

REPORT

MOBILITY, DISPERSION AND ECONOMIC DIVERSITY IN HOUSING CONDITIONS FOR HISPANICS IN NEW YORK STATE.

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INTRODUCTION

Housing is one of the leading issues of concern for New York State residents and for Hispanics in particular. Of foremost public opinion concern in recent years is the rising cost of living, driven by the unaffordability of housing in many communities, leading many New Yorkers to contemplate leaving the state for other destinations.¹ In fact, 46% percent of Latino adults in a recent poll, indicated they were contemplating moving out of state within 5 years.² This high percentage compares to 32% of all New Yorkers anticipating the same, along with 25% of Whites and 36% of Black New Yorkers. This is a dire prospect for New York State's economic activity and political power, considering that a declining population reduces economic activity and political power during the redistricting process that takes place every decade.

If those expectations from Latinos were to become true, it may lead to even greater consequences for New York State, considering that the state would have lost population between 2010 and 2020 had it not been for the growth of the Latino population. Between 2010 and 2020, the Hispanic

population in New York State grew by 530,000 people (see Table 1). In contrast, the non-Hispanic white population declined by 700,000 individuals and the non-Hispanic black population declined by nearly 25,000 persons. (The Asian population also grew by more than 510,000 people.) In 2023, 481,000 people left the State of New York for other destinations in the United States; the state with the third largest out-migration, behind California and Florida.³

The impact of housing costs on the overall cost of living for New Yorkers is evident. For the second quarter of 2025, 72% of survey respondents in New York State indicated that housing costs were having a somewhat or very serious impact on their financial conditions, after food costs (77%).⁴ Since housing costs is a leading driver of the reasons why New Yorkers may leave New York State for other destinations, and housing continues to be a leading concern for state residents, it is pertinent and timely we provide an overview of housing conditions in the state and how they affect Hispanics in particular.

Table 1. New York Resident Population Change by Ethnicity and Race, 2010-2020

New York	2020	2010	Difference
Total:	20,201,249	19,378,102	823,147
Hispanic or Latino	3,948,032	3,416,922	531,110
Not Hispanic or Latino:	16,253,217	15,961,180	292,037
Population of one race:	15,532,370	15,635,146	-102,776
White alone	10,598,907	11,304,247	-705,340
Black or African American alone	2,759,022	2,783,857	-24,835
American Indian and Alaska Native alone	54,908	53,908	1,000
Asian alone	1,916,329	1,406,194	510,135
Native Hawaiian and Other Pacific Islander alone	6,097	5,320	777
Some Other Race alone	197,107	81,620	115,487
Population of two or more races:	720,847	326,034	394,813

Source: US Census Bureau 2020 and 2010 DEC Redistricting Data (PL 94-171), Table P2

1 Quinnipiac Poll. Life in New York State. April 17, 2024. <https://maristpoll.marist.edu/polls/life-in-new-york-state/>

2 Quinnipiac Poll. The State of New York, April 2025. April 15, 2025. <https://maristpoll.marist.edu/polls/the-state-of-new-york-april-2025/>

3 Source: U.S. Census Bureau, 2023 American Community Survey 1-year estimates and 2023 Puerto Rico Community Survey 1-year estimates. State to State Migration Flow, Table 1.

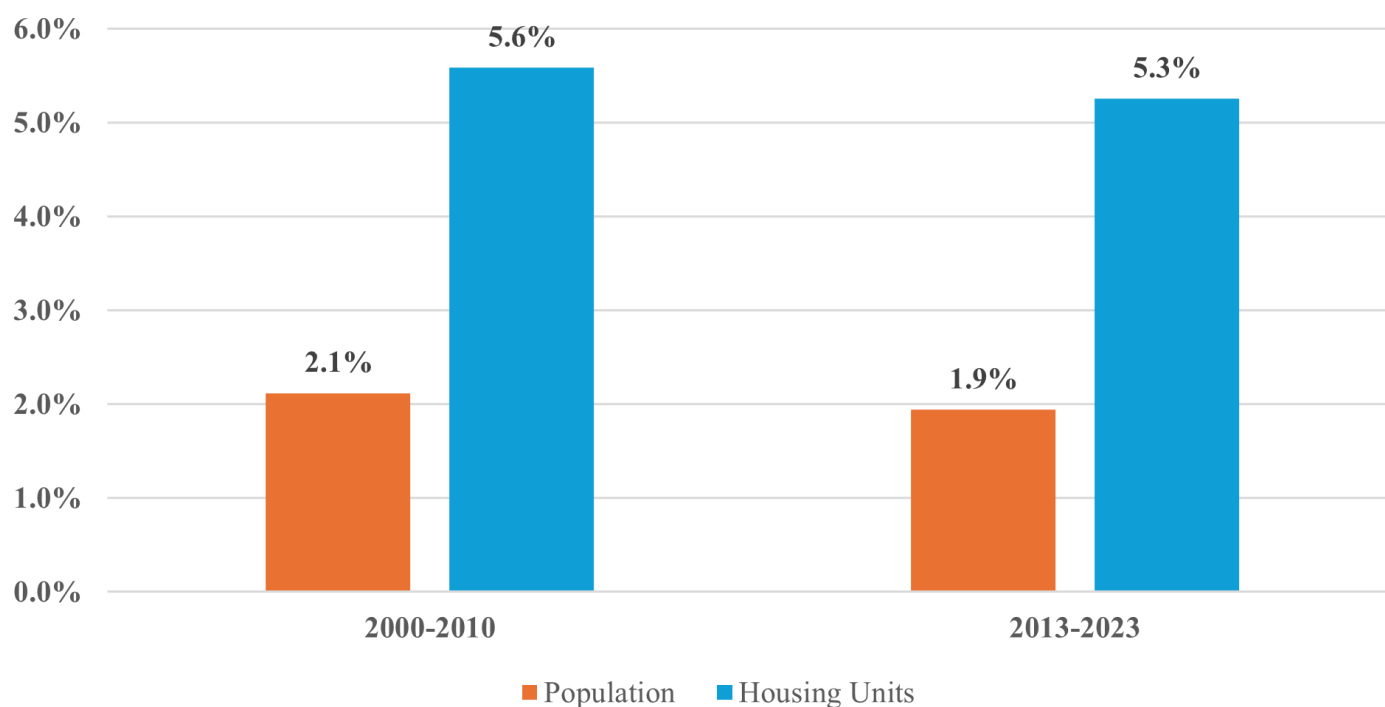
4 Siena College Research Institute. 2025. <https://scri.siena.edu/2025/07/09/ny-consumer-sentiment-up-3-points-still-trails-4-points-from-last-year-national-index-up-but-remains-15-points-below-optimism-pessimism-breakeven-point/> July 9.

STATE-LEVEL CONDITIONS

One reason why housing costs may be increasing is the effect of macro-level economic forces—supply and demand—where the price of homes for homeowners or the rent for tenants increases as there is an increased demand for homes given an existing supply. However, when looking at statewide figures, over the course of nearly a quarter of a century (2000–2023), changes in population do not appear to be inordinate or disproportionate relative to changes in the housing supply. Between 2000 and 2023, the last year for which data are available, population increased by 4.7% compared to an 11.2% increase in housing units statewide.⁵ The growth in housing units between 2010 and 2023 has been more modest (5.3%). But the growth in housing units during this period was still twice as fast as the rate of growth in the state’s population (2.6%) (See Figure 1). This growth in the number of housing units might indicate that there might be enough housing unit to accommodate the number of people who live in New York States without a need to drive up the cost of housing. This observation is reinforced by the fact that the percentage of housing units that were occupied in 2010 (90.3%) was slightly higher than the housing units occupied in 2023 (89.8%).

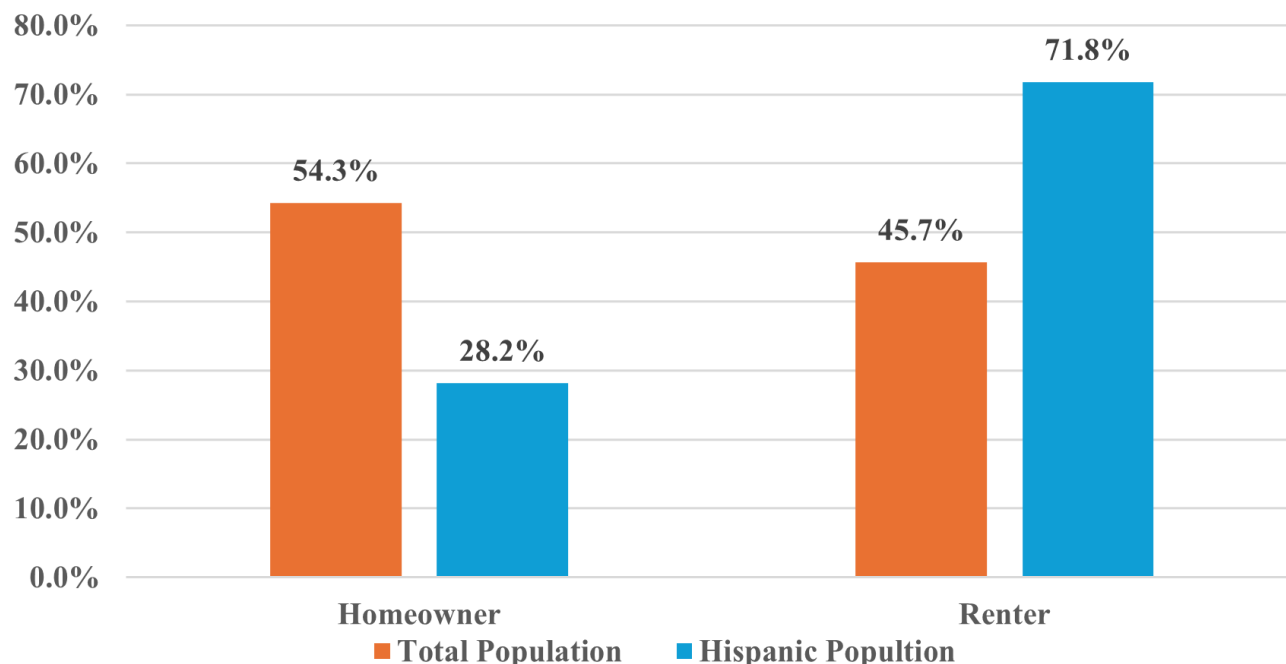
But these data may not capture the reality of housing as experienced on the ground. There are in fact several housing markets. The housing market is segmented geographically as well as socioeconomically. Moreover, there is a market for homeowners and another market for renters. In 2023, 54% of occupied homes in New York were occupied by their owners; 46% were occupied by renters (see Figure 2). While the figures on total housing units and occupied housing units indicate growth, suggesting a pressure relief for housing in the state, a paradoxical decline in vacant units appears to be putting pressure on the homeownership market as well as on the rental market. The vacancy rate in homes to be occupied by homeowners was 1.1% in 2023. In the rental market, the vacancy rate was 3.8%. Evidently, market pressures are felt more acutely among those in the hopes of owning a home than among renters; even though the vacancy rate in the rental market is also very low. Moreover, the vacancy rates for homeowners and renters decreased since 2010; from 1.8% and 4.5%, respectively.

Figure 1. Percentage of Change in Populations and Housing Units



Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, Table DP05, 2010, 2013 and 2023; and 2000 Decennial Census of the Population, 2000

⁵ When considering only the increase in occupied housing units during the same period, this change was nearly twice as large (8.7%) as that of the increase in population (4.7%) between 2000 and 2023.

Figure 2. Percentage Renter and Homeowner, 2023

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

Pressure on the housing markets may stem not simply from the dynamics of supply and demand, but also the costs of maintaining housing. These costs may themselves respond to supply and demand dynamics in the housing market, for instance, the price of houses for sale or the rate of rent may increase given the demand for that housing relative the supply. But the costs of housing may also increase indirectly by pressure on prices for items incidental to residential living—costs for utilities, mortgage loan rates—which may be related to the housing market, but may also be independent of it. The Census Bureau captures these housing costs in a measure labeled selected monthly owner costs (SMOC).⁶

In 2023, the median selected monthly owner costs for units with a mortgage were \$2,501; for units without a mortgage, costs were \$927 (see Table 2).⁷ These are both increases from the median monthly owner costs in 2010, when costs for units with a mortgage were \$1,958; and \$667 for units without a mortgage.⁸ The effect of a mortgage on the housing costs for a homeowner is certainly substantial in its absolute costs, as these figures indicate. Yet, non-mortgage costs grew at a faster rate than mortgage costs for homeowners between 2010 and 2023. Costs for housing units with a mortgage increased by more than 27%; but they increased by about 39%

Table 2. Data on SMOC and Median Value of Home

	2010	2023	Percent Change 2010-2023
SMOC w/mortgage	\$1,958	\$2,501	27.7%
SMOC w/out mortgage	\$667	\$927	39.0%
Median Value of Home	\$303,900	\$403,000	32.6%

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, Table DP04, 2010 and 2023

for units without a mortgage. Evidently, the impact of non-mortgage housing costs on median selected housing costs for homeowners over time is relatively higher than the impact a mortgage alone may have on those. This is also captured in the change over time in the value of a home. From 2010 to 2023, the median value of a home increased by nearly 33%, from \$303,900 to \$403,000 (not adjusted for inflation). While the total value of a home is a primary driver of the total monthly housing costs for a homeowner, because of its direct effect of the value of a mortgage, the change in value of homes between 2010 and 2023 was not as high as the change in selected median costs to homeowners with homes without a mortgage (39%).

