

# HOW DO HISPANIC FAMILIES EXPERIENCE HOMELESSNESS? EVIDENCE FROM THE FAMILY OPTIONS STUDY

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## Methodology

This paper uses data collected for the Family Options Study, sponsored by the U.S. Department of Housing and Urban Development, to take a closer look at the experience of Hispanic families experiencing homelessness. The study involves 2,282 homeless families with children who entered shelter between late 2010 and early 2012 in one of twelve communities across the country. Communities chosen based on their willingness to participate and ability to provide a sufficient sample size and range of interventions are: Alameda County, CA; Atlanta, GA; Baltimore, MD; Boston, MA; Bridgeport and New Haven, CT; Denver, CO; Honolulu, HI; Kansas City, MO; Louisville, KY; Minneapolis, MN; Phoenix, AZ; and Salt Lake City, UT.

At the time they were recruited to participate in the study, each family had spent at least a week in an emergency shelter. The Family Options Study's main purpose is to determine whether the offer of a particular type of housing program—a short-term rent subsidy, a long-term rent subsidy, or a stay in a facility-based transitional program with intensive services—helps a homeless family achieve housing stability and other positive outcomes for family well-being. To provide the strongest possible evidence of the effects of the housing and services interventions, the study uses an experimental research design with random assignment of families to one of the types of housing programs or to a control group of “usual care” families that were left to find their own way out of shelter. For more information, see [Gubits et al., 2015](#) and [Gubits et al., 2016](#).

The study collected data from the families at the time they were recruited in emergency shelters, revealing that these are very poor families with significant levels of housing instability, weak work histories, and disabilities affecting both parents and children. The median age of the adults who responded to the survey was 29. Most had either one or two children with them in shelter. Seventy percent included only one adult, almost always the mother.

While the Family Options Study sample is not nationally representative, it has broad geographic coverage, and study families are similar in age and gender of parents, number and ages of children, and race and ethnicity to nationally representative samples of sheltered homeless families. Therefore, it is a good sample for studying the experience of families that have an episode of homelessness.

The study followed the families over the next 20 months and surveyed them again, collecting a rich set of information about sources of income, use of benefit programs, changes to the family's composition, and further episodes of homelessness. The 20-month survey also measured indicators of well-being such as the health and mental health of adults and children. The survey collected information about one or two focal children in each family. Parents were asked questions about each focal child, and older children also were interviewed directly.

The analysis presented in this paper does not use the experimental design of the Family Options Study but instead provides descriptive information on the characteristics of Hispanic families who entered emergency shelters and their experiences during the next 20 months, regardless of the intervention to which they were randomly assigned. Among the 1,857 families that responded to the 20 month survey, 21 percent (381 families) identified themselves as Hispanic (of any race), 18 percent (343) as white and

not Hispanic, and 42 percent (777) as African American and not Hispanic. This paper makes comparisons among these three groups of families, leaving out families in other groups (e.g., the roughly 8 percent who identified as Asian/Pacific Islander and not Hispanic).

The paper draws overall conclusions about the experience of Hispanic families, and then makes some comparisons between Hispanic families who entered the study while in emergency shelters in different parts of the country. Those comparisons omit families in sites in which fewer than 10 percent of families identified as Hispanic. The two regions of the country with substantial numbers of Hispanic study families are the Northeast (Boston, MA and New Haven and Bridgeport, CT) and the West (Alameda County, CA; Denver, CO; Phoenix, AZ; and Salt Lake City, UT).

