

Black Immigrant Homeownership

National Trends and the Case of Metro Boston

JANUARY 2023 | SHARON CORNELISSEN, DANIEL MCCUE, AND RAHEEM HANIFA



JOINT CENTER FOR
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**Joint Center for Housing Studies
Harvard University**

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Introduction

Persistent racial and ethnic gaps in homeownership rates have recently led policy makers to create a range of programs and initiatives to expand and maintain Black homeownership. These include developing special-purpose credit programs targeted at Black and Hispanic buyers, issuing more small-dollar mortgages below \$100,000 to finance lower-valued property, and innovating credit score models.ⁱ These efforts must account for the fact that Black homeowners live in a broad range of locales and circumstances. Some live in poor rural communities in states like Georgia; some are in depopulated neighborhoods in cities like Detroit; and some in gentrifying neighborhoods in cities like Philadelphia. Moreover, as this working paper details, due to immigration from places ranging from the Caribbean to East Africa, Black households have also become increasingly diverse.

Indeed, the demographic composition of Black households has changed over the past few decades. In 2019 nearly *one in eight* households headed by a Black person in the US (12%) was headed by someone born in another country, having migrated from countries including Jamaica, Haiti, Nigeria, Ethiopia, Ghana, Trinidad & Tobago, the Dominican Republic, and Cape Verde. Some migrated for work opportunities, others followed family, while yet others fled persecution or war in their countries of origin. These migrants arrived with different levels of local networks in place, English language skills, recognized credentials, and immigration statuses. Most Black immigrants have moved to the United States since 1965, when the Immigration and Nationality Act lifted national quotas and eased migration based on family ties.ⁱⁱ As of 2019, 2.0 million households were headed by a Black immigrant in the United States.

This paper is structured in two main sections. First, we highlight national trends in Black immigration and homeownership. We show in what states and regions Black immigrants live and have become homeowners across the nation. We also examine what helps explain the unequal success of different Black immigrant groups at attaining homeownership, considering differences by county of origin, age structures, and immigration histories. Moreover, we compare the broad differences in homeownership rates between native-born and foreign-born Black households.

Second, we take the case of Massachusetts and analyze how Black immigrant homeownership has changed in suburban communities and cities outside of Boston over the last decade as well as within the city itself. Metropolitan Boston offers an important case study of the homeownership trajectories of Black immigrants. One of the top metro areas for Black immigrants, it houses migrants from a varied and unique mix of countries, including the largest diaspora of Cape Verdean immigrants in the world.ⁱⁱⁱ Would-be homebuyers also face aggravated pressures in this metro area, as it is one of the least

affordable in the country. The homeownership trajectories and locations of Black immigrants here help us teach about trends in other, less expensive, and less diverse locales. We show how different groups of Black immigrants have had distinct mobility trajectories moving from Boston towards communities in its urban periphery. Suburbs have emerged as important gateways to homeownership for Black immigrant households.

In our conclusion, we link our findings back to policy initiatives to mitigate the racial homeownership gap. We argue that as Black households have become increasingly diverse over the last few decades, any focus on Black homeownership can benefit from considering Black immigrants, too. This is particularly true in states such as New York, Florida, Texas, and Massachusetts, which house some of the nation's largest Black immigrant populations. We conclude by offering specific policy recommendations aimed at supporting Black immigrant homeownership, tailored to both distinct challenges and opportunities.

Data and Methods

We drew on American Community Survey (ACS) one-year Public Use Microdata Sample (PUMS) estimates for 2019 to provide recent estimates on households and homeownership at the national, state, and county levels. Our county-level analysis used the Missouri Datacenter Geocorr 2018 to identify the corresponding county of each record based on its reported microdata area.^{iv} County types were defined by the 2013 NCHS Urban-Rural Classification Scheme for Counties,^v but with simplified terminology for defining urban and suburban counties. Specifically, what we call suburban counties in this brief are officially “large fringe metro counties” in the NCHS definition, which are counties in large metro areas outside of the core central metro county. Additionally, what we call urban counties are officially “large central metro counties” as defined by NCHS. Lastly, for our analysis of trends in cities and towns of Massachusetts, we relied on five-year ACS estimates for 2009 and 2019 to provide reliable estimates at these smaller geographies.

Households were assigned the birthplace of origin and self-reported race of the household head.^{vi} Given that respondents to the ACS can report more than one race, Black households were considered those identifying their race as Black either alone or in combination with any other race. Black households could also be Hispanic or non-Hispanic. Our inclusion of Black Hispanic and Black multiracial households offers a more comprehensive definition of Black immigrants than would be achieved based on more common but narrower categorization of Black households as being Black alone and non-Hispanic. As shown in **Figure 1**, this inclusion aligns with the internal diversity of Black immigrants.^{vii}

Figure 1: Black Immigrant Households by Race, Ethnicity and Region of Origin 2019
Households (Thousands)

Race/Ethnicity	Total Foreign Born	Africa	Caribbean	All Other Regions
Black Alone or In Combination				
<i>Black Alone</i>	1,764	816	817	130
<i>Multiple Race</i>	56	10	22	25
<i>Hispanic Black</i>	205	1	117	87
Total Households	2,025	827	956	243

