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Rental Affordability, Coping Strategies, and Impacts in Diverse Immigrant Communities

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ABSTRACT

Rental affordability represents a growing issue across the United States. Existing research largely focuses on consumption trade-offs related to rising rents or the impacts of poverty more generally. Much remains unknown about how rental affordability shapes household, family, and community-level dynamics, including differences in impacts and coping strategies across groups. We use data from focus groups with low-income immigrant and refugee households to reveal deep and far-reaching impacts. We show how residents rely upon unique neighborhood-based resources and social support. Citing significant competition for affordable units and their desire to stay in the neighborhood, residents express that they have limited alternatives to their current housing—even as many described harmful housing conditions and housing-related stress. Furthermore, rising housing costs have strained community and family dynamics, undermining social support. These findings illustrate unique and impactful housing affordability dynamics among diverse populations, which extend far beyond household and housing consumption, force impactful trade-offs, and introduce constraints.

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rent burden; housing affordability; immigrants; refugees; housing insecurity; affordability

This article contributes to the literature on rental affordability and rent burden to reveal deep and far-reaching impacts of rental cost pressures, which extend far beyond consumption trade-offs, influence family and community-level dynamics, and introduce unique constraints in immigrant communities. Rental affordability is producing an increasingly impactful pattern across the United States. Although the lack of affordability is particularly acute for urban residents, this trend has become increasingly widespread in suburban and rural areas, as well (Henderson, 2019; Joint Center for Housing Studies of Harvard University, 2019; NAR, 2018). Affordability is generally assessed in terms of a household's rent-to-income ratio, where households paying over 30% of their income on rent are considered rent burdened. Research cites this 30% rent burden marker as an important threshold after which households begin to make trade-offs or cutbacks that impact their quality of life (Diaz McConnell, 2016; Gabriel & Painter, 2018; Hernández, Jiang, Carrión, Phillips, & Aratani, 2016; Kirkpatrick & Tarasuk, 2011, 2007; Newman & Holupka, 2015).

Housing affordability pressures have worsened since the Great Recession because of stagnant wages amidst growing housing costs (Joint Center for Housing Studies of Harvard University, 2019). Rising housing costs are driven, in part, by low rental vacancy rates and insufficient affordable housing supply to meet demand (Gabriel & Painter, 2018). In 2017, nearly half the nation's renter population—47.4% of renter households—experienced rent burden. Rent burden has grown across most income groups, particularly in higher cost regions, and among low and middle-income

populations (Gabriel & Painter, 2018; Joint Center for Housing Studies of Harvard University, 2019). Because housing generally comprises the largest share of a household's budget, housing cost growth has deeply impacted the welfare of low-income households, in particular, over the past decade (Joint Center for Housing Studies of Harvard University, 2019). The growing scale of rent burden nationally, as well as the significant and complex effects of housing affordability, underscores the importance of understanding this phenomenon.

Existing affordability-related research has generated important insights into the effects of rent burden and poverty on people's lives. Literature on housing affordability and rent burden has provided important insights into the scope and scale of the trade-offs or cutbacks that families must make when they face rent burden, capturing some broader effects. However, this literature has focused on quantitative studies using administrative data, limiting the ability of this research to trace complex dynamics. Ethnographic studies, on the other hand, offer a lens into the ways in which poverty forces people to make impactful trade-off decisions, limits options, harms well-being, and drives housing instability (Desmond, 2016; Edin & Shaefer, 2015; Ehrenreich, 2010). Desmond's (2016) work, in particular, studies the evictions process in Milwaukee, Wisconsin, to show the deep and reinforcing relationship between poverty and housing exploitation. Altogether, this rich, poverty-focused qualitative research shows the mutually determining relationship between housing and employment insecurity, which wears low-income residents down over time and makes it difficult for them to find long-term stability. This work also offers important insights into the pathways that create housing instability and insecurity, and the impacts of these phenomena.

However, housing affordability research still lacks a nuanced understanding of diverse experiences across populations, places, and contexts—particularly among immigrant groups who often experience different resource and support networks. In addition, much remains unknown about the nuanced and cumulative impacts of housing affordability not just at the household level, but also for family units and communities. Whereas previous studies in the United States largely focused on Rust Belt cities on the East Coast and Midwest, we also need to understand the housing pressures experienced in high-growth cities in the West and Southeast, which face different housing market dynamics. This effort, to study rental affordability experiences across contexts, follows the call of Small, Manduca, and Johnston (2018), whose study reveals greater diversity across cities in the characteristics of poor neighborhoods than in previous decades, when depopulation represented the overarching pattern. The authors argue that contemporary neighborhood diversity underscores the need to study poverty across heterogeneous contexts. In addition to looking across geographic and socioeconomic variation, we need information from outside of the formal evictions process to understand the ways in which people internalize affordability pressures that extend beyond eviction-induced displacement. These varied perspectives are crucial to understand the complex relationship between poverty, housing, and well-being.

In response to this need for additional insight into housing affordability dynamics across populations and contexts, this article bridges prior quantitative and qualitative research to understand the processes leading to consumption trade-offs and housing instability in the City Heights neighborhood of San Diego, California, and to identify some of the coping strategies and impacts produced. San Diego, a diverse, urban location, provides a useful case study indicative of other high-rent, high-growth cities. Furthermore, the City Heights neighborhood allows us to examine the unique nature of these processes for different ethnic and immigrant groups. Because immigrants face disproportionately high rates of renting (Joint Center for Housing Studies of Harvard University, 2020), household formation (McCue, 2018), rent burden, and housing affordability (Diaz McConnell, 2013; Sharma & Samarin, 2021), as well as disproportionate representation in low-wage work (Telles & Ortiz, 2008), it is important to understand what differential impacts and coping strategies they may experience.

Given the unique circumstances that immigrants face and the social support upon which they disproportionately rely, different places create varying opportunity for new immigrants, which may influence their housing, economic opportunity, and responses to rental affordability pressures.

Diverse, established immigrant neighborhoods like City Heights serve important needs in the social mobility of immigrant households. They represent some of the few remaining affordable locations in urban settings for immigrants to settle when they first arrive and provide networks of support (Borjas, 1998; Coulton, Theodos, & Turner, 2009). These neighborhoods often serve as launchpads to new areas once immigrant families become more established, and allow for more secure transitions into receiving countries by providing much-needed services and social infrastructure (Borjas, 1998; Coulton et al., 2009).

With a diverse and robust infrastructure of supporting organizations, services, and networks, City Heights, San Diego, provides an important opportunity to observe housing unaffordability dynamics in immigrant communities, where support networks exist. We use primary data from 12 focus groups with 132 immigrant residents to reveal far-reaching and significant effects of growing housing affordability pressures. These data demonstrate the unique challenges and context presented by growing rental unaffordability in urban regions with large immigrant populations—a phenomenon that has not yet been examined in the housing affordability literature.

Next, we review the rental affordability literature. Because of the lack of literature on differential coping strategies and impacts of rental affordability across groups, we draw from sociological research to discuss the unique characteristics of immigrant communities and networks. This sociological research suggests ways in which housing affordability challenges and opportunities may differ across groups. After presenting these literatures, we introduce the City Heights research. We describe how housing affordability dynamics operate and how they impact low-income renters within this diverse immigrant community. As we demonstrate throughout, the evidence suggests that the uniquely diverse context of City Heights offers important insights for policymakers and planners into the differential challenges and constraints posed by housing affordability across diverse populations.