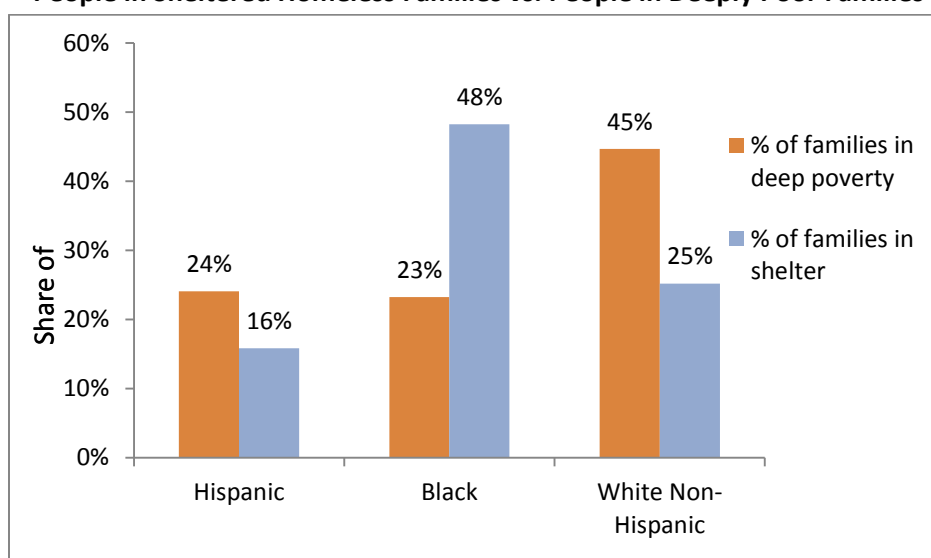
### Summary of Findings

- National data shows that Hispanic families are less likely to become homeless than African American families, despite similar rates of poverty. This is sometimes called “the Hispanic paradox.”
- Over the 20 months following an episode of homelessness, Hispanic families fared somewhat better than non-Hispanic African American and white families with respect to rates of doubling up, moves, and child health problems.
- This overall pattern masks important regional differences that appear to have at least as much importance as racial/ethnic differences.
- Twenty months after a shelter stay, western Hispanic families were more likely to have been homeless or doubled up in the past six months, less likely to be working for pay, and more likely to report alcohol or drug dependence than Hispanic families in northeastern cities.
- Hispanic families entering shelters in western cities were larger and more likely to have two adults present than those entering shelters in northeastern cities. Adult family members in the West were more likely to exhibit psycho-social distress, including domestic violence, substance abuse, and felony convictions than adults in sheltered homeless families in the Northeast.
- Non-Hispanic white and African American families exhibited some of the same regional differences, both in the types of families who experienced sheltered homelessness and in how they fared 20 months later.
- Regional differences may reflect the diversity of Hispanic/Latino communities, differences in the way the homeless services system works in different parts of the country, or regional differences in how all families in deep poverty relate to social programs.

## Hispanic families are less likely to experience sheltered homelessness than African-American families

National data on homelessness show that Hispanic families are less likely to experience sheltered homelessness than African American families, even though the groups make up similar shares of the population living in deep poverty. In 2014, Hispanic families and African American families each comprised about one quarter of all families living in deep poverty (with incomes below 50 percent of the federal poverty level), but Hispanic families made up a substantially smaller percentage of people in families who use emergency shelters (16 percent, Exhibit 1).<sup>1</sup> This apparent disparity between Hispanics and African Americans in the risk of experiencing homelessness has sometimes been called “the Hispanic paradox” or “the Latino paradox” (Baker, 1996).

**Exhibit 1: Percentage Distribution by Race/Ethnicity  
People in Sheltered Homeless Families vs. People in Deeply Poor Families**



Source: 2014 American Community Survey 1-year estimates and 2014 Annual Homeless Assessment Report Part 2 (HUD, 2015a). Note: “Black” category includes all who reported race as black or African American, regardless of Hispanic or non-Hispanic ethnicity. Percentages of the total populations do not include non-Hispanic people reporting other races or mixed race, so do not add to 100%.

As shown in Exhibit 1, non-Hispanic white families also comprise a smaller share of families who use shelters than would be suggested by their share of the population living in deep poverty. This brief focuses on Hispanic rather than white non-Hispanic families because understanding the nature of

<sup>1</sup> This definition of homelessness focuses on families who enter shelter programs, based on administrative data reported in HUD’s *Annual Homeless Assessment Report*. Other definitions of homelessness include “unsheltered” homelessness—that is, people who spend the night in places not suitable for human habitation. Percentages of people in Hispanic families experiencing unsheltered homelessness are even lower than percentages of people experiencing sheltered homeless in Hispanic families [HUD 2015b]. Federal agencies also sometimes use a broader definition of homelessness for eligibility and targeting of specific programs that includes “doubling up”—staying temporarily in someone else’s housing unit because of inability to find or afford housing. It may be that Hispanic families in crisis are more likely than African American families to use their family and social networks to double up rather than going to shelters. National data on rates of doubling up as an alternative to going to a shelter are not available.

homelessness as experienced by different racial and ethnic groups may be helpful for both local and national policy-makers as they develop strategies to prevent and end family homelessness.

