

## RESEARCH BRIEF

By: Jennifer Hinojosa

Issued April 2017  
Centro RB2016-09

This research brief reviews housing characteristics among the Puerto Rican population in the United States. Puerto Ricans are compared to Hispanics overall, non-Hispanic whites, non-Hispanic blacks, and the nation's total population. Data from the 2007 and 2014 American Community Survey (1-year estimates) are used to analyze and compare regional and national housing characteristics.<sup>1</sup> Housing characteristics, such as housing tenure, costs, and conditions, are discussed.



Most people in the United States reside in homes they own. This was the case for 63 percent of the population in 2014. But this is not the case for Puerto Ricans, the majority of whom are renters. Puerto Ricans continued to face housing disparities in terms of homeownership attainment, uneven housing costs, and poor housing conditions.

Due to a combination of population growth and geographic dispersion beyond the Northeast and Midwest regions, Puerto Ricans in the South and West U.S. regions exhibited improvement relative to the nation's overall population, even if indicators for Puerto Ricans still indicate they continue to face challenges. This is particularly the case for Puerto Ricans in the Northeast and in some instances in the Midwest, where Puerto Ricans continued to experience high housing costs and poor housing conditions compared to Puerto Ricans in the South and West. In all, Puerto Rican housing characteristics exhibit a very diversified profile, especially evident when making regional comparisons. Thus, comparing Puerto Ricans at the regional level reveals greater variation in terms of housing attainment, housing costs, and lastly housing conditions.

## HOMEOWNERSHIP AND RENTAL RATES

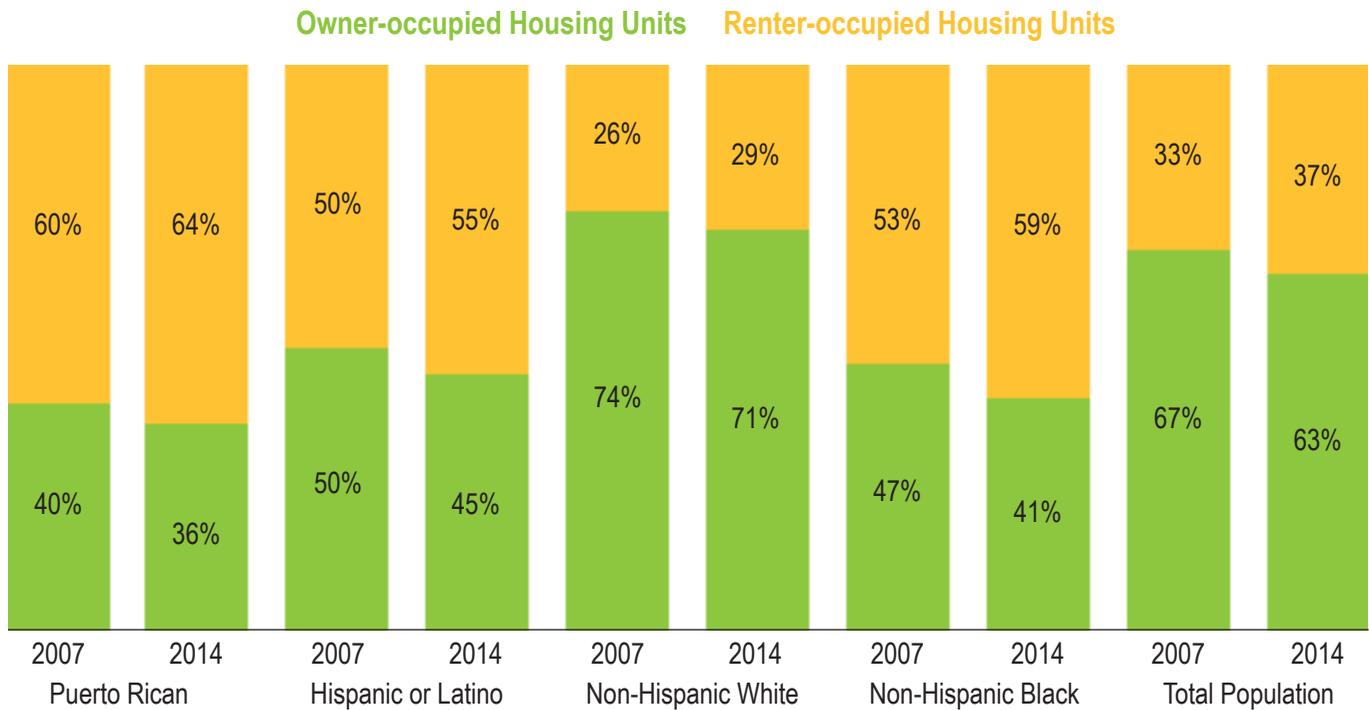
In 2014, more than half of Puerto Ricans (64%) in the United States rented, and the remaining 36 percent owned their homes (see figure 1). Homeownership attainment is seen as an indicator of the financial stability of a community. Differences in homeownership rates have implication for wealth, since homeownership provides by far the biggest asset in families in the U.S. have and it is the anchor for middle-class status (Vargas-Ramos 2005). Furthermore, homeownership has implications for personal wealth, financial equity, status, and a foothold in the American dream (Schwartz 2010). Generally, homeownership declined nationwide as a result of the Great Recession, and this trend was evident in all racial and ethnic groups in the U.S., including Puerto Ricans.

In 2014, homeownership rate for Puerto Ricans (36%) was the lowest in comparison to Hispanics overall (45%), non-Hispanic blacks (41%), and non-Hispanic whites (71%). From 2007 to 2014, the homeownership rate (63%) decreased by 4 percentage points. Puerto Ricans also followed similar nationwide trends, with rates of homeownership declining from 40 percent in 2007 to 36 percent in 2014, also a difference

of 4 percentage points. Hispanics overall (50% in 2007 and 45% in 2014) and non-Hispanic blacks (47% in 2007 to 41% in 2014) showed the steepest declines in homeownership rate relative to the overall population, Puerto Ricans, and non-Hispanic whites (see figure 1). Non-Hispanic whites homeowners declined from 74 percent in 2007 to 71 percent in 2014, a difference of 3 percentage points.