Housing Affordability Literature

Prior rental affordability studies focus on examining the extent and effects of rent burden, using administrative data sets to identify associations and trace broader, population-level patterns. The literature shows that rent burden drives households to reduce expenses, through lowering housing costs and/or reducing other budgetary expenses. Rent-burdened households reduce housing costs by altering their housing consumption, where these households are more likely to live in overcrowded or doubled-up situations (Díaz McConnell, 2016; Hernández et al., 2016). In addition, rent-burdened households often live in housing of inferior quality and/or “neighborhoods with higher crime rates or lower performing schools” (Gabriel & Painter, 2018, p. 3; see also Kirkpatrick & Tarasuk, 2011, 2007).

Although these findings suggest housing cutbacks and consumption shifts in response to rent burden, it is only possible to cut housing consumption back to a certain point. As a result, high housing costs can contribute to displacement and evictions, forcing people to move if they can no longer afford to stay (Desmond, 2016; Zuk, Bierbaum, Chapple, Gorska, & Loukaitou-Sideris, 2018). For this reason, rental cost pressures contribute to broader metropolitan effects, as rent-burdened households are also more likely to move farther from job centers and commute to work (Sultana, 2002). Among these regional effects, rent burden-related moves increase congestion and commutes (Cervero, 1989, 1996; Sultana, 2002), reduce diversity across metropolitan regions (Abiad, Bluedorn, Guajardo, & Topalova, 2015; Benner & Pastor, 2015; Turner, 2009), and even motivate some residents to leave the region altogether (Ben-Shahar, Gabriel, & Golan, 2018). Some studies have also found that rent burden can undermine regional growth (Glaeser & Gyourko, 2018; Hsieh & Moretti, 2019).

Research suggests that rent-burdened households undertake important trade-offs and cutbacks to afford rent. Prior studies have shown that rent-burdened households reduce spending on food, education, health, energy costs, and social activities in response (Rosen et al., 2020; Kirkpatrick & Tarasuk, 2007, 2011; Newman & Holupka, 2016). In addition, prior research finds that rent-burdened

households are more likely to take on debt and/or delay paying bills. Because of the deep and enduring strains on household budgets, recent research shows that many of these household cutbacks have become semipermanent, enduring for years (Rosen et al., 2020).

These trade-offs or cutbacks relate to important effects, including worse youth health and educational outcomes and worse adult mental health and prescription adherence rates. These effects are produced directly, through consumption changes such as delaying medical care, and/or indirectly, through rent-burden coping strategies such as housing overcrowding (Brennan & Lipman, 2008; Cohen, 2011; Harkness & Newman, 2005; Lopoo & London, 2016; Mason, Baker, Blakely, & Bentley, 2013; Meltzer & Schwartz, 2016; Mueller & Tighe, 2007; Pollack, Griffin, & Lynch, 2010). Newman and Holupka (2015, 2016), in particular, find a direct relationship between housing costs and youth educational outcomes and spending, with the curve apex corresponding to the 30% rent burden threshold. Altogether, therefore, this research underscores that rental affordability pressures create deep and pervasive impacts, which the literature shows can produce important short- and long-term consequences for households.

Housing Affordability Impacts and Coping Strategies Among Immigrant Households

Although prior research has demonstrated that rent affordability is a growing and impactful phenomenon, many gaps exist in the literature. In particular, the literature lacks a nuanced understanding of the impacts and coping strategies of immigrant households in response to housing affordability issues, even as research finds that immigrant households experience housing access and discrimination differently (Reina & Aiken, 2021). This literature gap prevents a more comprehensive understanding of the full impacts of housing affordability on households, but also across families and communities.

Some research suggests important differences across populations. Among immigrant households, unauthorized immigrants lack access to some housing subsidies and may face additional barriers to securing housing, including policies intended to prevent landlords from renting to them (Diaz McConnell, 2013; Reina & Aiken, 2021). Further, housing cost burdens differ across authorization status: unauthorized immigrants are more likely to experience housing cost burden and additional challenges in affording housing, driving their disproportionate need to double up to afford housing (Allen, 2020; Diaz McConnell, 2013). To this end, Hernández et al. (2016) find that Spanish-speaking immigrant households face higher rates of energy insecurity, spending less on utilities, on average, than similarly situated African American and non-Hispanic white households. Whereas this finding may result from greater energy conservation, because Hernández et al. (2016) define energy insecurity as spending over 10% of monthly income on utility costs, a recent study by Kontokosta, Reina, and Bonczak (2020) supports the conclusion about differential energy insecurity across groups. These authors find that minoritized households have higher energy cost burdens than non-Hispanic white households with similar household earnings (Kontokosta et al., 2020).

Similarly, Greulich, Quigley, Raphael, Tracy, and Jasso (2004) find evidence that immigrant households consume housing differently, with a greater likelihood to live in overcrowded conditions. Immigrant households, particularly newer immigrants, are also less likely to live in single-family detached housing; rather, they tend to live in “large, multiunit structures” (Greulich et al., 2004, p. 164). Furthermore, immigrant households are less likely to be homeowners, although the authors find that rates of immigrant homeownership converge to rates among native-born households after residing in the country for over two decades (Greulich et al., 2004).

Despite the lack of attention to potential differential housing affordability coping strategies and impacts across groups and contexts, sociological literature indicates that immigrant households and families may cope very differently in response to stressors, leveraging social support networks to access additional resources. Whereas middle-class and nonimmigrant families can more often draw from institutions for support, minoritized populations and immigrants often face barriers to

accessing these same resources. Instead, necessity and cultural differences drive their greater reliance on social structures, which can alleviate economic pressures while also undermining social mobility over the short and long term (Pattillo, 2013; Telles & Ortiz, 2008).

Scholars studying Latino immigrant families have demonstrated how social support can alleviate stressors and assist in connecting individuals to resources (Padilla, Cervantes, Maldonado, & Garcia, 1988; Vallejo, 2012b). This collectivist approach, however, concurrently requires families to contribute back into the network by assisting poorer families and their larger community either socially or financially (Vallejo, 2012b, 2009). Thus, these arrangements may also create barriers for social mobility by increasing risk, and ultimately put pressure on the network as a whole (Dominguez & Watkins, 2003; Stanton-Salazar & Dornbusch, 1995).

Immigrants may have different needs because they have fewer institutional resources from which to draw and face increased vulnerability depending on the political climate. Immigrant populations represent a disproportionate share of low-wage workers and have been particularly affected by structural shifts in employment through eroded wage protections, reduced job flexibility, and decreased income stability. Compounded by rising unaffordability, dependence on low-wage job sectors intensifies the challenges of poverty for low-income families. Institutional obstacles further prevent immigrants from accessing resources instrumental in wealth-building, integration, and vulnerability reduction—from obtaining an identification card or opening a bank account to securing housing and health insurance—which deepens inequality (Reina & Aiken, 2021; Telles & Ortiz, 2008; Vallejo, 2012A). The unique challenges faced by immigrants endanger day-to-day living and future potentialities, and are directly attributable to institutional failures that produce risk, fear, and precarity.