Researchers have hypothesized that culturally-based resilience factors may help Hispanic families cope with crises without going to shelters. Such factors include extended family and related social networks, *familismo*--a collectivistic sense of responsibility of the family to help support other members during times of crisis, as well as other traditional social support structures (Juliá & Hartnett, 1999; Torres, Garcia-Carrasquillo, & Nogueras, 2010). Another culturally-based value that may influence the likelihood of Hispanic families seeking the use of emergency shelters relates to reluctance by some Hispanics to seek or accept assistance from others, particularly more formal social service providers (Zambrana, Dunkel-Schetter & Scrimshaw, 1991; Barrera & Reese, 1993).<sup>2</sup>

### **Hispanic families who did enter shelter fared somewhat better than non-Hispanic African American and white families during the next 20 months**

In a sample of Hispanic families who did experience homelessness, resilience seems to have persisted to some extent, reducing the rate at which Hispanic families had further adverse experiences. Twenty months after a shelter stay, there were no differences in the rates at which Hispanic families and non-Hispanic African American and white families<sup>3</sup> had been homeless during the past 6 months (in shelter or in a place not suitable for human habitation).<sup>4</sup> However, Hispanic families were doing somewhat better on other measures of housing instability. Only 22 percent reported doubling up with another household because of inability to find or afford housing, compared with 29 percent for non-Hispanic African American families. Although doubling up may be a strategy that Hispanic families use to avoid emergency shelters, Hispanic families that do enter shelters may not have that possibility open to them after the shelter stay, having previously exhausted the option of staying with friends or family.

As of 20 months after a shelter stay, Hispanic families had moved less frequently than either non-Hispanic African American or non-Hispanic white families--1.5 places in the past 6 months, compared with 1.7 for both of the other two racial/ethnic groups.<sup>5</sup> Hispanic families also reported somewhat lower rates of psychological distress than non-Hispanic white families, and parents were less likely to report that their children had health problems than was the case for parents of children in non-Hispanic black families. Children in Hispanic families had changed schools less frequently and had exhibited fewer behavior problems than children in non-Hispanic white families.<sup>6</sup>

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<sup>2</sup> The reasons white families living in deep poverty are less likely than either Hispanic or African American families to use emergency shelters could be associated with differences across racial and ethnic groups in the income and wealth of extended families and social networks. Cultural factors aside, white families in deep poverty who experience a crisis may be more likely to have relatives or friends able to provide emergency financial support.

<sup>3</sup> The analysis presented in the rest of this brief is based on categorizing the study families as Hispanic (any race) and *non-Hispanic African American and non-Hispanic white*.

<sup>4</sup> The rates were 19 percent for Hispanic and non-Hispanic African American families and 21 percent for non-Hispanic white families, with no statistical difference.

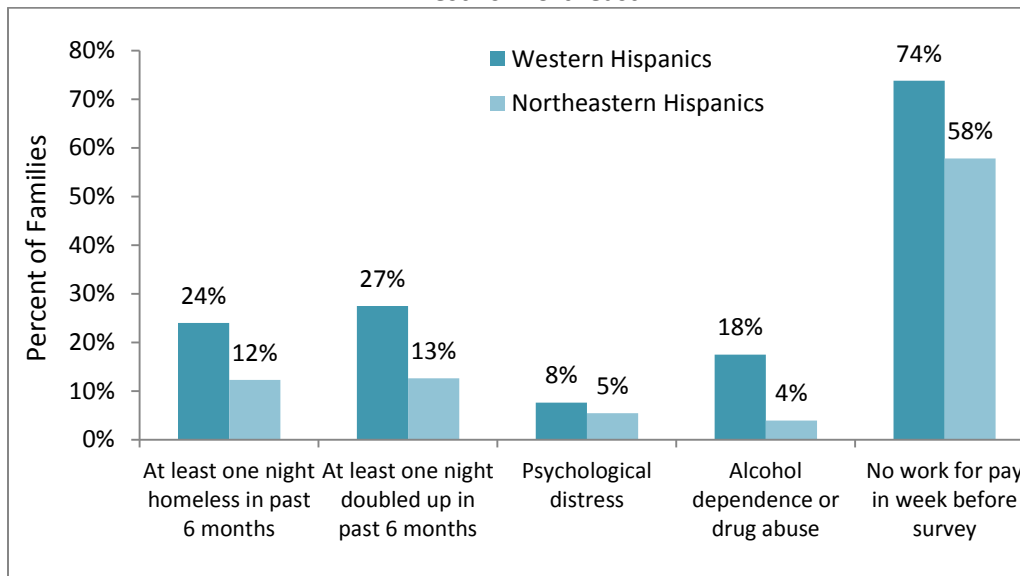
<sup>5</sup> The difference between Hispanic and white, non-Hispanic families is significant at the .05 level. Unless otherwise stated, differences are significant at the .01 level.