⁶ These costs include mortgage and mortgage-related costs, real estate taxes, insurance, utilities and heating fuels. https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2020_ACSSubjectDefinitions.pdf

⁷ Monetary costs are not adjusted for inflation. The percentage of homes with mortgages was 58.5% in 2023; those without a mortgage were 41.5%.

⁸ Monetary costs are not adjusted for inflation. The percentage of homes with mortgages was 65.3% in 2010; those without a mortgage were 34.7%.

The impact that these costs may have on a homeowner is also reflected in the percentage of household income these costs represent. In 2023, more than a quarter of households with a mortgage spent 35% or more of a household income in monthly housing costs (see Table 3). In 2010, it was 32% of households with a mortgage. For households without a mortgage, more than 15% spent 35% or more of their household income in housing costs in 2023. In 2010, the comparable proportion was 18%. Evidently, for homeowners, whether with or without a mortgage, costs have become more affordable to a greater proportion of homeowners over the course of the previous 13 years; not necessarily because the housing costs have lessened, but rather because those homeowners appear to be in a better economic position to face those higher costs.

This is not the case for renters. For them, conditions have not improved in the interim 13 years between 2010 and 2023. Median gross rent in New York State was \$1,576 in 2023, an increase of 61% from the median rent in 2010 (\$977) (see Table 4). On the other hand, the percentage of renters who spent 35% or more of their household’s income on rent, even though higher than compared to homeowners with or without mortgages, was unchanged—about 43%—between 2010 and 2023 (see Table 5). This is not necessarily surprising given that the median household income in renters’ household (\$56,792) was half that of homeowners (\$113,043) throughout the state in 2023. That is, homeowners across the state have more financial resources on average to afford housing costs than renters.

Table 3. Financial Burden due to Selected Monthly Owner Costs (SMOC)

	2010	2023
35% or more HHI on SMOC (w/ mortgage)	32.4%	25.7%
35% or more HHI on SMOC (w/out mortgage)	18.0%	15.8%

Table 4. Change in Housing Costs, 2010-2023

	2010	2023	Percent Change 2010-2023
SMOC w/mortgage	\$1,958	\$2,501	27.7%
SMOC w/out mortgage	\$667	\$927	39.0%
Median Gross Rent	\$977	\$1,576	61.3%
Median Household Income			
Renter	\$35,602	\$56,792	59.5%
Homeowner	\$76,158	\$113,043	48.4%

Table 5. Data on MHHI for Homeowners and Renters and Housing Costs 35%+

	2010	2023
35% or more HHI on SMOC (w/mortgage)	32.4	25.7
35% or more HHi on SMOC (w/out mortgage)	18	15.8
Renter's Housing costs 35% or more HHI	42.6	42.5

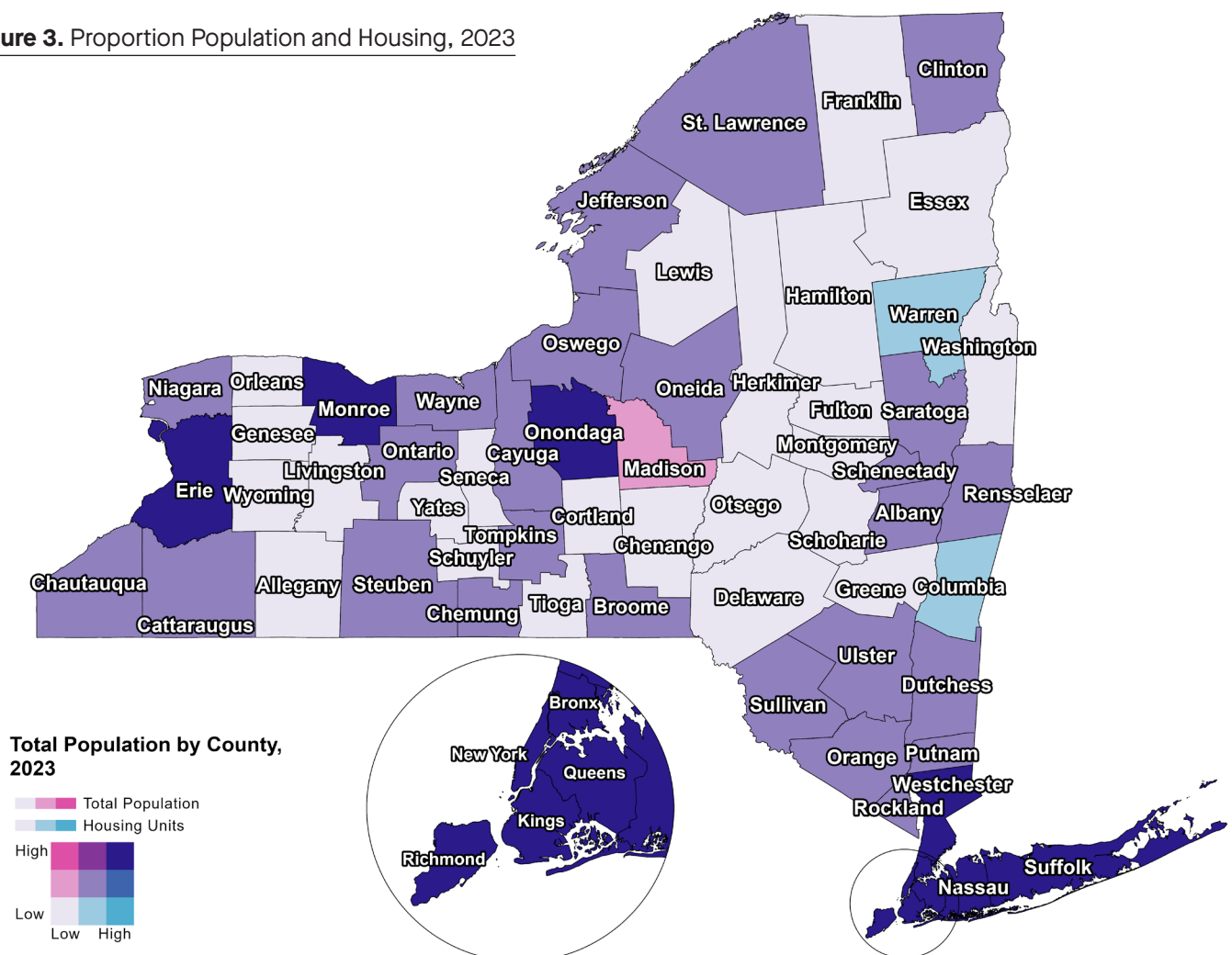
Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, Table DP04, 2010 and 2023

STATE-LEVEL VARIATIONS

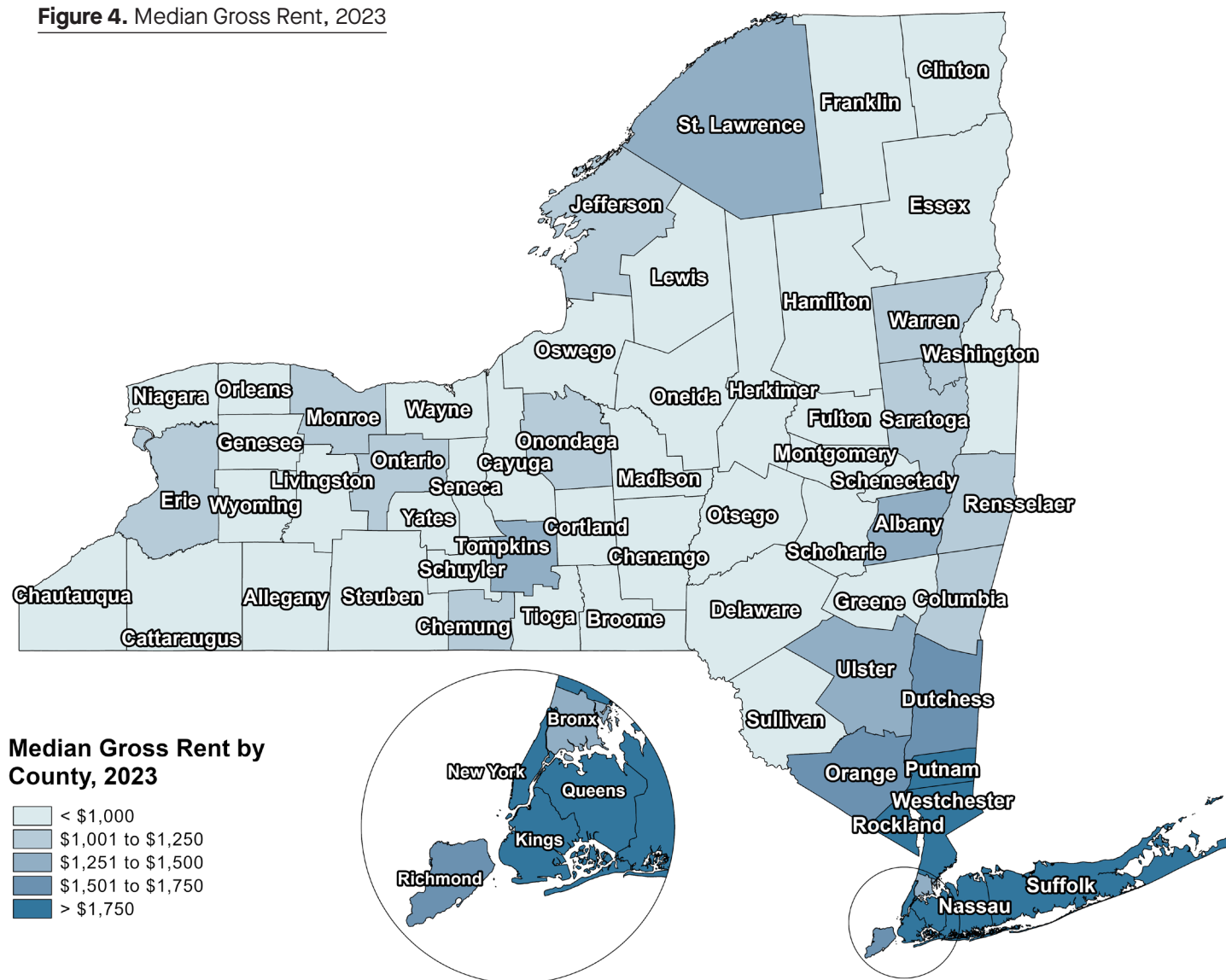
As noted above, the broader housing market is segmented into submarkets (e.g., rental, homeowner) as well as geographically. The conditions evident at the state-level are not the same at lower levels of geography, whether counties, towns or zipcodes. The counties into which the state is divided administratively vary in geographical extension, the number of housing units, population size and the composition of that population. For instance, the New York City counties (Bronx, Kings, New York, Queens and Richmond) are the smallest of all counties in New York State, ranging in square miles between 22 in Manhattan and 108 in Queens. The size of these counties is dwarfed by the size of counties in upstate New York, particularly around the North Country region. For instance, Hamilton and Essex counties exceed 1,500 square miles; and St. Lawrence County exceeds 2,600 square miles. These variations have an effect on housing and its costs.

In 2023, the more than 8.5 million housing units in the state of New York were distributed widely but not uniformly throughout the state. The smallest counties in terms of land extension were the counties that held the most people as well as the most housing units in the states, along with the counties immediately adjacent to New York City (i.e., Nassau, Westchester, Suffolk), and the counties with the largest cities in upstate New York (i.e., Erie, Monroe, Onondaga). Therefore, Kings County had more than 2.6 million residents and more than 1 million housing units, whereas Hamilton County had 5 thousand residents and less than 10 thousand housing units (see Figure 3).