Therefore, leveraging support networks represents a key coping strategy within immigrant communities, yet the dynamics related to support networks have not been captured in housing affordability research. While housing instability represents a major vector of vulnerability for low-income populations (Desmond, 2016), existing research offers minimal insight into the ways in which housing unaffordability contributes to instability among low-income, immigrant populations and in diverse, affected regions. Previous studies, then, do not examine the mechanisms through which housing affordability pressures may exacerbate inequality by reverberating harm throughout social networks, particularly—and differentially—in immigrant communities. In response to this literature gap, we undertook qualitative research with immigrant households impacted by housing affordability, to understand the different barriers and opportunities to housing stability and security they may face within a context of high rent burden and rental cost pressures.

Methods and Sample

We conducted focus groups with low-income residents in City Heights, a San Diego neighborhood, in summer 2018. Therefore, these findings reflect pre-COVID-19 pandemic conditions. San Diego, like many urban regions across the United States, has been deeply impacted by rising housing costs. More than half (54%) of households in San Diego County are considered rent burdened; 27% of all households are considered severely rent burdened (see Figure 1 and Table 1; American Community Survey, 2014–2018, 5-Year Estimates). Whereas rent data show that City Heights has more affordable median rent prices than are found across the City and County of San Diego, the neighborhood houses higher proportions of rent-burdened and severely rent-burdened households (see Figures 1 and 2; American Community Survey, 2014–2018, 5-Year Estimates). Without rent control in the city, San Diego renters have few mechanisms to systematically shield themselves from the impacts of rising rents.

As a resettlement area for refugee populations, and with a large immigrant population, City Heights is one of San Diego's most diverse neighborhoods. City Heights became a hub for refugee resettlement during the Vietnam War, when approximately 50,000 Vietnamese refugees were sent to Camp Pendleton, a Marine base just north of San Diego. In recent decades, City Heights has received

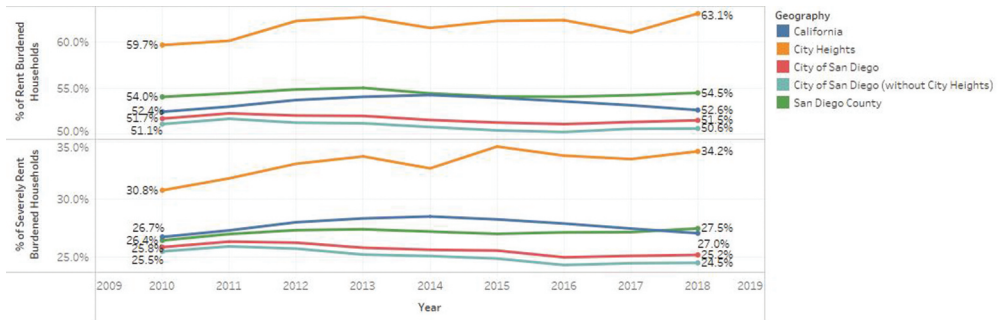


Figure 1. Rent burden comparisons. Rent burdened defined as spending 30% or more of household income on rent. Severely rent burdened defined as spending 50% or more of household income on rent. Data source: American Community Survey. (2014-2018, 5-Year Estimates). U.S. Census Bureau. Retrieved from <https://www.socialexplorer.com>.

Table 1. Demographics of focus group participants, City Heights, and City of San Diego, California.

	Adult participant sample ^a	City Heights	City of San Diego
Ethnicity			
Arabic (%)	20	-	-
Burmese (%)	10	-	-
Karen (%)	11	-	-
Latino (%)	21	55	29
Somali (%)	21	-	-
Vietnamese (%)	19	-	-
	<i>n</i> = 112		
Demographics			
Renters (%)	90	77	54
	<i>n</i> = 110		
Foreign born (%)	97	40	26
	<i>n</i> = 107		
Income and rent^b			
Percentage of population that is rent burdened	80	63	51
	<i>n</i> = 45		
Median monthly household income (\$) ^c	1,138	2,827	6,234
Median gross rent (\$)	1,300	1,143	1,655

Note.

^aIncludes self-reported survey information from adult focus groups (*n* = 112) and excludes youth participants (*n* = 20).

^bIncludes calculation for only renters and excludes Housing Choice Voucher holders in the sample (*n* = 34); nearly all Somali focus group participants (*n* = 23) were voucher holders (*n* = 22).

^c*n* = 45. The estimate is calculated using self-reported individual income including additional rent contributions from other household members; it does not include income from programs or services.

Data source: American Community Survey. (2014-2018, 5-Year Estimates). U.S. Census Bureau. Retrieved from <https://www.socialexplorer.co>.

large numbers of Somali, Syrian, and Burmese refugees fleeing physical danger, war, and conflict. The neighborhood is still home to many immigrant and refugee specific services, including the International Rescue Committee (IRC), as well as the religious, linguistic, and cultural institutions that these communities have built over time (Burks, 2015).

Currently, the neighborhood houses a total population of approximately 80,000 households; 77% of residents are renters (American Community Survey, 2014-2018, 5-Year Estimates). Underrepresented ethnic and racial groups account for 86% of City Heights' population, with 55% identifying as Hispanic or Latino (American Community Survey, 2014-2018, 5-Year Estimates). Moreover, roughly 40% of City Heights' population is foreign born (American Community Survey, 2014-2018, 5-Year Estimates). With such a diverse population, many different cultures, languages, and practices interweave to create a unique and complex neighborhood dynamic.

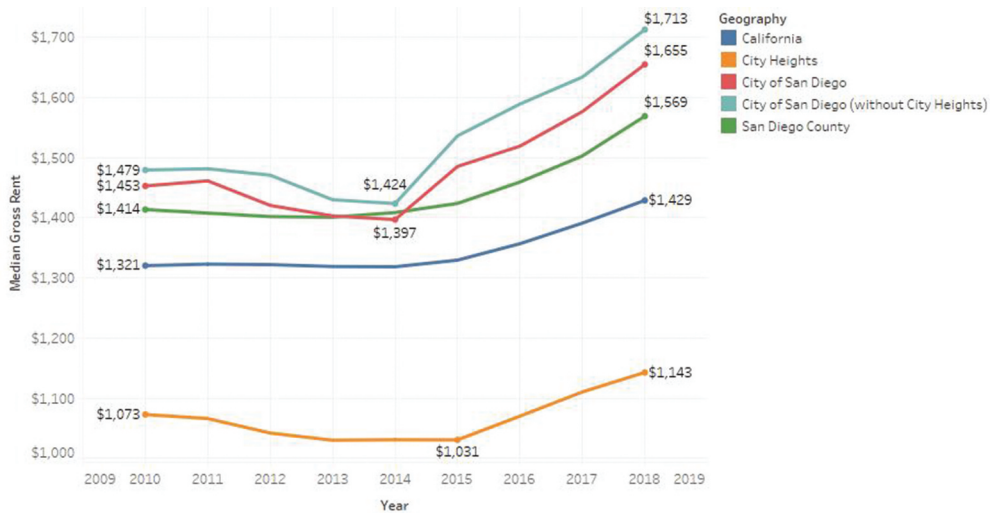


Figure 2. Gross median rent comparisons.