Source: JCHS Tabulations of US Census Bureau, ACS 2019 PUMS 1-Year Estimates

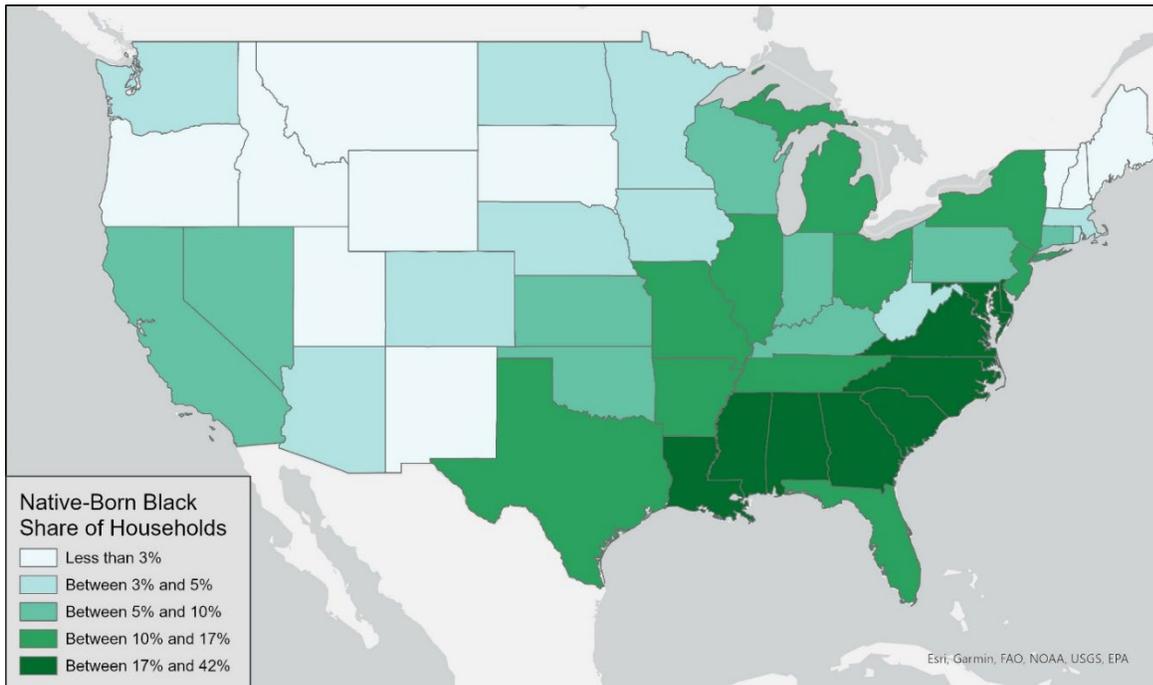
National Trends in Black Immigrant Homeownership

As of 2019, there were approximately 16.3 million Black households in the US, which accounted for just over one in every eight households (13.3 percent). Nationwide, just under one in eight Black households (12.4 percent) were headed by an immigrant. Immigrant shares of Black households varied widely by state, however, and the states with the highest immigrant shares tended to be those with lower shares of native-born Black households.

For example, **Figure 2** shows how native-born Black households made up the highest shares of all households in states of the South, such as Mississippi and Louisiana, where over 17 percent and up to 42 percent of all households are headed by a native-born Black householder. Meanwhile, native-born Black households make up less than 3 percent of all households in several northern states of New England and the Northwest.

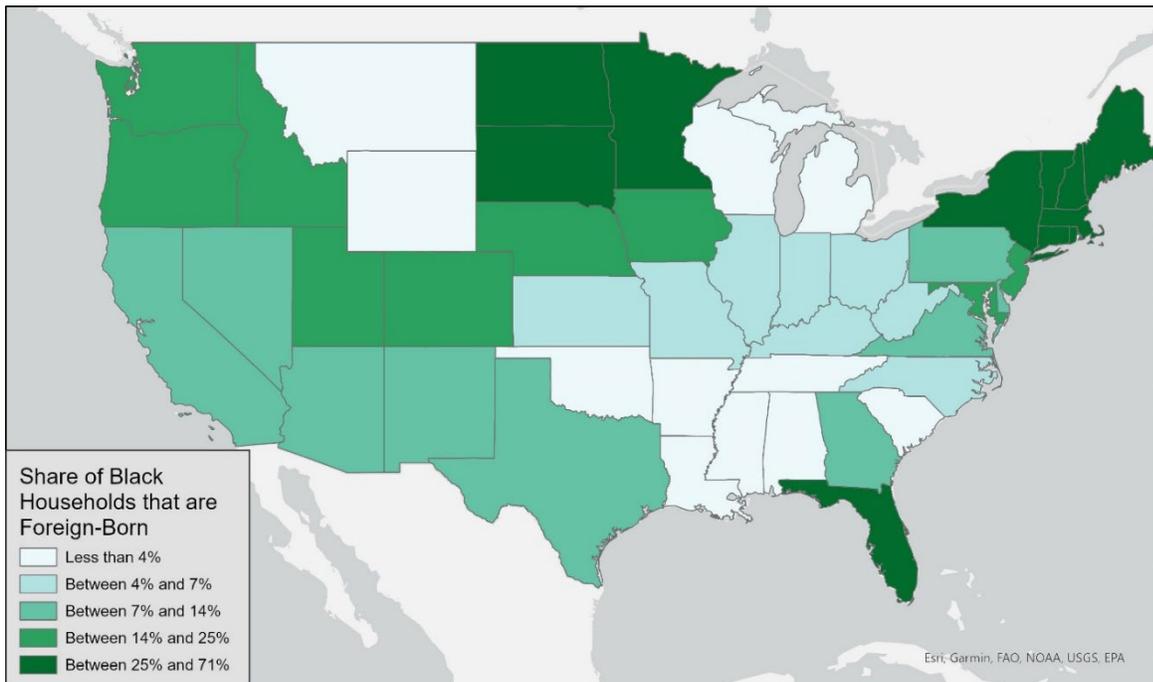
By contrast, **Figure 3** shows the immigrant shares of all Black households by state, and it is in many ways the inverse of figure 2. Immigrants make up high shares of Black households in several northern states across the Northeast, Midwest, and Northwest, but very low shares of Black households in the South. Black immigrants make up the highest proportions of Black households in South Dakota (71 percent), Massachusetts (46 percent), Minnesota (43 percent) and New Hampshire (43 percent). We also find high Black immigrant shares in more populous New York (36 percent) and Florida (28 percent). By contrast, just 1 percent of Black households in Mississippi, Louisiana, Arkansas, and Alabama are foreign-born.

Figure 2: Native-Born Black Households Make up the Highest Shares of All Households in the South



*Note: Black households are Black alone or in combination with additional races/ethnicities.
Source: JCHS tabulations of US Census Bureau, 2019 ACS PUMS 1-Year Estimates*

Figure 3: Foreign-Born Households Make up the Highest Shares of Black Households in the Northeast and Northwest



*Note: Black households are Black alone or in combination with additional races/ethnicities.
Source: JCHS tabulations of US Census Bureau, 2019 ACS PUMS 1-Year Estimates*

While these maps denote shares, we find the largest population of Black immigrant households in the states of New York (439,000), Florida (328,000), and Texas (147,000). A detailed overview of the size and proportion of Black immigrant households and homeowners by state can be found in the **Appendix, Figure 15**.