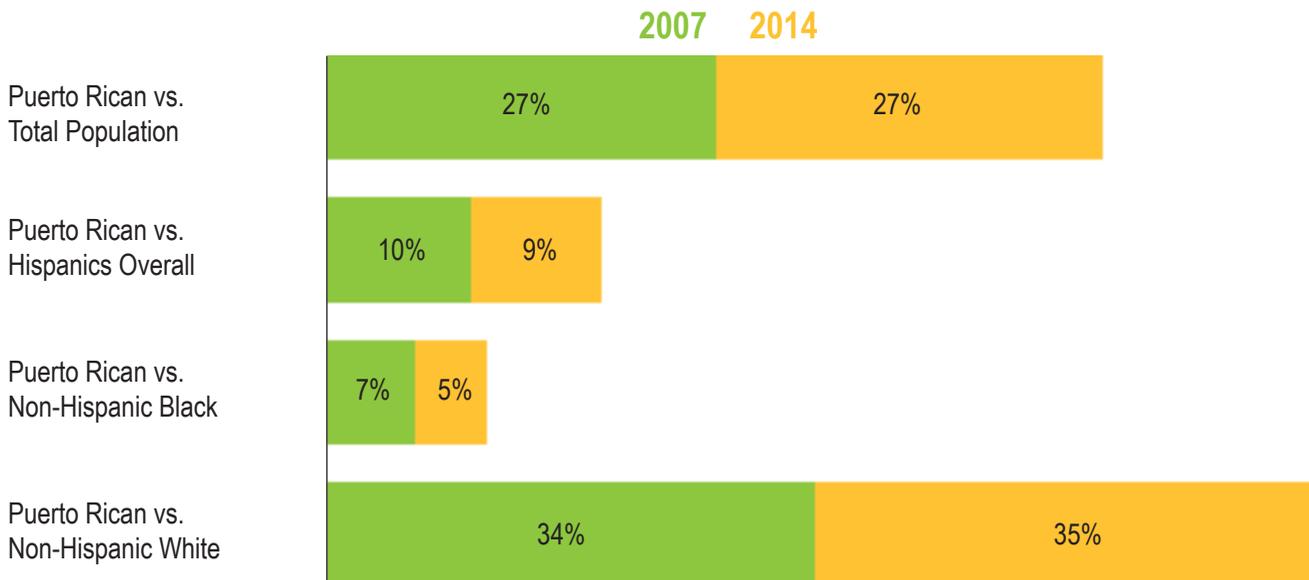
Nationally, homeownership disparities were highly prevalent between Puerto Ricans and non-Hispanic whites (see figure 2). In 2014, homeownership gap between Puerto Ricans and non-Hispanic whites increased to 35 percent from 34 percent in 2007. When compared to Hispanics overall, Puerto Ricans also showed lower homeownership rates. For example, Hispanics and Puerto Ricans homeownership disparities in the U.S. were 10 percent in 2007 and

**Figure 1. Percent of Population in Occupied Housing Units, 2007 and 2014**



Source: U.S. Census Bureau, 2007 and 2014 American Community Survey 1-year estimates

**Figure 2. Homeownership Disparities, 2007-2014**



Source: U.S. Census Bureau, 2007 and 2014 American Community Survey 1-year estimates

decreased to 9 percent in 2014 (see figure 2). On the other hand, Puerto Ricans and non-Hispanic blacks showed a narrower gap as homeownership disparity decreased from 7 percent in 2007 to 5 percent in 2014. Yet, these narrowing gaps in homeownership rates indicate a worse performance for non-Hispanic blacks and Hispanics overall than improving conditions for Puerto Ricans overall.

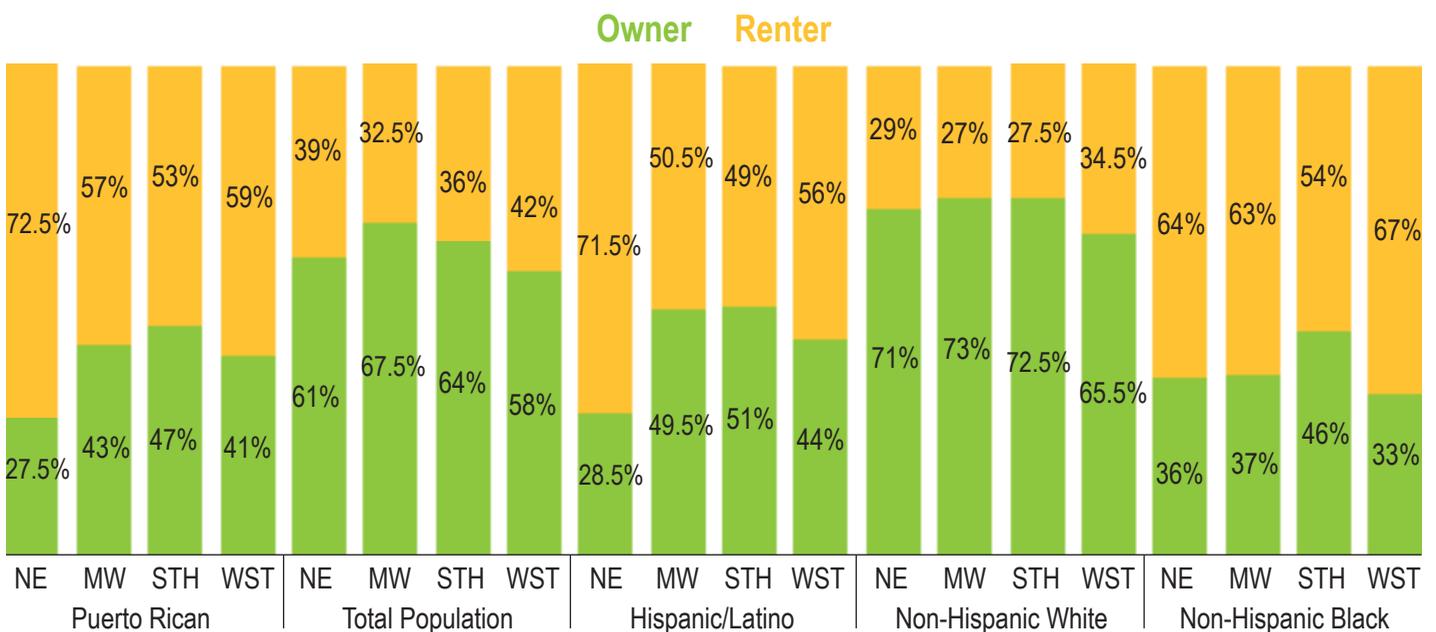
In 2014, the proportion of Puerto Rican renters in the U.S. exceeded that of the overall population, as they were two times more likely to rent their homes. At least 64 percent of Puerto Rican households in the U.S. rented their homes, and this increased by 4 percentage points from 2007 (see figure 1). Nationally, 37 percent of all total households rented their homes in 2014; this is an increase from 33 percent in 2007, a difference of 4 percentage points. The second largest group to rent their homes in the U.S. were non-Hispanic blacks (59%); and as a result of their declining homeownership rates, they also showed an increase in renting their homes by about 5 percentage points from 53 percent in 2007. More than half of Hispanics in the U.S. (55%) rented their homes and, similarly to non-Hispanic blacks, the group as a whole increased in home rental rates by 5 percentage points from 50 percent in 2007. Lastly, non-Hispanic Whites showed lower renter rates compared to the other groups, and only increased by 3 percentage points, from 26 percent in 2007 to 29 percent in 2014, underscor-

ing a more attenuated negative effect from the Great Recession in the housing market among this group.

Puerto Rican homeownership attainment greatly varied at the regional level in comparison to their national homeownership average of 36 percent in 2014. As shown in figure 3, Puerto Ricans in the South showed the highest homeownership rates (47%), followed by Puerto Ricans on the West Coast (41%) and in the Midwest (43%), thus exceeding the national Puerto Rican homeownership rate (36%). Conversely, Northeast Puerto Ricans showed the lowest homeownership rate 27.5 percent in 2014. Relative to other groups, Puerto Ricans in the South (47%) showed slightly higher rates compared to non-Hispanic blacks (46%), but still lower than Hispanics overall (51%) and non-Hispanic whites (73%). West Coast Puerto Ricans (41%) showed higher homeownership rates than non-Hispanic blacks (33%), with a difference of 11 percentage points, but showed lower rates than Hispanics overall (44%) and non-Hispanic whites (66%). Cost of living and median home values must be taken into account when comparing homeownership rates across U.S. region. This is further discussed in the Housing Cost section of this brief.