Data source: American Community Survey, 2014–2018, 5-year estimates. Retrieved from <https://www.sociaexplorer.co>

City Heights is a predominantly low-income neighborhood with high rent burden rates (see Figure 1). The median annual household income for City Heights residents is approximately \$34,000, which represents about 45% less than the county’s median household income (American Community Survey, 2014–2018, 5-Year Estimates). Since 2010, the percentage of households in the neighborhood living below the federal poverty line¹ has rested steadily around 28%. At the same time, the population of households living at or below 200% of the federal poverty line stayed consistent (dropping from 34% to 32%). Therefore, incomes have remained stagnant over the past decade, and nearly two in three City Heights households (61%) earn below the poverty line. This latter statistic is even more significant considering that the poverty rate is defined at the household level, and that in 2017 City Heights renter households were about twice as overcrowded (at 19%) as owner households. These statistics suggest that City Heights residents having taken to doubling up—living with other households or extended family to reduce costs—and even still, most fall below the poverty line.

Taken together, this profile suggests that significant housing vulnerability exists in the neighborhood. Housing market pressures have contributed to visible neighborhood change in the neighborhoods surrounding City Heights, raising displacement concerns for low-income, largely immigrant populations. However, important questions remain about the cumulative impacts of housing affordability pressures: As housing costs grow, what are the impacts for low-income residents, families, and communities in City Heights? Given the unique history and diverse population within City Heights, which has created a strong infrastructure of supporting organizations for refugees and other immigrants to settle and build lives, how are housing affordability dynamics unfolding in this community?

To address these questions, we conducted 12 focus groups in City Heights with low-income residents. Focus groups were facilitated in seven languages: Arabic (2 groups, with Syrian refugees), Somali (2), Vietnamese (2), Karen (1), Burmese (1), Spanish (2), and English (2). The two English focus groups were held with youths ages 14–18. The youth focus groups were used to provide greater family and household context, which is an understudied aspect of the housing affordability literature. The remaining focus group participants were adults, and often parents. In total, 132 individuals took part in this study, of whom 112 were adults. The majority of adults were immigrants or refugees. Many youth respondents were not immigrants themselves, but rather

children of immigrant or refugee parents. Across both youths and adults, 95% of respondents lived in households that spoke a primary language other than English, and 90% of participants were from renter households.

As [Table 1](#) shows, 80% of adult respondents without a housing voucher and who provided income data were rent burdened—even after many reported undertaking coping strategies to promote housing affordability, including working more and living in overcrowded households.² Another segment of the sample (34 participants) were not rent burdened only because they held Housing Choice Vouchers. Vouchers were disproportionately concentrated among Somali respondents, where 95%, or 22 participants, held vouchers.³

We worked with a local organization to connect with multiple, key cultural organizations that serve low-income residents to coordinate focus groups, recruit participants, suggest questions, and disseminate findings. These organizations enabled the research team to access a diverse set of residents from low-income City Heights households. This approach also enabled respondent identities to remain anonymous to the research team, because community groups collaborated to conduct outreach. [Table 1](#) compares focus group participant characteristics with the City Heights neighborhood and the City of San Diego.

At the beginning of the focus group, participants received a preliminary survey to collect personal and household-level data that they likely would have not wanted to reveal in groups. The survey asked participants questions about their wages, rent, coping strategies, sacrifices, access to resources, and other demographic data (see [Table 1](#)). Only adult respondents were asked about their household income and rent, because we anticipated that many youths likely did not have reliable information on precise household finances. The focus group questions encouraged participants to talk about these topics in further detail.

Both the surveys and focus groups were conducted in the respondents' primary language, with the aid of two translators (except for the English and Spanish focus groups, where facilitators and notetakers were fluent). A focus group facilitator prompted follow-up questions. Two members of the research team took notes, and 11 of the 12 sessions were recorded. We matched the transcribed recordings with the written notes to identify individual respondents and pair their focus group data with their survey responses. We analyzed the transcript using a grounding coding method and NVivo qualitative coding software. These findings were informed from the themes, patterns, and overarching narratives that emerged from the discussions with the residents themselves. Altogether, the survey and focus groups lasted approximately one and a half hours. Participants were compensated with a \$25 gift card in exchange for their participation.

The focus group protocol covered four general themes. First, what trade-offs do residents make to afford rent? How do they make these trade-off decisions? Second, what social and institutional support do residents have available? Third, what goals and expectations do residents have for the future? Fourth, what visions and ideas do residents have for creating a better future? Youth focus groups covered similar topics to the adult focus groups, but were focused on revealing their interpretation of housing affordability dynamics, as well as additional family and household context. Youth participants were asked to speak from their own experiences and describe whether and how unaffordability affected their daily lives. Throughout the discussion section, responses refer to adults unless it is explicitly stated that the respondent in question was a youth participant. Focus group protocol development was informed by two exploratory focus groups concerning housing affordability, held in Spanish in the Los Angeles, California, region. These exploratory focus groups were broadly focused on the topic of housing affordability, to inductively reveal new information related to housing affordability impacts and coping strategies.

Findings

As the housing affordability literature suggests, residents make deep sacrifices to afford rent, suggesting significant short- and long-term impacts

Focus group respondents described significant impacts from rental affordability pressures and the coping strategies they undertook in response. These findings validate the impactful consumption trade-offs that the existing rent burden literature documents (Díaz McConnell, 2016; Gabriel & Painter, 2018; Hernández et al., 2016; Kirkpatrick & Tarasuk, 2011, 2007; Newman & Holupka, 2015). Across all groups, respondents consistently prioritized housing stability, exemplified in the words of one Vietnamese resident: “You have to reduce everything you can to pay the rent.” This sentiment held true for voucher holders, as well. As a Somali resident described, “Priority number one is making the rent. If I don’t make the rent, then we’re out of a home.” Residents across all focus groups cited escalating rent as a primary obstacle to their daily stability and welfare, shaping every other aspect of their lives.

Although many adults in the households represented in this study had reportedly taken on more work hours, many struggled to find additional work, and all had made significant sacrifices in basic necessities to make ends meet. Most respondents across groups similarly explained that they had already cut spending to only bare essentials. Rather, they prioritized rent—which they reported was increasingly rapidly—over everything else. Consistent with the literature (Gabriel & Painter, 2018), respondents had cut back on food, specifically by looking for cheaper alternatives, eating less meat, and/or eating fewer meals. One youth shared, “We just only ate dinner for probably two years.” Mothers frequently reported wanting to buy healthier and organic food but being unable to do so—even though they understood the negative health impacts. Additionally, residents described curbing housing-related costs by cutting back on utilities such as air conditioning or avoiding other expenses such as car maintenance and gas. Some residents who could no longer cut back had to choose between paying rent or other bills. Respondents also commonly reported doubling up and living in overcrowded conditions to reduce housing costs.