These Black households immigrated from a wide variety of countries. **Figure 4** below summarizes the main countries of origin for Black immigrants in 2019. The top countries of origin for Black immigrants are Jamaica, Haiti, and Nigeria. As we will show, these different groups have had widely different homeownership experiences, impacted by their timing and contexts of migration, age structures, and homeownership opportunities in the places where they settled.

Figure 4: Top Countries of Origin for Black Immigrant Households

Countries of Origin	Total Black Immigrant Households (Thousands)	Share of Total
Top Countries:		
Jamaica	352	17%
Haiti	274	14%
Nigeria	171	8%
Trinidad & Tobago	94	5%
Dominican Republic	90	4%
Ghana	89	4%
Somalia	55	3%
Cape Verde	11	1%
Other:		
Other Africa	501	25%
Other Caribbean	144	7%
All Other	243	12%
Total Households	2,025	100%

Note: Black households are Black alone or in combination with additional races/ethnicities.

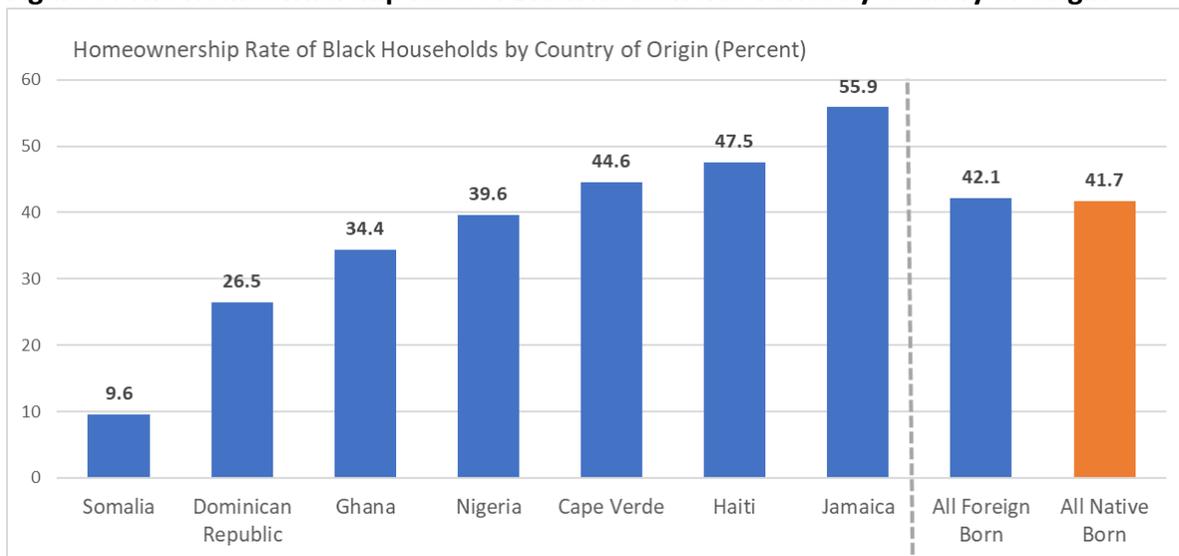
Source: JCHS tabulations of US Census Bureau, 2019 ACS PUMS 1-Year Estimates

Homeownership Rates Vary Widely for Different Groups of Black Households

For white and Hispanic households, homeownership rates of foreign-born households are lower than those of native-born households at similar ages, races, and incomes. For instance, the homeownership

rate of foreign-born white households at 64.1 percent is lower than the rate of native-born white households (72.6 percent). Black households are the exception, however. Among Black households, the homeownership rate of immigrants (42.1 percent) is similar to the rate of native-born Black households (41.7 percent). Still, homeownership rates of Black immigrants vary widely by country of origin, ranging from a low of 9.6 percent for those who have migrated from Somalia to 55.9 percent for those born in Jamaica (Figure 5).

Figure 5: The Homeownership Rate of Black Households Varies by Country of Origin



Note: Black households are Black alone or in combination with additional races/ethnicities.

Source: JCHS tabulations of US Census Bureau, 2019 ACS PUMS 1-Year Estimates

These stark differences in homeownership rates between different Black immigrant groups are shaped by several factors.

First, differences in homeownership attainment are shaped by distinct migration histories of various Black diasporas in the United States, including timings, the transferable skills of Black immigrants, and opportunities available in places of reception. For example, the majority of Somali migrants have arrived in the United States as refugees fleeing civil war since the 1990s. Settling in places like Minnesota and Maine, many faced significant language barriers as few of these migrants spoke English and some arrived illiterate.^{viii} Given these conditions of migration and settlement, we can better understand the low (9.6 percent) homeownership rate of Somali immigrants. By contrast, many Jamaican immigrants are professionals who were recruited by employers in fields such as nursing or teaching.^{ix} Jamaicans also arrived with the advantage of speaking English. A significant upper-class to

middle-class Jamaican diaspora has now been well established in the United States, especially in places such as New York City.^x Consequently, the distinct migration histories of Black ethnic groups help explain the group-by-group differences outlined in **Figure 5**.

Second, variations in income also factor into the differences in homeownership rates among immigrant groups. Households with higher incomes are in a better position to build the savings needed for a downpayment and afford monthly housing payments, and therefore have higher homeownership rates. Income is an even more important factor for homeownership among immigrants than for native-born households, as lower-income immigrant households are less likely than those native-born to enjoy benefits that enable lower-income homeownership, such as receiving inherited wealth or inheriting a home through an older relative.