Puerto Ricans in the United States were more likely to rent their homes, and this is also consistent across all regions (see figure 3). In comparison to the national average (39%), Puerto

**Figure 3. Housing Tenure by Regions, 2014**



Source: U.S. Census Bureau, 2014 American Community Survey 1-year estimates

Ricans (72.5%) and Hispanics overall (71.5%) showed much higher rates as renters, especially in the Northeast region (see figure 3). Non-Hispanic blacks (64%) were the third largest group in the Northeast to rent their homes, while non-Hispanic whites (29%) showed lower rates in 2014. Although, Puerto Ricans in the South (47%) showed higher homeownership attainment compared to other Puerto Ricans in the nation (36%), home renter rates among them still remained relatively high compared to the total U.S. population (36%) and Hispanics overall (49%) in the South, but slightly lower than non-Hispanic blacks (54%). Again, non-Hispanic whites (28%) showed lower proportion of renting their homes relative to all groups in the South. West Coast Hispanics (56%) and Puerto Ricans (59%) showed lower renter rates relative to non-Hispanic blacks (67%), but higher than non-Hispanic whites (34.5%) and the overall population (42%). Lastly, at least 32.5 percent of the Midwest region's total population rented their homes in 2014. Midwest Puerto Ricans had the second highest rates (57%) of those who rented their homes relative to non-Hispanic blacks (63%), Hispanics overall (50.5%), and non-Hispanic whites (27%).

## HOUSING COSTS

Nationally, Puerto Rican homeowners showed higher median home values (\$175,900) compared to Hispanics overall (\$159,600) and non-Hispanic blacks (\$124,700) in 2014 (see table 1). On the other hand, non-Hispanic whites (\$185,300) were the only group in 2014 to have shown the highest median home value rate in the nation.

Nationwide, the median home value for owner-occupied houses was \$181,200 in 2014, a 7 percent decline from the median home value in 2007 (\$194,300). This nationwide trend was also observed across all groups in 2014. However, Puerto Rican homeowners lost the most value across all comparison groups (see table 1). The median home value of their homes decreased by \$65,700 from 2007. This steep decline brought the value of their homes below the median home values of the general U.S. population (\$181,200) and non-Hispanic whites (\$185,300). For example, in 2007, median value of the homes owned by Puerto Ricans (\$241,600) was higher than that of the general population (\$194,300), Hispanics overall (\$215,500), non-Hispanic whites (\$194,300), and non-Hispanic blacks (\$139,500). Puerto Ricans and Hispanics overall (-27% and -26%, respectively) experienced the highest declines in their homes values between 2007 and 2014, while

**Table 1. Median Home Values, 2007 and 2014**

	Total Population	Puerto Rican	Hispanic/Latino	Non-Hispanic White	Non-Hispanic Black
<b>2007</b>	\$194,300	\$241,600	\$215,500	\$194,300	\$139,500
<b>2014</b>	\$181,200	\$175,900	\$159,600	\$185,300	\$124,700
<b>Difference</b>	-\$13,100	-\$65,700	-\$55,900	-\$9,000	-\$14,800

Source: U.S. Census Bureau, 2007 and 2014 American Community Survey 1-year estimates

**Table 2. Housing Depreciation, 2010 and 2014**

	Puerto Rican				Total Population			
	NE	MW	STH	WST	NE	MW	STH	WST
<b>2010*</b>	\$263,000	\$171,400	\$188,200	\$331,600	\$262,300	\$150,900	\$153,800	\$315,500
<b>2014</b>	\$221,000	\$136,900	\$153,400	\$288,000	\$246,700	\$145,900	\$153,600	\$289,300
<b>Percent Change</b>	-16%	-20%	-18%	-13%	-6%	-3%	0%	-8%
<b>Difference (\$)</b>	-\$42,000	-\$34,500	-\$34,800	-\$43,600	-\$15,600	-\$5,000	-\$200	-\$26,200

Source: U.S. Census Bureau, 2010 and 2014 American Community Survey 1-year estimates.

\*2007 median housing value at the regional level was not available, therefore, 2010 data was used.

non-Hispanic whites (-5%) and non-Hispanic blacks (-11%) showed rates that were lower but were still comparable to the national rate of decline in home value (-7%).

population showed lower housing depreciation rates across all regions. For example, among all homeowners nationally, the highest housing depreciation rate was in the West Coast (-8%) followed by the Northeast (-6%), and Midwest (-3%).

The sharp difference between 2007 and 2014 may be related to Puerto Rican population growth and expansion to the other U.S. regions beyond the Northeast, where median home values and cost of living are lower (i.e., Midwest and South). From an economic perspective, the 2007–2009 Great Recession, which led to the housing crash, played a role in housing depreciation amongst stateside Puerto Rican as it did among other groups in the nation (Flanagan and Wilson 2013). As shown in table 2, between 2010<sup>2</sup> and 2014, Puerto Ricans experienced the most housing depreciation relative to the overall population across all regions. For example, Puerto Rican homeowners in the Midwest (-20%) and South (-18%) showed the highest housing depreciation, followed by Puerto Rican homeowners in the Northeast (-16%) and West (-13%). On the other hand, the nation’s overall homeowner

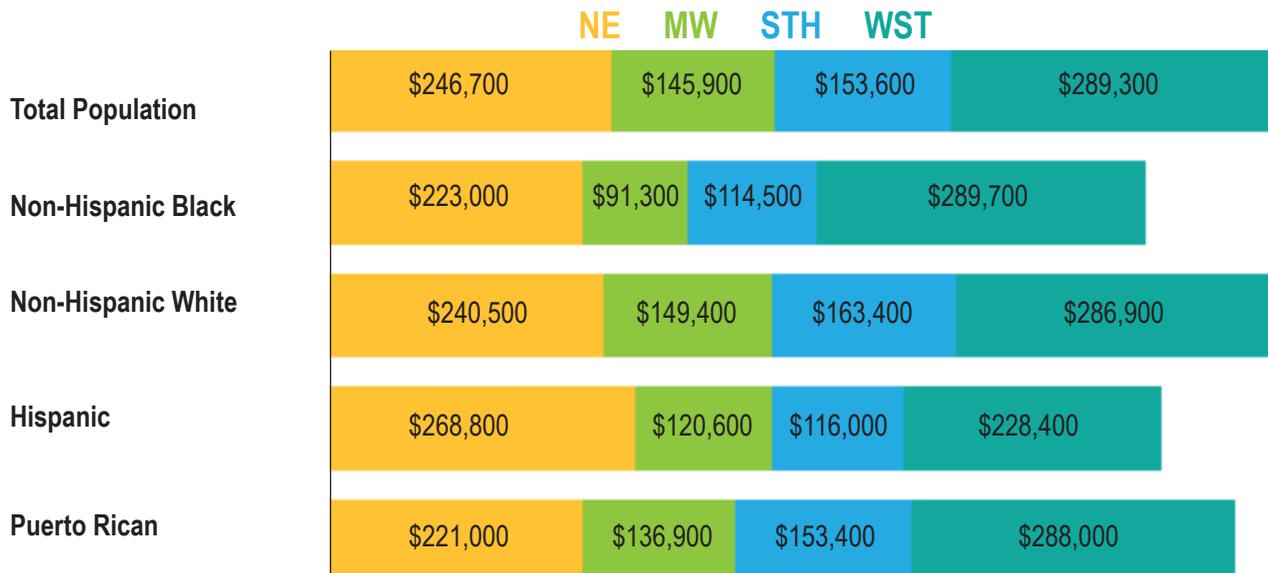
In general, parts of the Northeast and West have persistently higher median homes values than the South and parts of the Midwest. This applied to Puerto Ricans, for example, West Coast Puerto Rican homeowners (\$288,000) showed the highest median home values compared to Puerto Ricans in the Northeast (\$221,000), South (\$153,400), and in the Midwest (\$136,900) in 2014 (see table 2). But Puerto Ricans showed lower median home value rates, when compared to the overall population of homeowners in the Northeast (\$246,700 among total population versus \$221,000 among Puerto Rican population), followed by the Midwest (\$145,900 among total population versus \$136,900 among Puerto Rican population), West (\$289,300 among total population versus \$288,000 among Puerto Rican population), and at