<sup>6</sup> These outcomes at 20 months are for the entire study sample, regardless of the intervention to which they were randomly assigned. Subgroup analysis shows similar effects of the study interventions for Hispanic families as for non-Hispanic African

## The overall pattern of greater resilience among Hispanic families did not hold for Hispanic families experiencing homelessness in western communities

The pattern of greater resilience following a shelter stay did not hold for all Hispanic families who experienced sheltered homelessness in different parts of the country. Looking only at communities with large numbers of Hispanic families in shelter,<sup>7</sup> Hispanic families in the West had higher rates of return to homelessness and of doubling up in other people’s households than Hispanic families in the Northeast.<sup>8</sup> As of 20 months following a shelter stay, almost a quarter of Hispanic families in western cities (24 percent) had spent at least one night homeless (in a shelter or a place not suitable for human habitation) in the past 6 months, compared to 12 percent of Hispanic families in the northeastern cities.<sup>9</sup> In western cities, 27 percent had spent at least one night doubled up, compared to 13 percent in the Northeast.

**Exhibit 2: Outcomes for Hispanic Families 20 Months after Shelter  
West vs. Northeast**



Source: Family Options Study follow-up survey data. Differences shown on the exhibit all are statistically significant at the .01 level, except for “At least one night homeless in the past 6 months,” which is significant at the .05 level.

Eighteen percent of families in the West reported recent alcohol dependence or drug abuse 20 months after a shelter stay, compared to 4 percent of families in the Northeast. Twenty months following a

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American and white families. For example, in each of the three racial/ethnic groups, families offered priority access to a permanent housing subsidy were 23-24 percentage points less likely than families assigned to the usual care group to have spent at least one night homeless or doubled up during the past 6 months (based on survey responses) or to have been in shelter between 6 and 18 months following random assignment (based on administrative data from the Homeless Management Information System (HMIS)).

<sup>7</sup> At least 10 percent of families in the study sample.

<sup>8</sup> Western study sites are Alameda County, CA; Denver, CO; Phoenix, AZ; and Salt Lake City, UT. Northeastern sites are Connecticut (Bridgeport and New Haven) and Boston, MA. Sites in which less than 10 percent of the study sample identified as Hispanic are not included in the analysis of regional differences. They are included in the estimates of differences reported in the previous section of this brief among racial/ethnic groups across all 12 study sites.

<sup>9</sup> The difference is significant at the .05 level

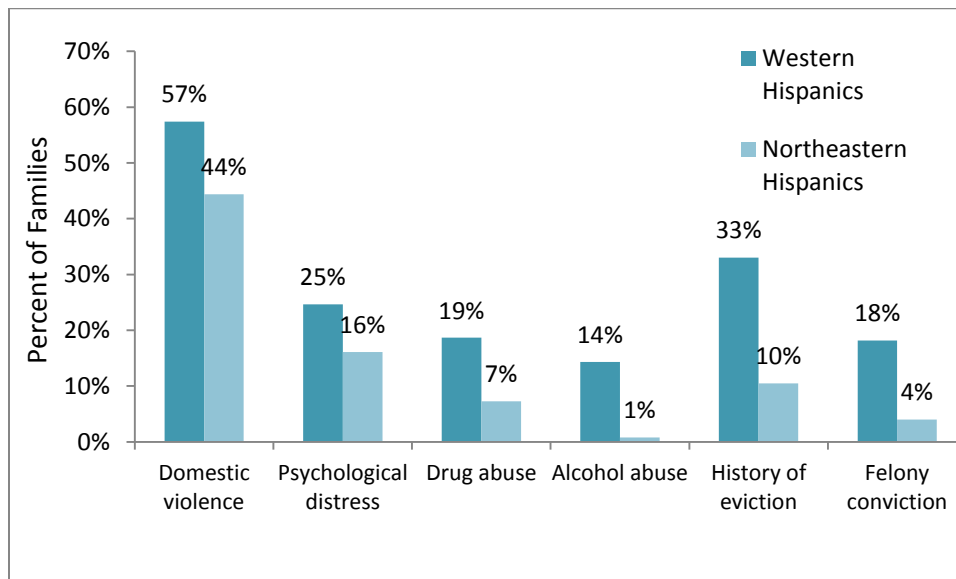
shelter stay, Hispanic families in western cities were less likely to have worked for pay in the prior week than those in northeastern cities.