Third, age is a determining factor for homeownership as, with age, people generally increase their incomes, build savings, and move less frequently, which puts them in a better position to become homeowners. Overall, homeownership rates rise from 39 percent of households headed by someone 25-34 years old up to 78 percent of households headed by someone 65 and older. Immigrant homeownership rates are lower than average but still rise with age: from 27 percent among 25-34 years old to 67 percent of those 65 and over. Black immigrant homeownership rates are lower still, rising from 17 percent at age 25-34 to reach only 57 percent among those age 65 and over.

Time in country is another important determinant of homeownership rates of immigrant groups that is closely associated with age. Across different immigrant groups, immigration is most often done by young adults, and it occurs in waves that happen at different times for different countries. As a result, immigrants from some countries may be both older and have spent more time establishing themselves financially and otherwise in the United States, on average, than those from other countries, and may therefore be more likely to own a home.

For example, **Figure 6** shows how, in 2019, the typical Black immigrant householder from Jamaica was 54 years old and had been in the country for 29 years, having arrived in 1990. Meanwhile, the typical immigrant householder from Cape Verde was 44 years old and had been in the country for 20 years, having arrived in 1999. Although both groups have similar average household incomes, being ten years older on average and having been in the country nearly a decade longer helps lift the average homeownership rate among Jamaican householders to 55.9 percent, well above the 44.6 percent rate among Cape Verdean immigrants.

Figure 6: Characteristics of Black Households by Country of Birth

Country of Birth	Homeownership Rate	Mean Household Income	Mean Age of Householder	Median Year of Entry	Share of Households Living in Core Urban Counties
US Born/native	41.8%	59,200	50	na	42%
US Territories	33.5%	60,100	48	na	51%
Jamaica	55.9%	78,600	54	1990	45%
Haiti	47.5%	75,100	52	1995	47%
Dominican Republic	26.5%	66,000	51	1993	66%
Trinidad & Tobago	55.1%	88,700	56	1988	59%
Other Caribbean	44.9%	71,900	54	1991	61%
Cape Verde	44.6%	75,400	46	1999	51%
Somalia	9.6%	41,900	44	2003	64%
Nigeria	39.6%	94,000	47	2004	55%
Ghana	34.4%	74,400	45	2002	43%
Other Africa	32.7%	73,400	44	2003	50%
All Other	46.7%	85,300	50	1994	58%
Total	41.8%	61,400	50	1997	43%

Note: Black households are Black alone or in combination with additional races/ethnicities.

Source: JCHS tabulations of US Census Bureau, 2019 ACS PUMS 1-Year Estimates

Geographic Drivers of Differences in Homeownership Rates

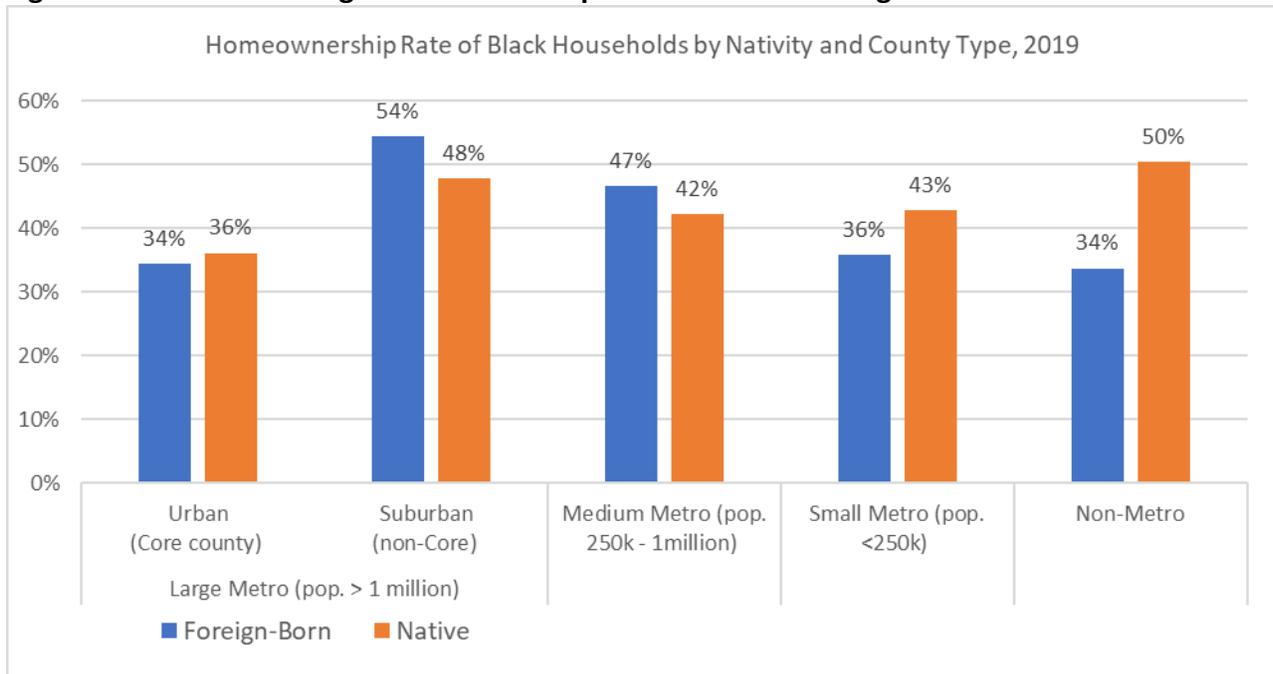
Homeownership rates for Black immigrants differ state by state for a variety of reasons including differences in the composition of the immigrant population as well as the affordability and availability of the local housing stock. In most states, Black immigrants have lower homeownership rates than native-born Black households. In some states, however, foreign-born Black households have higher homeownership rates. For example, in New York state, Black immigrants have a homeownership rate of 38 percent, which is nearly 11 percentage points higher than that of native-born Black households in that state (27 percent). Black immigrants also have significantly higher homeownership rates than native-born Black households in Connecticut and Florida.

Homeownership rates of Black immigrants vary widely between states, even those that are located relatively close to each other. For example, the homeownership rate for Black immigrants in Connecticut, at 55 percent, is higher than in any other state. But in nearby New Hampshire, the homeownership rate of Black immigrant households is just 14 percent – well below the 42 percent rate

for Black immigrants nationwide and the 49 percent rate among native-born Black households in that state. Vermont and Maine show similar trends (see Appendix, Figure 15).