**Table 3. Monthly Owner Cost as Percentage of Household Income, 2007 and 2014**

	Puerto Rican		Hispanic/Latino		Non-Hispanic White		Non-Hispanic Black		Total Population	
	2007	2014	2007	2014	2007	2014	2007	2014	2007	2014
<b>Housing units with a mortgage</b>	538,162	448,096	6,141,649	4,582,069	59,576,858	35,417,728	6,090,825	3,985,248	75,515,104	46,931,487
<b>Less than 30%</b>	54%	63%	54%	59%	73%	72%	58%	59%	69.5%	69.2%
<b>30% or more</b>	46%	37%	46%	41%	27%	28%	42%	41%	30.5%	30.8%

Source: U.S. Census Bureau, 2007 and 2014 American Community Survey 1-year estimates

**Figure 4. Median Home Values by Region, 2014**



Source: U.S. Census Bureau, 2014 American Community Survey 1-year estimates

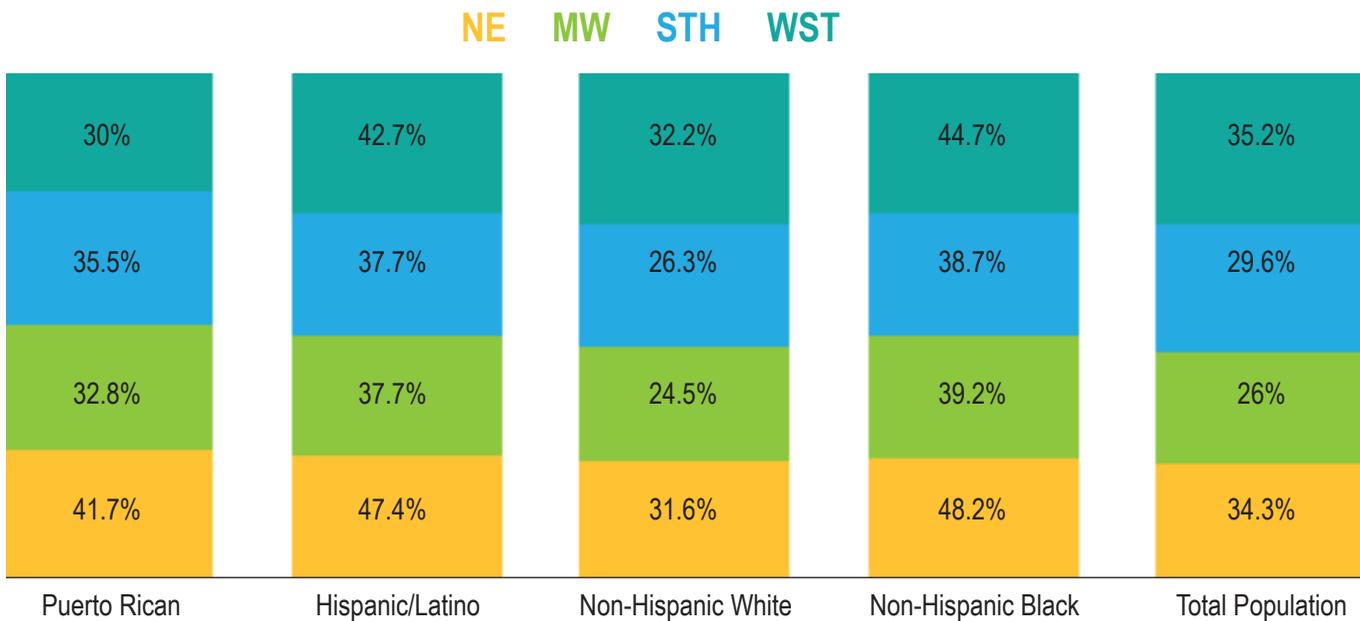
South (\$153,600 among total population versus \$153,400 among Puerto Rican population) in 2014 (see figure 4).

Puerto Ricans in the West Coast region (\$288,000) had the highest median home values relative to Hispanics overall (\$228,400) and non-Hispanic whites (\$286,900), but lower than the overall population (\$289,300) and non-Hispanic blacks (\$289,700). Following this similar trend, median home values among Puerto Ricans in the U.S. South (\$153,400) was also higher compared to non-Hispanic blacks (\$114,500) and Hispanics overall (\$116,000), but \$10,000 less than non-Hispanic whites (\$163,400). Again, this is also seen among Puerto Ricans in the Midwest (\$136,900), whereby the median home value of their homes was higher compared to non-Hispanic blacks (\$91,300) and Hispanics overall (\$120,600), but

lower than among non-Hispanic whites (\$149,400) and the overall population of homeowners (\$145,900). As shown in figure 4, the value of the homes of Puerto Ricans in the Northeast (\$221,000) was lower across all groups. As with the rest of the population in the Northeast, Hispanics (\$268,800) showed higher median home value rates followed by non-Hispanic whites (\$240,500) and non-Hispanic blacks (\$223,000) in 2014 (see figure 4).

In 2014, at least 30.8 percent of the nation’s population who owned their homes reported using at “least 30 percent or more of their income”<sup>3</sup> toward their monthly mortgage expense (see table 3). Nationally, Puerto Rican homeowners in the U.S. showed higher rates of housing-cost burden (37%) relative to the general population (30.8%) and

**Figure 5. Paying 30 percent or more of the median household income towards monthly mortgage by region, 2014**



Source: U.S. Census Bureau, 2014 American Community Survey 1-year estimates

**Table 4. Median Gross Rent by region, 2014**

Median Gross Rent	NE	MW	STH	WST
Puerto Rican	\$917	\$832	\$973	\$1,211
Hispanic/Latino	\$1,087	\$785	\$881	\$1,112
Non-Hispanic White	\$1,044	\$782	\$902	\$1,135
Non-Hispanic Black	\$993	\$765	\$831	\$1,057
Total Population	\$1,061	\$785	\$881	\$1,112