Figure 3. Proportion Population and Housing, 2023



Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

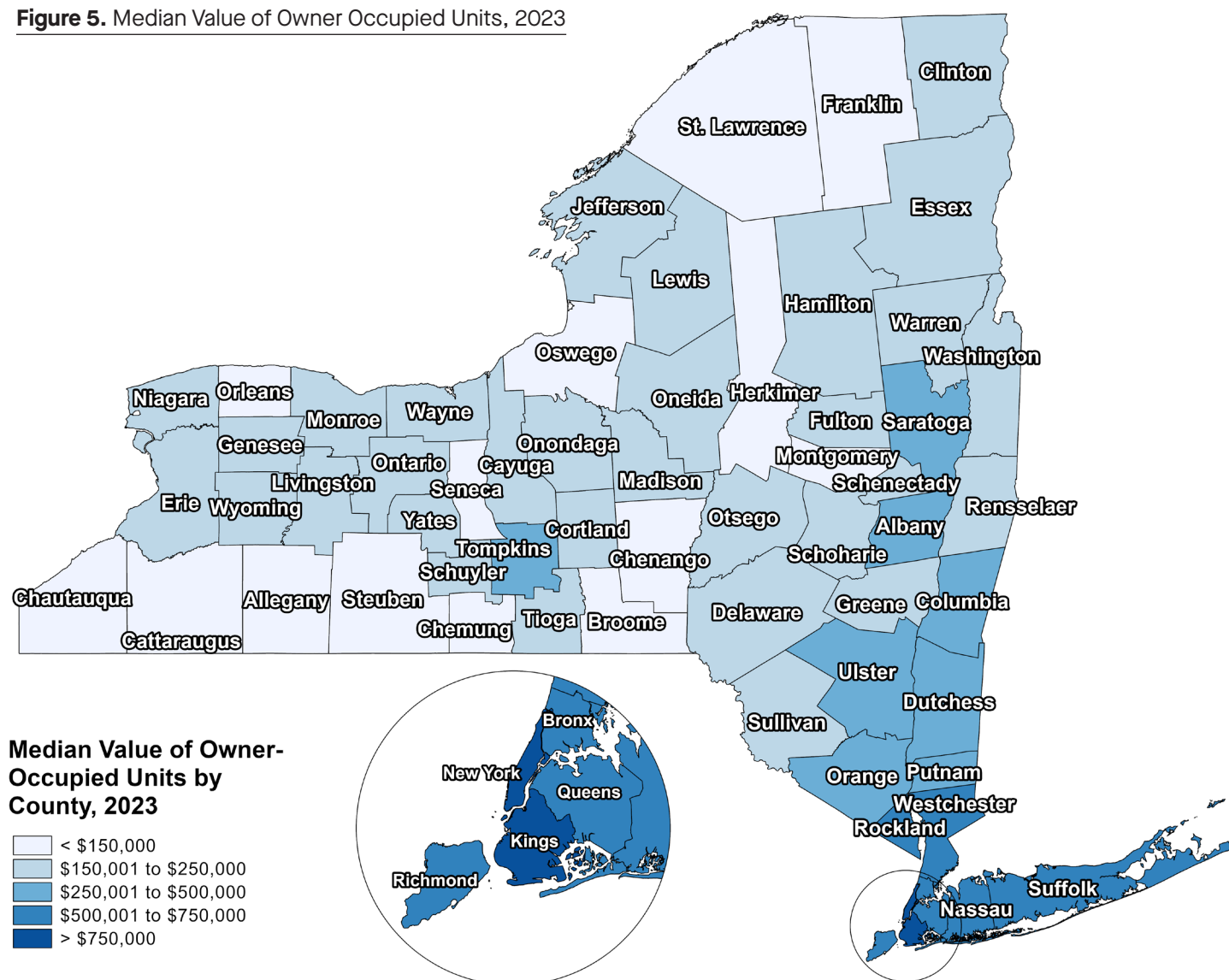
Figure 4. Median Gross Rent, 2023

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

Population size was the single largest factor in the cost of housing, whether for homeowners or renters: the higher the population of the county, the greater the costs for the homeowner or the rent for renters.⁹ Therefore, the highest costs for homeowners and renters were highest in those same downstate counties (see Figure 4). For renters, the highest median gross rents were found in Nassau, Suffolk, New York, Queens, Westchester, Rockland, Putnam, Kings,

Richmond and Orange counties. Median gross rents in those counties ranged between \$1,602 and \$2,195 per month. In contrast, the counties with the lowest rents (i.e., Allegany, Cattaraugus, Wyoming, Chautauqua and St. Lawrence), ranging between \$754 and \$799 per month, were located in the Southern Tier region or the North Country, and were among the counties with the smallest population.

⁹ The association between county population size and selected monthly owner costs for those with mortgages in 2023 was established by Pearson's r correlation at .74. The costs for homeowners without a mortgage yielded a Pearson score of .65. The median gross rent for renters and county population size in 2023 yielded a .739 Pearson's r .

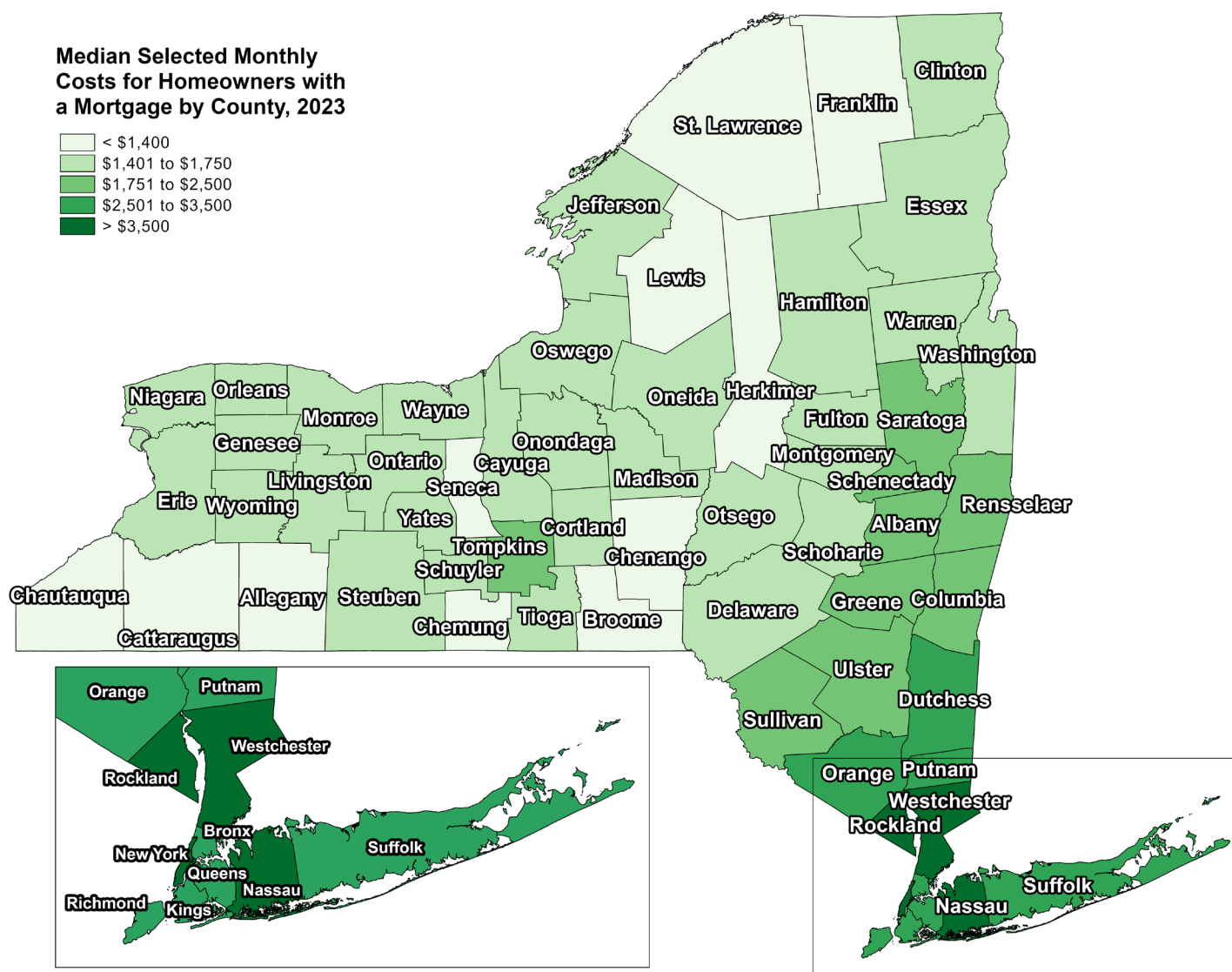
Figure 5. Median Value of Owner Occupied Units, 2023

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

Population size was also a factor with a tremendous effect on median value of owner-occupied units, which is why the most valuable homes were located downstate, centered in the New York City counties and its immediately adjacent counties (i.e., Nassau, Westchester, Rockland) (see Figure 5).¹⁰ The median value of owner-occupied

homes in these counties ranged between \$1.1 million in New York County; \$889,000 in Kings; \$699,000 in Queens; \$658,000 in Nassau at the higher end of the spectrum, and \$97,000 in Allegany; \$109,000 in Cattaraugus; and \$119,000 in Chautauqua at the lower end.

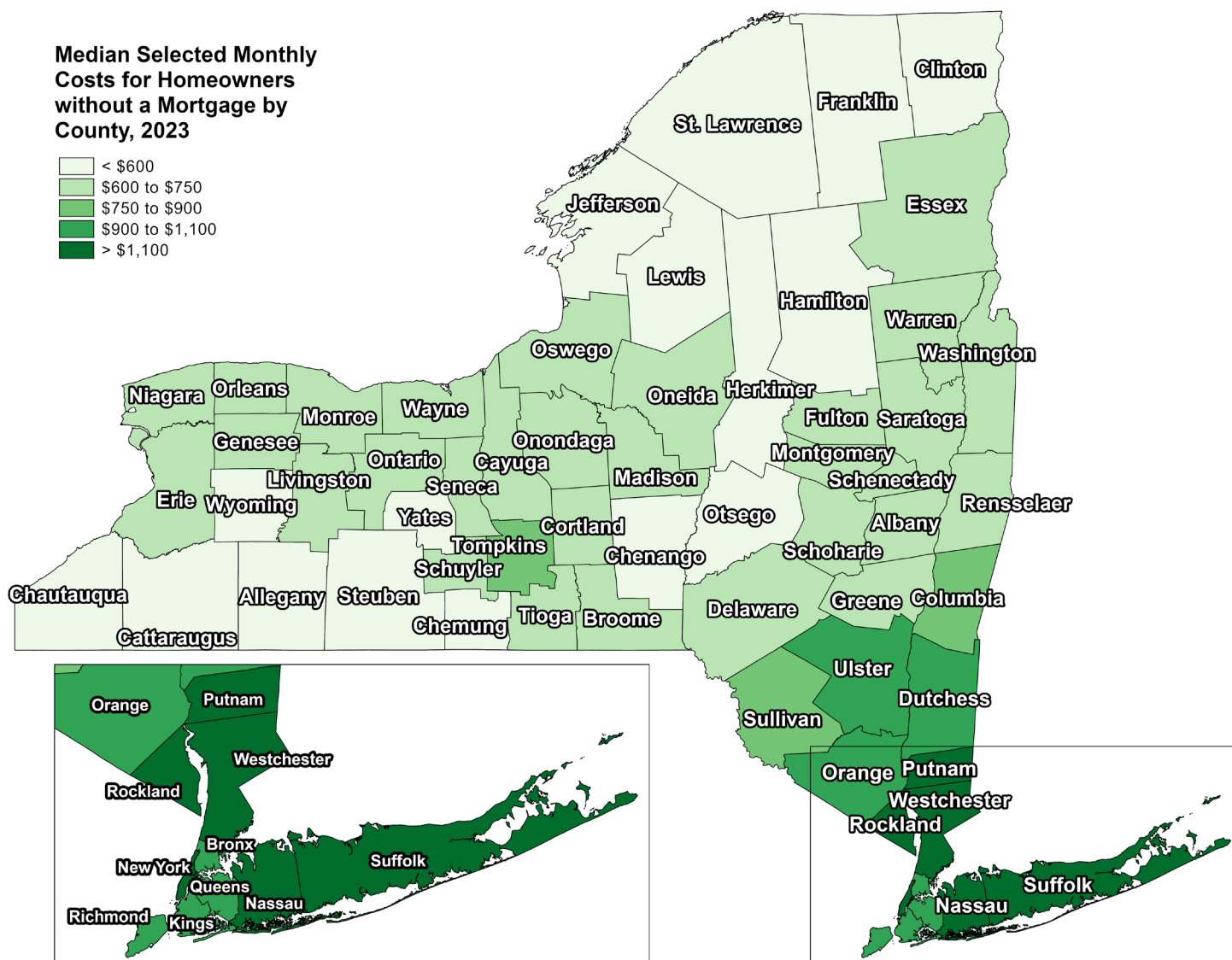
¹⁰ The Pearson's r correlation for median value of owner-occupied unit and population size was .82.

Figure 6. Median Selected Monthly Costs Homeowner with mortgage 2023

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

For homeowners with mortgages, median selected monthly costs were highest in large population counties such as New York, Westchester, Nassau, Rockland, Kings, Suffolk, Putnam, Queens, Richmond and Bronx, with costs ranging between \$4,000 and \$2,937 (see Figure 6). Lowest

costs for homeowners with mortgages were in counties located in the Southern Tier and North Country (i.e., Chautauqua, Allegany, Cattaraugus, Herkimer, St. Lawrence), with costs ranging between \$1,174 and \$1,297.