As the literature suggests (Cohen, 2011; Harkness & Newman, 2005; Mason et al., 2013; Meltzer & Schwartz, 2016; Mueller & Tighe, 2007; Pollack et al., 2010), respondents described a connection between housing affordability and their health. Although many respondents did not report cutting back on health expenses, some described themselves or family members forgoing necessary medicines and treatments. In an extreme case, an elderly woman said that, at night, she stopped using the medical instrument that helped her breathe because it used up too much electricity.

More commonly, however, respondents described how their additional work hours harmed their health, by causing exhaustion and physical strain, but also by making it harder to seek basic medical care. As a teenager explained, “My parents will...cancel appointments to go to work, and my dad doesn’t go to the doctor at all because he’d rather just go to work.” One wife shared the effects of her husband having to work more hours to afford rent:

“I would want my husband to actually cut back on the hours of work because he’s really tired; he’s really sick, always sick. At least they could provide him with a salary or something and then have him sit and relax a little bit—[and] rest” (in Arabic).

Rather, when entire families depend on one or a few primary workers in a household to maintain the increasingly expensive roof over their heads, these working individuals frequently cannot afford the time off work or costs of seeking medical care, even if they have health insurance. In addition, many respondents and their family members were paid hourly, and generally lacked paid sick time. Therefore, they could not afford to take time off and earn less—if their work would allow this flexibility—even for a routine preventative medical appointment.

Residents described depending on social support networks specific to city heights to cope and to navigate everyday life. These spatially bound resources represent an important factor that motivated residents to attempt to stay in City Heights.

In light of these deep impacts from rental cost pressures, and consistent with prior sociological research (Padilla et al., 1988; Telles & Ortiz, 2008; Vallejo, 2012b), respondents across the focus groups described turning to their family, friends, and local organizations to cope with the challenges of high living costs and to navigate everyday life. Residents described how their friends, family, and broader community, including religious or cultural institutions and immigrant or refugee service provider organizations, tried to help each other to overcome housing and cost-of-living-related issues however they could.

Throughout the focus groups, respondents underscored the unique and valuable—if insufficient—resources available within City Heights, which created a diverse neighborhood of different immigrant communities. The waves of different refugee and immigrant groups that have moved to City Heights across the decades have created a diverse infrastructure of immigrant services in the neighborhood. Whereas some organizations, such as the International Rescue Committee, or IRC, serve multiple different communities, many organizations offer more specific cultural, linguistic, and/or religious resources that primarily serve the interests of a particular group, such as the East African Cultural and Community Center, which primarily serves Somali residents. From churches to mosques, to linguistic resources and cultural centers, targeted cultural and religious services have built a uniquely diverse community fabric within the neighborhood—one that is inherently spatial, and tied to City Heights specifically.

Among the resources available within City Heights, residents cited local nonprofit and community organizations as a common and important resource across most of the focus groups, particularly among Latino, Vietnamese, and youth participants. The Karen, Burmese, and Syrian groups—who were among the most recent refugee groups to arrive—heavily referenced refugee-specific organizations. In contrast, Somali residents, who largely immigrated as refugees in the 1990s, frequently pointed to the East African Cultural and Community Center as a vital resource. Altogether, respondents repeatedly emphasized the importance of culturally relevant institutions within the neighborhood, which build community and support important cultural events and practices. Support provided by community organizations and neighborhood resources ranged from document translation, to donations from religious institutions, to service provision and food bank distributions.

Moreover, participants cited other cultural institutions and refugee-specific organizations as providing important, targeted resources within City Heights. Syrian and Burmese focus group participants underscored the importance of mosques and refugee relocation organizations such as the IRC, which provides assistance and information as refugee residents settle in the United States. These groups detailed how support from the IRC connected them to food and clothing donations. Additionally, teens discussed how the IRC, in particular, provided them with tutoring and other services to aid with college applications. It is clear that, in the context of rising rents and housing cost pressures, although the assistance provided by community organizations did not offset their growing need, these organizations offered valuable resources for daily life and assistance navigating the resettlement process. Residents expressed concern about being displaced, while emphasizing how important these resources are to their survival. This dynamic—that respondents relied on targeted, City Heights-located social support infrastructure offering vital resources—was reported across rent-burdened participants as well as voucher holders.

Similarly, many City Heights residents are English-language learners with limited abilities to speak and write in English. However, many of the primary languages spoken among refugee populations (such as Burmese, Karen, Somali, and Arabic) are not spoken widely outside of City Heights, even throughout the greater Southern California region. Therefore, certain populations rely heavily on language services provided by local City Heights organizations, as well as multilingual family members, neighbors, and local youths. In one example, a mother who exclusively

spoke Somali explained how she depended upon other people to help her fill out forms for services. One Burmese refugee youth described how she did not know English when she first arrived in the United States, her parents were not fluent, and they did not understand the college application process. She emphasized that, “IRC has provided me with all the help that I need to be successful in school.” She later added that “these organizations, they really help us to achieve our goals. . .since our parents don’t really speak English.” Previous research in City Heights has documented the significant challenges of linguistic isolation in the neighborhood (Lewis & Sloane, 2015). Because these unique linguistic and cultural resources are extremely valuable, as well as the neighborhood institutions and communities, residents understandably express their need to stay in City Heights, close to these essential forms of support—introducing important locational constraints.

Beyond the organizational and resource infrastructure for immigrant-related services within City Heights, respondents noted the strong sense of community that supported them during difficult times. Residents described helping each other however they could, from assistance with school paperwork to watching each other’s children. Among the Spanish-speaking groups, residents cited emotional support as a particularly important benefit from living in City Heights. Many Spanish-speaking respondents had lived in City Heights for many years. As one woman explained, “*somos compañeras*”—we are comrades—with her words signaling a strong bond felt amongst community members, who share circumstances across families. Similarly, Spanish-speaking and Somali participants described active civic engagement; many discussed the neighborhood history of advocacy and mobilization. During one focus group, many Somali women announced a rally they were organizing against the Trump administration’s Muslim Travel Ban (which was unfolding at the time of data collection). Respondents described this sense of unity and solidarity with one another as an important asset that existed within the neighborhood, often realized in giving emotional support, providing favors, and sharing information about resources such as food distribution and school programs.

The unique resources and community within city heights ties residents disproportionately tied to the infrastructure within this particular neighborhood, because few options to find a similar community exist outside of City Heights

Therefore, the unique and diverse array of cultural, immigrant or refugee-specific, and religious institutions offered valuable resources and assistance navigating the resettlement process and coping with everyday life. Prior research supports these findings, and documents the important ways in which ethnic enclaves can offer support for residents, improve health and educational outcomes, and build community (Damm, 2009; Edin, Fredriksson, & Åslund, 2003; Gilster, Booth, Meier, & Torres-Cacho, 2020; Kang, 2019; Liu & Geron, 2008; Salerno & Reynolds, 2017; Williams et al., 2020). The cultural, linguistic, and religious resources that exist within City Heights offer vital support upon which residents rely, which makes residents particularly tied to the infrastructure within this neighborhood.