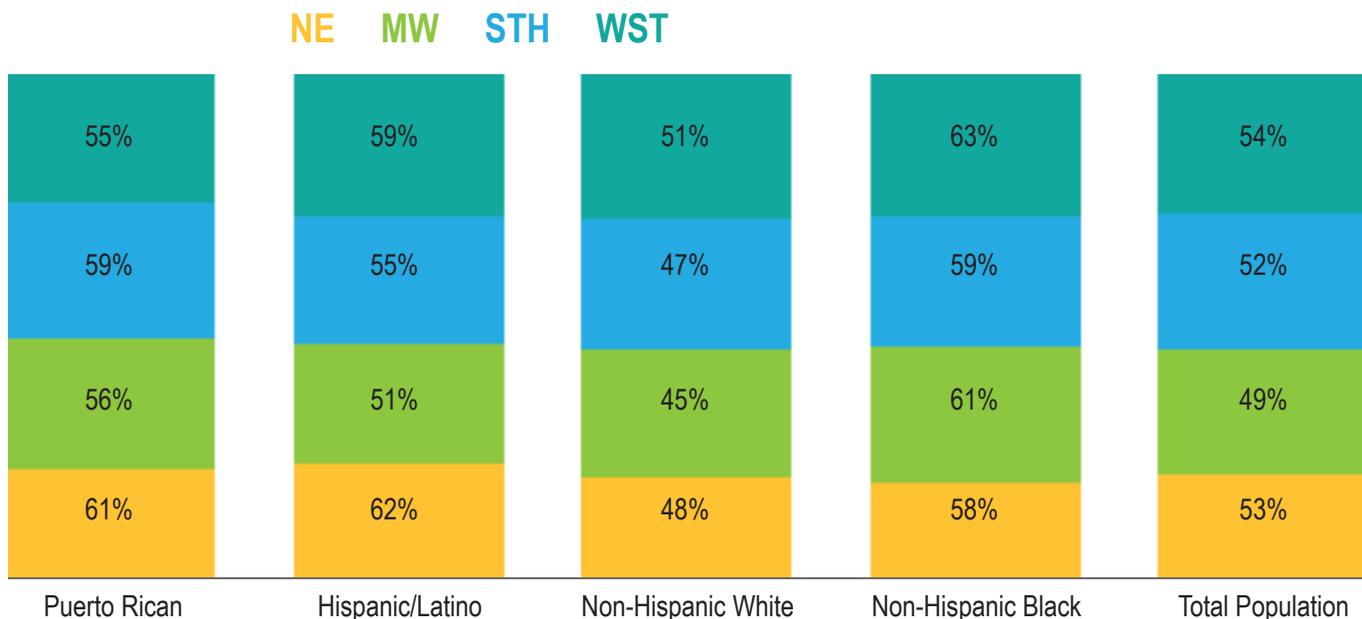
Source: U.S. Census Bureau, 2014 American Community Survey 1-year estimates

non-Hispanic whites (28%), but lower than Hispanics overall (41%) and non-Hispanic blacks (41%) in 2014. However, Puerto Rican homeowners who reported using 30 percent or more their income decreased from 46 percent in 2007 to 37 percent in 2014, a difference of 9 percentage points (see table 3). It appears as if the Great Recession disproportionately affected those Puerto Rican homeowners bearing the heaviest share of the housing cost burden. This is more clearly evident in comparison to the proportion of Puerto Rican homeowners whose share of mortgage costs represented less than 30 percent of their household income, which increased from 54 percent in 2007 to 63 percent in 2014. In comparison to other groups in the U.S., the Puerto Rican population who owned a home showed a dramatic decline among those who used 30 percent or more of their income toward monthly owner's costs with

a mortgage than any other group. For example, Hispanics overall who reported using at least 30 percent or more of their income toward monthly owners with a mortgage decreased from 46 percent in 2007 to 41 percent in 2014 (a difference of 5 percentage points); on the other hand, non-Hispanic blacks (decreased by 1 percentage point) and non-Hispanic whites (increased by 1 percentage point) did not show wide differences between the two years (see table 3).

Regionally, the proportion of Northeastern (41.7%), Southern (35.5%), and Midwestern (32.8%) Puerto Rican homeowners who paid more than 30 percent or more of their income was higher compared to the overall population in their corresponding region (34.3% in the Northeast, 29.6% in the South, and 29.6% in the Midwest) in 2014 (see figure 5).

**Figure 6. Paying 30 percent or more of the median household income towards rent by region, 2014**



Source: U.S. Census Bureau, 2014 American Community Survey 1-year estimates

**Table 5. Housing Conditions 2007 and 2014**

	Puerto Rican		Non-Hispanic White		Non-Hispanic Black		Hispanic/Latino		Total Population	
	2007	2014	2007	2014	2007	2014	2007	2014	2007	2014
Average Household Size of Owner-Occupied Unit	3.1	3.1	2.6	2.6	2.8	2.9	3.7	3.7	2.7	2.7
Average Household Size of Renter-Occupied Unit	2.7	2.7	2.1	2.2	2.5	2.5	3.3	3.4	2.4	2.6
1.01 or more occupants per room	5%	4.8%	1.1%	1.3%	3.3%	3.5%	12.8%	12.6%	2.9%	3.4%

Source: U.S. Census Bureau, 2007 and 2014 American Community Survey 1-year estimates

Conversely, West Coast Puerto Rican homeowners showed lower rates of using 30 percent or more of their income toward monthly owners cost with a mortgage (30%), relative to the overall population (35.2%) and other comparison group. This finding suggests Puerto Ricans are an economically diverse group and this is especially observed among those who are homeowners, particularly those on the West Coast. For example, on one side of the housing spectrum, Northeast Puerto Rican homeowners had high home value but higher housing cost pressures relative to other groups, while West Coast Puerto Ricans, which had the highest median home values relative to non-Hispanic whites and overall population, also showed to have had lower “house-burden costs” pressure as a percentage of their income.