At a more local level, homeownership rates of immigrant groups are also related to the extent to which they live in major cities or suburban cities and towns. Indeed, within large metro areas, the average Black immigrant homeownership rate in suburban counties (54 percent) is nearly 18 percentage points above the average rate for Black immigrant households in urban counties (36 percent). For Black immigrants, homeownership rates in suburban counties are higher than in any other geographic location, including smaller metro counties or non-metro counties where homeownership rates among native-born Black households are the highest (Figure 7). As a result, immigrant groups that are more likely to live in the suburbs, where homeownership rates are high, are also more likely to be homeowners.

Figure 7: Suburbs Hold High Homeownership Rates for Black Immigrant Households



Notes: Black households are Black alone or in combination with additional races/ethnicities. County types are based on the 2013 NCHS Urban-Rural Classification Scheme for Counties.

Source: JCHS tabulations of US Census Bureau, 2019 ACS PUMS 1-Year Estimates

The Role of the Suburbs for Black Immigrant Homeownership

The higher homeownership rates of Black immigrants in the suburbs of large metropolitan areas may simply be due to other factors, such as higher household incomes and age in these places. However,

living in a suburban county itself may also have a positive impact on the homeownership rates of foreign-born Black households. For instance, more single-family homes are available in these locales and homeownership is relatively more affordable than in most central cities, opening pathways to homeownership.

We tested whether living in a suburban county may itself be positively associated with homeownership rates by running a simple, robust regression model of homeownership on our sample of Black immigrant households that controlled for age, income, and county type with flags for region of the country (**Figure 8**).

Looking at the results, higher age and household income are both significantly ($p < 0.01$) and substantively related to higher homeownership rates, as expected and reviewed above. For increasingly older age groups and income groups, the sizes of the variables' coefficients increase, suggesting that age and income become more reliable predictors of homeownership as they rise.

Looking at county types, we see that living in a suburban county of a large metro, in a medium metro, or small metro is significantly and positively associated with greater homeownership rates, compared to living in a large-metro urban county. These relationships are significant even after controlling for household income, age of the householder, and region of the country. This suggests that access to the suburbs has a significant, positive impact on the homeownership rates of Black immigrant households.

Figure 8: Modeling Homeownership Among Black Immigrant Households

Independent Variables	Coefficients and Standard Errors	
County Type (Control = Large Metro, Urban)		
Large Metro, Suburban	0.114**	(0.012)
Medium Metro	0.115**	(0.016)
Small Metro	0.064*	(0.030)
Non-Metro	-0.005	(0.022)
Household Income (Control = Under \$15,000)		
\$15-29,999	0.085**	(0.016)
\$30-44,999	0.123**	(0.017)
\$45-74,999	0.226**	(0.015)
\$75,000 or Higher	0.437**	(0.015)

Age of Householder (Control = Under 35)		
35-44	0.130**	(0.014)
45-54	0.235**	(0.014)
55-64	0.332**	(0.015)
65-74	0.444**	(0.017)
75+	0.460**	(0.020)
Presence of Children under 18 (Control = No)		
Yes	0.059**	(0.010)
Bachelor's Degree (Control = No)		
Yes	0.054**	(0.010)
Census Division (Control = New England)		
Middle Atlantic (Northeast region)	-0.003	(0.018)
East North Central (Midwest region)	0.053*	(0.025)
West North Central (Midwest region)	0.022	(0.028)
South Atlantic (South region)	0.117**	(0.018)
East South Central (South region)	0.052	(0.040)
West South Central (South Region)	0.043	(0.024)
Mountain (West region)	0.118**	(0.033)
Pacific (West region)	-0.024	(0.023)
Constant		
	-0.189**	(0.021)
N (# of observations)	15,875	
R-squared (measure of model fit)	0.2384	

Note: * $p < 0.05$ ** $p < 0.01$, standard errors reported in parentheses

Source: JCHS tabulations of US Census Bureau, 2019 ACS PUMS 1-Year Estimates

Black Immigrant Homeownership in Boston and Massachusetts

We now turn to the case study of Massachusetts and the city of Boston, to show how these national trends in Black immigrant homeownership played out in one particular area. While the case study of Boston is specific, in its details it helps us better understand processes behind broader trends. Our analysis showed how smaller to medium-sized cities and suburbs have played a key role in facilitating Black immigrant homeownership in Massachusetts.

Massachusetts has one of the highest shares of Black households headed by immigrants. In all, 46 percent of all Black households in Massachusetts have immigrated to the United States, making it the state with the second-highest share of foreign-born Black households. The state had the seventh highest number of Black households headed by Black immigrants in the country and was home to 98,700 Black

immigrant households in 2019 (**see also Appendix, Figure 15**). The largest groups of Black immigrants in Massachusetts are Haitians, followed by Jamaicans and Cape Verdeans.

Massachusetts is home to the largest diaspora of Cape Verdeans in the world, with around 10,800 first-generation Cape Verdean households living in the state in 2019, of whom 7,400 identified as being Black. Their regional presence in New England dates back over a century. Many of the earliest Cape Verdean immigrants were recruited on American ships to work in the late 18th- and 19th-century fishing and whaling trade. They lived in the seaside city of New Bedford and on the Cape in Massachusetts alongside other Portuguese-speaking communities.^{xi} The state is also home to the third-largest Haitian community in the United States, following Florida and New York. Haitians started to migrate to the Boston area in the 1950s and 1960s, many of them highly educated professionals fleeing the tyrannical regimes of François and Jean-Claude Duvalier.^{xii} More recent arrivals from Haiti are migrating to escape political instability, deep poverty, and natural disasters, including the 2010 earthquake. While some of them have immigrated under the United States' "temporary protected status" program for displaced Haitians in the wake of the earthquake, many others are sponsored through family-based migration.^{xiii} Massachusetts also has a growing population of second-generation Black immigrants who have been born in the United States.

