intersection or race and Latino identity and address the implications for housing stratification.

In their 1989 study, Denton and Massey built on their work in 1985. Using US Census data from 1970 and 1980 they researched the intersection of race and Hispanic identify for Caribbean Hispanics as it pertained to residential segregation (Denton & Massey, 1989). They defined the Caribbean as the Spanish West Indies, as well as the coasts of Mexico, Guatemala, Honduras, Nicaragua, Costa Rica, Panama, Columbia, and Venezuela. The authors sought to examine how racial identity affected the process of spatial assimilation among Hispanics in metropolitan areas (Denton & Massey, 1989). The authors use two indices of segregation: the P* index and the Index of Dissimilarity.

The authors found differences in the levels of segregation between White Hispanics and Black Hispanics with White Hispanics being less segregated from non-Hispanic Whites (Denton & Massey, 1989). The authors also found that this was true for both US Census years examined. Conversely, the authors found that Black Hispanics were more likely to reside with non-Hispanic Blacks. Additionally, the authors found that Black Hispanics and White Hispanics were discernably segregated from each other in most metropolitan areas studied (Denton & Massey, 1989).

While the authors provided some promising results in the research was regarding the intersection of race and Hispanic identity, there were some limitations with the study. One that the authors only looked at metropolitan areas. This limits the ability to generalize to suburban and rural regions. In addition, the authors used data from the 1970 and 1980 US Censuses. As stated above, those data used different measures for identifying Hispanics in each US Census. In 1970 the US Census respondents were asked if they identified as being from a Latin American country. This question was only asked in the short form and only sent to a sample of the population being surveyed. In 1980, Hispanics were defined by answering yes to the question of whether the person was of Spanish/Hispanic descent in the short form. The short form went to all citizens. It is possible that the two different questions sent to distinctly different populations resulted in different results in determining those who were classified as Hispanic in one US Census and not in the other. It is impossible to determine how these differences changed the results presented by the authors.

In 1996, Rosenbaum studied the intersection of race and Latino identity for renters in NYC. Specifically, Rosenbaum looked at housing choice of five different ethno-racial groups: White non-Hispanics, White-Hispanics, other-race Hispanics, Black-Hispanics, and Black non-Hispanics (Rosenbaum, 1996). He used the NYC Housing and Vacancy Survey concentrating on the years 1978-1981, 1981-1984, and 1984 –1987. Rosenbaum found that White-Hispanics more easily entered majority White neighborhoods than other-race Hispanics and Black-Hispanics. Additionally, Rosenbaum found that the housing options available for Black-Hispanics were like Black non-Hispanics. This was especially true regarding public housing. The probability of Black-Hispanics and Black non-Hispanics moving into public housing was greater than the other three groups (Rosenbaum, 1996).

This study built on the work of Denton and Massey and provided important findings on the issue of how race and Latino identity intersect. As was the case with the other studies, it was not without its limitations. First, Rosenbaum only studied at NYC. While NYC had several advantages in terms of size, diversity of population etc., it also cannot be said to reflect the characteristics of its own State let alone the nation. NYC does not represent the nature of suburban or rural area. Comprised of five boroughs, each one of which could rank among the top ten largest cities in America, it is difficult to generalize even to other cities. Further, with the focus by Rosenbaum exclusively on renters, it was impossible to draw meaningful inferences about home ownership.

Logan (2003) authored a report that assessed the racial differences among Hispanics. The report indicated that there are approximately one million Black Hispanics. This number included mostly Caribbean Hispanics, but also included a small share of Mexicans. Additionally, Logan found that there had been an increase of those who identify as Black Hispanics over the last thirty years. In 1970, only 400,000 individuals reported being Black Hispanics. By 2000, there were over 900,000 individuals who reported being Black Hispanics (Logan, 2003). Most of the individuals who identified as Black Hispanics had one parent who identified as African American. Additionally, Logan found that the racial mix of the metropolitan region where the respondent resided was a strong predictor in the respondent's racial identification (Logan, 2003).

Logan (2003) found that those who identified as Black Hispanics were distinctive from other Hispanics. They were less likely to be immigrants, more likely to speak English at home, had more education, but worse economic performance, lower household income, higher unemployment, and higher poverty rates. Regarding residential stratification, Logan found that Black Hispanics were the most segregated from Whites and less segregated from Blacks of the

three Hispanic racial groups examined. Black Hispanics most often lived in neighborhoods that had almost as many Black and White residents (Logan, 2003).

It is important to emphasize that while Logan's report was not a research study, the report does provide some valuable information on the intersection of race and Hispanic identity. Logan used data from the 2000 US Census which switched the order of the Hispanic and race questions to have the question about Hispanic identification asked before the race question. Logan acknowledged that it is unclear how this switch might have affected the respondents.

Another study that probed the issue of race and housing among Hispanics was conducted by South, et al. (2005a) who examined inter-neighborhood geographic mobility in relation to residential proximity to non-Hispanic Whites. The authors merged three different data sets: the Latino National Political Survey, the Panel Study of Income Dynamics, and 1990 and 2000 US Census data. They found that high income, English language use, and embeddedness in non-Hispanic White social contexts increased Latino (specifically Mexican, Cuban, and Puerto Rican) mobility into non-Hispanic White neighborhoods (South et al., 2005).

The authors found that skin color was not significantly associated with the percentage of the destination tract that was non-Hispanic White (South et al., 2005). The authors measured the subject's skin color by using a five point scale with values ranging from "very light" to "very dark" as determined by the interviewer in the Latino National Political Survey (South et al., 2005).

Although a compelling approach, a clear limitation of this research was that skin color is subjective, and by using the interviewer's perception of the respondent's skin color there was a chance that the interviewer's perception did not match the respondent's identification. It was unclear if using an external perception would result in more accurate results or not. In addition,

the authors included Puerto Rican's born in Puerto Rico as immigrants. Since Puerto Rico is part of the US this was an erroneous assumption. Puerto Ricans can travel back and forth between Puerto Rico and the mainland US without additional paperwork, can stay without restrictions and can return at any time. This is vastly difference from the Mexican and Cuban experience. Finally, while the authors explored differences between the three Latino groups, they ignored the differences in the relationship each country of origin had with the US. For example, Puerto Ricans are more likely to reside in public housing may have more to do with the fact that Puerto Ricans are born citizen of the US. Or that Mexican immigrants are more likely to be younger and male may be related to the history of the US using migrant labor from Mexico.

Another study that looked at Latino identity and race was conducted by both Iceland and Nelson (2008). They used restricted use data from the 2000 US Census to examine Latino housing patterns. The researchers examined residential segregation using the index of dissimilarity for metropolitan areas with at least 10,000 people in each group. This limit was set to ensure that the results would be large enough to be reliable. The authors created the variables of Black Latinos and White Latinos by combining the race and Latino questions from the US Census (Iceland & Nelson, 2008).

Their findings suggested that race continues to play a significant role in segregation despite the strength of assimilation related factors. They found that Hispanics experienced multiple and concurrent forms of residential segregation across generations. That is, US born White, Black, and other-race Hispanics tended to be less segregated from Anglos and African Americans. They did find, however, that Black Hispanics displayed high levels of segregation and US born Black Hispanics were no less segregated from other Hispanic groups than are their foreign-born counterparts (Iceland & Nelson, 2008).

The findings of Iceland and Nelson (2008), South, et al. (2005a) Massey and Denton (1985), and Logan (2003) among others, illustrate the challenges of disaggregating race from Latino origins. While these researchers laid the foundation for future studies, their findings were ambiguous. Are non-White Hispanics subject to stratification? Does language play any role in how Latinos are treated? Within the Latino community, are Black Latinos more susceptible to stratification than White Latinos? The current state of the research makes it difficult to know how to move forward. They discussed reframing segregation as a both a White-Non-White divide, and a Black-Non-Black divide. Paradoxically, at the same time researchers suggested that the number of generations removed from immigration, may be the strongest predictor of residential integration.

In short, these findings, as limited as they might be, suggest that this is fertile ground for research into the dimensions of housing segregation for those broadly categorized as Latinos. If, as the research indicates, there are patterns of segregation among the Latino community that are influenced by perceptions of race, language, or ethnicity, it would change the nature of discourse on housing segregation in the Latino community. If, as is argued, Latinos are perceived of differently depending as much on race as ethnicity, language, or immigration status, it would not only have implications for more in-depth study in this area but can inform public policy as well.

The research on the intersection of race and Latino identity demonstrates the complexity of the issue and suggests that an examination such as done in this study can add to the current knowledge. The research on race and Latino identity presented here was specific to renters, Caribbean Latinos, and theoretical issues. It focused on stratification rates as a measure of the larger social issues of segregation and discrimination, and it examined these issues in the context of NYS. The racial, economic, and sociological diversity of NYS permitted an exploration of

these nuanced questions in urban, suburban, and rural areas, as well as new and established immigrant destination. With a substantial Puerto Rican population as well, NYS as a context allowed both homeowners and renters to be included in the analysis.