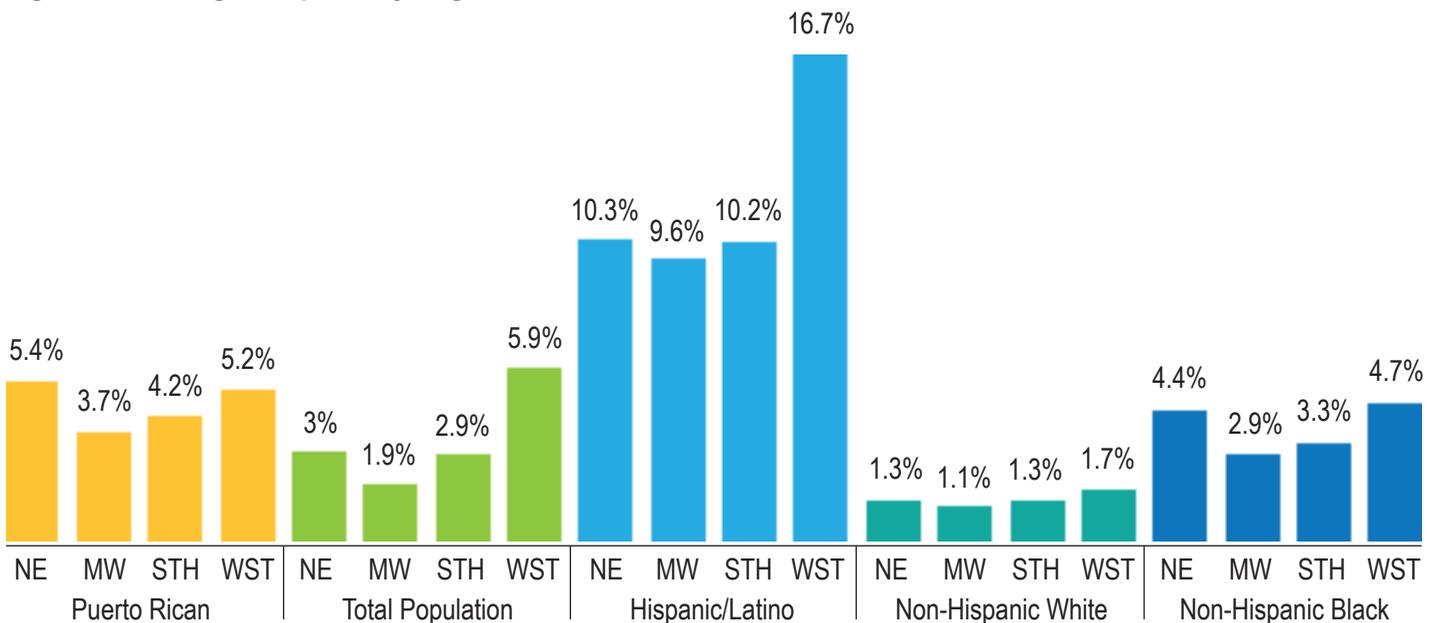
### RENTAL COSTS

Rental rates among the Puerto Rican population varied across regions as well. As shown in table 4, average monthly rent costs were highest in the West Coast (\$1,112) followed by the Northeast (\$1,061), South (\$881), and Midwest (\$785) in 2014. Regionally, Puerto Ricans in the Northeast (\$917) paid less in average rental costs than non-Hispanic whites (\$1,044), non-Hispanic blacks (\$993), and the general Hispanic population (\$1,087). On the other hand, Puerto Ricans in the South (\$973) and West (\$1,211) paid more rental rates than non-Hispanic whites (\$902 in South and \$1,135 in the West), non-Hispanic blacks (\$931

in South and \$1,057 in the West), and general Hispanic population (\$881 in South and \$1,112 in the West). Lastly, both Puerto Ricans (\$832) and general Hispanic population (\$785) in the Midwest paid more in average rental costs than non-Hispanic blacks (\$765) and non-Hispanic whites (\$782). Non-Hispanic whites and Puerto Ricans tended to pay the highest rents on the West Coast (\$1,135 and \$1,211, respectively).

According to the Federal Housing and Urban Development guidelines, “rent burden” is defined as using 30 percent or more of the household’s median income toward average monthly rental costs. In 2014, a little over half of the nation’s population (51.8%) reported using at least 30 percent or more of their income toward rent compared to 46 percent in 2007, an increase of 6 percentage points. Regionally, among the total population, those who reported living in the West (54%), Northeast (53%), and South (52%) exceeded the national average (51.8%) of those who were “rent-burdened” in 2014 (see figure 6). On the contrary, the overall population in the Midwest (49%) showed a lower proportion of “rent-burdened” relative to the national average and this may be attributed to lower average monthly rental rates relative to other U.S. regions (see table 4).

**Figure 7. Housing Occupants by Region, 2014**



Source: U.S. Census Bureau, 2014 American Community Survey 1-year estimates

Regionally, Puerto Ricans, Hispanics overall, and non-Hispanic blacks showed the highest proportions of those who reported using at least 30 percent or more of their income toward rent relative to the overall population and non-Hispanic whites in 2014. As shown in figure 6, 61 percent of Puerto Ricans in the Northeast followed by 59 percent of Puerto Ricans in the South, 56 percent of Puerto Ricans in the Midwest, and 55 percent of Puerto Ricans in the West experienced “rent-burdens.” Again, Puerto Ricans not only paid more monthly rent, but they used more of their income (with the exception of Puerto Ricans on the West Coast). The widest disparities existed between non-Hispanic blacks and the overall population, whereby the former group were disproportionately using more of their income toward rent. Hispanics as a whole were the most rent burdened in the Northeast; non-Hispanic blacks most rent burdened in Midwest; Puerto Ricans and non-Hispanic blacks were more so in the South; and non-Hispanic blacks in the West.

**HOUSING CONDITIONS**

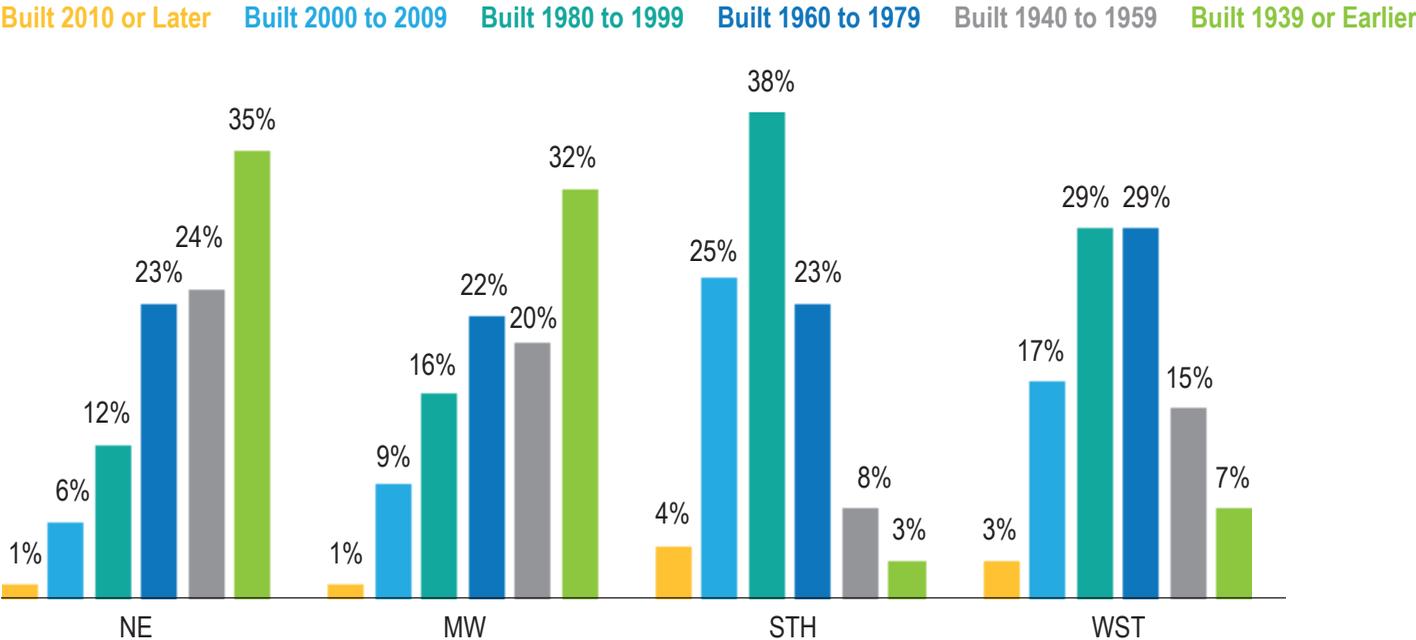
Quality of housing includes indicators such as household size, crowding, and the year the occupant’s housing was built<sup>4</sup>; all of which identify and measure living conditions of individual’s homes. For example, “household size” measures the count of individuals in an occupied home. “Crowding” is defined as the number of occupants per room. Lastly,

“year of the occupant’s housing was built” specifies the age of the household’s home. According to Bennefield and Bonnette, old housing units are considered to have been built before the 1940s and new housing units are considered to have been built after 1995 (Bennefield and Bonnette 2003). Moreover, these housing indicators vary geographically and across all groups in the U.S.