Regional Settlement Patterns of Black Immigrant Groups

As various groups of Black immigrants have settled in Massachusetts at different times, often responding to different employment opportunities, their geographic patterns of settlement look quite distinct. **Figures 9, 10, and 11** contrast the settlement patterns of Dominicans, Cape Verdeans, and Haitians in eastern Massachusetts. Dominican immigrants (**Figure 9**) have mostly moved north of Boston towards the cities of Lynn and Lawrence, which has become the home of the largest group of Dominicans in the region. Cape Verdean immigrants (**Figure 10**) can still be found in New Bedford and the Dorchester neighborhood of Boston, but the largest Cape Verdean diaspora in the United States is now found in the city of Brockton. Haitian immigrants (**Figure 11**) have moved both north and south of Boston, northwards towards cities such as Malden and Everett, and southwards towards Randolph, with their largest concentration in the city of Brockton.

Figure 9: Dominican Immigrants Are More Likely to Live North of Boston

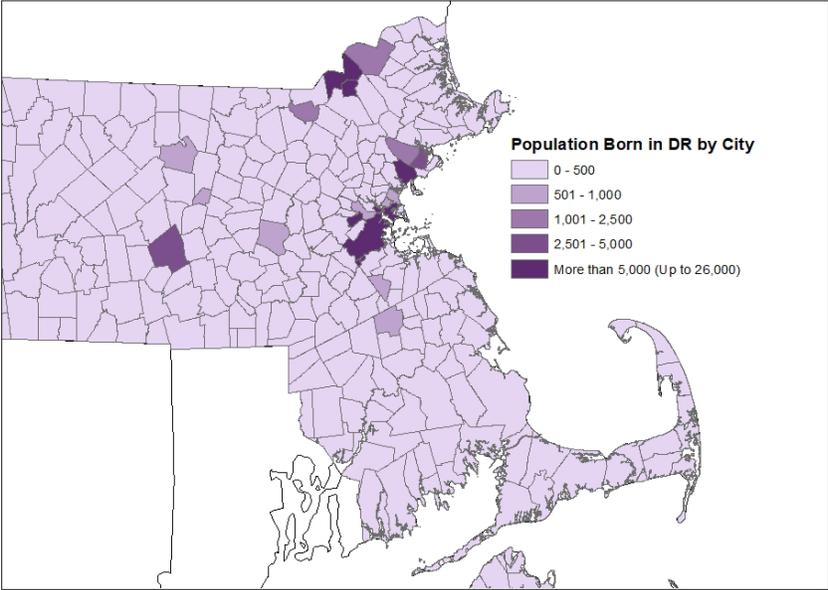


Figure 10: Cape Verdean Immigrants Are More Likely to Live South of Boston

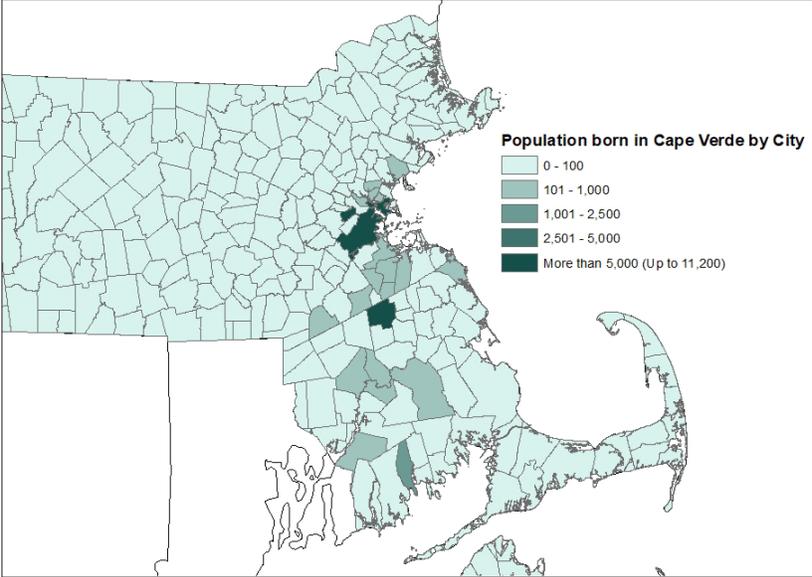
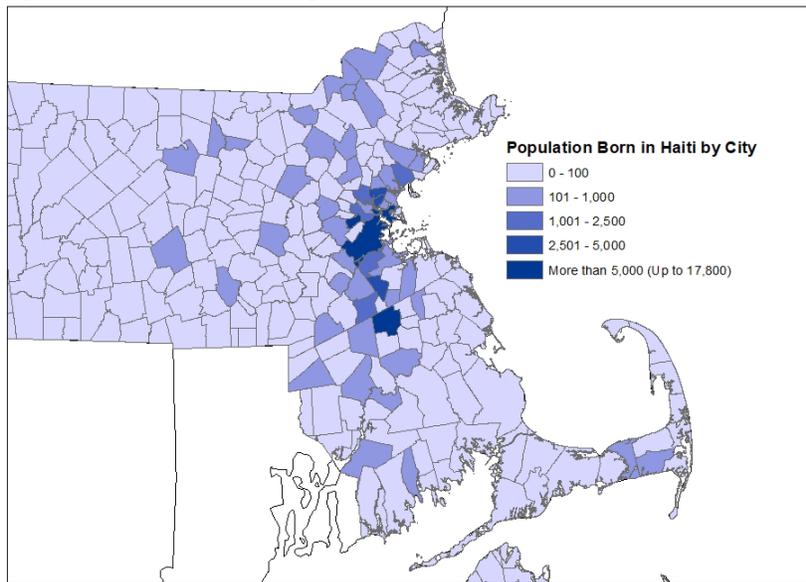


Figure 11: Haitian Immigrants Live Both North and South of Boston



Note: Estimated number of immigrant individuals by place of birth
Source: JCHS mapping of American Community Survey, 2019 ACS PUMS 5-Year Estimates