Chapter 4 : Theoretical Concepts

The research on housing discrimination and housing segregation is dominated by two primary theories: Spatial Assimilation Theory and Place Stratification Theory. In its simplest terms, Spatial Assimilation Theory advances the argument that housing discrimination and housing segregation are the product of individual social mobility and acculturation (Massey & Denton, 1985). Conversely, Place Stratification Theory posits the argument that housing discrimination and housing segregation are the result of structural barriers that undermine the ability of minority groups to turn their social capital into housing integration (Alba & Logan, 1993).

As with any complex phenomenon, the issues are infinitely more nuanced, and it is difficult to separate the issues into such dichotomous positions. Each of these theories have built a body of research and supporters in the literature and among the academic community and each one has considerable merit, depending on the research context. It is this researcher's position, however, that Place Stratification Theory provides a stronger theoretical framework for the issues examined in this research. That having been said, it is important to discuss the merits of both theories to understand how this conclusion was reached.

With its roots in the research of the 1980's, Spatial Assimilation Theory was advanced by two pioneers of the research on housing discrimination and segregation: Douglass Massey and Nancy Denton. These researchers wrote three of the seminal works of their time that laid the foundation for their theory (Massey & Denton, 1985, 1987, 1988a). It is, by their account, a theory that combines elements of the attainment perspective and the ecological model. Its main argument is that socioeconomic advancement is the principle determinant in individuals from

minority groups reaching residential integration within mainstream or Anglo society (Massey & Denton, 1985).

The underlying assumption in Spatial Assimilation Theory is that as minority groups improve their socioeconomic status, they begin to seek out ways to improve their spatial position in society as well. The improvement in spatial position involves moving into neighborhoods with more social capital (i.e., better schools, greater safety, higher property values, and neighborhoods perceived of as being of better quality). As a consequence, those in minority groups also increase their contact with what Massey and Denton refer to as 'Anglos' and decrease contact with other minority group members (Massey & Denton, 1985). The most reliable measures of Spatial Assimilation, these researchers would argue, are the variables of education, income, and occupational status because these variables directly and indirectly determine the probability of living near non-minority group members.

Alba and Logan (1993) were among the first to challenge this notion. They argued that the main flaw in the Spatial Assimilation theory was that it fails to explain the housing outcomes for Blacks (Alba & Logan, 1993). In their research they found that the rates of suburbanization for Blacks was unrelated to their average income. Further, since most African Americans in the US are English language speakers, language would be unrelated to Black suburbanization as well. This, then, begs the question of what does account for the rates of Black suburbanization? They concluded that the main cause of housing segregation is not the disparity in socioeconomic status between White and nonwhite citizens but prejudice and racism on both a structural and social level. This they termed Place Stratification Theory.

In contrast to Spatial Assimilation, proponents of Place Stratification Theory argue that it costs members of some minority groups more than members of the majority groups in terms of

education, income, and prestige to achieve the same level of suburbanization. Drawing from the segmentation of the housing market, Alba and Logan attributed this outcome to systemic practices rather than to individual attainment. Practices such as steering by realtors, unequal access to mortgage credit, exclusionary zoning and even neighbors' hostility provide further evidence of the reason for differences among groups (Alba & Logan, 1993).

Implicit in Place Stratification Theory is that neighborhoods receive their social capital through their placement in a hierarchy of desirability. To keep their place in the hierarchy, neighborhoods employ different methods to stop any perceived detrimental elements. Some proponents of Place Stratification Theory have argued that powerful groups manipulate places, structures, and situations to actively keep people, or groups of people, out that those in power deem undesirable (Alba & Logan, 1993; Pais et al., 2012). Adherents of this theory have cited discriminatory lending practices, zoning and redlining among the factors that contributed to the social and structural causes of housing discrimination (Tienda & Fuentes, 2014).

The basic premise of Place Stratification Theory suggests that without some form of legal relief, there is little that members of minority groups can do to attain access to desirable neighborhoods. To overcome the structural and social barriers that neighborhoods erect to protect their standing, members of minority groups must have greater resources than their majority counterparts. That is, overcoming discriminatory lending practices requires that racial or ethnic minorities have more liquid capital than prospective White buyers or have higher credit scores that allow them to choose among multiple lenders.

In Pais and colleagues' view, Place Stratification also consists of two distinct types: a strong version and a weak version (Pais et al., 2012). In the strong version, members of minority groups need to achieve higher levels of income, education, and occupational prestige than

members of majority groups to be perceived of as being of equal status. In the weak version, members of racial and/or ethnic minority groups pay more for the same level of locational attainment than their White counterparts. That is, they will pay more for a comparable house or get mortgages with less favorable rates thus pay more over time. In both instances, members of minority groups are less able to convert their socioeconomic status into locational status.

While both Spatial Assimilation Theory and Place Stratification theory advance positions about how and why housing discrimination and housing segregation exists, they clearly proceed from significantly different operating assumptions. In the case of the former, the assumption is that discrimination is a function of income, education, and occupational status. If you change these circumstances, you directly alter the pattern of housing discrimination. Further, it assumes that such changes will happen naturally over time and that as members of minority groups assimilate, they will gain parity with members of the majority group.

In the case of Place Stratification, the assumption is that housing discrimination exists due to identifiable structural mechanisms designed to keep members of minority groups out of desirable neighborhoods. Altering this situation depends less on what the individual does, or does not do, than on altering the circumstances that restrict access to desirable neighborhoods. That is, if systems such as mortgage lending practices that establish prime and subprime mortgages are not changed, it does not matter what the individual does. They will still be restricted in terms of the housing to which they have access.

Pros and Cons of Each Theory

Spatial Assimilation theory poses several challenges from a research perspective. First, it requires longitudinal study that measures acculturation and housing integration over a protracted period. Further, beyond the indices of income, education and occupational status, acculturation is

difficult to operationally define. The most significant limitation of this theory as a research framework, however, is the placement of responsibility for the outcome on the individual who is the subject of the discrimination. Not only does this ignore the preponderance of evidence that individuals from minority groups, most notably African Americans, regardless of income, education, and perceived social status, are still subject to housing segregation, it provides little basis for the advancement of public policy.

From a public policy perspective, for example, how can one impact the acculturation standard except through increased access to education? Since there is not one standard for acculturation and when it is achieved, what public policy can be advanced that would be universally applicable? Finally, since the data for African Americans seem to indicate that factors of income, education and employment prestige are not the only ones influencing spatial assimilation, how can this theory be effectively used to propose methods of redress? Of course, it is possible that this theory is more applicable and useful for the study of African American segregation than the segregation of other groups. It is possible that there is a difference in the segregation patterns and manifestations that make Spatial Assimilation theory more applicable.

By contrast, Place Stratification theory moves from placing responsibility for the outcome on the individual to attributing the outcome to the more abstract concept of society in general and systemic processes that foster housing discrimination. By creating systems such as redlining, subprime mortgages, and steering of prospective buyers, members of minority groups are at an inherent disadvantage that will not be corrected simply because they match the socioeconomic profile of their White counterparts. This theory, however, is not devoid of the concept of individual culpability.

The fundamental notion that systemic mechanisms result in housing discrimination holds all members of society accountable for their individual actions that perpetuate this form of discrimination. That is, creating undesirable places to live or restricting access to more desirable neighborhoods through zoning or redlining requires both the action of individuals and/or the implicit acceptance of such behavior. Further, if the notion that by having members of racial or ethnic minorities move in crime will go up or property values will go down results in realtors not showing listed properties to members of specific groups, that individual's choice served to perpetuate the systemic problem.

As with Spatial Assimilation theory, Place Stratification theory poses some challenges for research. The global concept of "society" and the importance of attitudes make operational definitions difficult to establish. That is, while one can certainly identify and define systemic practices such as unfavorable lending policies or redlining, attitudes are less easily defined or measured. Similarly, from a public policy perspective, where one can take steps to remediate actions (i.e., when a lender charges members of minority groups 20 percent more than nonminority groups), what public policy redress can be instituted if someone believes that having a minority person move in next door will cause an increase in crime in their neighborhood? How can this attitude be accurately measured?

Housing discrimination is a complex phenomenon, as difficult to prove as it is to assess. Whichever of the two theories to which researchers subscribe, neither can provide a basis to pinpoint the moment when discrimination occurs or provide an opportunity for intervention. Neither do these theories address all the factors related to housing discrimination. Further, even researchers who have expressed a preference for one theory over another have conceded that there are strong conceptual arguments for each (Havekes et al., 2016; Massey & Denton, 1985,

1987; Nelson, 2013; Pais et al., 2012; Tienda & Fuentes, 2014). It would seem, then, that neither offers a comprehensive framework within which to conduct an analysis into the root causes of housing discrimination or to fully frame public policy discussions on the subject.