Figure 7. Median Selected Monthly Costs Homeowners without Mortgage 2023

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

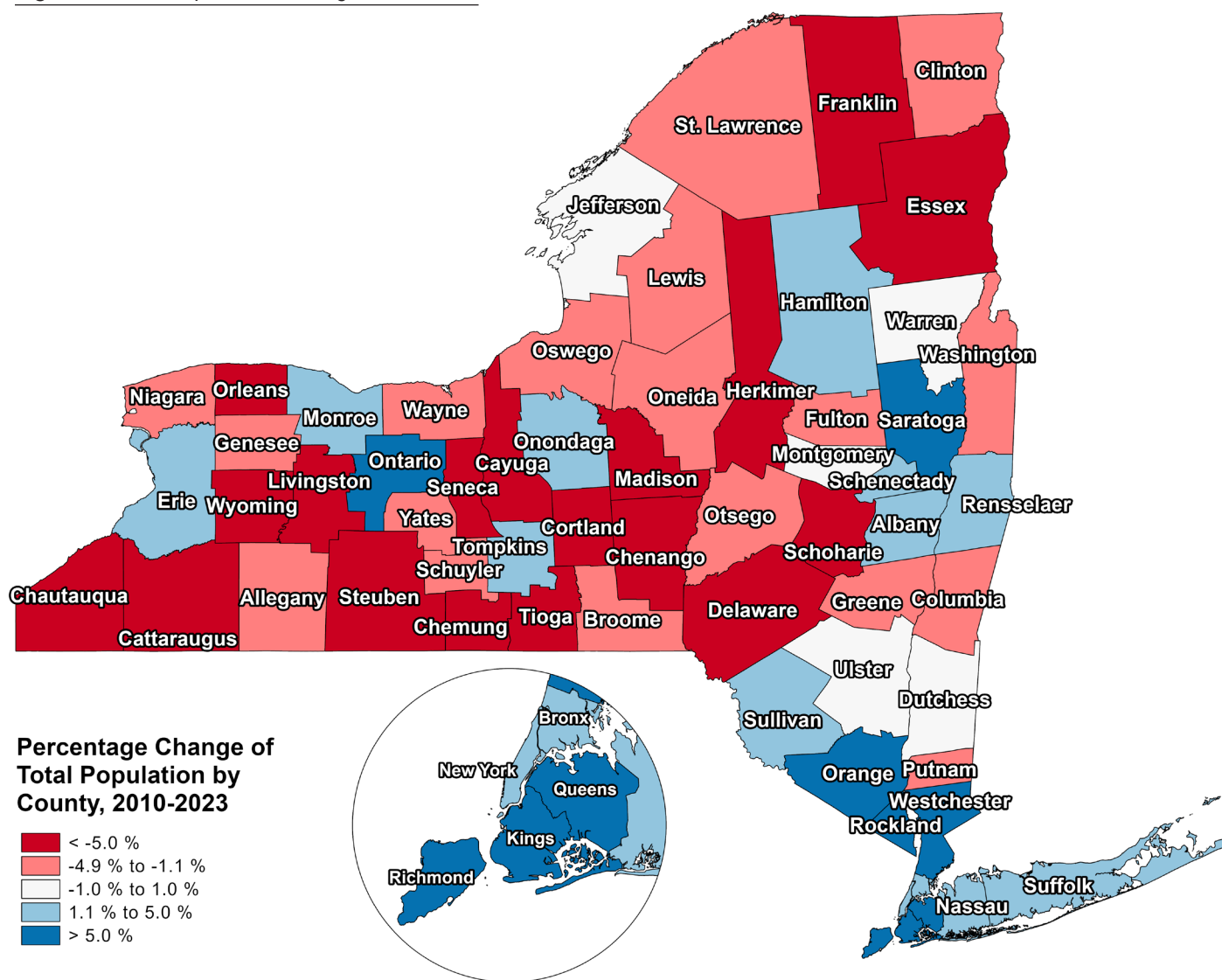
For homeowners without a mortgage, their median costs were highest in Nassau, Rockland, Westchester, Suffolk, New York, Putnam, Kings, Orange, Queens and Richmond counties, ranging between \$1,075 and \$1,500 (see Figure 7). At the other end of the cost spectrum, Chautauqua,

Franklin, St. Lawrence, Allegany and Hamilton counties' homeowners without mortgages, had the lowest median monthly costs, ranging between \$518 and \$540.

Rising housing costs were related not only to a county's total population size, but also to population growth (see Figure 8). Between 2010 and 2023, county population increased in 21 of New York's 62 counties. That population growth ranged between 1% and 11%, growing faster in the lower Hudson Valley region (e.g., Rockland,

Orange, Westchester counties), but also in the Capital region (e.g., Saratoga, Schenectady counties), along with the New York City counties and Long Island. Collectively this population growth was associated with higher housing costs for homeowners, with and without mortgages, as well as renters.¹¹

Figure 8. Total Population Change 2010-2023



Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, Table DP05, 2010 and 2023

¹¹ The Pearson correlation coefficients for population growth between 2010 and 2023 and median selected housing costs for homeowners with and without mortgages in 2023 were moderately strong at .69 and .66, respectively. The correlation between population change and gross monthly rents in 2023 was .72.

Despite this population growth, it does not appear that the growth of the Hispanic population in counties throughout the state had a strong impact on the growth of housing costs. On the contrary, it appears that the growth of the Hispanic population throughout the state took place in counties of reduced housing costs. The greater the growth of Hispanics

The mechanism by which this population growth dynamic operated was given by the effect of population growth on median home values. Whereas increases in a county's population between 2010 and 2023 was strongly associated with changes in a county's increase in median value of a homeowner-occupied home,¹⁴ the opposite was the case for counties with increased growth in the Hispanic population. In those counties of greater Hispanic population growth, the median value of a homeowner-occupied home was reduced.¹⁵ This association suggests that Hispanics may have grown in declining housing markets, contributing to buttress those markets and communities, just as Hispanics have contributed to sustain the state's overall population.

Hispanic population in counties throughout the impact on the growth of housing costs. On appears that the growth of the Hispanic population throughout the state took place in counties of the north. The greater the growth of Hispanics, the more the impact on housing costs.

Population Change 2010-2023

Percentage Change of Hispanic Population by County, 2010-2023

- < 0.0 %
- 0.1 % to 10.0 %
- 10.1 % to 25.0 %
- 25.1 % to 50.0 %
- 50.1 % to 75.0 %
- > 75.0 %

15 Pearson's correlation coefficient $r = -.25$.

HOUSING CONDITIONS FOR HISPANICS

In 2023, there were an estimated 3,898,000 people of Hispanic, Latino or Spanish origin in New York State. They represented 19.6% of the 19,872,000 residents of the state. Hispanics occupied 1,242,000 housing units (16.2%) of the state’s 7,668,000 housing units. This means there are more Hispanics living in the homes they occupy than their proportion in the population may otherwise indicate. Indeed, in 2023, Hispanic homes included 3.14 persons than the rate for the population as a whole (2.59). The number of occupants per home varies depending on the type of tenure of the resident, whether homeowner or renter. Either way, there were more occupants in Hispanic homes than in the homes of the population as whole: 3.32 persons in homes owned by Hispanics, rather than 2.69 persons in owner-occupied homes overall; and 2.75 persons in units rented by Hispanics than among renters in the state overall (2.31). Hispanic homes in the state tend to not only have more occupants, but overcrowding was also more pronounced in Hispanics homes as well. Twice as many Hispanic homes (11.8%) were overcrowded relatives to homes in the state overall (5.2%).¹⁶

Hispanics in New York States were primarily renters: whereas 54% of residents of the state owned the homes they lived in, only 28% of Hispanics were homeowners in 2023 (see Figure 2, p.7). The vast majority (71.8%) were renters, compared to 45.7% of the population as a whole. Unfortunately, the Census Bureau does not make readily available data on median gross rent for Hispanics at the state or county levels. What is available is what the cost of rent represents in a household’s income. For 52% of Hispanic households, the gross rent they paid represented 30% of more of their income, compared to 47% for all

households renting their homes in the state. In other words, the housing burden affected a broader swath of Hispanic residents than the population as a whole.

For more Hispanic homeowners the costs of owning a home in 2023 represented a greater burden also than for homeowners in the state as a whole (see Table 6). More than 40% of Hispanic homeowners with a mortgage spent more than 30% of their household income on housing related expenses, compared to about one-third of all homeowners with mortgages in the state. This higher proportion of Hispanic homeowners paying a large proportion of their household income on housing costs is not necessarily related to the greater value of their homes. Indeed, the value of homes owned by Hispanic property owners was higher (\$503,000) than for homeowners across the state overall (\$403,000). However, a correlation analysis indicates that neither the median value of homes owned by Hispanic property owners nor the median value homes owned by all property owners in the county was anything but weakly associated with the proportion of Hispanic property owners, with or without mortgages, who spent more than 30% of their household’s income on housing costs.¹⁷ Curiously, the high proportion of Hispanic homeowners paying a greater share of their household income in monthly housing costs is not associated to the median household income for Hispanics in the county.¹⁸ Of course, these findings may be related to an overreliance on aggregate data rather than on individual household data. Nevertheless, the findings suggests that housing-related costs such as insurance or heating fuels as well as real property taxes may be playing an inordinate burden on homeowners (and renters).

Table 6. Housing Financial Burden for Total Population and Hispanics, 2023

	Total Population	Hispanics
Percentage paying 30%+ of HHI in SMOC (w/mortgage)	30.1%	40.2%
Percentage paying 30%+ of HHI in SMOC (w/out mortgage)	18.3%	19.0%
Percentage paying 30%+ of HHI in Rent	46.7%	52.1%
Median Household Income	\$84,578	\$64,615

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

16 Overcrowding is established by the number of occupants per room in a home. The threshold for overcrowding is more than one person per room; for severely overcrowded homes, the threshold of occupancy is more than 1.5 persons per room.

17 The Pearson's r correlation coefficients for these measures ranged between a weak .11 to a barely moderate association of .3.

18 In fact, the association is very weak and negative, with Pearson coefficients of -.11 and -.09 for homeowners with mortgages and without mortgages, respectively.

HISPANICS IN NEW YORK STATE

The Hispanic population in New York State is concentrated mostly downstate in and around New York City. In fact, three counties—Bronx, Queens and Kings—were home to half (49.5%) of all Hispanics in the state in 2023. The five counties that make up New York City contained 62% of all Hispanics in the states. Adding those living in Suffolk, Westchester and Nassau, 84% of all New York State Hispanics lived in these downstate counties. As a result, housing conditions for the vast majority of Hispanics in New York are grounded in conditions in New York City and its immediate surroundings.

Of the 1.2 million Hispanic households in New York State, 891,000 (72%) are renters. Of these Hispanic renters, nearly 700,000 (78%) lived within New York City (see Figure 10). Westchester, Nassau and Suffolk account for another 10% of the state's Hispanic renters (96,900). Together, Hispanic renters in these 8 counties accounted for 89% of all Hispanic renters in the state. The counties anchored by the other urban centers in the state—Monroe, Erie, Orange, Rockland, Dutchess, Onondaga, Albany—included an additional 62,000 Hispanic renters (7% of the state's Hispanic total).