This reliance motivates residents to work to stay in the neighborhood, despite housing market pressures. In one conversation discussing rising living expenses and unmatched incomes, a long-time resident passionately stated how she felt her quality of life was threatened. She said, “All of this affects us and we need to defend City Heights with tooth and nail (*a capa y espada*) because it’s our community.” Another Karen resident expressed, “The rent is so expensive here, but my kids like it here so much and my husband, they don’t want to move. They just want to stay here.” Residents are deeply invested in their neighborhood and have made City Heights their home. One youth talked about how her father considered moving to Texas because it was more affordable, but ultimately decided to stay in City Heights because the neighborhood had particular organizations they trusted and therefore a greater opportunity for her to attend college. One resident described City Heights as

a “very special community” and claimed it was a place where people do their best to help each other, signaling the strong immigrant network infrastructure—and the unique community fabric that operates to support residents in diverse and vital ways.

Therefore, the particular neighborhood diversity, resources, and sense of belonging and support represented an important factor driving residents to attempt to stay, and constraining their ability to move to more affordable locations. Respondents described their reliance on spatially related resources in City Heights, suggesting that displacement could disrupt them in different ways. Indeed, for refugee residents in particular, displacement can mean dislocation from the important cultural, religious, and linguistic resources—unique to this neighborhood—upon which they depend. Because many residents had already cut back on transportation costs, within a Southern California region with fragmented regional public transportation and a disproportionate reliance on cars, residents would likely face difficulty in continuing to be actively involved in local organizations and events. Therefore, the uncommon nature of some of these linguistic and cultural resources suggests that, if residents were displaced from City Heights, they would likely have difficulty finding similar access to these resources, even in another region.

As we document below, rental affordability and housing market pressures have disrupted this important City Heights social dynamic, upon which residents rely and which motivates residents to remain in the neighborhood, in two related ways. First, the lack of affordable housing and market competition within City Heights narrows residents’ options for moving, which respondents report essentially traps them in their current living situation. Respondents described how this dynamic gives landlords leverage, which landlords use to avoid housing maintenance and responsiveness to residents, often creating harm for residents. Second, respondents reported that the challenges associated with affording rent had shifted community and family dynamics, because of a combination of factors: resident displacement, people working more, and the expenses associated with transportation and activities. This situation had forced people to curtail engagement in local organizations and religious institutions, and limited family time. In this way, even for residents who can stay, rent affordability pressures operate to erode the very support that they value.

With rising rents and their desire to stay in City Heights, low-income residents face limited housing options and a constrained choice set for moving

Given their strong ties to City Heights, respondents were focused on remaining in the neighborhood—which, because of housing market pressures, they worried would no longer be possible. Rather, respondents frequently expressed fear that if they lost their current home, they would not be able to find another affordable home in City Heights. As one Spanish speaker stated: “Maybe we are not informed of our rights, but [landlords] scare you and it is happening a lot. The problem is that there are many people who want to rent; it’s difficult to find.” Another renter shared how her landlord had warned her family that they could be easily replaced: “We have to make sure we do everything right because if we do one mistake, he’s kicking us out and replacing us...when I looked around throughout most of the area, we had around the lowest rent.” For many, expensive rents made moving cost-prohibitive: “Right now, our house is kind of small for four of us and we’re currently looking for a new house. But the rent has been really high lately, so we can’t really afford it.”

As a result, respondents expressed their strong desire to remain in their current homes—a context that respondents argued gave landlords significant leverage over them, because landlords knew they could easily find another tenant to replace them. When asked about confronting her landlord about maintenance issues, a resident explained, “I’m afraid that he might kick me out of the house because all of the other homes [have] increased in price.” Another resident explained,

"The house we live in is very, very small. We asked for maintenance. They told us to pay out of our own pocket. We cannot. We rented the house as it is, without any maintenance. It wasn't even fixed. . . . It used to be \$1,440, \$1,450—now it is \$1,500. They told us, 'If you don't want it, just move out'" (in Arabic).

Residents consistently described their lack of alternatives, which forced them to make their current housing work. This dynamic was reported among voucher holders, as well: one Somali mother described how threats that she could lose her family's home made her afraid to confront her landlord. Another Somali resident explained, "when things need repair and you tell them to repair, they will tell you to move out" (in Somali).

Respondents argued that landlords used this leverage to increase rents without recourse, to avoid basic maintenance, and to check tenant behavior. Very commonly, landlords refused to do any repairs, forcing residents to bear costs or live in disrepair. Several renters across focus groups described living with persistent cockroach and rat infestations. One participant stated, "If you saw the carpet you would be disgusted, and we're paying \$1,475 a month!" (in Arabic). Another argued, "they charge so much rent, but they don't invest back into the apartment, there is no control over the roaches and we are all infected. . . . They are charging us like if we lived in La Jolla" (in Spanish).⁴ Another Spanish-speaking respondent said, "we live in an ugly house, but it's what we can afford." In response, renters sometimes described using their own, scarce resources to make repairs.

Beyond poor housing conditions, respondents described how their narrowed alternatives left them feeling trapped in undesirable, and often exploitative, situations. In some cases, residents expressed that they faced extreme scrutiny and surveillance from landlords. One mother said that her son couldn't make noise or play outside because of eviction warnings from their landlord. Another participant from the same building shared how a tenant in their building was kicked out for painting the walls of their apartment, which only increased fears of displacement amongst the other tenants. Residents also expressed fear of complaints from their neighbors, which forced them to try to avoid upsetting anyone in their building. A father shared that he had to hyper-control the noise level of his young children because their downstairs neighbors would "hit our floor with a stick whenever our kids make noise" (in Arabic). These living conditions, combined with the fear of losing their housing, produced enormous stress. To this end, parents described stress over normal family dynamics such as children playing, because they worried that upsetting other tenants or their landlord could jeopardize their already precarious housing.

Particularly for longtime residents, the gentrification and neighborhood change they observed in City Heights and neighboring communities only deepened their worries and gave landlords more leverage. Many residents expressed a fear of looming displacement, exacerbated by watching recent, nearby development and new people moving in and paying higher prices. A longtime resident described how "many houses started to sell, and those living in them are mainly white people, which before you didn't see. And I've lived here for many years. We notice this and we get worried" (in Spanish). These neighborhood changes have led residents to feel more uncertain about the future of their housing. The same resident said, "Maybe they want to kick us out of the area, make it a bit different" (in Spanish). Although residents remained focused on staying in City Heights, they worried they would not be able to afford rising rents for much longer.

In this way, the context of growing unaffordability across City Heights has narrowed residents' options and denied them opportunities to advocate for themselves or leave exploitative situations. As one voucher-holding resident explained, "I have to stay quiet because I'm afraid that [my landlord] might kick me out of the house. Because all of the other homes [have] only increased in price" (in Somali). Similarly, residents expressed an inability to gain support from institutions, such as information about tenant protections, even where those resources exist. Respondents described how they were afraid to upset their landlords, even by exercising basic rights. One Spanish-speaking resident explained that when you ask for things to be fixed, "[landlords] don't pay attention to you." As a result, residents performed repairs and dealt with issues as much as they could, to avoid becoming perceived as a problematic tenant. Throughout, their concern was rooted in affordability

issues: fear that they would not be able to afford to stay in City Heights without their current housing, and that displacement from City Heights would cut them off from their community and essential support.