This study uses Place Stratification as the predominate theory for the work. The study examined what effect, if any, race has among Latinos when it comes to housing segregation, taking education, income, and occupational prestige into consideration. In addition, this study incorporated variables from Spatial Assimilation theory as well. The variables of primary language, years in the US, and citizenship status were also included in the analysis. Only by including assimilation and stratification variables can it be determined if race has any effect on housing segregation among Latinos.

Chapter 5 : Methodology

The purpose of this study was to determine what, if any, association race has on housing stratification for Latinos in NYS. For the purposes of this study, the research focused on patterns of housing stratification. It analyzed data based on the patterns of household race identifications among Latinos living in Public Use Microdata Area (PUMA). Using secondary data for a quantitative study is consistent with previous studies in the field (Denton & Massey, 1989; Iceland & Nelson, 2008; Lichter et al., 2010; Massey & Bitterman, 1985; Massey & Denton, 1985, 1987, 1988a; Nelson, 2013; Park & Iceland, 2011; Rosenbaum, 1996; Sacks, 2011; South et al., 2005; Stoll & Covington, 2012; Velez et al., 2009; Woldoff & Ovadia, 2009; Wright et al., 2011; Wyly et al., 2012; Xie, 2010)

The operating hypothesis was that the same patterns of housing stratification that exist among the non-Latino populations will be found among the Latino population. That is, Latinos who identify as White will be more likely to reside in areas with other White Latinos, and those who identify as Black will be least likely to reside in such neighborhoods.

The research questions this study sought to answer were:

1. Are Black Latinos more likely to experience higher rates of stratification than other Latinos in NYS?
2. Are Black Latino immigrants more likely to experience higher rates of stratification than other Latinos in NYS?
3. Are Black Latinos who do not speak English more likely to experience higher Rates of stratification than other Latinos in NYS?

Given the dearth of research on the various subsets within the population broadly characterized as Latino, this research sought to take a first step in filling this void.

The Study

Data

The study used 2019, five-year (2015 – 2019, America Community Survey (ACS) data drawn from the website for The Integrated Public Use Microdata Series (IPUMS-USA). The ACS is a nationwide annual survey that collects and produces information on social, economic, housing, and demographic characteristics about the US population. The US Census Bureau selects 3.5 million households to participate in the survey. The data are self-reported responses to the survey. The responses are used to create estimates of the population changes in between US Censuses. The data are used by federal and state government agencies as well as social service organizations to determine what locations and populations to allocate resources to. The ACS is the largest survey conducted by the US (United States Census Bureau, 2011).

ACS data contain the requisite data elements that are the focus of this study, as well as the data elements shown to effect housing stratification (see table 5.1). Additionally, ACS data have also been used in other studies of housing stratification lending to its reliability (Besbris & Faber, 2017; Brazil, 2019; Burgos & Rivera, 2012; Ely et al., 2012; Findling et al., 2019; Firebaugh & Farrell, 2016; Gibbons & Yang, 2014; Hwang et al., 2015; Lewis et al., 2011; Lichter et al., 2010; Owens, 2015; Rosenbaum, 1996; Woldoff & Ovadia, 2009; Wu et al., 2018).

Sample Restrictions

To identify possible sample restrictions, means were run on the continuous variables and cross tab frequencies were run on the categorical variables. The final sample consists of residents of NYS. To be included in the study, the individual needed to be identified in the data as being the head of household. Additionally, they needed to have data for both the race and Hispanic boundaries of counties. If these areas exceed 200,000 residents, they are divided into as many

Table 5.1

Continuous Variables

Variable	N	Mean	SD	Minimum	Maximum
Age	82194	50.686	15.78	18	95
Income	82194	$94,298.09	$103,089.12	$13,025.00	$3,370,815.00
Number of Children	82194	0.9052729	1.1107	0	9

Table 5.2

Categorical Variables

Variable	N
Ethno-racial variable	
White Latino	13,256
Other Latino	13,091
Black	27,720
Black Latino	2,420
Black Latino Immigrants	1,183
Black Latinos who do not speak English at home	1,794
Citizen (yes)	68,656
Education (yes)	
Less than High School	13,753
High School	18,923
Some College	20,542
College Graduate	16,466
Graduate Degree	12,510
Sex (male)	38,142
Being an immigrant (yes)	45,629
Speaking Spanish at home (yes)	23,398
Speaking another language at home (yes)	21,083
Employed (yes)	58,565
Home owned without a mortgage (yes)	12,003
Rent your home (yes)	47,673

PUMAs of 100,000+ residents as possible. There are 607,398 respondents in NYS according to the ACS data.

Analytic Strategy

Independent Variable

The independent variable in this analysis was ethno-racial identity. Race has been used in other studies (Denton & Massey, 1989; Dickerson vonLockette & Johnson, 2010; Iceland & Nelson, 2008; Lichter et al., 2010, 2016; Massey & Bitterman, 1985; Massey & Denton, 1985, 1987; Park & Iceland, 2011; Rosenbaum, 1996; Velez et al., 2009; Wahl et al., 2007). In most of these studies, Latino has been treated as a race. All of them found that race was a factor in housing stratification.

The ethno-racial variable was created by adding the Hispanic (Latino) variable to the Race variable. This allowed the study to identify heads of households who identify as both White and Latino, Black and Latino as well as those Asian, another race or multiple races and Latino. Conversely, those who answered no to the Hispanic variable were identified only by their racial identity.

Dependent Variable

The dependent variable was housing stratification. Housing stratification was measured using the index of dissimilarity. This index has been widely accepted as an effective measure of housing stratification (Crowell & Fossett, 2018; Denton & Massey, 1989; Dickerson vonLockette & Johnson, 2010; Iceland & Nelson, 2008; Lichter et al., 2010, 2016; Massey & Bitterman, 1985; Massey & Denton, 1987; Velez et al., 2009; Wahl et al., 2007). The index looks at segregation between two groups. In this instance, it measures the level of segregation between Latinos and the White population. The index of dissimilarity also provides a measure of the number of people from one group (racial, ethnic, etc.) that need to move from one geographic region to another geographic region to have the same ratio of the two groups as found in the general population. The geographic region was measured using PUMA.

Applying the same methodology to the targeted subgroups within the Latino populations made it possible to compare patterns of stratification by race, language spoken at home, and immigration status against those patterns established by the literature for the broader categories of White, Black, and Hispanic.

Outcome Measure

The index of dissimilarity has been widely accepted as an effective measure of housing segregation (Brazil, 2019; Burgos & Rivera, 2012; Charles, 2003; Denton & Massey, 1989; Dickerson vonLockette & Johnson, 2010; Frankenberg, 2013; Hwang et al., 2015; Iceland & Nelson, 2008; Lamb et al., 2016; Lichter et al., 2016, 2010; Logan, 2003; Massey & Bitterman, 1985; Massey & Denton, 1988b, 1988a; Nelson, 2013; Park & Iceland, 2011; Sacks, 2011; Stoll & Covington, 2012; Tienda & Fuentes, 2014; Velez et al., 2009; Wahl et al., 2007; Xie, 2010). That is, it has been used with a wide variety of populations and subpopulations for over thirty years. Applying the same measure to the targeted subgroups within the Latino populations made it possible to compare patterns of stratification by race, language spoken at home, and immigration status against those patterns established by the literature for the broader categories of White, Black, and Hispanic.

The index of dissimilarity was calculated as follows:

$$\frac{1}{2}\sum_{i=1}^{N}\left|\frac{b_i}{B}\frac{w_i}{W}\right|$$

Where b_i was the Black population in the i^{th} area (in this case PUMA), B was the larger Black population in the area being examined, w_i was the White population in the i^{th} area, and W was the larger White population in the area being examined. The results of this formula ranged from 0 to 1 measuring the degree of segregation from Whites. A score of zero indicated that there is

complete evenness of racial distribution in an area, or, that no one from one racial group would have to move to another area to achieve evenness. A score of one indicated complete unevenness or racial distribution, or that everyone from one racial or ethnic group would have to move to another area to achieve evenness. This was calculated with ACS data using the ethno-racial variable. Each ethno-racial group was compared to non-Latino Whites.

Additional Independent Variables

Among the variables that were also included in the analysis for this study were those identified by the literature as having an impact on stratification. Specifically, the study included income, education, mortgage status, number of children in the home, sex of the respondent, age of the respondent, immigration status, citizenship status, years in the US, language spoken at home, and employment status (Crowell & Fossett, 2018; Denton & Massey, 1989; Dickerson vonLockette & Johnson, 2010; Iceland & Nelson, 2008; Lichter et al., 2010, 2016; Massey & Bitterman, 1985; Massey & Denton, 1985, 1987; Park & Iceland, 2011; Rosenbaum, 1996; Rugh, 2020; South et al., 2005; Velez et al., 2009; Wahl et al., 2007).