Figure 10. Hispanic Renter Occupied 2023

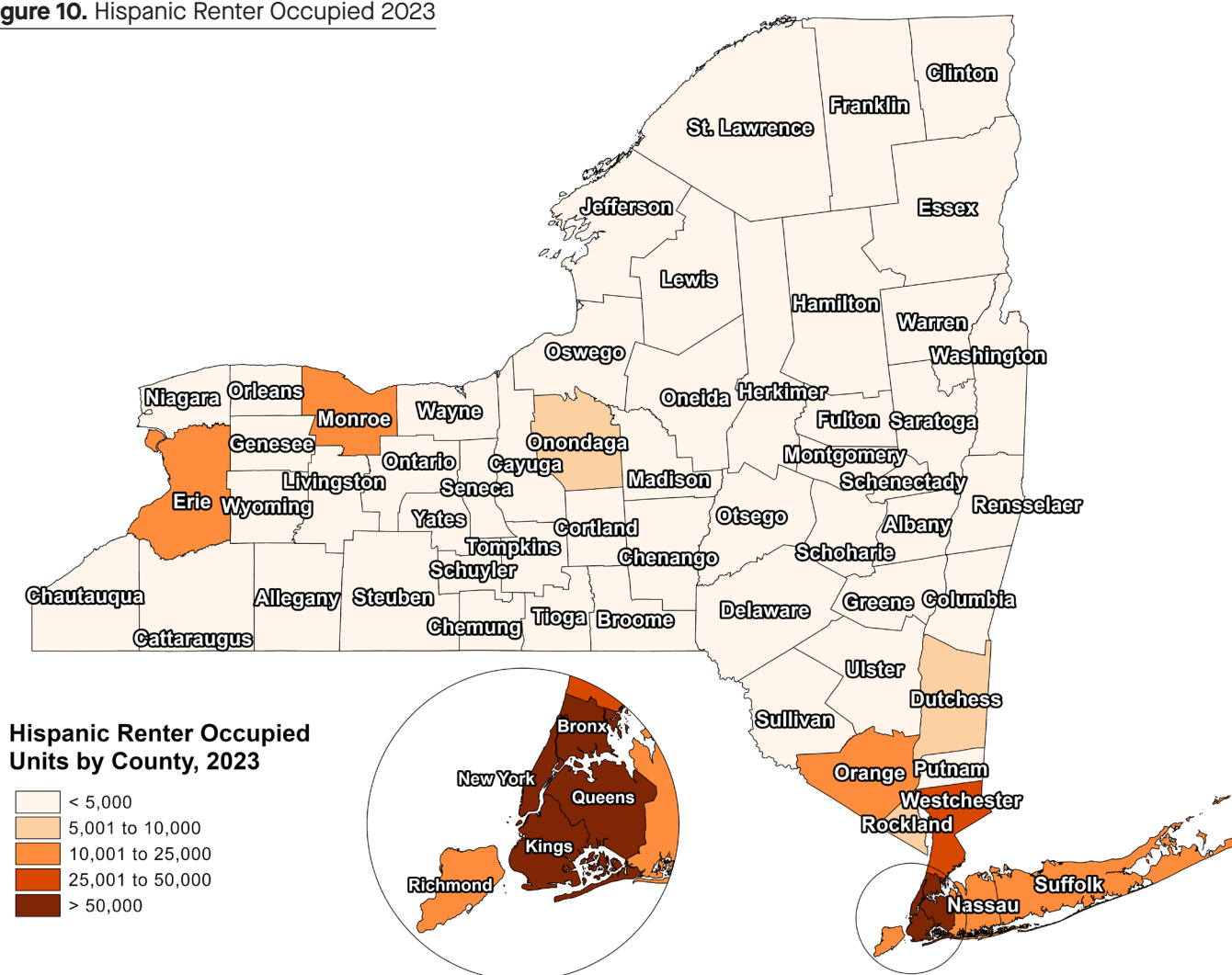
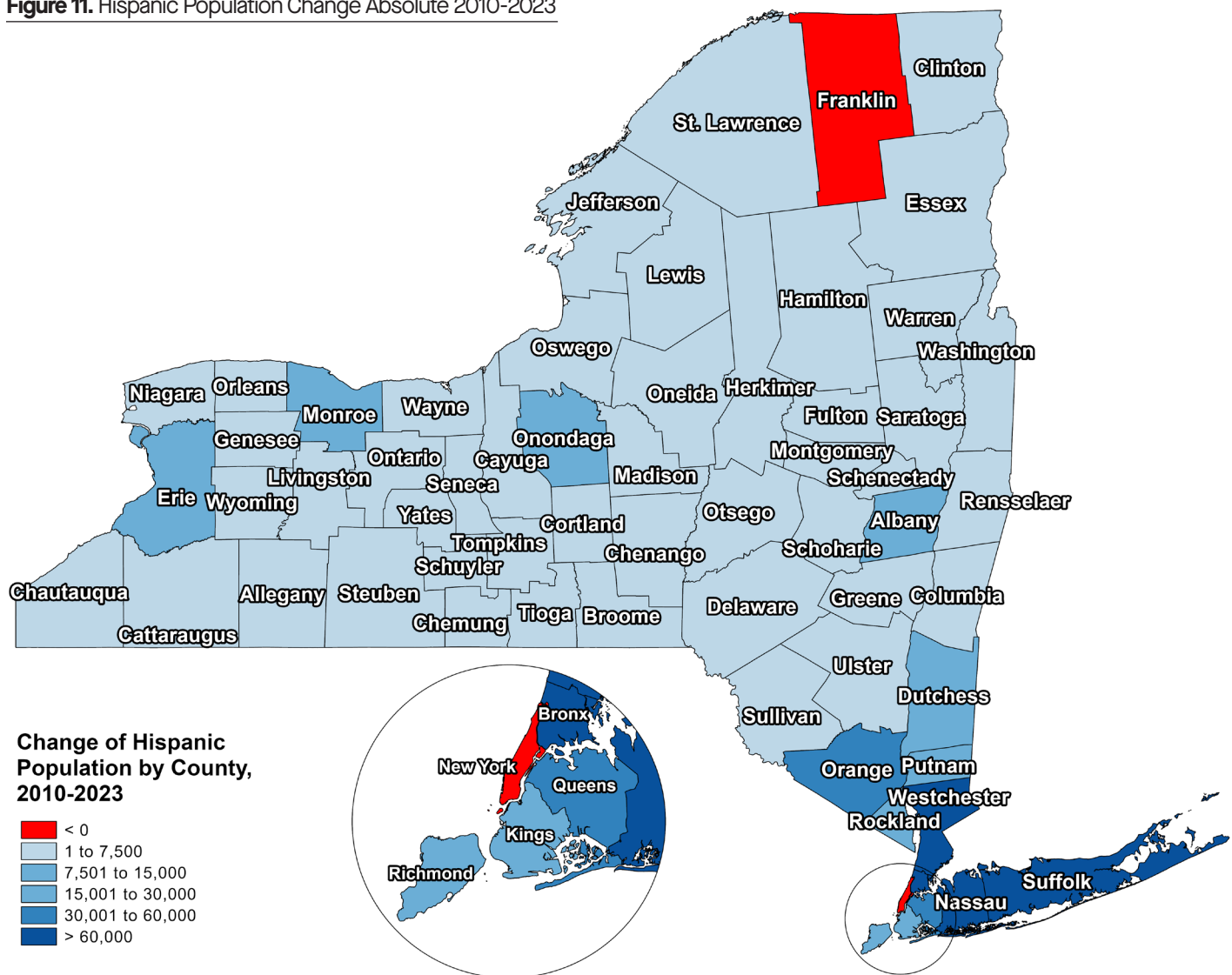


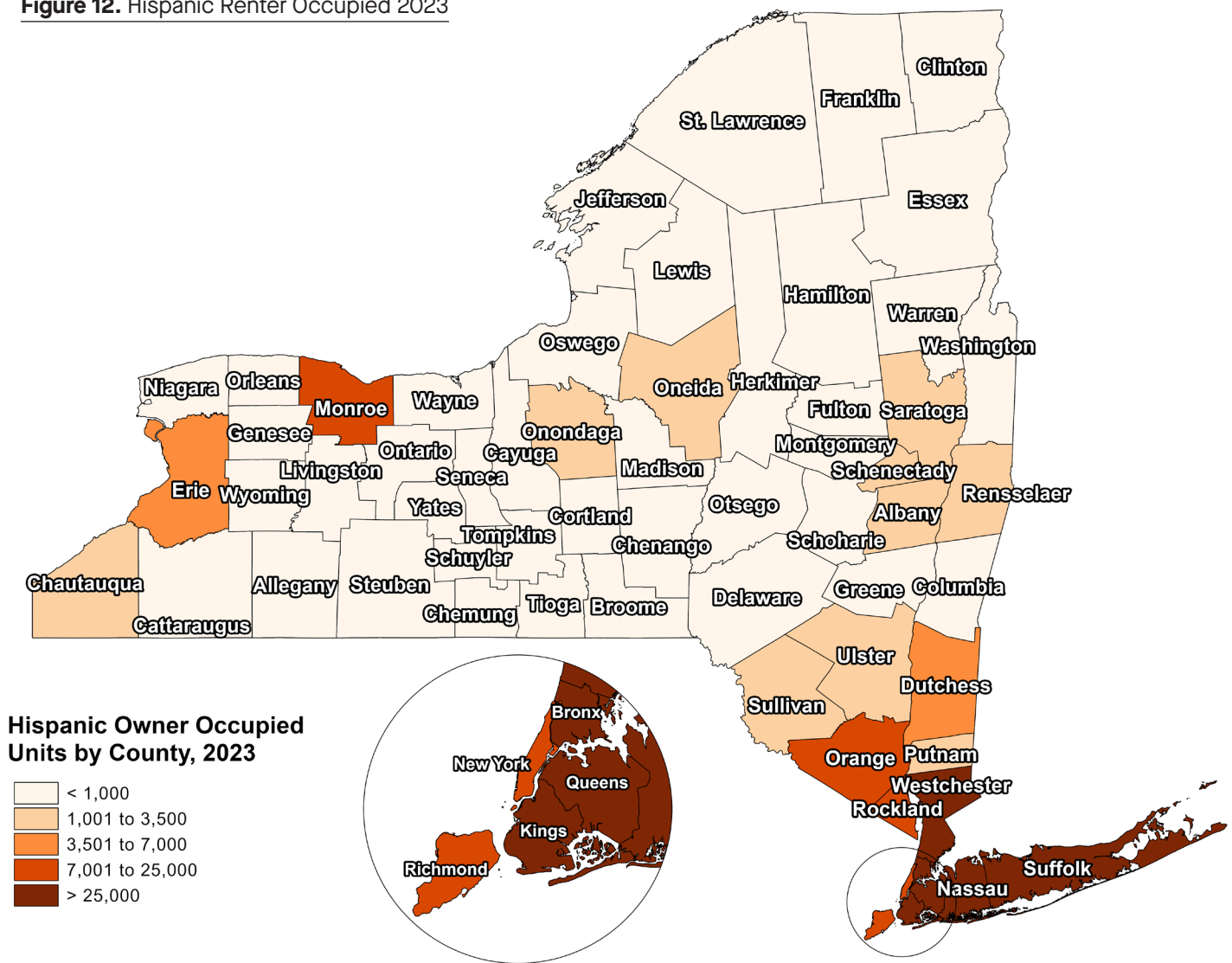
Figure 11. Hispanic Population Change Absolute 2010-2023

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, Table DP04, 2010 and 2023

While Hispanics, particularly Hispanic renters, are eminently an urban population, Hispanics throughout the states are growing more suburban and exurban over time (see Figure 11). They may be centered in New York City, but their growth in suburban (e.g., Westchester, Nassau) and exurban communities (e.g., Orange, Suffolk) continues rapidly. The proportions of Hispanic settlement evident in 2023 are a decline from 2010, when Bronx, Queens and Kings were home to 55% of all Hispanics; and New York City overall accommodated 69% of all the state's Hispanics. They have been moving steadily to other areas of the state.

This is evident in the growth of Hispanics that live in and outside of New York City. Hispanic growth in New York State between 2010 and 2023 was 18.5%. As noted above, Hispanics increased their numbers in 61 of 63 counties, ranging in growth between 1% and 152%.

Some of these percentages may provide an inflated sense of growth. For instance, Hispanic growth in Hamilton County was 152% and 83% in Ontario County. However, their numerical growth was 61 persons and 2,855 persons, respectively. On the other hand, the largest numerical growth in Hispanics occurred in Suffolk County, with

Figure 12. Hispanic Renter Occupied 2023

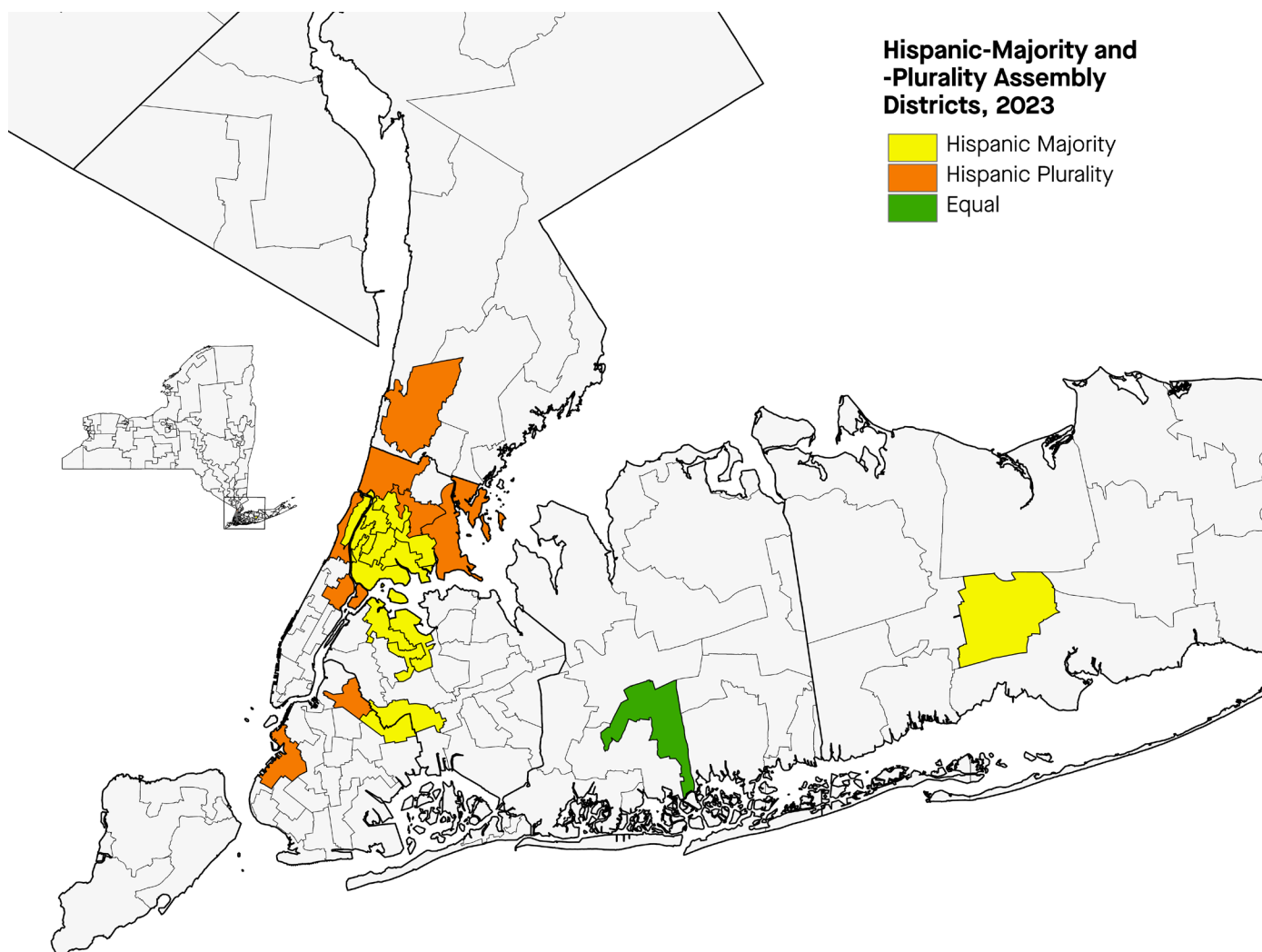
Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

111,000 persons between 2010 and 2023, representing a 49% growth. Westchester County grew by 76,000 Hispanics; a 40% growth rate. The counties in New York City had among the slowest growth rates, with Queens at 10%, Bronx at 9% and Kings at 3%; but ranging between 12,000 persons (Kings) and 60,000 persons (Bronx). New York County lost 11,000 Hispanics (-3%). By and large the counties with growth between 15,000 and 30,000 Hispanics did so at a rate above 40%.