*Household Size*

The average household size in owner occupied homes in the U.S. was 2.7 people in 2014 and has not changed since 2007 (see table 5). Hispanics overall (3.7) and Puerto Rican (3.1) homeowners had the largest households relative to the national average (2.7). Household size among non-Hispanic white homeowners (2.6) was slightly lower, while non-Hispanic blacks (2.9) slightly higher relative to the overall population (2.7) in 2014. On the other hand, national average household size among home renters (2.6) was slightly lower than for homeowners, and this was observed across all groups in the nation (see table 5). Unlike the nation’s homeowners, household size among home renters increased from 2.4 in 2007 to 2.6 in 2014. Hispanics overall (3.4) and Puerto Rican (2.7) home renters continued to have the largest household size in 2014 relative to non-Hispanic blacks (2.5) and non-Hispanic whites (2.2). According to Carlos

**Figure 8. Housing Conditions (year built) among Puerto Ricans by Region, 2014**



Source: U.S. Census Bureau, 2014 American Community Survey 1-year estimates

Vargas-Ramos, “larger households living in smaller spaces leads to overcrowding,” and this is especially seen among the nation’s Hispanic and Puerto Rican households in 2014 (Vargas-Ramos 2005).

**Crowding**

Nationally, average crowding rate<sup>5</sup> increased from 2.9 percent in 2007 to 3.4 percent in 2014. Generally, Hispanics as a whole and Puerto Ricans showed higher crowding rates relative to other groups in the U.S. As shown in table 5, crowding rate among Hispanics in the U.S. (12.6%) was at least three times higher relative to the general U.S. population (3.4%), while Puerto Ricans have the second highest rate of crowding (4.8%) in 2014. On the other hand, non-Hispanic whites (1.3%) showed comparable crowding rates to the general U.S. population whereas non-Hispanic blacks (3.5%) had the third highest rate.

Regionally, Puerto Ricans in the Northeast (5.4%) had the highest crowding rates relative to Puerto Ricans in the West (5.2%), South (4.2%), and Midwest (3.7%). As shown in table 5, West coast Puerto Ricans (5.2%) showed lower crowding rates relative to the general population (5.9%), but this general population statistic was driven by the exceedingly high crowding rate among Hispanics overall.

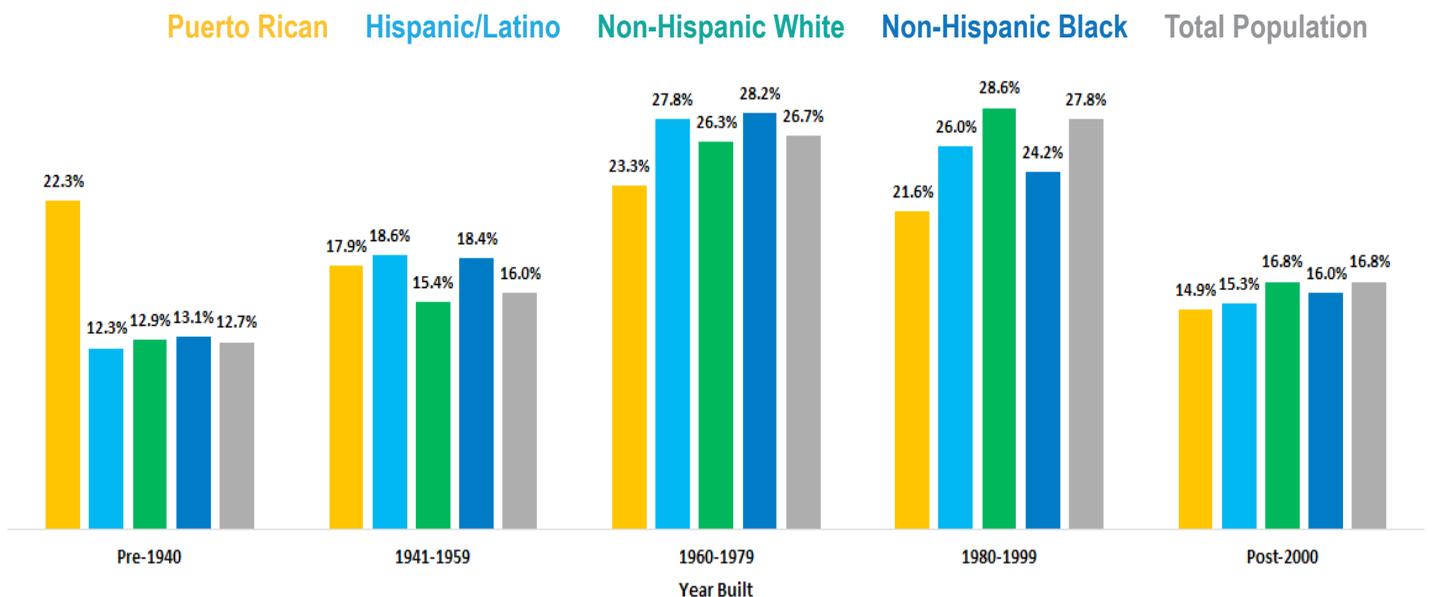
On the other hand, crowding rates among non-Hispanic whites was at least 2 percentage point lower across all regions, while non-Hispanic blacks showed a range of 2.9 percent in the Midwest to 4.7 percent in the West Coast. Among the overall Hispanic population, regionally, crowding rates were generally above 9 percent, ranging from 9.6 percent in the Midwest to a high 16.7 percent in the West coast.

**Year Built**

Age of the housing structure<sup>6</sup> is an indication of the condition and quality of the householder’s home. In general, newer homes (built post-1995) are mostly located in the South and West Coast while the Northeast and Midwest have a larger proportion of older (age structure built pre-1940s) homes (Bennefield and Bonnette 2003). According to Schwartz, “African-American and Hispanics were more likely to live in homes with deficiencies,” (Schwartz 2010).

Nationally, in 2014, Puerto Ricans were nearly twice as likely to reside in older housing structures than any other group. For example, at least 22.3 percent lived in housing built before the 1940s followed by 23.3 percent lived in homes built between 1960 and 1979, 21.6 percent lived in homes built between 1980 and 1999, and the remaining 14.9 percent lived in homes built post-2000

**Figure 9. Housing Conditions (year built) by Race and Ethnicity, 2014**



Source: U.S. Census Bureau, 2014 American Community Survey 1-year estimates

(see figure 9). Moreover, Puerto Ricans showed lower proportions residing in newer housing structure. On the other hand, a large proportion of the nation's overall population (27.8%) and non-Hispanic whites (28.6%) tended to reside in homes built between 1980 and 1999, while Puerto Ricans (22.3%) were more likely to reside in homes built pre-1940s, Hispanics overall (27.8%) and non-Hispanic blacks (28.2%) tended to reside in homes built between 1960 and 1979. Differences in the quality of housing, in terms of old versus new housing structure, were evident across race and ethnicity in 2014.