Using these variables permitted for an analysis of outcomes of the ethno-racial variable taking into consideration those variables already established by the literature. The continuous variables (income, number of children in the home, age of the respondent, and years in the US) were only manipulated to remove cases with outliers and missing data. Since housing stratification was measured using the index of dissimilarity, and this index created values between 0 and 1, housing stratification was treated as a continuous variable. Further, for those additional independent variables that were categorical variables, they were recoded as dichotomous so they could be treated as continuous variables.

The independent variables were tested using regression analysis against ethno-racial identity. Following this analysis, housing stratification was assessed using regression on ethno-racial identity and, finally, ethno-racial identify was analyzed against both housing stratification and all other variables.

Immigration status was measured using the variable "BIRTHPL". This variable reported a person's country of birth. All of those responding with a place of birth as the US or a US territory were recoded as not an immigrant. All others were coded as an immigrant.

The "LANGUAGE" variable reported the language that the respondent spoke at home if the language other than English was reported. Interestingly, English is a response. This may be because more than one language was spoken at home or because respondents misunderstood the question and responded when English was the primary language spoken at home. This variable was recoded to be a yes/no to if English was spoken in the home. The responses of "N/A" or "English" were recoded to English spoken in the home. All other responses were recoded to English not spoken in the home.

Citizenship status was measured using the variable "CITIZEN." This variable had six categories: N/A, born abroad of American parents, naturalized citizen, not a citizen, not a citizen, but had received first papers, and foreign born, citizenship status not reported. This variable was only reported for foreign born respondents. This variable was collapsed to be a dichotomous yes/no response to citizenship. Respondents in the "N/A," "born abroad of American parents" and "naturalized citizens" were recoded to indicate that those respondents are citizens. All other respondents were coded as no to the citizenship variable.

Educational attainment was measured using the variable "EDUCD." This variable presented the respondent's educational attainment as measured by the highest year of school

completed. This variable presented a range of responses from “no schooling” to “doctoral degree” These categories were collapsed to “less than high school degree,” “high school degree or GED,” “some college,” and “college degree or higher.” Each of these categories were also be coded to the dichotomous options of yes for no to less than high school degree, yes or no to high school degree, yes or no to college degree, and yes or no to a graduate degree.

Employment status was measured using the variable EMPSTAT. This variable indicated whether the respondent was part of the labor force. The possible responses were “N/A,” “employed,” “unemployed” or “not in the labor force.” This variable was recoded to a dichotomous variable of yes or no to the response of the employed question.

Mortgage status was measured using the “MORTGAGE” variable. The possible responses for the mortgage question were “N/A,” “no, owned free and clear,” “check mark on manuscript (probably yes),” “yes, mortgaged/deed of trust of similar debt,” “yes, contract to purchase.” Both the N/A and check mark were coded as missing data. The remaining data were coded in to either yes mortgage (yes, mortgaged/deed of trust of similar debt and yes, contract to purchase) or no mortgage (owned free and clear). Sex of the respondent was dummy coded to male = 1 and female = 0.

Technique

To address the research questions and to allow comparison with the previous research conducted in the field, several of the variables that appeared in ACS were collapsed to align with those historically used: Black, White, Hispanic and Other. The “Hispanic” flag was created by collapsing all those who identified as “Hispanic” (54 countries) as yes and those who did not as no. The remaining nine separate racial categories used in ACS (White, Black/African American, American Indian/Alaska Native, Chinese, Japanese, Other Asian or Pacific Islander, Other race,

Two major races, Three or more major races) were consolidated into three: Black, White, Other race.

The ethno-racial variable was created by combining the Hispanic variable with the recoded race. That is, if respondents indicated White is yes and Hispanic is yes, then they were coded as White Latino. If the respondent indicated yes to White but no to Hispanic, they were coded as White. To ensure that all valid cases were recorded, crosstabs were computed to determine if any cases were lost in the creation of new variables or in the creation of the dichotomous variables. The crosstabs compared the number of respondents with the original variables as they appeared in the ACS to those found once the computed variables were created.

The measure employed in this study to assess the patterns of racial stratification, the index of dissimilarity, requires the comparison of two or more geographic areas. The geographic areas from which these data were drawn are identified as Public Use Micro Areas (PUMA). These areas contain a minimum of 100,00 people within a defined geographical region. In New York state the total number of PUMAs in the data set was 144. For each area identified, frequencies were run to establish the number of individuals from each ethno-racial group identified as living in each PUMA. For each PUMA, the differences in the percentages of the reference group (White) and the other racial groups were calculated and the index of dissimilarity determined.

In addition to these calculations, *t*-tests were run to determine statistical significance in dissimilarity scores between two groups. This included the dissimilarity scores for the ethno-racial groups as compared to the historical rubric used: (Black, White, Hispanic Other) and those who identified as a member of one ethno-racial group as compared to each of the other ethno-racial groups. Finally, an ordinary least squares (OLS) regression analysis was employed to

account for the degree of variance that could be attributed to the independent variables. Alpha was set at .05.

Research Questions and Hypotheses

This research was guided by the following questions:

(RQ1): Are Black Latinos more likely to experience higher rates of stratification than other Latinos in NYS?

- Hypothesis 1 (RQ1 H1): Race is positively associated with rates of housing stratification. It is expected that these rates will be similar within the Latino community, with Black Latinos experiencing higher rates of housing stratification than non-Black Latinos.

(RQ2): Are Black Latino immigrants more likely to experience higher rates of stratification than other Latinos in NYS?

- Hypothesis 2 (RQ2 H2): Race and immigrant status are both positively associated with rates of housing stratification. It is expected that these rates will be similar within the Latino community, with Black immigrant Latinos experiencing higher rates of housing stratification.

(RQ3): Are Black Latinos who do not speak English more likely to experience higher Rates of stratification than other Latinos in NYS?

- Hypothesis 3 (RQ3 H3): Race and inability to speak English are both positively associated with rates of housing stratification. It is expected that these rates will be similar within the Latino community, with Black non-English speakers experiencing higher rates of housing stratification than Black English speakers.

Ethical Issues

Since the study relied on publicly available secondary data, with no individual identifiers, the risk to subjects and the related ethical issues normally associated with data collection were

minimized. However, this study followed IRB protocols and procedures for submissions and received an IRB exemption due to the very low probability that any individual in this study could be identified by the researcher, let alone any possible readers.

Data extrapolated by IPUMS from ACS Census data provided the benefit of vast amounts of data long used by researchers for quantitative analysis without such risks. The sorting process used by IPUMS, however, did introduce the possibility of instrumentation artifacts that must be acknowledged.

Limitations

As with all studies there are several limitations to this one. The first being that ACS is retrospective secondary dataset with repeated cross-sectional data. As it is not longitudinal, it does not track changes over time. These data mean that we can only show associations and not causality. Additionally, using secondary data means that the study did not have questions tailored to the study. Some of the variables were not exact matches, or they were not asked to respondents in ways that matched the intent of the study. Due to this, the data had to be manipulated to create variables that were binary, for example, so that they could be used in a linear regression.

A final issue with using secondary data, there was no guarantee that in extrapolating the data some decisions regarding categorizations or definitions were made that are not transparent in the research. How missing or incomplete data, which could have affected the composition of the sample was managed was another possible confounding factor. These, however, were risks that were inherent in the use of any secondary data base. Given the size and comprehensiveness of the data set, the benefits far outweighed any sample that could have been drawn from other data collection methods, especially individual outreach such as surveys.

A second limitation with using ACS data is that it was self-reported data. While it is axiomatic in survey research that self-reporting introduces an additional degree of uncertainty, the issue of race in Latin America appears to be particularly problematic. First, the history in Latin America lacks the rigid legal and social boundaries that are reflected in the history in the US. Unlike the notorious "one-drop" rule that defined anyone with Black ancestry as Black, the racial composition of Latin Americans, and their history, is more diverse. Though not suggesting that racism and discrimination did not exist, how it manifested itself was absent the legal and social limits that have characterized race relations in the US. This history, coupled with how the US identified Latinos on birth certificates and in US Census data has created particular challenges when analyzing data based on self-identification.

Another limitation was only looking at the head of household. This limited the study's ability to look at how inter-racial or inter-ethnic households experience housing segregation. Tied to this was another limitation by using the "other" Latino category. This other category lumped anyone who is not White or Black into one group. While this was necessary for statistical reasons, it was problematic to present Asian Latinos and multi-race Latinos as the same group. There might be, and in fact were, significant differences between the sub-groups of the other category.

One of the strengths of this study was the number of subjects. With over 100,000 respondents, the results can be viewed with confidence. Additionally, by using the index of dissimilarity, this study can be compared to other similar studies with a high degree of confidence and comparability.

Chapter 6 : Findings

In an effort to provide context for the findings in this study, it may be instructive to review the way that the ACS data were analyzed, and the scope of the data set itself. The ACS data employed in this study contained over 343,163 cases, 245,159 of which were identified as White. Although the data set constitutes a sample of the population of the State of New York, the data are acknowledged by governmental and educational agencies as being representative of the population of the entire State. Further, the coding employed by ACS for missing data, interpretation of responses and valid cases were used in the analysis conducted in this study.

