

# **HOUSING AFFORDABILITY OF AFRICAN AMERICANS AND HISPANICS IN U.S. URBAN AREAS**

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## **Abstract**

This study examined (1) current demographic and housing profiles of African American and Hispanic populations in U.S. urban areas; (2) relationships between their housing affordability and demographic and housing characteristics; and (3) common and distinctive factors influencing housing affordability of the two groups. With the recently released 2011 American Housing Survey data, detailed profiles of African American householders ( $N=17,040$ ) and Hispanics ( $N=15,808$ ) were provided. A research model was developed to test hypothesized relationships between housing affordability levels (i.e., dependent variable) and demographic and housing characteristics of each group. The model was supported by the rejection of the null hypotheses. The significant variables related to housing affordability levels of African Americans and Hispanics, who lived in U.S. urban areas, included age, census region, education levels, marital status, U.S. citizenship status, structure size, and tenure status. This study highlights present and future housing challenges of minorities living in urban areas.

**Keywords:** African Americans; American Housing Survey; Hispanics; Housing affordability; Urban U.S.