### Regional differences in outcomes for Hispanic families 20 months following a shelter stay may reflect the heterogeneity of Hispanic populations

The regional differences in how Hispanic families fared 20 months after a shelter stay may reflect differences in the characteristics of Hispanic families using shelters in western and northeastern cities. Across all study sites, Hispanic families in emergency shelters more often had two adults present than African-American families (28 percent compared with 17 percent). They were more often in shelter with three or more children (32 percent) than non-Hispanic white (20 percent) or African American families (24 percent). However, these differences between racial/ethnic groups are largely attributable to the characteristics of Hispanic families in western cities. For example, almost one third (31 percent) of Hispanic families in shelters in the West had two or more adults present, compared to 18 percent in the Northeast. Similarly, 37 percent of families in shelters in western cities had three or more children with them, compared with 24 percent in the Northeast.

Hispanic families in shelter in western cities also reported more challenges than Hispanic families in the Northeast. For example, they had been exposed to domestic violence at higher rates, were more likely to report current psychological distress and substance abuse, and were more likely to have histories of eviction and felony convictions. These are all risk factors that may make it more difficult to find housing, increase income, and avoid returns to homelessness.

**Exhibit 3: Psycho-Social and Housing Challenges of Hispanic Families at Shelter Entry  
West vs. Northeast**



Source: Family Options Study baseline survey data. Sample sizes are 209 western Hispanics and 124 northeastern Hispanics. Differences shown on the exhibit all are statistically significant at the .01 level.

We might infer that these regional differences among Hispanics reflect the diversity of Hispanic/Latino communities in the U.S. For example, *familismo* may be stronger in western cities, where Hispanics with

smaller families, families with only one adult, and families without psycho-social challenges may be more able to double up with relatives rather than go into shelter than they are in the Northeast. This would leave only the larger, more vulnerable families to enter shelters. Unfortunately, for families using emergency shelters for homeless people in western and northeastern cities, we have no information on factors that might explain diversity across Hispanic/Latino communities such as countries of origin, how recently the family immigrated, or English language fluency.<sup>10</sup>

### **Regional differences in both family characteristics and outcomes were present for non-Hispanic African American and white families as well**

Some of the same differences in demographic characteristics across regions were also observed for non-Hispanic African-American and white families, as were some of the same differences in how families fared as of 20 months after a shelter stay.<sup>11</sup>

Like Hispanic families, non-Hispanic white families staying in shelters in the West were more likely to have three or more children with them than those in the Northeast (top panel of Exhibit 4). They had two adults in shelter at high rates in both regions, with the rate in the West (41 percent) even higher than for Hispanic families in the West.<sup>12</sup> Non-Hispanic white families in the West had levels of psycho-social challenges that were similar to those of Hispanic families in the West, but they did not vary across regions in the same way. Like Hispanic families, white non-Hispanic families in western cities were more likely than northeastern families to have histories of eviction<sup>13</sup> We do not detect differences in rates of felony convictions across regions.<sup>14</sup>

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<sup>10</sup> The study did not collect information on these family characteristics, nor does the Homeless Management Information System (HMIS) data on which the estimates of the sheltered homeless population reported in the Annual Homeless Assessment Reports are based. Some census information is available for the broader population. 2014 ACS 5-year estimates for each of the study sites show expected differences in country of origin for the Hispanic population as a whole, with those in western sites more likely to come from Mexico and those in northeastern sites more likely to come from Puerto Rico, the Dominican Republic, or Cuba. However, ACS data also shows that the overall Hispanic populations in western and northeastern study communities were born in the U.S. or had been in the U.S. for a long time at similar rates and reported fluency in English at similar rates.