Given the size of the sample, the methodology employed by ACS to weight and clean the data and the fact that the variables selected for this study were specifically selected because of their comparability to previous studies conducted in the field, bivariate analyses were not run. As an additional level of analytical rigor, however, an ANOVA was run on dissimilarity scores by the categorical race variable to provide a direct comparison between the groups. This analysis also included running a Tukey's post-hoc.

Table 6.1

ANOVA table comparing dissimilarity score between ethno-racial groups

				Difference Between Means				
	N	M	SD	White Latino	Black	Black Latino	Other Race	Other Latino
White Latino	13,256	24.91	12.45	--	-25.34 ***	-7.84 ***	-0.88 ***	-6.60 ***
Black	27,720	50.25	14.24	--	--	18.74 ***	24.46 ***	18.17 ***
Black Latino	2,420	32.75	15.85	--	--	--	6.96 ***	1.24 ***
Other Race	25,707	25.79	12.72	--	--	--	--	-5.72
Other Latino	13,091	31.51	15.37	--	--	--	--	--

A *t*-test was run on the dichotomous race variables to compare each individual race category to all other respondents in the sample. The *t*-test is employed as the test of significance because it is the methodology used in the vast majority of research conducted in the field (Brazil, 2019; Denton & Massey, 1989; Dickerson vonLockette & Johnson, 2010; Iceland & Nelson,

2008; Johnson et al., 2012; Massey, 1990; Massey & Denton, 1985, 1988a; Park & Iceland, 2011; South et al., 2011, 2005; Woldoff & Ovadia, 2009; Wyly et al., 2012). The results of the analysis indicated that each of the racial categories identified in this study was significant at the $p < 0.001$ level. This suggests that the differences in the average dissimilarity scores for each ethno-racial group identified are statistically significant from all of the respondents in the sample.

In the discussion below, the findings are presented focusing on the research questions, the target population and the differences within the target population revealed by the data. The index of dissimilarity was the measure used to assess the outcomes on the dependent variable. In addition, multiple regression analyses were employed to assess the impact of ethno-racial and background variables.

To provide context for the data that follows, it was necessary to first examine how the data would appear for the population under review when the traditional model (i.e., looking at White, Black, Latino, and Others) was used. Table 6.2 shows the distribution of dissimilarity scores using *t*-test and the traditional comparison groups (White, Black, Latino, Other) where individual *t*-tests were run between White and Other Race, White and Latino, and White and Black. Using these comparison groups, those identified as "Other Race" had the lowest dissimilarity scores at 25.79 ($p < 0.001$) meaning that they were most likely to live in or near predominantly White communities. Those identified as Black had the highest dissimilarity scores at 50.25 ($p < 0.001$) and, therefore, most likely to live the furthest away from White communities. The scores for all Latinos were over 18 points lower than those recorded for the Black population at 31.97 ($p < 0.001$). Disaggregating these data, however, gave insight into the difficulties inherent in this traditional taxonomy.

Table 6.2

T-Test Comparing Average Dissimilarity Scores Using Traditional Comparison Groups

				All Others			
	N	Mean	SD	Mean	SD	t	P
Other Race	25,707	25.79	12.72	39.21	18.02	122.32	<.0001
All Latinos	*28,734*	*31.97*	*14.47*	38.48	18.23	*56.00*	*<.0001*
Black	27,720	50.25	14.24	27.26	13.78	-221.17	<.0001

Results among Latinos

Table 6.3 compares the dissimilarity scores for "All Latinos," as opposed to those who identified as White Latinos, Other Latinos or Black Latinos using *t*-tests for each ethno-racial group to all others. When the scores for White Latinos were contrasted with the dissimilarity scores for Other Latinos and Black Latinos, those identifying as White Latino had lower scores than those who were identified as "Other Race" in the traditional model. White Latino scores were 24.91 while those who identified as "Other" reflected a dissimilarity score of 25.79. Both were significant at $p < 0.001$.

Table 6.3

T-Test Comparing Average Dissimilarity Scores by All Ethno-Racial Groups

				All Others			
	N	Mean	SD	Mean	SD	t	P
White Latino	13,256	24.91	12.45	36.96	17.87	94.28	<.0001
Other Race	25,707	25.79	12.72	39.21	18.02	122.32	<.0001
Other Latino	13,091	31.51	15.37	35.68	18.00	27.61	<.0001
Black Latino Immigrants	1,183	31.47	15.32	35.07	17.70	7.99	<.0001
Black Latino no English	1,794	31.47	15.62	35.09	17.71	9.7	<.0001
All Latinos	*28,734*	*31.97*	*14.47*	38.48	18.23	*56.00*	*<.0001*
Black Latino	2,420	32.75	15.85	35.08	17.72	7.11	<.0001
Black	27,720	50.25	14.24	27.26	13.78	-221.17	<.0001

Among all the Latino groups, White Latinos reflected the lowest dissimilarity score. Other Latinos scored 31.51 on the index of dissimilarity and, most notably, the highest score on the index was found among those that identified as Black Latinos at 32.75. All differences were found to be significant at $p < 0.001$.

Results of the Research Questions

Table 6.4 speaks to the first research question using *t*-test, "Are Black Latinos more likely to experience higher rates of stratification than other Latinos in NYS?" The data suggested that, as was the case in the population at large, Black Latinos had a higher rate of stratification (M = 32.76; SD = 15.85) compared to all other Latinos (M = 28.19; SD = 0.09). Its influence on the dependent variable, however, was more complex. As discussed later, when other variables are examined, results in some instances supported previous research findings and in others were inconsistent with previous research.

Table 6.4 also speaks to research question 2, "Are Black Latino immigrants more likely to experience higher rates of stratification than other Latinos in NYS?" The data suggested that being both an immigrant and a Black Latino resulted in higher average dissimilarity scores than all other Latinos in NYS. Those identified as Black Latino immigrants had dissimilarity scores of 31.47 (SD = 15.32) as opposed to the score of 24.91 (SD = 12.45) for White Latinos. These scores, however, were slightly lower than those reported for non-immigrant Black Latinos (32.75) and the aggregated category of "All Latinos" (31.96). All differences were statistically significant at the $p < 0.001$ level.

Table 6.4

T-Test Comparing Average Dissimilarity Score for Hypothesis Groups Versus Other Latino Groups

				All Others			
	N	Mean	SD	Mean	SD	t	P
Black Latino Immigrants	1,183	31.47	15.32	28.45	14.50	-6.66	<.0001
Black Latino no English	1,794	31.46	15.62	28.38	14.45	-8.13	<.0001
Black Latino	2,420	32.75	15.85	28.19	0.09	-13.64	<.0001

Finally, Table 6.4 gave insight into Research Question 3, whether Black Latinos who do not speak English are more likely to experience higher rates of stratification than other Latinos in New York State. The results in Table 6.4 suggested that language proficiency did seem to be a

factor in stratification. Black Latinos who did not speak English, as suggested by these results, were more likely to experience housing stratification than White Latinos. Those who did not speak English and those who identified as immigrants, however, reflected a dissimilarity score 1.28 points lower than those who only identified as Black Latino.

Results of the Regressions

Table 6.5 represents the findings of a regression analysis for all variables against the control variable on the full sample. When the regression was run with just the additional control variables, the model accounted for 17 percent of the variance (Adjusted R Squared 0.17), when the ethno-racial variables were added to the regression this jumps to 41 percent (Adjusted R Squared 0.41). It suggests that the ethno-racial variable accounts for a large portion of the variance. Additionally, when taken as a whole, the results of the regression were consistent with previous research. That is, as would be argued in spatial assimilation theory, education significantly affected dissimilarity scores. As educational attainment increased the dissimilarity score decreased. For example, the variable of holding a graduate degree had a Beta of -2.34 versus a Beta of -1.16 for the variable of less than a high school diploma. With income, as income increased the dissimilarity score decreased in the control model, however when the ethno-racial variables were added the effect of income almost disappears.

Consistent with place stratification theory, all the ethno-racial variables, including immigration status were statistically significant. Both owning a home and renting a home were significant, but the Betas ranged from -1.12 for home ownership to -4.57 for renting a home. This suggests, however, that home ownership was less significant than renting one's home. Given the assumptions made about income, education, and socioeconomic status associated with home ownership, this was an unexpected finding that is discussed Chapter 7. In short, when all

the variables in the full model were included in the regression, they accounted for 41 percent of the variance (adjusted R squared = 0.41).