The growth of Hispanics in the state is captured by where in the state Hispanic homeowners are located. Half of these Hispanic homeowners were found in four counties: Suffolk, Queens, Nassau and Bronx (see Figure 12). Westchester, Kings, Orange, New York, Richmond and Monroe counties contributed another 30% of Hispanic homeowners.

HOUSING CONDITIONS FOR HISPANIC AT THE LEGISLATIVE DISTRICT LEVEL

Figure 13. Hispanic Majority and Plurality Assembly Districts



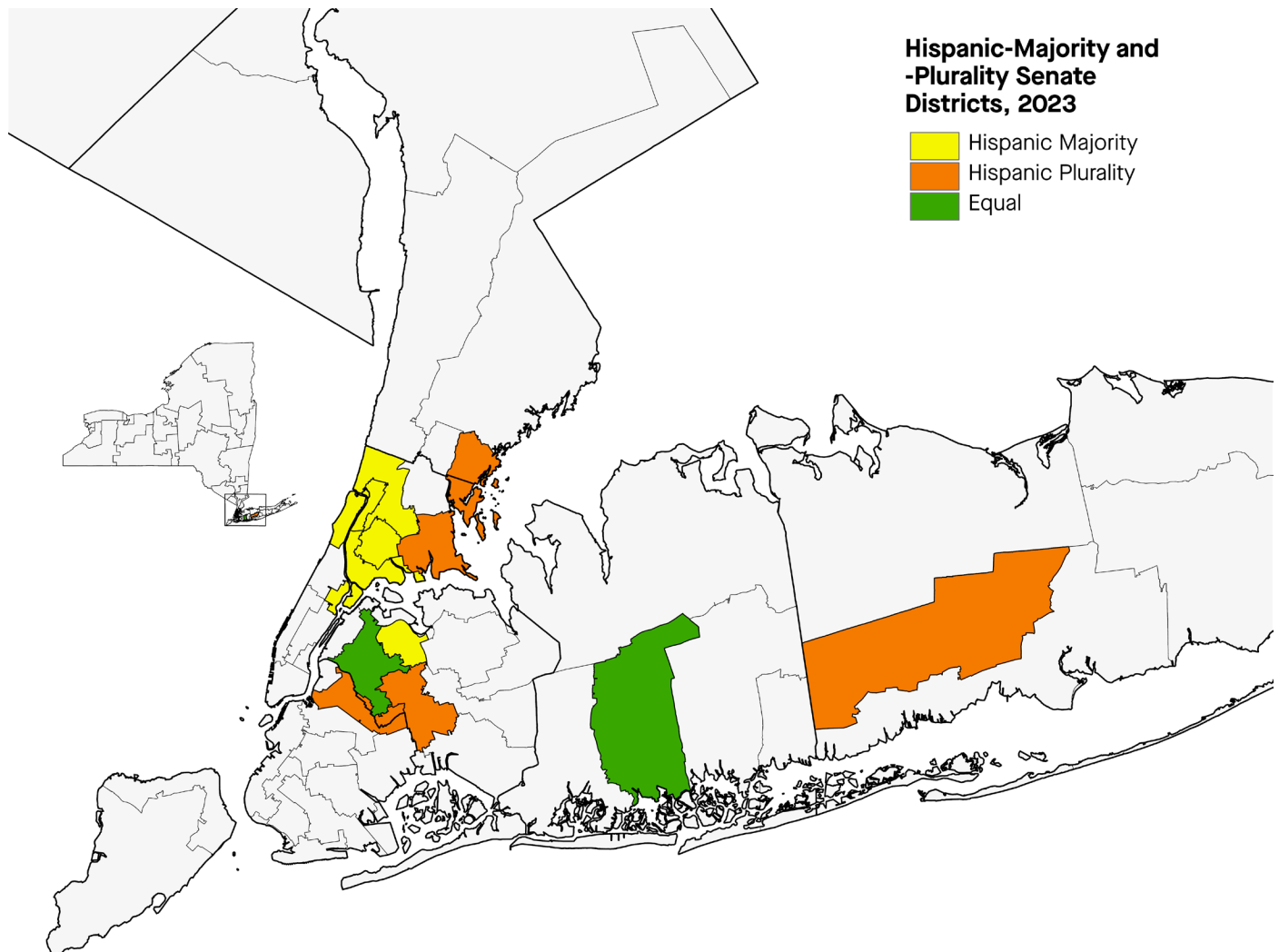
Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

Because of the variations of housing conditions across the state, we conduct an analysis at a lower level of geography—legislative districts. By design, legislative districts maintain a modicum of uniformity based on constitutional parameters that require, for instance, a relatively comparable number of residents.¹⁹ This relative uniformity allows us to control for a variety of features that may have an impact on conditions across the state at the level of, say, the county.

The New York Legislature Assembly is made up of two chambers: the Senate and the Assembly. The Assembly is divided into 150 districts and the Senate into 63 districts. These districts ranged in population sized between 113,000 and 144,000 persons in Assembly districts, and between 248,000 and 331,000 persons in Senate districts. Of the 150 Assembly districts, 14 are majority Hispanic;²⁰ in 8 other districts, Hispanics were the largest social group in 2023, but not the

¹⁹ The deviation of population between the district with the most population and the district with the smallest population may not exceed 10% at the time of redistricting. However, population is not static and varies among districts from year to year.

²⁰ These Hispanic-majority districts were Assembly Districts 6, 34, 35, 38, 39, 54, 72, 77, 78, 79, 84, 85, 86, and 87.

Figure 14. Hispanic Majority and Plurality Senate Districts

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

majority.²¹ These Hispanic-majority or -plurality Assembly districts contained 41% of all Hispanics in the state.²² In Senate districts, Hispanics were the majority population in 5;²³ the plurality in 4;²⁴ and were represented in equal proportions in 2 other districts.²⁵ These Hispanic-majority or -plurality Senate districts contained nearly 43% of all Hispanics in the state.²⁶

As described above, the majority of Hispanics in New York State in 2023 were renters, at a rate of about 72%; much higher than the renter rate for all New Yorkers (46%). This rate of renters among Hispanics ranged between 13% in AD-14 and 96% in ADs-72, -77 and -74 (see Table 7). In 18 of 23 Hispanic-majority or -plurality districts the

²¹ These Hispanic-plurality districts were Assembly Districts 51, 53, 68, 71, 80, 81, 82 and 90. In another Assembly district (AD-18), Hispanics were represented roughly equally to another social group.

²² AD-6 is located in Suffolk County; AD-18 is located in Nassau County; ADs-34, -35, -38, and -39 are located in Queens County; ADs-51, -53 and -54 are located in Kings County; ADs-68, -71 and -72 are located in New York County; ADs-77, -78, -79, -80, -81, -82, -84, -85, -86, and -87 are located in Bronx County; and AD-90 is located in Westchester County.

²³ These Hispanic-majority districts were Senate Districts 13, 29, 31, 32, and 33.

²⁴ These Hispanics-plurality districts were Senate Districts 4, 15, 18 and 34.

²⁵ These districts were Senate Districts 6 and 12.

²⁶ SD-4 is located in between Nassau and Suffolk counties; SD-6 is located in Nassau County; SDs-12, -13, and -15 are located in Queens County; SD-18 straddles Kings and Queens counties; SDs-29 and -31 are located between Bronx and New York counties; SDs-31, -32, -33 and -34 are located in Bronx County.

Table 7.1 Percentage of Households Occupied by Renters for Assembly Districts

	Total Population	Hispanic Population
Assembly District 72	92.1%	96.4%
Assembly District 77	93.6%	96.0%
Assembly District 78	91.8%	95.3%
Assembly District 68	88.3%	95.2%
Assembly District 86	95.4%	95.2%
Assembly District 71	83.8%	94.2%
Assembly District 84	92.5%	94.2%
Assembly District 79	91.3%	93.3%
Assembly District 53	87.8%	87.3%
Assembly District 85	84.1%	86.0%
Assembly District 39	70.3%	85.6%
Assembly District 51	73.9%	85.2%
Assembly District 87	78.1%	83.6%
Assembly District 80	76.1%	83.1%
Assembly District 34	69.1%	80.3%
Assembly District 35	63.9%	77.8%
Assembly District 81	62.4%	77.4%
Assembly District 54	73.4%	77.2%
New York	45.7%	71.8%
Assembly District 82	53.8%	68.0%
Assembly District 38	57.0%	67.1%
Assembly District 90	45.7%	62.9%
Assembly District 18	38.5%	52.1%
Assembly District 6	20.0%	21.9%
Assembly District 14*	5.9%	12.9%

Table 7.2 Percentage of Households Occupied by Renters for Senate Districts

	Total Population	Hispanic Population
Senate District 29	89.8%	93.6%
Senate District 31	87.2%	93.0%
Senate District 32	91.4%	93.0%
Senate District 33	82.8%	91.8%
Senate District 18	83.0%	84.0%
Senate District 12	70.8%	82.1%
Senate District 13	68.3%	81.0%
Senate District 34	65.6%	76.5%
New York	45.7%	71.8%
Senate District 15	47.3%	62.2%
Senate District 6	26.6%	45.0%
Senate District 4	21.3%	23.7%
Senate District 5*	8.8%	18.1%

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

percentage of renters was greater than the statewide rate for Hispanics (72%). In an additional 61 Assembly districts, the percentage of Hispanics who were renters was greater than the statewide proportion of renters overall (46%). Therefore, in 20023, there were 111 Assembly districts in which the percentage of Hispanic renters exceeded the statewide proportion (46%), and 39 districts in which the proportion of Hispanic renters was lower. Overall, the proportion of Hispanic renters exceeded the proportion of all renters in 145 Assembly districts. Moreover, the proportion of Hispanic renters was higher in 21 Hispanic-majority and -plurality Assembly districts than the proportion of those districts' overall population.

In Senate districts, the percentage of the Hispanic population that rented their home ranged between 18% (in SD-5) and 93% (in SDs-29, -30, -31 and -17). In 8 of the 11 Hispanic-majority and -plurality districts, the percentage of Hispanic renters exceeded the statewide average for Hispanic renters (72%). Moreover, there were another 39 Senate districts in which Hispanics renters exceeded the statewide proportion of all renters (47%). In 2 Hispanic-plurality districts (i.e., SD-6 and -4), Hispanic renters represented less than 47%. In another Hispanic-plurality district (i.e., SD-15), Hispanic renters exceeded the statewide proportion for all renters, but reached evenly the proportion of renters among Hispanics. Moreover, the proportion of Hispanic renters was higher in all Hispanic-majority and -plurality Senate districts than the proportion of those districts' overall population.

Correspondingly, in most Hispanic-majority and -plurality Senate districts, the rate of homeownership for Hispanic homeowners was lower than the statewide Hispanic homeownership average (28%). In these 8 Hispanic-majority and -plurality districts, Hispanic homeownership ranged between 6% (in SD-29) and 23% (in SD-34); lower than the statewide proportion for Hispanic homeowners (37%). In 2 Hispanic-plurality Senate districts (i.e., SD-4 and -6) did Hispanic homeownership exceed the statewide proportion for all homeowners (54%). In another Hispanic-plurality district (i.e., SD 15), Hispanic homeowners exceeded the statewide Hispanic homeownership rate, but it was lower than the homeownership rate for all homeowners.

The median gross rent statewide was \$1,576 per month. This figure ranged significantly among the 150 Assembly districts, between \$758 in AD-148 and \$3,099 in AD-52 (see Table 8). In 14 Hispanic-majority and -plurality districts, the median gross rents districtwide ranged between \$1,995 and \$1,584, above the statewide rate.²⁷ In the remaining 9 Hispanic-majority and -plurality districts, the median gross range was below the statewide figure, ranging between \$1,169 and \$1,570.²⁸ In state Senate districts, the range in median gross rent was between \$2,967 and \$812. This range is narrower than that observed in Assembly districts, in which there was slightly greater variation. By and large the median gross rent was higher than the statewide proportion in most of the Hispanic-majority and -plurality districts. In 8 of these districts, the median gross rent ranged between \$1,584 and \$2,029.²⁹ In the remaining 3 Hispanic-majority Senate districts, the median gross rent was lower than the statewide proportion, ranging between \$1,568 and \$1,299.³⁰ Considering that the median household income of Hispanic household is lower than the median household of all households in the vast majority of state legislative districts, we examined what impact these gross median rent numbers affect Hispanic households that rent their homes.

The median household income among Hispanics in the 150 Assembly districts in New York ranged between \$26,507 a year (in AD-141) and \$174,504 (in AD-14) (see Table 9). For the total population in those Assembly districts, the median household income ranged between \$181,227 (in AD-52) and \$31,816 (in AD-79). For comparison, the median household income in New York State was \$84,578, while Hispanic household income statewide was \$64,615—a difference of \$19,963. In Senate districts, median household income for the district population as a whole ranged between \$38,760 (in SD-32) and \$159,997 (in SD-28). For Hispanics, median household income ranged between \$154,756 (in SD-5) and \$33,033 (in SD-63).