This sentiment about the impacts of growing housing unaffordability was also salient among Somali focus group participants, of whom the vast majority used Housing Choice Vouchers (often referred to as Section 8). These groups frequently discussed the difficulty in finding units to rent that were large enough for their families in an increasingly competitive market and a neighborhood growing in popularity. A Somali mother expressed how difficult it was to find housing where she could use the voucher. “Some houses, if you ask them, ‘Do you have a house for rent?’ they will tell you yes, [but] when you say Section 8, they will hang up.” They reported that their rental housing search was worsened by discrimination against voucher holders, exacerbated by the tight housing market—a key barrier to voucher use that Somali respondents repeatedly confirmed and which the literature has previously suggested (Bell & Koepnick, 2018).

Altogether, these findings from voucher holders underscore how vouchers offer economic stability for households with the resource, but that broader housing market dynamics still affected even voucher recipients. The voucher holders in this study navigated their housing decisions around voucher use, rather than forgoing them, demonstrating that the voucher offered valuable support. Housing vouchers appeared to insulate these households from affordability impacts to an extent, with many voucher holders expressing a greater sense of stability than those participants whose housing was not similarly subsidized. However, within a tightening housing market, even voucher-holding residents were not immune to the pressures their neighbors felt, and often expressed similar trade-offs and limited options, albeit possibly to a different degree. For those without a voucher, however, some perceived vouchers as a key source of stability. One Syrian respondent who had recently immigrated brought up his desire for a housing voucher, which he believed would provide his family with greater stability and resources to meet the high housing costs in City Heights.

Residents describe how rising housing costs have altered community and family dynamics in City Heights and strained support networks

Despite depending on social support networks within City Heights, respondents noted that affordability pressures had already shifted local dynamics. Although respondents described how, under normal circumstances, these networks and resources sustain them through periods of insecurity, respondents across all groups articulated how their networks were exhausted. Focus group participants explained that people in their neighborhoods struggle with the same issues of severe resource constraints, which limits their ability to support one another. When asked if they had friends to turn to for help, one Syrian participant exclaimed, “Friends? We are all same! What kind of help can we ask for?” Voucher holders described similar strains in their resource networks, as well. One voucher holder noted that in light of affordability pressures, “You’ll find people who will help you once in a while, but you won’t get assistance all the time from someone, because they have issues of their own” (in Somali). Some parents described having no alternative but to rely on adult children to contribute to rent, whether or not they lived with them—although adult youths often did live with family to pool resources and reduce costs. However, even among extended family and friends, people described everyone as “in the same situation” with “[their] own problems.” Even though residents expressed how they would like to help one another more, they repeatedly stressed that they did not have anyone to go to who had anything more to give.

Beyond financial support, respondents expressed a shift in how people engage socially, from participation in family life to broader neighborhood engagement. With the combined pressures of needing to work more hours and cutting down on unnecessary transportation costs, some residents discussed how they could no longer participate in their local community as much as they had before. One woman noted how people are not going to church as often because of increased work hours. Furthermore, residents cited that many people had already been displaced, and could not remain

engaged in local religious and cultural institutions afterward. As a result, they explained how local institutions had become less vibrant and active, because of rising house costs. Therefore, even though residents valued and used local resource and institution networks, they simultaneously described how these networks had sparser resources.

Within families, focus group participants, particularly youth participants, reported greater familial disconnection because of rising housing-related costs. Youth respondents expressed feeling guilty about how much their parents worked to provide for their needs. They longed for more quality time as they witnessed their parents struggle with both their coping strategies and cutbacks, and the stress to make ends meet. As one teenager explained, “we don’t get to spend personal time with each other because we’re so focused on this one thing, [rent,] because if we don’t have it we can’t live in the house.” Teenagers talked about how their parents can no longer attend their school events because that would take hours away from their work. Youths also described taking on more responsibility in their homes, including looking after younger siblings or chores like cleaning, to accommodate the greater absence of their parents, who were working longer hours. One teenager shared, “I go to sleep fairly late doing all those things and getting everything to be orderly. Because nobody’s home, so somebody has to keep it okay.”

In this way, respondents attributed shifting family dynamics to housing affordability issues. Parents described how the stress related to working more and struggling to pay bills had strained their marriages. Parents expressed distress over what they perceived as failing to provide—not only adequate housing, but other needs for their children. Although parents sought to protect their children from their financial vulnerability and housing instability, youth respondents resoundingly understood the precariousness of their family circumstances and its direct relationship to housing unaffordability. They expressed concern that conditions were only worsening, with a sense of worry, shame, guilt, and sadness that echoed parent respondents.

Teenagers, in turn, explained how housing unaffordability forces them to alter how they engage with their parents and families, by not asking for things they need, hiding things from their parents, and spending less quality time and engaging in fewer recreational activities with their families. One teenager admitted to feeling too guilty to ask their parents for new shoes because of the expense it would require, but simultaneously expressed feeling “embarrassed to walk around with the ripped shoe.” Another teenager described how family interaction declined when rent became unaffordable as parents worked longer hours: “I don’t really spend time with my parents. . . . By the time [my mom] comes home it’s already nine o’clock, we eat dinner and then basically go to sleep.” Another teenager shared a similar longing for their family routine that was lost because of increased work hours:

“[My mom] and I used to go out on the weekends and do fun things. . . . I just feel like her working so much put a strain on our relationship, because I don’t really talk to her as much as I used to or we also don’t go out, and that’s because she has to work so much.”

Together, these descriptions underscore the ways in which rental cost pressures had strained family relationships through the coping strategies family members had been forced to make.

The stress and growing isolation, even within families, was a frequent and resounding theme across the focus groups. The trade-offs and cutbacks people made to afford the higher cost of living created deeply personal and pervasive impacts on family life. The focus groups show how these impacts extended stress, guilt, and disconnectedness across their entire families. One Arabic-speaking participant captured this sentiment by stating, “We hope that the rent is lowered for the people to be able to *live*.”

Discussion

These findings illustrate the complex, interrelated, and significant impacts that housing affordability pressures place on households, families, and communities—creating a similar dynamic across the different immigrant communities in this diverse neighborhood. Although residents reported that

many families have already been displaced, even those who remain in City Heights face important impacts from housing market pressures. To this end, this research substantiates the significant consumption trade-offs that households make in response to rental affordability pressures, similarly found by prior rent burden research (Díaz McConnell, 2016; Gabriel & Painter, 2018; Hernández et al., 2016; Kirkpatrick & Tarasuk, 2011, 2007; Newman & Holupka, 2016). Forgoing everything but the most basic necessities, affected residents have reduced their spending on food, utilities, other housing-related bills, health-care related expenses, education, and transportation costs beyond baseline needs. As residents describe, these decisions have significantly impacted their everyday well-being, with important implications for their long-term welfare. Recent research suggests that these harmful rental affordability-related coping strategies are undertaken at similar rates across immigrant and U.S.-born households, underscoring the broad extent and impacts of this phenomenon—which occurred even before the COVID-19 pandemic (Angst et al., 2021).