Table 6.5

Comparisons of Betas and R squared before and after Ethno-Racial Variables are added to the Regression

Variable	Full Model				Just controls			
	B	SE	t	P	B	SE	t	P
Ethno-racial Variable								
White non-Latino	RG	RG	RG	RG	NA	NA	NA	NA
White Latino	-0.04	0.224	-8.40	<.0001	NA	NA	NA	NA
Other Latino	0.10	0.242	19.78	<.0001	NA	NA	NA	NA
Black Latino	0.10	0.574	18.86	<.0001	NA	NA	NA	NA
Black Latino Immigrants	-3.10	0.590	-5.26	<.0001	NA	NA	NA	NA
Black Latinos who don't speak English at home	-4.09	0.691	-5.91	<.0001	NA	NA	NA	NA
Income	0.00	0.000	-7.59	<.0001	-0.06	0.00	-17.53	<.0001
Age	-0.02	0.004	-4.60	<.0001	0.09	0.00	22.04	<.0001
Citizen (yes/no)	0.09	0.147	0.58	0.56	0.01	0.17	1.58	0.11
Education (yes/no)								
Less Than HS	-1.16	0.155	-7.48	<.0001	-0.06	0.18	-15.44	<.0001
Some College	-1.06	0.138	-7.70	<.0001	-0.02	0.16	-4.89	<.0001
College Grad	-1.74	0.152	-11.47	<.0001	-0.08	0.18	-19.74	<.0001
Grad Degree	-2.34	0.167	-14.02	<.0001	-0.08	0.20	-21.00	<.0001
Number of Children	0.33	0.045	7.27	<.0001	0.05	0.05	13.80	<.0001
Sex (male) (yes/no)	0.39	0.097	4.00	<.0001	-0.03	0.12	-9.81	<.0001
Being an immigrant (yes/no)	1.65	0.122	13.47	<.0001	0.04	0.14	8.75	<.0001
Speaking Spanish at home (yes/no)	-0.17	0.204	-0.09	0.39	-0.34	0.14	-93.42	<.0001
Speaking another Language at home (yes/no)	-3.03	0.154	-19.64	<.0001	-0.32	0.16	-81.11	<.0001
Employed (yes/no)	-0.11	0.125	-0.86	0.39	0.01	0.15	3.05	0.0023
Home owned with a mortgage (yes/no)	-1.21	0.157	-7.67	<.0001	-0.06	0.19	-16.72	<.0001
Rent your home (yes/no)	-4.57	0.120	-38.07	<.0001	-0.09	0.14	-23.61	<.0001
Adjusted R Squared		0.41				0.17		

Table 6.6 further illustrated the complexity of the issue of race in the Latino community as it related to rates of dissimilarity. In this table, the Latino population was disaggregated by Black Latino, White Latino, Other Latino, Black Latino Immigrants, and Black Latinos who did not speak English. These groups were then compared using Beta scores on variables ranging from income and age to gender and home ownership to determine the effect of these control variables on the Latino sub-groups identified in this study and to compare the results found when the traditional taxonomy (White, Black, Hispanic, and Other) is employed in the research. When

the Latino population is disaggregated, the findings suggested a result that was different than when the data on these groups is taken as a whole.

Level of education (i.e., college graduates and those with graduate degrees versus those with less than a high school education), for example, only appeared to reduce the degree of stratification, as measured by the dissimilarity scores, for White Latinos and those who identified as "Other" Latino. For Black Latinos, Black Latino immigrants and Black Latinos who did not speak English at home, education did not appear to have a significant impact on stratification. That is, having less than a high school diploma had Betas of -0.05 and -0.07, having some college had Betas of -0.06 and -0.06, and being a college graduate had Betas of -0.08 and -0.06 for White and Other Latinos respectively. These variables had Betas that fluctuated and did not show a sustained linear relationship between the Betas and an increase in education for Black Latinos, Black Latino immigrants and Black Latinos who did not speak English.

While English language proficiency was significant for all the ethno-racial groups examined, there were differences in the strength of the Betas. That is, for those identified as "Other Latino," the Beta was -0.02 $p < 0.05$. For all other groups in the population, Black Latinos (B = -0.10), White Latinos (B = 0.06), and Black Latino Immigrants (B = -0.11), and excluding Black Latinos who did not speak English, the findings were significant at the 0.001 level.

Similarly, the income variable showed only modest strength for two of the five groups. These were White Latinos and Other Latino. In both these instances the Betas were -0.02 and 0.02, respectively. This suggested that for Black Latinos, Black Latino immigrants and Black Latinos who did not speak English at home, their level of income had no impact on their dissimilarity scores.

Closely tied to the income variable was that of employment status. As with income, employment status also yielded results that were inconsistent with the prevailing research. In both the full sample (Table 6.5) and the analyses that examined the subgroups within the Latino community (Table 6.6), employment status was not found to be significant for any of the groups. This even included those who self-identified as White Latinos.

Another finding that ran contrary to previous research was related to home ownership versus renting of one's residence. The present findings suggested that renting a home decreased the dissimilarity scores more than home ownership for Black Latinos ($B = -0.23$, $p < 0.001$). This finding held true for Other Latinos (B = -0.17, $p < 0.001$), Black Latino Immigrants (B = -0.35, $p < 0.001$), and Black Latinos who did not speak English (B = -.026, $p < 0.001$). Conversely, the dissimilarity scores for all Latinos who owned a home were marginal and not found to be statistically significant. This suggested that assumptions made about home ownership, vis a vis income, level of education, and socio-economic status, had no bearing on the dissimilarity scores for those examined. This stood in sharp contrast to the findings for the full population (Table 6.5).

Another example where the results found in the full model (Table 6.5) differed from those found in subgroups (Table 6.6) was related to the age of respondents. The variable "age" resulted in statistically significant differences for only two of the five groups, White Latinos, and other Latinos. That is, as age increased the dissimilarity score decreased. For the other three groups studied (Black Latinos, Black Latino Immigrants and Black Latinos who did not speak English) there were no statistically significant differences found based on age. This suggested differences among the groups identifying as White or Other Latinos were consistent with previous research while age did not seem to have an impact on dissimilarity scores for those

Table 6.6

Comparisons of Betas for Each Latino Subgroup in Regressions

Variable	Black Latinos Only				White Latinos Only				Other Latinos Only				Black Latino Immigrants				Black Latinos Who Don't Speak English Only			
	B	SE	t	P	B	SE	t	P	B	SE	t	P	B	SE	t	P	B	SE	t	P
Income	-0.01	0.000	-0.32	0.7459	-0.02	0.000	-2.48	0.0133	0.02	0.000	2.22	0.0265	0.01	0.00	0.34	0.7365	0.00	0.00	0.14	0.889
Age	-0.02	-0.022	-0.87	0.3826	-0.03	0.009	-3.00	0.0027	-0.03	0.011	-2.75	0.0059	0.01	0.04	0.23	0.8189	-0.01	0.03	-0.18	0.8544
Citizen (yes/no)	0.02	1.090	0.83	0.4046	-0.03	0.363	-2.82	0.0049	-0.04	0.371	-3.42	0.0006	-0.01	1.08	-0.42	0.6777	0.01	1.15	0.26	0.7947
Education (yes/no)																				
Less Than HS	-0.06	0.982	-2.37	0.0177	-0.05	0.335	-4.38	<.0001	-0.07	0.366	-6.43	<.0001	-0.08	1.21	-2.24	0.0251	-0.06	1.08	-2.14	0.0323
Some College	-0.02	0.842	-0.98	0.3258	-0.06	0.311	-5.60	<.0001	-0.06	0.372	-6.14	<.0001	-0.04	1.17	-1.03	0.3033	-0.03	0.97	-0.97	0.3345
College Grad	-0.07	1.003	-2.83	0.0047	-0.08	0.358	-7.41	<.0001	-0.06	0.467	-5.77	<.0001	-0.06	1.43	-1.90	0.0571	-0.07	1.16	-2.52	0.012
Grad Degree	-0.02	1.126	-1.06	0.29	-0.09	0.392	-8.68	<.0001	-0.05	0.590	-4.76	<.0001	-0.01	1.63	-0.30	0.7614	-0.04	1.31	-1.43	0.1528
Number of Children	0.02	0.280	0.98	0.3295	0.01	0.104	0.76	0.4446	-0.03	0.118	-3.36	<.0001	-0.01	0.40	-0.24	0.8127	-0.04	0.31	0.38	0.7045
Sex (male) (yes/no)	0.01	0.640	0.38	0.704	0.02	0.219	1.74	0.0818	0.04	0.275	4.65	<.0001	0.02	0.88	0.80	0.4226	0.01	0.73	0.82	0.4128
Being an immigrant (yes/no)	0.00	0.716	0.06	0.9552	-0.03	0.266	-2.76	0.0059	-0.02	0.325	-1.76	0.0783	N/A	N/A	N/A	N/A	-0.02	0.79	-1.09	0.2744
Speaking Spanish at home (yes/no)	-0.10	0.726	-4.89	<.0001	0.06	0.271	6.71	<.0001	-0.02	0.421	-1.97	0.0485	-0.11	1.31	-3.68	0.0002	N/A	N/A	N/A	N/A
Speaking another Language at home (yes/no)	-0.04	3.205	-1.89	0.0583	0.00	1.104	0.38	0.7005	0.00	1.653	0.20	0.8446	-0.04	3.84	-1.50	0.1351	N/A	N/A	N/A	N/A
Employed (yes/no)	0.00	0.841	-0.10	0.9184	-0.01	0.286	-1.16	0.2472	-0.05	0.345	-0.54	0.587	-0.02	1.14	-0.64	0.5195	0.00	0.95	-0.03	0.9793
Home owned with a mortgage (yes/no)	-0.01	1.277	-0.48	0.6327	0.02	0.377	1.63	0.1039	-0.01	0.611	-1.25	0.2113	-0.05	1.71	-1.73	0.0841	-0.01	1.50	-0.28	0.7784
Rent your home (yes/no)	-0.23	0.877	-9.51	<.0001	0.00	0.280	-0.32	0.7454	-0.17	0.401	-15.62	<.0001	-0.35	1.19	-10.02	<.0001	-0.26	1.02	-9.31	<.0001
Adjusted R Squared	0.14				0.02				0.04				0.134				0.14			

identified as Black Latinos, Black Latino Immigrants or Black Latinos who did not speak English.