In 132 Assembly districts, the median household income in Hispanic households was lower than the median household income of all households in those districts. The difference in household income ranged between \$356 and \$80,623 lower for Hispanic households. These districts included 19 of 23 Hispanic-majority or -plurality districts,

Table. 8.1 Median Gross Rent for Assembly Districts

	Total Population
Assembly District 52*	\$3,099
Assembly District 34	\$1,995
Assembly District 53	\$1,945
Assembly District 35	\$1,923
Assembly District 38	\$1,915
Assembly District 39	\$1,863
Assembly District 54	\$1,816
Assembly District 18	\$1,792
Assembly District 51	\$1,788
Assembly District 6	\$1,763
Assembly District 90	\$1,728
Assembly District 71	\$1,666
Assembly District 81	\$1,650
Assembly District 80	\$1,602
Assembly District 82	\$1,584
New York	\$1,576
Assembly District 78	\$1,570
Assembly District 87	\$1,561
Assembly District 72	\$1,543
Assembly District 86	\$1,451
Assembly District 77	\$1,371
Assembly District 68	\$1,334
Assembly District 84	\$1,266
Assembly District 85	\$1,256
Assembly District 79	\$1,169
Assembly District 148*	\$758

Table. 8.2 Median Gross Rent for Senate Districts

	Total Population
Senate District 28*	\$2,967
Senate District 4	\$2,029
Senate District 18	\$1,995
Senate District 6	\$1,968
Senate District 15	\$1,954
Senate District 12	\$1,942
Senate District 13	\$1,890
Senate District 34	\$1,641
Senate District 33	\$1,584
New York	\$1,576
Senate District 31	\$1,568
Senate District 29	\$1,326
Senate District 32	\$1,299
Senate District 57*	\$812

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

27 These were Assembly Districts 6, 18, 34, 35, 38, 39, 51, 53, 54, 71, 80, 81, 82 and 90.

28 These were Assembly Districts 68, 72, 77, 78, 79, 84, 85, 86 and 87.

29 These were Senate Districts 4, 6, 12, 13, 15, 18, 33 and 34.

30 These were Senate Districts 29, 31 and 32.

Table 9.1 Median Household Income for Assembly Districts

	Total Population	Hispanic Population
Assembly District 14*	\$166,319	\$174,405
Assembly District 6	\$116,111	\$130,966
Assembly District 18	\$103,486	\$104,275
Assembly District 38	\$90,016	\$89,124
Assembly District 35	\$75,629	\$80,061
Assembly District 34	\$81,164	\$70,982
Assembly District 82	\$72,059	\$70,521
Assembly District 39	\$73,159	\$68,640
New York	\$84,578	\$64,615
Assembly District 90	\$86,544	\$64,192
Assembly District 81	\$79,083	\$60,806
Assembly District 54	\$67,516	\$60,594
Assembly District 51	\$75,923	\$56,220
Assembly District 80	\$62,061	\$55,779
Assembly District 53	\$79,684	\$53,394
Assembly District 71	\$68,189	\$48,800
Assembly District 72	\$58,306	\$48,752
Assembly District 87	\$50,886	\$45,196
Assembly District 86	\$41,954	\$42,628
Assembly District 78	\$43,815	\$41,821
Assembly District 85	\$42,766	\$38,488
Assembly District 77	\$39,237	\$37,758
Assembly District 84	\$35,774	\$34,815
Assembly District 68	\$48,685	\$32,274
Assembly District 79	\$31,816	\$27,937
Assembly District 141*	\$44,378	\$26,507

Table 9.2 Median Household Income for Senate Districts

	Total Population	Hispanic Population
Senate District 5*	\$152,720	\$154,756
Senate District 4	\$120,810	\$126,838
Senate District 6	\$130,181	\$117,142
Senate District 15	\$88,462	\$84,653
Senate District 12	\$81,231	\$73,956
Senate District 13	\$74,137	\$72,390
New York	\$84,578	\$64,615
Senate District 18	\$76,962	\$59,276
Senate District 34	\$64,800	\$54,223
Senate District 31	\$57,424	\$48,868
Senate District 33	\$52,984	\$45,239
Senate District 32	\$38,760	\$36,742
Senate District 29	\$43,071	\$34,041
Senate District 63*	\$51,617	\$33,033

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

in which the difference in median household income between Hispanic households and the income of all households in the district ranged between \$892 and \$26,290 lower. There were 61 Assembly districts in which Hispanic median household income was lower than the statewide Hispanic household income, including 16 districts in which Hispanics represented the majority or the plurality of district's residents.³¹ In addition, there were 41 Assembly districts in which Hispanic median household income was higher than the statewide Hispanic household income but lower than the statewide median household income overall, including 4 districts in which Hispanics represented the majority or the plurality of district's residents.³² Finally, there were 48 Assembly districts in which the Hispanic median household income was greater than the statewide median household income overall, including 3 districts in which Hispanics were the majority or plurality.³³ In 20 of 23 Hispanic-majority or -plurality districts, median household income in Hispanic household was lower than the median household income of the district households overall. Only in 3 Hispanic-majority and -plurality districts (i.e., AD-6, -18 and -38) did Hispanic median household income was higher than the districts' household income overall.

In 58 Senate districts, Hispanic median household income was lower than the median income of all households in those districts, ranging between \$1,747 and \$68,692 lower. These districts included 10 Hispanic-majority and -plurality districts, in which the difference in median household income between Hispanic households and district households overall ranged between \$1,747 and \$17,686 lower. There were 5 districts in which the Hispanic median household income was larger than the district's overall median household income.³⁴ One of these was a Hispanic-plurality Senate district (i.e., SD-4). There were 27 Senate districts in which the Hispanic median household income was lower than the figure for Hispanic household statewide (\$64,615), ranging between \$33,033 and \$63,167 in median household income. Of these Senate districts, 6 were

31 These were Assembly Districts 51, 53, 54, 68, 71, 72, 77, 78, 79, 80, 81, 84, 85, 86, 87 and 90.

32 These were Assembly Districts 34, 35, 39 and 82.

33 These were Assembly Districts 6, 18 and 38. In these same 3 districts, Hispanic median household income exceeded not only the statewide figure, but the median household income of all district households. In fact, there were total of 18 Assembly districts in which this was the case.

34 These were Senate Districts 3, 4, 5, 42 and 45.

Hispanic-majority and -plurality districts.³⁵ There were another 19 districts in which Hispanic median household income was higher than the statewide figure for Hispanic households, but lower than the state's median household income overall (\$84,578). Of these, 2 were Hispanic-plurality districts.³⁶ There were also 17 Senate districts in which Hispanic median household income exceeded both the statewide income for all Hispanics as well as the median household income for all households. Among these, there were 3 Hispanic-plurality districts.³⁷ In 10 of 11 Hispanic-majority or -plurality districts, median household income in Hispanic household was lower than the median household income of the district households overall. Only in 1 Hispanic-plurality district (i.e., SD-4) did Hispanic median household income was higher than the districts' household income overall.

The effect that these differences in median household income and median gross rents have is evident in a specific measure of material burden—the percentage of households in districts that spend more than 30% of their household income on rent and other housing costs. Statewide, 47% of renters paid more than 30% of their household's income on housing expenses. Among Hispanics across the state, the proportion was 52%. That is, there is a greater proportion of Hispanic households whose housing burden as tenants was greater than for tenants overall. The share of an Assembly district's population renting their home paying 30% or more of the median household income in housing costs ranged between 31% (in AD-52) and 60% (in AD-3). By comparison, the financial burden of rental costs for some Hispanic households exceeded 70% in some Assembly districts (e.g., AD-8, -17 and -125). Although there were Assembly districts in which the financial burden for Hispanic renters was as low as 10% (i.e., AD-114).

Overall, there were 61 Assembly districts in which Hispanic households exceeded the statewide proportion of Hispanic household that spent more than 30% of their household income on rent and other housing-related expenses (52%). In another 89 Assembly districts, the proportion of Hispanic household paid less than 30% of their household income was lower than the statewide proportion for Hispanics. In Hispanic-majority or -plurality districts, a housing cost burden of more than 30% of

Tale 10.1 Renters Housing Costs Equal or Greater to 30% of Median Household Income

	Total Population	Hispanic Population
Assembly District 17*	49.0%	76.8%
Assembly District 78	59.6%	62.4%
Assembly District 84	58.1%	57.6%
Assembly District 86	56.7%	57.5%
Assembly District 90	50.4%	57.2%
Assembly District 87	56.2%	57.1%
Assembly District 80	53.4%	56.9%
Assembly District 54	52.7%	56.4%
Assembly District 77	53.7%	56.2%
Assembly District 18	54.1%	56.0%
Assembly District 85	53.3%	55.5%
Assembly District 79	56.6%	55.2%
Assembly District 35	51.0%	52.6%
Assembly District 81	47.5%	52.5%
Assembly District 71	50.6%	52.2%
New York	46.7%	52.1%
Assembly District 39	50.2%	52.1%
Assembly District 68	48.9%	51.7%
Assembly District 51	45.6%	50.6%
Assembly District 34	45.9%	50.5%
Assembly District 72	49.2%	50.4%
Assembly District 53	47.8%	49.9%
Assembly District 82	48.7%	49.6%
Assembly District 6	51.2%	47.4%
Assembly District 38	44.4%	47.1%
Assembly District 114*	40.2%	9.8%

Table 10.2 Renters Housing Costs Equal or Greater to 30% of Median Household Income

	Total Population	Hispanic Population
Senate District 52*	47.3%	66.5%
Senate District 33	55.4%	58.8%
Senate District 29	52.2%	57.3%
Senate District 32	55.2%	54.8%
Senate District 34	55.4%	54.4%
Senate District 31	52.0%	53.3%
New York	46.7%	52.1%
Senate District 13	51.4%	52.0%
Senate District 6	48.3%	51.5%
Senate District 18	48.2%	51.0%
Senate District 15	48.3%	50.4%
Senate District 12	46.5%	49.6%
Senate District 4	51.2%	48.8%
Senate District 53*	38.9%	34.7%

35 These were Senate Districts 18, 29, 31, 32, 33 and 34.

36 These were Senate Districts 12 and 13.

37 These were Senate Districts 4, 6 and 15.

Table 11.1 Percentage of Homeowners with Housing Costs Equal or Greater to 30% of Median Household Income (with a mortgage) for Assembly District

	Total Population	Hispanic Population
Assembly District 55*	50.8%	73.9%
Assembly District 39	42.2%	65.1%
Assembly District 34	47.5%	62.0%
Assembly District 53	47.5%	57.4%
Assembly District 79	51.0%	55.7%
Assembly District 84	52.3%	55.2%
Assembly District 35	51.3%	54.5%
Assembly District 38	50.0%	54.4%
Assembly District 54	52.5%	53.9%
Assembly District 51	41.2%	49.7%
Assembly District 87	54.7%	46.2%
Assembly District 85	50.8%	45.8%
Assembly District 80	48.9%	45.6%
Assembly District 82	43.7%	43.2%
Assembly District 18	42.5%	41.3%
Assembly District 77	45.5%	40.5%
New York	30.9%	40.4%
Assembly District 90	34.3%	36.4%
Assembly District 86	38.0%	35.6%
Assembly District 6	35.7%	34.8%
Assembly District 78	38.9%	34.3%
Assembly District 81	27.2%	32.7%
Assembly District 68	33.0%	30.5%
Assembly District 72	18.6%	29.3%
Assembly District 71	20.0%	27.7%
Assembly District 147*	21.0%	1.4%

household income for renters ranged between 47% and 62% of Hispanic households. There were 14 Hispanic-majority or -plurality Assembly districts in which more than 52% of Hispanics households (the statewide figure) had to pay more than 30% of the household income in rental expenses.³⁸ There were another 9 Hispanic-majority or -plurality Assembly districts in which more Hispanic households in which the proportion that paid more than 30% of their household income exceeded the statewide proportion (47%), but it was lower than the statewide 52%

Table 11.2 Percentage of Homeowners with Housing Costs Equal or Greater to 30% of Median Household Income (with a mortgage)

	Total Population	Hispanic Population
Senate District 17*	55.3%	67.4%
Senate District 13	48.8%	60.0%
Senate District 12	48.8%	56.4%
Senate District 18	50.6%	53.6%
Senate District 15	43.7%	49.9%
Senate District 29	39.3%	45.4%
Senate District 34	30.8%	44.8%
Senate District 31	26.8%	44.3%
Senate District 32	44.3%	40.9%
New York	30.9%	40.4%
Senate District 6	38.3%	39.5%
Senate District 4	35.4%	38.0%
Senate District 33	30.8%	31.4%
Senate District 60*	19.4%	12.7%

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

of Hispanic renters who paid that proportion of their median household income in housing costs.³⁹ On the other hand, there were 41 Assembly districts in which the proportion of Hispanic households paying more than 30% of household income in rental expenses was lower than the statewide proportion for all renters.