<sup>11</sup> These analyses continue to focus on the study communities in which at least 10 percent of the study sample is Hispanic. The analysis is limited by small sample sizes, especially for non-Hispanic white families in the Northeast.

<sup>12</sup> The regional difference for non-Hispanic white families (41 vs. 26 percent) was not statistically significant, but the higher percentage of white non-Hispanic families in the West with two parents compared to Hispanic families in the West (41 percent vs. 31 percent) was significant at the .05 level.

<sup>13</sup> History of eviction for white non-Hispanic families was 41 percent (West) and 18 percent (Northeast), with the difference significant at the .05 level.

<sup>14</sup> The rates were 24 percent in the West and 15 percent in the Northeast, with the difference not statistically significant.



**Exhibit 4: Family Characteristics and Outcomes for Hispanic, Non-Hispanic African American, and Non-Hispanic White Families – West vs. Northeast**

	Hispanic families			Black non-Hispanic families			White non-Hispanic families		
	West	North-east	Difference?	West	North-east	Difference?	West	North-east	Difference?
<i>Baseline Characteristics</i>									
Two adults in shelter	31%	18%	Yes***	16%	15%	No	41%	26%	No
Three or more children	37%	24%	Yes***	18%	15%	No	24%	9%	Yes**
History of domestic violence	57%	44%	Yes***	57%	36%	Yes***	53%	56%	No
Psychological distress	25%	16%	Yes***	28%	16%	Yes***	21%	21%	No
Drug abuse	19%	7%	Yes***	11%	7%	No	26%	9%	Yes**
Alcohol abuse	14%	1%	Yes***	13%	4%	Yes***	12%	6%	No
History of eviction	33%	10%	Yes***	29%	17%	Yes***	41%	18%	Yes**
Felony convictions	18%	4%	Yes***	18%	6%	Yes***	24%	15%	No
<i>Outcomes 20 Months After Shelter Stay</i>									
Homeless last 6 months	24%	12%	Yes**	22%	11%	Yes***	20%	24%	No
Doubled up last 6 months	27%	13%	Yes***	25%	16%	Yes**	22%	5%	Yes***
Psychological distress	8%	5%	Yes***	7%	6%	Yes*	8%	9%	No
Alcohol or drug abuse	18%	4%	Yes***	15%	6%	Yes***	18%	5%	Yes*
No work for pay past week	74%	58%	Yes***	70%	63%	Yes*	76%	75%	No
Sample Size:	209	124		228	144		217	34	

Source: Family Options Study Baseline and follow-up survey data.

\*\*\*Difference is significant at the .01 level. \*\* Difference is significant at the .05 level. \*Difference is significant at the .10 level.

Looking at the same experiences 20 months following a shelter stay on which Hispanics in western communities fared worse than their northeastern counterparts, again the patterns are largely but not entirely similar for non-Hispanic white families (bottom panel of Exhibit 4). As of 20 months following a shelter stay, 22 percent of white families in the West had been doubled up in the past 6 months, compared to a much lower rate in the Northeast (5 percent). On the other hand, having spent at least one night homeless in the last 6 months did not differ across regions for non-Hispanic white families, nor did rates of psychological distress or working for pay. There was some difference across regions in rates of alcohol or drug abuse as of 20 months following a shelter stay.

The regional differences in family structure for Hispanic and non-Hispanic white families are not nearly as apparent for non-Hispanic African-American or black families staying in emergency shelters (top panel of Exhibit 4). African-American families in both regions were smaller than Hispanic families, and

family size and presence of two adults in shelter did not vary across region. However, non-Hispanic African American families staying in shelter in the West had levels of psycho-social challenges similar to those of the other racial/ethnic groups in the West and significantly greater than African American families in the Northeast. Non-Hispanic African American families in the West were also more likely than those in the Northeast to have histories of eviction and felony convictions.

Twenty months following a shelter stay (bottom panel of Exhibit 4), more than a fifth of western African American families had spent at least one night homeless in the past 6 months, compared to 11 percent in the Northeast. Rates of doubling up also differed across the two regions. As was the case for the other two racial and ethnic groups, the high rates of psychological distress and substance abuse for African American families in western cities persisted 20 months following a shelter stay. Rates of working for pay in the prior week were somewhat lower for African American families in the West than for those in the Northeast.<sup>15</sup>

Overall, regional differences were evident across all three racial and ethnic groups. The fact that they were somewhat more pronounced for Hispanic families suggests that some of the regional differences may be related to demographic and cultural differences among Hispanics in different parts of the country.