The only group to reflect statistically significant differences based on gender was those identified as "Other Latino" (B = 0.04, $p < 0.001$). This suggested that for those identified as "Other," being a male was more likely to increase your dissimilarity score (i.e., living further away from the reference group). Again, this is consistent with the full model and with previous research.

As with gender, the only Latino sub-group for which the variable "Number of Children" appeared to be significant was "Other Latino" (B = -0.03, $p < 0.001$). This suggested that as the number of children in the household increased the dissimilarity score decreased (i.e., living closer to White non-Hispanics). While the findings were significant in both the full model (Table 6.4) and the model representing the sub-groups (Table 6.6), it is important to note that the direction of the relationship was reversed. That is, in the sub-group analysis the relationship was reflected by a negative Beta score while in the analysis of the full sample, the relationship was a positive Beta score (B = 0.33, $p < 0.001$). In the full model, the findings suggested that as the number of children in the household increased the dissimilarity score also increased, ergo indicating that those with larger households live further from White communities. In the subgroup model, this variable was either found to be insignificant or to have had the opposite effect.

Chapter 7 : Conclusions and Implications

Significance of Results

Since the nation's founding, the US has wrestled with the question of segregation in housing whether it be based on religion, national origin, race, or gender. Established case law, emanating in part from quantitative research and the ensuing changes in social policy, has provided the framework for change in public policy. As it pertains to segregation based on race, as discussed previously, contemporary research structured the analysis around the rubric of Black, White, Hispanic, and Other. This framework led to important strides being made in identifying disparities in communities of color. Highlighting these disparities has, in turn, led to major shifts in policy and the passage of laws intended to address these inequities.

As important as the classic paradigm (Black, White, Hispanic, and Other) was in casting an important light on a major social dilemma, viewing the data through this lens came with limitations. The present research suggests that, as it pertains to the population traditionally identified as "Hispanic," this taxonomy is neither appropriate nor sufficient for examining how housing practices impact the diverse populations subsumed under the monolithic title of "Hispanic." Indeed, the findings suggest that this may serve to obscure the issues.

The findings indicate that Latinos in NYS are, in fact, subject to outcomes based on their race. The results of this study consistently point to differences by race with the most relevant one being that White Latinos are significantly less likely to be subject to the same forces facing non-White or Black Latinos. In short, in response to the research questions posited here, Black Latinos were more likely to experience higher rates of stratification than other Latinos in NYS. Black Latino immigrants were also more likely to experience higher rates of stratification as were Black Latinos who did not speak English.

Arriving at these conclusions, however, first required that the data on Latinos be disaggregated. When the Latino population is examined by race and race is further broken down by immigration status and language dominance, a different picture emerged. This picture might help explain why previous findings suggested such phenomena as the "Puerto Rican Paradox" or the inference that Latinos were not subject to the same patterns of discrimination as African Americans or other communities of color. The answer might, indeed, lie in the question of color.

Those who identified as White Latinos had outcomes on the measured indices that were significantly different than those who identified as Black Latinos or Other Latinos. Specifically, these differences included the fact that White Latinos lived closer to non-Latino Whites than Black Latinos or Other Latinos as measured by the index of dissimilarity. As with the findings in prior research (Denton & Massy, 1989; Logan 2003; Ice & Nelson 2008) these outcomes were ameliorated by level of education, income, and citizenship status. For those identifying as White Latino, all these variables were statistically significant with income having the lowest Beta (-0.02 $p < 0.05$ and education the highest (B = -0.09 $p < 0.001$).

Conversely, those who identified as Black, while still scoring higher than African Americans on the measured indices, did not fare as well as White Latinos or Other Latinos. That is, not only did Black Latinos score higher on the index of dissimilarity than White Latinos (indicated that they live further from non-Latino Whites), but the factors that impacted where they lived were different from Latinos generally and those identified as "Other" Latinos. Unlike those identified as White or Other Latino, those factors widely assumed to impact dissimilation scores were not found to be of any significance.

Income, for example, was not found to be significant in affecting the dissimilarity score. Education, while highly significant for those identifying as White Latino, revealed mixed and

modest results for those identifying as Black Latinos. Those with some college or a graduate degree showed no statistically significant differences and those with less than a high school credential and college graduates reflected Betas of -0.06 and -0.07 respectively compared to their White Latino counterparts who had scores of -0.05 and -0.08 at levels of statistical significance of $p < 0.001$. Even for those presumed to be professionals (i.e., possessing a graduate degree) the Beta was low (-0.02) and not statistically significant for Black Latinos. White Latinos, on the other hand, had a Beta of -0.09 and a statistical level of significance of ≤ 0.001.

In short, variables assumed to ameliorate factors associated with spatial assimilation did not appear to change the outcomes for those identified as Black Latinos. Factors such as income, level of education, citizenship, language dominance or even home ownership had no bearing on whether those identified as Black Latinos lived near or in areas predominated by the majority population. In addition, identifying as a Black Latino, coupled with immigration status and language dominance, seemed to adversely impact outcomes as compared to the reference group generally and White Latinos, in particular.

These results support the proposition that to accurately assess the degree to which segregation or discrimination in housing impacts the Latino Community, it is first necessary to disaggregate this population minimally by race. The results, however, also pointed out that the issue was more nuanced than Black versus White. White Latinos, while appearing to fare better in terms of dissimilarity scores, were not entirely immune from issues of discrimination.

Latinos who identified as “Other” and might present as people of color, seemed to fall along a continuum from what is perceived of as White to those who presented as Black or Afro-American. With few exceptions, their dissimilarity scores were lower than those who identified as either Black (African American) or Black Latino but higher than White Latinos. It is

important to note, however that since these are all self-reported data based on how individuals identify, the findings might be confounded by a bias of those who are reporting.

Unexpected Results

Overall, the hypotheses underlying the research questions were confirmed. That is, that Latinos are subject to the same forces of discrimination that exist in the population at large. Looking at Hispanics as a group obscures the fact that Black Latinos, Black Latino Immigrants and Black Latinos who are non-English speakers were not on the same social footing as White Latinos. Even Latinos who do not identify as Black but identify as "Other" reflect scores on the index of dissimilarity that suggest that White and non-White members of this community are viewed differently. This is not to say, however, that there were not several findings that ran counter to the prevailing research and were unexpected.

Most surprising among the results was the lack of importance of home ownership. The prevailing assumption is that home ownership is linked to education, income, and socio-economic status. Typically, these variables are highly correlated and, indeed, in the analysis on the full sample (Table 6.4) it indicated that these factors were statistically significant. What was unexpected was the fact that renting had a more significant impact in reducing the dissimilarity scores than home ownership. This held true even when the data were analyzed using the full sample (Table 6.4) and when the population was broken down by ethno-racial groups (Table 6.5).

When disaggregated along the ethno-racial groups identified in this study, renting was found to be statistically significant for all groups except White Latinos. Home ownership was not found to be a statistically significant variable for any of the sub-groups. Among the possible reasons for these results is the fact that the Latino population examined resided exclusively in the

State of New York. In New York, a substantial portion of the Latino population resides in the major metropolitan centers of the State. It is possible, therefore, that in these centers renting is more pervasive than ownership and with the population density in metropolitan areas residential proximity was more likely for renters than for owners. This may be a question of interest for future research.

Another unanticipated finding was the relative insignificance of the variables of "Education" and "Income" on the index of dissimilarity. While both variables appeared to be significant on the regressions for the full sample, these variables only proved to be significant for White Latinos and Other Latinos. In the case of Income, the level of significance for these two subgroups was at the 0.05 level of significance. Neither variable had a significant impact on the other subgroups. Given the ample research suggesting that both income and level of education increase proximity between majority and minority populations (Alba & Logan, 1993; Brazil, 2019; Johnson et al., 2012; Massey & Bitterman, 1985; Massey & Denton, 1988a; Wahl et al., 2007; Woldoff & Ovadia, 2009; Xie, 2010), this finding was not anticipated.