Beyond the established household-level consumption cutbacks, however, the findings illustrate how rental affordability impacts transcend household-level dynamics, creating effects across families and communities. The unique, spatially bound resources available within City Heights, from organizations to religious institutions to fellow residents who share culture and language, provide important resources that residents depend upon and that motivate them to work to stay in City Heights. These findings corroborate prior research finding that residents can experience benefits from living in immigrant and ethnic enclaves because of the social ties and resources associated with identity communities in close spatial proximity (Damm, 2009; Edin et al., 2003; Gilster et al., 2020; Kang, 2019; Liu & Geron, 2008; Salerno & Reynolds, 2017; Williams et al., 2020).

Consistent with the sociological literature (Padilla et al., 1988; Telles & Ortiz, 2008; Vallejo, 2012b), these focus group findings show how immigrants across communities in City Heights depend on their support networks for everyday life, but also to cope with issues related to housing affordability. Importantly, many of these social and cultural resources are spatially tied to City Heights: they are rare across the nation, but a cluster exists within this specific neighborhood. Residents' reliance on these spatially related resources and support networks creates additional ties for them to City Heights—a unique immigrant neighborhood within a diverse urban region. Therefore, residents face an extremely constrained choice set for moving outside of City Heights. Indeed, dislocation from City Heights could enhance isolation from their social community, and also separate residents from the relatively scarce resources upon which residents depend.

However, housing affordability pressures have shifted the infrastructure and dynamics in City Heights through two related disruptions. First, within a context of growing rent burden—where rent increases outpace wage growth—affordable housing options in the neighborhood are limited. With few options for moving within City Heights, combined with their strong reliance on neighborhood resources, respondents report being essentially trapped in their current housing situation. At the same time, multiple respondents across focus groups independently reported that landlords have told them that they can easily find another tenant to replace them—sometimes encouraging them to leave. Respondents argue that this dynamic—where they cannot find another place that they can afford to rent in the neighborhood, but landlords can easily replace them—gives landlords leverage. Respondents maintained that landlords use this leverage to refuse to fix hazardous conditions, and residents cannot enforce their basic rights in response.

Their desire to stay, combined with the lack of affordable housing options in City Heights, drives residents to cope with their current housing situation, internalizing housing affordability pressures. In response, and consistent with the prior rent burden literature, residents make extreme sacrifices to afford rent (Díaz McConnell, 2016; Gabriel & Painter, 2018; Hernández et al., 2016; Kirkpatrick & Tarasuk, 2011, 2007; Newman & Holupka, 2016). Beyond forcing residents to cut back to basic necessities, however, the cumulative dynamics of residents' need to stay in the neighborhood, their lack of affordable housing alternatives, and landlord exploitation frequently left residents in living conditions they described as often hostile and discriminatory, and sometimes illegal. Throughout, residents expressed feeling considerable stress about future uncertainty. They also

described being afraid that they would have to leave their current housing situations, even if undesirable, which could force them to leave City Heights altogether—a move that could create barriers for residents to access essential resource networks and their community.

Second, respondents reported that their growing housing costs had shifted community and family dynamics. Residents noted the ways in which inescapable pressure from growing housing-related costs had begun to erode the very community dynamics in City Heights that they value. Because of housing cost pressure, some people have already been forced to move, others began working additional hours and even multiple jobs, and most residents had begun to avoid any unnecessary transportation- and activity-related costs. As a result of the cumulative effects of these changes, respondents described less engagement with community organizations, religious institutions, and the very neighborhood resources they value. Moreover, respondents also described shifting family dynamics, including increasing disconnection among family members. They attributed the disconnection to the stresses of affording housing and working more hours, as well as withholding information from their loved ones to avoid causing additional burdens. In this way, even for residents who can effectively strategize to stay in City Heights, rental affordability pressures had already shifted the very support mechanisms that they value so deeply and upon which they rely.

Conclusion

These findings extend the housing affordability literature in important ways, by showing how rental affordability pressures create deep impacts that extend beyond what people can directly afford in household and housing consumption. This research contributes to broader literatures on the impacts of housing affordability in diverse communities by revealing particular trade-offs, constraints, and impacts among immigrant populations in high-rent areas. Furthermore, this article adds new insight into the interconnection between housing pressures and community development dynamics in contemporary, high-rent cities. By using the unique example of City Heights, and by leveraging primary data as opposed to the administrative data sets more often used to examine rental affordability outcomes, we show how housing affordability dynamics can operate in unique ways and introduce particular constraints in diverse contexts, where residents may disproportionately depend on relatively rare, spatially bound resources. Future research should continue to study potential differences in housing affordability dynamics and impacts across groups and geographies, to deepen our understanding of this important phenomenon, and to inform policy to more effectively support residents.

This research was undertaken prior to the COVID-19 pandemic, and housing affordability pressures in City Heights have likely worsened since data collection concluded, as the pandemic exacerbated underlying economic and housing precarity. These effects have been particularly acute for renters and marginalized populations, who have faced disproportionate health, housing, and economic impacts from the pandemic. Although housing affordability issues preceded the pandemic, this event further clarified the deep linkages between housing security and the socio-economic and health outcomes of individuals and communities. As a result, the current historical moment warrants decisive action that is sensitive to differences across groups (Angst et al. 2021). Our research suggests multiple, intersecting vectors of harm: the challenge of affording rising housing costs for low-income renters, and its dispersed impacts on affected populations; an insufficient social safety net to support resident need, particularly for immigrants; and the risks associated with displacement, which introduce unique constraints in diverse, immigrant communities.

Altogether, therefore, this research underscores the need for concentrated intervention to support residents coping with housing affordability, and in a way that recognizes differential impacts across communities and the spatial nature of many resources, and that strengthens existing support networks. Among other policies, this requires greatly expanded access to housing vouchers, with culturally and linguistically appropriate services, to ensure the wide availability of these essential forms of housing assistance. This move, combined with greater, enforced tenant and rental

protections, can undermine landlord efforts to push people out of their homes. These policies must be enforced, out of recognition that many people, even if they are aware of their rights, may not be able to exercise their rights out of fear of retaliation—a potential outcome that shaped the behavior of many focus group respondents. Such a multifaceted policy approach can help ensure that rental affordability-related policies meet the varied needs of different populations, promote stability, and support communities.

Notes

1. 100% poverty threshold.
2. As Table 1 shows, of the 112 adult respondents, 34 had housing vouchers. After excluding homeowners and those without data confirming renter status, 66 renters did not have a housing voucher. Of these, 45 reported income data, among whom 36 (80%) were rent burdened. For those respondents who did not share income data, many reported not knowing their household incomes well enough to reliably report these data, partly explained by the overrepresentation in the sample of women who were not in the labor force (69%). Others did not want to disclose financial data.
3. Although Housing Choice Voucher holders are not rent burdened, because their portion of their rent is capped at 30% of their income, we nevertheless conducted two focus groups with Somali residents where nearly all held vouchers. We chose to include these focus groups in the overall sample because their responses yielded important information about housing cost pressures, vulnerability, and coping strategies, consistent with this article's broader contributions to rental affordability research. We clarify throughout the manuscript when the discussion concerns the experiences of voucher holders, rather than rent-burdened residents, to enable readers to disentangle these phenomena.
4. La Jolla is a wealthy beach community in Northern San Diego, also known for housing the University of California, San Diego.

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