These maps show how smaller- to medium-sized suburban cities around Boston have specialized as “*ethnoburbs*,” emerging as suburban ethnic enclaves for distinct migrant groups.^{xiv} Indeed, Black immigrants have increasingly moved away from Boston as site of reception, towards these suburban cities in the broader metropolitan area. As we look at these maps, we can often trace specific directions of migration over time, such as northward or southward paths. Many of these newer ethnoburbs in metro Boston are in post-industrial cities, such as Lynn, Lawrence, and Brockton (**Figure 12**), which once faced urban decline due to white suburbanization and the departure of manufacturing. The influx of immigrants is helping revitalize these places, locally called “*Gateway Cities*.” Indeed, cities such as Lawrence and Brockton now face growing concerns about housing unaffordability and even gentrification.^{xv}

Figure 12: Top 5 Cities/Towns in Massachusetts with the Largest Populations Born in Cape Verde, the Dominican Republic, and Haiti

Rank	Cape Verde	Population
1	Brockton city	11,177
2	Boston city	8,834
3	New Bedford city	2,392
4	Taunton city	813
5	Fall River city	569

Rank	Dominican Republic	Population
1	Lawrence city	26,002
2	Boston city	20,930
3	Lynn city	9,389
4	Methuen Town city	5,822
5	Worcester city	2,927

Rank	Haiti	Population
1	Boston city	17,773
2	Brockton city	8,988
3	Randolph Town city	4,138
4	Everett city	3,331
5	Malden city	2,932

Note: Includes foreign-born individuals of all races/ethnicities.

Source: JCHS tabulations of US Census Bureau 2019 ACS 5-Year PUMS Estimates.

Black Migration and Homeownership in Massachusetts outside of Boston

Cities and towns in Massachusetts outside of Boston have not only become key settlement places for Black immigrants, but also are serving a growing role in facilitating Black immigrant homeownership. For example, between 2009 and 2019, the number of households headed by Black immigrants in Boston grew by 57 percent, which helped lift the number of Black immigrant homeowners in the city by 40 percent, or 2,600 additional homeowner households (**Figure 13**). Meanwhile, municipalities in Massachusetts outside of Boston also recorded a sharp 63 percent growth in Black immigrant households between 2009 and 2019. This growth included a 47 percent increase in Black immigrant homeowners, or roughly 7,400 new Black immigrant homeowner households. Clearly, smaller to medium-sized cities outside of Boston have played a significant role in the growth in Black immigrant homeownership in Massachusetts over the last decade. Even so, the homeownership rate of Black immigrant households in Massachusetts remains low at just 35 percent. The homeownership rate of

native-born Black households in Massachusetts sits even lower, at 34 percent. Both are well below the national average of 42 percent for both groups.

Figure 13: Changes in Black Immigrant Households in Massachusetts 2009-2019

	2009	2019	Change 2009-2019	
			Number	Percent
Within the City of Boston				
Renters	12,900	21,400	8,500	66%
Homeowners	6,500	9,100	2,600	40%
Total	19,400	30,500	11,100	57%
Outside the City of Boston				
Renters	23,000	40,100	17,100	74%
Homeowners	15,800	23,200	7,400	47%
Total	38,800	63,400	24,600	63%

Note: Black households are Black alone or in combination with additional races/ethnicities. Totals may be affected by rounding.

Source: JCHS Calculations of US Census Bureau, 5-year ACS PUMS data for 2009 and 2019.

Growth among native-born Black households in Massachusetts was more modest than for Black immigrants, particularly within the city of Boston. The city of Boston saw a 15 percent increase in the number of native-born Black households between 2009 and 2019, while cities and towns in the state outside of Boston saw a sizeable 31 percent increase (**Figure 14**). Given the high growth rates relative to Boston, municipalities outside of Boston were home to more than three-fourths of all growth in native-born Black households in Massachusetts.

Figure 14: Native-Born Black Households in Massachusetts 2009-2019

In Boston	2009	2019	Change 2009-2019	
			Number	Percent
Renters	23,400	27,200	3,900	17%
Homeowners	8,900	9,800	900	10%
Total	32,300	37,000	4,800	15%
Outside of Boston				
Renters	33,900	46,500	12,700	37%
Homeowners	20,700	25,000	4,300	21%
Total	54,600	71,500	16,900	31%

Note: Black households are Black alone or in combination with additional races/ethnicities. Totals affected by rounding.

Source: JCHS Calculation of US Census Bureau, 5-year ACS PUMS data for 2009 and 2019.

These numbers speak to the distinct mobilities of Black immigrant and native-born Black households in metro Boston. Our findings show that from 2009 to 2019, household growth rates for Black immigrant households were similar both in and outside of the city of Boston. Meanwhile, growth rates among native-born Black households were roughly twice as rapid outside of Boston as inside the city. For both groups, the growth in homeowner households was disproportionately skewed towards municipalities outside of the city of Boston.

Conclusion

In this paper, we highlighted the growing diversity of the Black population in the United States and its implications for efforts to support and expand Black homeownership. Our analysis showed how by 2019, nearly *one in eight* Black households had immigrated to the United States. Their racial identifications were diverse, including Hispanic Black households as well as those who identify as Black alongside some other race. In many metropolitan areas, including Boston, the Black immigrant population has been growing faster than the native-born Black population. These demographic trends have implications for policy initiatives to mitigate racial and ethnic homeownership gaps.

Our findings indicate that efforts to expand Black homeownership should pay special attention to Black immigrant groups. This is particularly true in states such as New York, Florida, Texas, and New Jersey, which house the nation’s largest numbers of Black immigrant households. In these places, Black homeownership policy is also Black immigrant homeownership policy. We argue that policy makers and practitioners can benefit from attending to this diversity within Black households. Various groups of

Black immigrants may face distinct challenges and opportunities to achieve homeownership. We summarize a few of these challenges below.

First, credit score requirements may pose unique challenges for immigrants. Time of migration impacts credit history length. Some Black immigrants lack a credit history altogether, due to unfamiliarity with American credit scoring and conflicting cultural ideas of what “good credit” looks like. These households may take pride in not being indebted, rather than in having a documented history of managing debt. Financial literacy programs can therefore help immigrants learn to build credit and gain trust in financial institutions and develop financial practices and behaviors that would put them in a better position to obtain a mortgage.^{xvi}

Second, Black immigrants from non-Anglophone countries such as Cape Verde, Haiti, or Somalia may face language barriers, which could impede them from learning about downpayment assistance or special credit programs or benefitting from homebuyer education. These programs can benefit from multilingual documentation and options, as well as community-based outreach. Considering the importance of networked support in immigrant communities especially, effective outreach may include enrolling the support of community centers, faith-based organizations and churches, and co-ethnic housing brokers such as realtors or loan officers, who often form the first point of contact into the homebuyer market.