Another unanticipated result was the differences found in the dissimilarity scores for Black Latino Immigrants and Black Latinos who did not speak English. That is, among the subgroups White Latinos, followed by Other Race, had the lowest dissimilarity scores at 24.91 and 25.29 respectively with $p < 0.001$. The scores for Black Latino Immigrants and Black Latinos who did not speak English were 31.47, lower than Other Latino (31.51), All Latinos (31.97), Black Latinos (32.75) and Black/African American 50.25.

Research Questions Evaluated:

The three research questions in this study were based on established research that found race plays a critical role in housing stratification in America. The hypotheses sought to evaluate

the assumptions made by some researchers and policymakers that Hispanics are a homogeneous group distinguished by geography and immigration status. With a growing recognition in the research community that Latinos are comprised of a highly diverse mix of racial backgrounds (African, European, and Indigenous people) and that residency status can range from newly arrived immigrants to American citizens whose presence in this country is only predated by the indigenous people here when Europeans arrived, the questions were intended to unpack existing assumptions. That is, could it be determined if the racial differences that exist in the Latino community parallel the historic patterns found in previous research on housing stratification? How might this inform the way past research is interpreted, and how might it frame future research?

As with many research endeavors, while some questions are answered, more are raised. The findings support the fundamental proposition that Latinos are subject to the same patterns of discrimination that is found in the broader society. Yet, Latinos still do not experience the degree of housing stratification (as measured by the dissimilarity index) found in the African American community even among those who self-identify as Black. Immigration status and language dominance (especially when coupled with race) seem to adversely impact the Latino community but more so as compared to the reference group (Whites) and to White Latinos. Again, these factors do not approximate the patterns found in the Afro-American community.

The question can be raised as to whether these findings are the result of the narrowly defined population (i.e., Latinos in New York State). Would the results be different if the same analysis were conducted in the Southwest where Indigenous populations are more prevalent among the Latino community? Since previous research compared established immigrant destinations to new immigrant destinations, or urban to suburban or urban to rural communities,

how does the present research approach (i.e., all of NYS including rural, suburban, and urban areas) influence the results?

Finally, unlike previous studies (Massey & Denton 1987; Velez 2009 Wahl 2007) the population studied was not limited to Puerto Ricans, Mexicans or any one nationality. Since the Latino Population in NYS includes people from every Latino country, are there differences beyond race within these communities that are not revealed by the present research? These questions and more should be considered for future research.

Contributions to the Literature

The present research adds to the literature by providing some insight into the question of race and the Latino Community and by illustrating some of the strengths and shortcomings of the prevailing theories in the field. On the first point, it can be strongly argued that the model of "Black, White, Hispanic, and Other" is not a viable model for examining the Latino community. While this study focused on segregation as evidence by housing stratification, it is reasonable to suggest that the differences in the Latino community, minimally based on race, should be factored into the design and interpretation of the research.

This is not to dismiss or minimize the importance of the research done to date. As noted above, it was the currency of the time and in many respects constituted a recognition among both researchers and policymakers that the Latino community, both in terms of its growing population and its differences with both Black and White mainstream America, needed to be examined separately. In fact, more recent research (Chambers et al., 2019; Findling et al., 2019; Lee & Greenlee, 2020) has begun to recognize that the racial, cultural, and historical differences among Latinos make it difficult to generalize about any findings on Hispanics. The present findings give credence to these arguments.

Related to this point is the recognition that important research was limited because of the method used to identify who was or was not Latino. Some of the seminal research in the field (Massey & Bitterman, 1985) determined who the subjects in their study would be by surname or nationality. Others (Massey & Denton, 1987) made such generalizations as "if you identify as Puerto Rican, you are more likely to be Black." By relying on the subjects, themselves to determine whether they identified as Latino and if they identified as Black, White, or Other, it allowed a small move forward in examining issues of race. This, of course, comes with all the caveats and limitations associated with self-identification.

Because US Census data was used for the entire NYS, this study was able to expand the review of the Latino population beyond the typical locations identified in studies of Latinos (i.e., NYC and Los Angeles, CA). More importantly, using US Census data also allowed for the inclusion of Latinos in rural and suburban communities. Using a state like New York that has such diversity in its Latino communities also allowed for an examination of populations beyond those that are either Puerto Rican or Mexican.

As with self-identification, the use of US Census data comes with limitations. Among them are the reliance on the classification systems used by the US Census, the changes in questions/wording from one US Census to another, and the potential of over/under representation of subjects such as the undocumented.

This study also illustrates the strengths and limitations of two of the predominant research theories in the field, Spatial Assimilation Theory and Place Stratification Theory. Proponents of both theories use the index of dissimilation to advance their concepts. When applied in the present research, the findings support one for specific populations and another for other populations.

In the case of Spatial Assimilation theory, for example, it is argued that income and education are significant factors in reducing the distances between majority and minority populations as measured by the index of dissimilation. In the case of the Latino community studied here, this only held true for those who identified as White Hispanic or Other Hispanic. In the case of Place Stratification Theory, the argument is that income and education have no bearing on the index of dissimilarity. While this held true for those in this study who identified as Black Hispanic, it did not seem to apply to Latinos who identified as White Latino or Other Latino.

This suggests that these theories, while both having considerable merit and usefulness in research, must be viewed within the context of the populations being studied. That is, when researching populations such as the Latino community where there is such racial, ethnic, cultural, and historical diversity, it may be necessary to disaggregate the subgroups within the population. If not, as discussed on the issue of the Black, White, Hispanic, Other classification system it may obscure the results and lead to erroneous conclusions.

Further, it may be necessary to consider a hybrid theoretical model when researching populations that do not fit into the existing paradigm. If, as these findings suggest, variables such as education, economic status or disposable income impact populations differently, then employing either of the prevailing theories may obscure research results. Developing a theoretical model that acknowledges the importance of socio-economic variables but also accounts for the differential impact among people of different races, could leverage the strength of both theories while addressing their limitations when comparing the majority White population to new populations in society.

Implications for Social Welfare Knowledge, Policy, and Practice

As noted in Chapter 2, nearly forty percent of the housing discrimination claims made to the Department of HUD are based on race, color, or national origin. These statistics are based on the categories historically used to identify race, color, or national origin. As the findings of this research have helped to illustrate, who falls into what category is not that clear when one is speaking of the Latino Community. This suggests that claims may be unreported, underreported or not pursued if it is assumed that someone who is Hispanic could not have been discriminated based on race.

Such claims may extend beyond the issues of housing to related practices that have a direct impact on housing segregation. These include red lining. unfavorable mortgage rates, directing homebuyers to areas where owners are largely minority, and other well-established practices designed to segregate people of color. Claims on these issues may be ignored or not recognized. This would make any attempts at redress more difficult if not impossible.

Since existing laws on discrimination have not yet codified the issue of race in the Latino community, practitioners may be challenged in supporting or advocating for clients who have been subjected to some form of discrimination. If the erroneous assumptions that have prevailed in the past (i.e. if you are Puerto Rican, you are more likely to be Black or if you are Hispanic, you cannot be Black) continue to persist, determining appropriate treatment or support for individuals and families becomes much more difficult.

As the research findings have also suggested, the factors that are typically assumed to minimize instances of discrimination (i.e., income, education, etc.) do not seem to apply in the case of Latinos who also identify as Black. Since the same is not true of those who identify as White Latinos, it may be important for practitioners to consider the potential for bias in the assumptions made. That is, if being a Black affluent professional does not exempt one from the

possibility of discrimination, and if the same hold true for being a Black Latino professional, it is necessary to look beyond the aggregate statistics on "Hispanics" and consider the impact of race when assessing situations and considering potential corrective actions.

Conclusion

Race relations continues to challenge society and all those who have committed their lives to service. Virtually every profession (law enforcement, social service, health, education, etc.) and company in the public and private sector has recognized the need for, and have invested in, cultural sensitivity training or training on equity. The legal, social, and economic costs associated with discrimination, as discussed in Chapter 2, are well documented.

Recognizing the need for cultural sensitivity and achieving that goal, however, require a critical examination of our assumptions. If, as is the case with the Latino community, we assume that all Latinos are the same because they speak the same language, we are likely to overlook critical factors that define those communities and the people in them. In the present study, we have examined the question of race and how that may impact outcomes for those who identify as Latino. There are many other questions that were not examined that could be as, if not more, important. Are there cultural differences across nations that impact the Latino community differently? What are the socio-economic factors that differentiate the Caribbean from Mexico, Central or South America and how do those factors impact the services we provide? Do views on family, religion, the LGBTQ community, differ among these communities and what are the implications for social service. As recent events have focused attention on opening borders, we also need reminding, as professionals and researchers, to open our minds and challenge our own assumptions.

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