### **Regional differences in family characteristics among all three racial/ethnic groups may reflect differences in the social services system and economic context**

The regional differences found for all three racial/ethnic groups—in particular, the differences found in the characteristics of families at the time they were staying in shelters—probably reflect to at least some extent differences in the way the shelter system and other social services programs work in different parts of the country, rather than (or in addition to) regional differences among Hispanics.

Some shelters do not accept men or teen aged boys, and this was somewhat more common for shelters in the Northeast than for those in the West. This may help explain regional differences in numbers of children and whether two adults were present in shelter.

One of the northeastern cities, Boston, has a “right to shelter” policy, which means that shelters have no waiting lists or limits on lengths of stay, and some families are placed in motels. That may result in families with fewer psycho-social challenges entering shelters than in other communities.<sup>16</sup> Housing markets could also play a role, with families in deep poverty in higher cost markets with low vacancy rates more likely to exhaust their housing alternatives and enter shelters, regardless of their psycho-social and housing challenges. Boston has a high-cost and tight rental housing market, but so does

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<sup>15</sup> The rates were 70 percent in the West and 63 percent in the Northeast, with the difference significant at the .10 level.

<sup>16</sup> Because of the right to shelter, families in Boston may be quicker to enter shelter when they have a housing crisis rather than looking first for other alternatives. Boston is one of only two study sites in which the Hispanic percentage of the study population (44 percent) is greater than the Hispanic percentage of the city’s families who are living in poverty (26 percent). (The other is Honolulu, where Hispanics comprise 9 percent of study participants and 8 percent of the poverty population. Because of the small sample size for Hispanic families, Honolulu is not included in analyses of Hispanic families in different parts of the county.) One indication of greater overall use of the shelter system in the Northeast is that, while the housing instability outcomes taken as a whole were worse all three racial/ethnic groups in the West, one measure—use of the shelter system in the 6 months prior to the study’s 20 month follow-up point—was higher in the Northeast than in the West.

Alameda County, one of the western communities. There also may be regional differences in cultural attitudes that extend across racial and ethnic groups, with families in the Northeast more likely to seek—and expect—help from public institutions or other formal social service providers than families in western communities. Finally, climate may also play a role, with harsh winters in the Northeast leading more families to seek shelter than in western cities with milder winters.

### **Conclusions and questions for further study**

Overall, Hispanic families who had experienced crises that led them to enter emergency shelters retained some of the culturally-based resilience that seems to help other Hispanic families living in poverty avoid going into shelters. However, the overall observation that Hispanic families were doing somewhat better than African American or white families following an emergency shelter stay, masks important regional differences among Hispanic families who become homeless in different parts of the country. Hispanic families in western cities fared worse than Hispanic families in northeastern cities as of 20 months after a shelter stay, and this may reflect differences in the level of distress for Hispanic families who use the emergency shelter system in the two regions.

On the basis of available information, we cannot determine the extent to which regional differences reflect the diversity of Hispanic/Latino communities. Since many—but not all—of the same regional differences were observed for non-Hispanic African American and white families, it is likely that institutional factors such as the way the shelter system and the broader social services system operate have at least as much importance as Hispanic diversity.

Much more evidence is needed to help policy makers and providers of services to homeless families understand how to reach out and serve different communities. For example, a deeper investigation of how different subgroups of Hispanic families cope with housing crises and perceive the acceptability of going to emergency shelters would seem worthwhile. What are the characteristics of families who rely on extended family and social networks as an alternative to entering shelters? What makes those support systems break down—or fail to exist—and what does that tell us about programs that seek to prevent and end homelessness in different communities with large Hispanic populations?

As the nation strives to end family homelessness for people of all racial and ethnic groups, it is important to consider which strategies are most effective for preventing homelessness by supporting the resilience in the face of crisis that seems to help many Hispanic families avoid going to shelters. For Hispanic families who do experience sheltered homelessness, policy-makers and service providers should consider how to draw on the strengths of Hispanic communities to bolster family resilience in the weeks and months that follow an episode of homelessness.

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