In terms of older housing structure and, for comparative purpose, across groups, the nation's overall population was least likely to live in older housing (12.7%), Puerto Rican were nearly two times (22.3%) more likely to reside in homes built prior to the 1940s, while Hispanics overall (12.3%), non-Hispanic whites (12.9%), and non-Hispanic blacks (13.1%) in 2014 tended to approximate the national rate (see figure 9). Hispanics overall (18.6%), non-Hispanic blacks (18.4%), and Puerto Ricans (17.9%) showed higher rates in residing in homes built between 1941 and 1959, while the total population (16%) and non-Hispanic whites (15.4%) showed lower rates in 2014 (see figure 9).

Housing structures built between 1960 and 1979 are among the most common housing stock in the nation. Amongst the Puerto Rican population (23.3%), the second largest proportion of the population resided in housing built between 1960 and 1979 in 2014. However, relative to other groups they comprised the smallest proportion, whereby non-Hispanic blacks (28.2%) followed by Hispanics overall (27.8%), general population (26.7%), and non-Hispanic whites (26.3%) showed higher rates than Puerto Ricans overall (23.3%).

In 2014, at least 21.6 percent of the Puerto Rican population reported living in homes built between 1980 and 1999 (see figure 9). On the other hand, non-Hispanic whites (28.6%) showed higher rates living in similar homes followed by the overall population (27.8%), Hispanics overall (26%), and lastly non-Hispanic blacks (24.2%).

Homes built post-2000 are generally described as much larger in terms of number of rooms and square footage than homes built in pre-1960s (Sarkar 2011). In 2014, Puerto Ricans (14.9%) had the lowest rates of occupying homes built

post-2000, compared to the overall population (16.8%), non-Hispanic whites (16.8%), non-Hispanic blacks (16%), and Hispanics overall (15.3%)

### *Regional*

According to a 2003 U.S. Census report, housing structures in the South and West Coast were newer compared to homes in the Northeast and Midwest (Bennefield and Bonnette 2003). Generally, Northeast (35%) and Midwestern (32%) Puerto Ricans showed higher rates in residing in older housing structure (built in 1939 or earlier) compared to Puerto Ricans in the South (3%) and Western regions (7%). On the other hand, Puerto Ricans in South and Midwest were more likely to live in mid to new housing structures.

### **SUMMARY AND CONCLUSION**

In ways similar to the overall population, the impact of the 2007–2009 Great Recession has had an impact on Puerto Rican households' accessibility into the housing market and/or maintaining their homes in the United States. All in all, housing disparity, in terms of housing tenure and quality, exists not only within the Puerto Rican population but also among other groups in 2014. Yet, Puerto Ricans showed lower homeownership rates and higher rentership rates relative to the rest of the population in 2014. Overall, Puerto Ricans in the U.S. South and West Coast showed better housing characteristics in terms of quality and conditions of their homes compared to Puerto Ricans in the Northeast and Midwest. However, cost of living must be taken into consideration when comparing median housing values, rental rates, quality, and conditions across regions. For example, housing costs (median home values and rent) in the West Coast and Northeast regions are generally higher compared to homes in the South and Midwest (except Chicago, Illinois). However, in the case of Puerto Ricans, Puerto Rican homeowners showed comparable home value rates relative to the overall population, especially in the West and South. On the other hand, Puerto Rican homeowners in the Northeast and Midwest showed lower home value rates.

All in all, Puerto Rican housing characteristics both at the national and regional levels vastly differ in terms of housing tenure (homeownership rates versus rental rates) and housing quality (household size, crowding, and year housing was built). However, this report highlighted some improvements among Puerto Ricans in the U.S. in terms of

housing characteristics. On the other hand, the group as a whole, there is much work needed to increase their homeownership rates and quality of housing in the nation.

## NOTES

<sup>1</sup> Regional data was not available for specific populations in 2007; therefore, only 2014 data were used to analyze housing characteristics.

<sup>2</sup> 2007 ACS homeowner's median housing value by region is unavailable, therefore, the 2010 ACS (5-year estimates) was used in this section to compare pre-and post-Great Recession.

<sup>3</sup> Refer to Schwartz and Wilson report "Who Can Afford to Live in a Home? A look at data from 2006 American Community Survey" (<https://www.census.gov/housing/census/publications/who-can-afford.pdf>).

<sup>4</sup> Refer to "American Community Survey and Puerto Rico Community Survey: 2015 Subject Definitions" for detailed definitions. [https://www2.census.gov/programs-surveys/acs/tech\\_docs/subject\\_definitions/2015\\_ACSSubjectDefinitions.pdf](https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2015_ACSSubjectDefinitions.pdf)

<sup>5</sup> According to the American Housing Survey, "crowding" is defined as having more than 1 person per room and "overcrowding rate" is having more than 1.5 persons per room.

<sup>6</sup> Also referred to as "year housing was built."

## REFERENCES

Bennefield, Robert, and Robert Bonnette. 2003. "Structural and Occupancy Characteristics of Housing: 2000." C2KBR-32. Census 2000 Brief.

Flanagan, Christine, and Ellen Wilson. 2013. "Home Value and Homeownership Rates: Recession and Post-Recession Comparisons from 2007-2009 to 2010-2012." ACSBR/12-20. American Community Survey Briefs. U.S. Census Bureau.

Sarkar, Mousumi. 2011. "How American Homes Vary by the Year They Were Built." Working Paper 2011-18. Housing and Household Economic Statistics. Washington, D.C.: U.S. Census Bureau.

Schwartz, Alex F. 2010. *Housing Policy in the United States*. 2 edition. New York: Routledge.

Vargas-Ramos, Carlos. 2005. "The State of Housing for Hispanics in the United States." 1 2. Centro de Estudios Puertorriquenos.

---

**The Center for Puerto Rican Studies (Centro)** is the nation's leading university-based institution devoted to the interdisciplinary study of the Puerto Rican experience in the United States. Centro is dedicated to understanding, preserving and sharing the Puerto Rican experience in the United States. Centro invites Centro Voices contributors to make use of the extensive archival, bibliographic and research material preserved in its Library and Archives.

**The Centro Library and Archives** is devoted to collecting, preserving and providing access to resources documenting the history and culture of Puerto Ricans. The Centro Library and Archives was established in 1973 as a component of the Center for Puerto Rican Studies. The collections include books, current and historic newspapers and periodicals, audio, film & video, manuscripts, photographs, art prints, and recorded music. The Library and Archives provides services and programs to the scholarly community as well as the general public. Constituents are diverse and come from the United States and abroad. The Library and Archives facilitates access to information on its holdings through the City University's online public catalog or CUNY+. It also provides research and information assistance via phone and email.

**Centro Library and Archives**  
Silberman Building,  
2180 Third Avenue at 119th Street,  
Room 121, New York, N.Y. 10035  
Library: 212-396-7874  
Archives: 212-396-7877

**centropr.hunter.cuny**  
Follow us @centropr

**Hunter College,**  
**The City University of New York**  
695 Park Avenue, E1429  
New York, N.Y. 10065  
VoiceMail: 212-772-5688  
Fax: 212-650-3673