Moreover, there were 19 of 23 Hispanic-majority or -plurality districts in which the proportion of Hispanic households that spent 30% or more of their household income on rent and other housing-related costs was higher than the proportion of district households as a whole who spent that much on housing costs. In 4 of 23 Hispanic-majority or -plurality districts, the proportion of Hispanic households that spent 30% or more of their household income on rent and other housing-related costs was lower than the proportion of district households as a whole who spent that much on housing costs.⁴⁰

In Senate districts, we observed again that variations are not as wide as in Assembly districts, but they are also consistent in showing that a greater share of Hispanic tenants spent a substantial proportion their household income on housing. Overall, the proportion of Senate

38 These were Assembly Districts 18, 35, 54, 71, 77, 78, 79, 80, 81, 84, 85, 86, 87 and 90.

39 These were Assembly Districts 6, 34, 38, 39, 51, 53, 68, 72 and 82.

40 These were Assembly Districts 6, 79, 84 and 85.

district tenants who spent more than 30% of their household income on housing costs ranged between 36% (in SD-59) and 57% (in SD-3), with the overall population of 37 Senate districts spending more than 30% of their income on housing costs than the renters across the state overall. Correspondingly, in 26 Senate districts, the share of the population of tenants that paid 30% of their income on housing costs was smaller than tenants across the state overall. In the case of Hispanic tenants in Senate districts, the proportion that paid 30% or more of their household income on housing costs ranged between 35% (in SD-53) and 67% (in SD-52). More Hispanics tenants in all Hispanic-majority and -plurality districts paid 30% or more of their household income in housing costs than the statewide proportion (47%). Moreover, more Hispanics tenants in 5 Hispanic-majority and -plurality districts paid more than 30% of their income in housing costs than the statewide proportion for all Hispanic tenants (52%).⁴¹

Moreover, there were 8 of 11 Hispanic-majority or -plurality Senate districts in which the proportion of Hispanic households that spent 30% or more of their household income on rent and other housing-related costs was higher than the proportion of district households as a whole who spent that much on housing costs. In 3 of 11 Hispanic-majority or -plurality districts, the proportion of Hispanic households that spent 30% or more of their household income on rent and other housing-related costs was lower than the proportion of district households as a whole who spent that much on housing costs.⁴²

Among Hispanic homeowners we observe a similar pattern. The percentage of Hispanic homeowners in New York State in 2023 was 28%. The range of homeownership among Hispanics by Assembly districts ranged between 4% (in ADs-72 and -77) and 87% (in AD-14). Overall, there were 97 Assembly districts in which the proportion of Hispanic homeowners exceeded the Hispanic statewide average, but only in 36 Assembly districts did Hispanic homeowners exceed the percentage of homeownership in New York State (54%). The rate of homeownership among Hispanics in Senate districts ranged from a low of 6% (in SD-29) to a high of 82% (in SD-5). There were 12 Senate

districts in which Hispanic homeownership exceeded the statewide homeownership rate (54%), including 2 Hispanic-plurality districts (i.e., SDs-4 and -6). There were another 28 Senate districts in which the Hispanic homeownership rate was lower than the overall homeownership rate, but larger than the statewide homeownership rate for Hispanics (28%), including one Hispanic-plurality district (i.e., SD-15). In another 23 Senate districts, Hispanic homeownership rates were below the statewide rates for all homeowners and Hispanic homeowners, including 8 Hispanic-majority and -plurality districts.⁴³

Among homeowners overall statewide, the percentage who spent 30% or more of their household income on housing expenses was 31%, for those who had mortgages. It ranged between approximately 16% and 64% in the 150 Assembly districts in the state. Among Hispanics, this proportion was higher—40% spending more than 30% of their income on housing expenses—ranging between 1% and 74%. For Hispanics, there were 102 Assembly districts in which Hispanics homeowners paying more than 30% of their household income exceeded the statewide proportion (31%), and 60 Assembly districts in which those Hispanic homeowners paying 30% or more of their housing expenses exceeded the 40% statewide Hispanic rate. Of these Assembly districts, 15 were Hispanic-majority or -plurality districts.⁴⁴ There were 3 Hispanic-majority or -plurality districts in which a lower proportion than the statewide average paid 30% or more of their income in housing expenses.⁴⁵ Furthermore, there were 14 of 23 Hispanic-majority or -plurality districts in which the proportion of Hispanic households with a mortgage that spent 30% or more of their household income on housing-related expenses was higher than the proportion of district households as a whole who spent that much on housing costs. In 9 of 23 Hispanic-majority or -plurality districts, the proportion of Hispanic households with a mortgage that spent 30% or more of their household income on housing-related costs was lower than the proportion of district households as a whole who spent that much on housing costs.⁴⁶

41 These were Senate Districts 29, 31, 32, 33 and 34.

42 These were Senate Districts 4, 32 and 34.

43 These were Senate Districts 12, 13, 18, 29, 31, 32, 33 and 34.

44 These were Assembly Districts 18, 34, 35, 38, 39, 51, 53, 54, 77, 79, 80, 82, 84, 85 and 87.

45 These were Assembly Districts 68, 71 and 72.

46 These were Assembly Districts 6, 18, 68, 77, 78, 82, 85, 86 and 87.

At the Senate district level, the percentage of homeowners with mortgages who spent 30% or more of their household income on housing costs ranged between 17% (in SD-61) and 55% (in SD-17). For Hispanic homeowners in those districts, the percentage who spent 30% of their income on housing costs ranged between 13% (in SD-60) and 67% (in SD-17). In all Hispanic-majority and -plurality Senate districts the percentage of Hispanic homeowners who spend 30% of their household income or more on housing costs exceeded the statewide rate (31%). In addition, there were 8 Senate districts in which the rate of Hispanic homeowners who spent 30% or more of their income on housing costs exceeded the statewide rate for Hispanic homeowners with mortgages (40%).⁴⁷ In addition, in all Hispanic-majority or -plurality Senate districts, the proportion of Hispanic households with a mortgage that spent 30% or more of their household income on housing-related expenses was higher than the proportion of district households as a whole who spent that much on housing costs.

For homeowners without a mortgage, the proportion who paid 30% or more of their household income on housing expenses was lower overall, including for Hispanic homeowners as well. At the state level, 18% of all homeowners spent more than 30% of their household income on housing. The proportion for Hispanics was 19%. However, these proportions varied very widely across Assembly districts for Hispanic homeowners without a mortgage, ranging between 0 (in ADs-123 and -128) and 67.5% (in AD-76). In 8 Assembly districts, the proportion of Hispanic homeowners spending more than 30% of their household's income on housing expenses ranged between 23% and 45%.⁴⁸ In another 15 Assembly districts, the proportion of Hispanic homeowners spending more than 30% of their household's income on housing expenses ranged between 18% and 4%.⁴⁹ Among all homeowners, the variation was narrower, between 9% (in ADs-112 and -125) and 33% (in AD-48).

In 10 of 23 Hispanic-majority or -plurality Assembly districts the proportion of Hispanic households without a mortgage that spent 30% or more of their household income on housing-related expenses was higher than the proportion of district households as a whole who spent that much on housing costs. In 13 of 23 Hispanic-majority or -plurality districts, the proportion of Hispanic households without a mortgage that spent 30% or more

Table 12.1 Homeowners Housing Costs Equal or Greater than 30% of Median Household Income (without a mortgage) for Assembly District

	Total Population	Hispanic Population
Assembly District 76*	22.5%	67.5%
Assembly District 39	24.6%	45.6%
Assembly District 84	24.9%	33.8%
Assembly District 90	26.4%	30.6%
Assembly District 77	18.1%	28.5%
Assembly District 86	29.9%	28.2%
Assembly District 51	20.0%	26.1%
Assembly District 34	28.5%	26.0%
Assembly District 87	21.8%	23.3%
New York	18.3%	19.0%
Assembly District 38	18.0%	18.8%
Assembly District 85	18.3%	18.6%
Assembly District 54	27.1%	18.1%
Assembly District 82	16.0%	15.8%
Assembly District 68	16.0%	15.7%
Assembly District 72	14.8%	14.8%
Assembly District 35	19.2%	14.5%
Assembly District 80	19.5%	13.7%
Assembly District 71	14.6%	13.0%
Assembly District 81	13.2%	12.9%
Assembly District 53	12.7%	12.8%
Assembly District 78	25.5%	11.3%
Assembly District 6	22.4%	9.1%
Assembly District 18	17.1%	7.0%
Assembly District 79	20.7%	3.8%
Assembly District 123*	12.7%	0.0%

47 These were Senate Districts 12, 13, 15, 18, 29, 31, 32 and 34.

48 These were Assembly Districts 34, 39, 51, 77, 84, 86, 87 and 90.

49 These were Assembly Districts 6, 18, 35, 38, 53, 54, 68, 71, 72, 78, 79, 80, 81, 82 and 85.

Table 12.2 Homeowners Housing Costs Equal or Greater than 30% of Median Household Income (without a mortgage) for Senate District

	Total Population	Hispanic Population
Senate District 28*	28.6%	39.7%
Senate District 13	22.1%	28.2%
Senate District 12	25.0%	27.6%
Senate District 34	13.7%	21.4%
Senate District 32	21.4%	21.0%
Senate District 15	24.1%	19.5%
New York	18.3%	19.0%
Senate District 18	24.8%	17.5%
Senate District 29	21.7%	16.9%
Senate District 31	15.1%	14.5%
Senate District 4	21.1%	12.0%
Senate District 33	13.7%	10.7%
Senate District 6	20.8%	10.5%
Senate District 58*	13.1%	4.6%

Source: U.S. Census Bureau, American Community Survey, 5-year Estimates, 2023

of their household income on housing-related costs was lower than the proportion of district households as a whole who spent that much on housing costs.⁵⁰

At the Senate district level, the percentage of homeowners with mortgages who spent 30% or more of their household income on housing costs ranged between 10% (in SD-43) and 29% (in SDs-28 and -27). For Hispanic homeowners in those districts, the percentage who spent 30% of their income on housing costs ranged between 5% (in SD-58) and 40% (in SD-28). In 29 Senate districts, Hispanic homeowners exceeded the statewide rates of financial burden around housing costs for those without a mortgage, including 5 Hispanic-majority and -plurality Senate districts.⁵¹ In another 6 Hispanic-majority and -plurality Senate districts, the percentage of Hispanic homeowners with high financial burden around housing costs for those without a mortgage was lower than the statewide rates for all homeowners.⁵² Furthermore, there were 3 of 11 Hispanic-majority or -plurality Senate districts in which the proportion of Hispanic households without a mortgage that spent 30% or more of their household income on

housing-related expenses was higher than the proportion of district households as a whole who spent that much on housing costs. In 8 of 11 Hispanic-majority or -plurality districts, the proportion of Hispanic households without a mortgage that spent 30% or more of their household income on housing-related costs was lower than the proportion of district households as a whole who spent that much on housing costs.⁵³

⁵⁰ These were Assembly Districts 6, 18, 34, 35, 54, 68, 71, 72, 78, 79, 80, 81 and 82.

⁵¹ These were Senate Districts 12, 13, 15, 32 and 34.

⁵² These were Senate Districts 4, 6, 18, 29, 31 and 33.

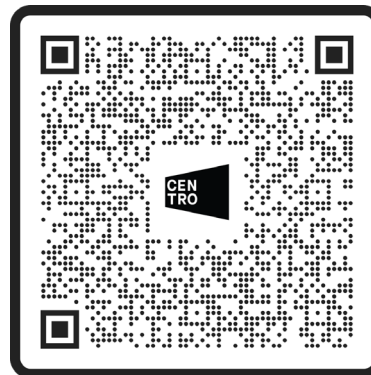
⁵³ These were Senate Districts 4, 6, 15, 18, 29, 31, 32 and 33.



CONCLUDING OBSERVATIONS

Hispanics generally, but not always, have worse outcomes around housing conditions related to costs than other New Yorkers. This is evident in the data presented at the district level, the county level and the state level. But Latinos are also an increasingly diverse group, not just culturally (e.g., in terms of generational acculturation in the United States) and ethnically (e.g., country of origin, such as Puerto Rico, Dominican Republic, Mexico, Ecuador, etc.). They are an increasingly diverse group economically and geographically, as evident in the data presented in this brief. This diversity makes dynamics more complex and challenging politically as varied interests emanating from this diversity are represented in Albany. Nevertheless, Hispanics are a highly mobile group, evident in its growth and dispersion throughout the state as well as their settlement patterns. A mobile group that sees worsening economic opportunities—with housing a leading economic factor—may make them more prone to exit the state, if conditions elsewhere appear more attractive.

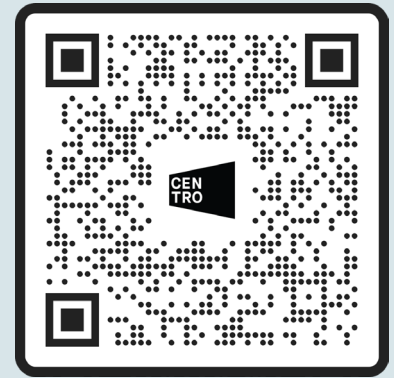
For a detailed description of housing conditions by individual legislative district see link below:



<https://centropr.hunter.cuny.edu/reports/the-housing-profiles-for-new-york-state-legislative-districts/>

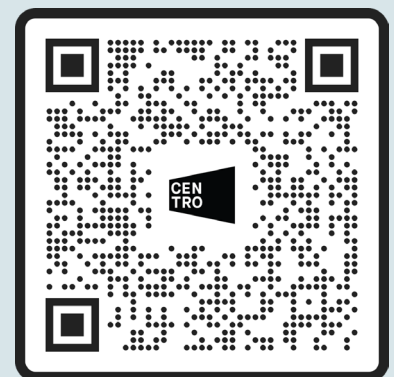
IMAGE: THE GEORGE WASHINGTON BRIDGE, WITH WASHINGTON HEIGHTS IN THE BACKGROUND (APRIL 1986)

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