Third, the homeownership models of Black immigrants also offer opportunities for policy makers. The traditional idea of a nuclear family living in a detached, single-family home often remains an implicit target of homeownership policy. However, Black immigrants have innovated and pursued alternative homeownership models, too. These models include living together as multigenerational households or collaborating with multiple family members to fund the mortgage on a shared unit. In addition, small multifamily units have been particularly popular among immigrant homebuyers. A 2020 Urban Institute study on small multifamily units found that 37 percent of two-unit and 30 percent of three- to four-unit structures nationwide were owned by immigrants.^{xvii} These multigenerational or multi-unit models can make homeownership more affordable and have long been popular among various generations and groups of immigrants.^{xviii} Policy makers interested in expanding Black immigrant homeownership can tailor financing and programs to better support these models.

Finally, these constraints and opportunities for Black immigrant homeownership play out geographically. Our case study of Massachusetts highlighted the mobility trajectories of immigrant groups in the Boston metro area towards emerging “ethnoburbs,” such as the suburban cities of Lawrence and Brockton, which are attracting a growing number of immigrants. These ethnoburbs offer

unique resources for immigrant households, such as schools prepared for teaching ESL speakers, stores, restaurants, and businesses catering to the tastes and needs of the diaspora, co-ethnic professionals such as housing brokers, and community centers and churches where immigrants' native languages are spoken. At the same time, this concentration of Black immigrant homebuyers in only a few cities can also be a sign of blocked opportunities elsewhere. Policy makers should either recognize these geographic concentrations and focus resources on emerging immigrant destinations or look for ways to expand immigrant homeownership opportunities in more places.

In all, this Working Paper highlighted how Black households are far from a monolithic group. We hope that future research will look closer at the diversity among Black households, and further unpack the roles of place of birth, ethnicity, and migration histories to better understand challenges to and opportunities for Black homeownership.

Appendix

Figure 15 (Appendix): Native- and Foreign-Born Black Households by State: 2019

Households (Thousands)

State	Total	Black Households	Foreign-Born Black Households	Native-Born Black Households	Black Share of Households	Foreign-Born Share of Black Households
Alabama	1,898	519	6	513	27%	1%
Alaska	252	10	1	9	4%	10%
Arizona	2,670	132	17	115	5%	13%
Arkansas	1,164	185	2	184	16%	1%
California	13,158	925	99	826	7%	11%
Colorado	2,235	100	19	81	4%	19%
Connecticut	1,377	159	40	118	12%	25%
Delaware	376	85	11	73	23%	14%
District of Columbia	292	129	8	122	44%	6%
Florida	7,906	1,161	328	833	15%	28%
Georgia	3,853	1,246	94	1,152	32%	8%
Hawaii	465	16	1	16	3%	4%
Idaho	656	4	1	3	1%	24%
Illinois	4,866	707	39	667	15%	6%
Indiana	2,598	261	14	247	10%	5%
Iowa	1,287	55	9	46	4%	17%
Kansas	1,138	71	5	66	6%	7%
Kentucky	1,749	156	10	146	9%	6%
Louisiana	1,741	545	4	541	31%	1%
Maine	574	8	3	5	1%	38%
Maryland	2,227	700	102	598	31%	15%
Massachusetts	2,651	216	98	117	8%	46%
Michigan	3,970	567	17	550	14%	3%

Minnesota	2,223	135	58	77	6%	43%
Mississippi	1,100	413	2	411	38%	1%
Missouri	2,458	300	15	285	12%	5%
Montana	438	3	0	3	1%	3%
Nebraska	771	36	9	27	5%	25%
Nevada	1,144	122	12	110	11%	10%
New Hampshire	541	7	3	4	1%	43%
New Jersey	3,286	480	113	367	15%	24%
New Mexico	793	21	2	19	3%	9%
New York	7,447	1,214	439	774	16%	36%
North Carolina	4,046	904	41	862	22%	5%
North Dakota	324	15	5	10	5%	34%
Ohio	4,730	635	42	593	13%	7%
Oklahoma	1,495	128	5	123	9%	4%
Oregon	1,649	38	7	32	2%	17%
Pennsylvania	5,119	571	60	510	11%	11%
Rhode Island	407	31	11	20	8%	35%
South Carolina	1,976	521	8	513	26%	2%
South Dakota	354	8	6	2	2%	71%
Tennessee	2,655	456	13	443	17%	3%
Texas	9,985	1,370	147	1,224	14%	11%
Utah	1,024	13	3	10	1%	24%
Vermont	263	5	1	3	2%	29%
Virginia	3,192	635	55	580	20%	9%
Washington	2,932	136	33	103	5%	25%
West Virginia	728	28	2	26	4%	6%
Wisconsin	2,387	144	5	139	6%	3%

Wyoming	233	3	0	3	1%	1%
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Note: Black households are Black alone or in combination with additional races/ethnicities.

Source: JCHS tabulations of US Census Bureau, 2019 ACS PUMS 1-Year Estimates

References and Endnotes

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- ^{vii} Black immigrants have often migrated from countries with racial and ethnic histories different from that of the United States and may bring distinct racial categories, as is well documented for Cape Verdean immigrants and their West African and Portuguese mixed identities. See Marilyn Halter, *Between Race and Ethnicity: Cape Verdean American Immigrants, 1860-1965* (Chicago: University of Illinois Press, 1993). Any categorization will merge certain racial identities into groups, while also excluding other racial and ethnic identifications. Ellis P. Monk, “Inequality without Groups: Contemporary Theories of Categories, Intersectional Typicality, and the Disaggregation of Difference,” *Sociological Theory* 40, no. 1 (March 1, 2022): 3–27.
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