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Citation Details

Westbrook, M. (2023). “I Don’t have a Pile of Money to Take Care of Things”: Financial Stress and Housing Insecurity Among Low-Income Hispanic/Latinx Immigrant Families During COVID-19. *Journal of Family and Economic Issues*, 1-12.

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“I Don’t have a Pile of Money to Take Care of Things”: Financial Stress and Housing Insecurity Among Low-Income Hispanic/Latinx Immigrant Families During COVID-19

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Accepted: 21 August 2023
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Abstract

Housing, the single largest expense for low-income individuals, is inherently tied to economic security. During the COVID-19 pandemic, Hispanic/Latinx and Black communities experienced the highest rates of income loss, basic needs insecurity, and COVID-19 hospitalization and mortality. As part of an ethnographic case study, I conducted serial interviews over two years with 35 predominantly low-income Hispanic/Latinx immigrant families in one Denver, Colorado neighborhood during the COVID-19 pandemic. These interviews revealed that very few of these individuals were able to access governmental financial support as a result of limited dissemination despite facing unemployment, underemployment and rising rents. Although governmental financial support forestalled poor outcomes for many US families, these financial interventions were inaccessible for low-income Hispanic/Latinx immigrant families because of their documentation status and/or language barriers. Given no other options, families coped with their increasing economic insecurity by cutting back on non-essential items, doubling-up housing with other families, and relying on nonprofit emergency food assistance in order to maintain stable housing. These experiences highlight the need for further dissemination of information about supportive interventions, which can increase economic security among low-income immigrant families and non-English speaking communities. In tandem, policy efforts related to economic security are needed to mitigate the burden of wealth inequities through poverty-reduction programs, pathways to citizenship, and access to basic needs security – including safe and affordable housing, food security, health-promoting resources, and living wage work.

Keywords Housing · Structural vulnerability · COVID-19 pandemic · Financial assistance · Insecurity · Mental health

Introduction

Stable housing is central to economic security. The pandemic has exacerbated housing stability for low-income Hispanic/Latinx families in cities across the United States, creating overlapping crises amidst the ongoing crisis of housing affordability. Since the Great Recession, this situation has become particularly burdensome for low-income

communities of color that were primed for redevelopment through inequitable government policies. Within these communities, Hispanic/Latinx and Black families are most likely to be rental cost burdened (i.e. > 30% of their income for housing). They also are historically excluded from wealth-building opportunities such as homeownership, which is particularly true for immigrants. Growing income inequality sustains racial and ethnic health disparities (Vega & Sribney, 2017), particularly for low-income immigrant families.

Increasingly expensive housing, along with low-wage work and inadequacy of safety net systems, leads to structural vulnerability for individuals (Quesada et al., 2011). Urban low-income renters and homeowners have long been vulnerable to pressures for displacement as a result of political and economic factors, which include the legacies of redlining and segregation, discrimination, low-wage work, and immigration status (Bonikowski & Western,

This is one of several papers published together in Journal of Family and Economic Issues on the “Special Issue on The Political and Economic Contexts of Families’ Financial Lives.

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2009; Massey & Denton, 1988, 1989; Pager et al., 2009; Wacquant, 2015; Wilson, 2012). Although housing cost burden increased for households at all income levels in 2020, over 70% of households making less than \$30,000 per year experienced housing cost burden (Harvard JCHS, 2022). Hispanics/Latinxs are almost twice as likely as non-Hispanic/Latinxs to worry about housing costs (Chinchilla et al., 2022). In Colorado, Hispanic/Latinx residents are more likely to report housing insecurity than other racial and ethnic groups and the immigrant community is twice as likely to report housing insecurity compared to US citizens (Colorado Health Institute, 2020). Likewise, in Colorado, 46% of those without stable housing reported poor mental health compared to 13% of those with stable housing (Colorado Health Institute, 2020). Denver has become inhospitable to Hispanic/Latinx residents, leading the nation in Hispanic/Latinx displacement by gentrification compared to any other major US city (Richardson et al., 2019).

Grounded in analyses of politically marginalized groups and their relationships with power, structural vulnerability theory reveals how uncontrolled housing cost increases, few rental support resources, and a lack of tenant legal protections lead poor and politically marginalized groups towards social suffering and negative health outcomes. Structural vulnerability is a product of economic exploitation based on discrimination by class, culture, gender, sexuality and race/ethnicity (Bourgois et al., 2017; Quesada et al., 2011). Structural vulnerability is determined by one's location in the social hierarchy and is a concern for recent immigrants, monolingual Spanish-speakers, and those without documentation. An individuals' intersecting social and political identities such as gender, class, and disability reinforce structural vulnerability. Undocumented immigrants and mixed-status families face additional structural vulnerability because of the lack of available social safety nets and their "liminal legality," the ways in which uncertain legal status impacts the lives of immigrants (Menjívar, 2006). Incorporating structural vulnerability brings the level of analysis to a localized level, as inequities are rooted in socioeconomic inequities, racism, and place-based segregation (Brown, 2018; Gee & Ford, 2011).

The COVID-19 pandemic has exacerbated health, wealth, and racial inequities (Ku & Brantley, 2020). In the US, Hispanic/Latinx and Black communities experienced the highest rates of COVID-19 hospitalization and mortality, income loss, and basic needs insecurity including eviction (Benfer et al., 2021). Pandemic-related job loss and financial hardship may have long-term mental health consequences as highlighted by the relationship between financial stressors and poor mental health outcomes, especially during periods of economic recession and high unemployment (Mays et al., 2023). The economic consequences of the pandemic were

more common among individuals with lower household incomes who had also faced financial insecurity prior to the pandemic, and among undocumented Hispanic/Latinx adults compared to U.S.-born citizens (Isasi et al., 2023). Half of lower-income Americans reported loss of jobs or wages due to COVID-19, and only 23% reported emergency funds that would last three months (Igielnik, 2020). Before the pandemic, 70% of Hispanic/Latinx respondents noted that, in an average month, they were able to pay their bills in full. However, in April 2020, this percentage decreased sharply to 53% (Igielnik, 2020). Economic insecurity is an important socioeconomic determinant of poor health (Mays et al., 2023) as demonstrated by an association with higher risk of anxiety, depressive symptoms, social isolation, food insufficiency, and housing insecurity (Isasi et al., 2023; Kim, 2021).

Financial support can be one form of social support to relieve economic insecurity, as the relationships formed in the process can help individuals navigate difficult situations but also provide tangible aid (Cohen & Syme, 1985). Hispanic/Latinxs' strong social support networks, dependent on language and other sociodemographic factors, are also associated with improved outcomes in health (Mulvaney-Day et al., 2007). Social networks can help with food, housing, transportation and financial support, and during critical time points and emergencies, the network can serve as a source of critical information and access to community resources (Ayón & Ghosn Naddy, 2013). Limited research has considered how financial assistance may relieve pressures of increasing housing costs in gentrifying neighborhoods, even though housing assistance is often recommended as a panacea (Freeman et al., 2023).

During the COVID-19 pandemic, additional financial support became available from organizations and local, state, and federal agencies at the same time as financial hardship rose disproportionately for Black and Hispanic/Latinx individuals and lower-income households (Kim, 2021). However, this financial support was not equally distributed. Hispanic/Latinx individuals were less likely than non-Hispanic individuals to receive safety net benefits such as economic aid through stimulus checks or unemployment, consistent with data pre-pandemic (Bitler et al., 2021). In general, immigrant communities have limited access to social and poverty alleviation programs due to barriers related to immigration policy (Acevedo-Garcia et al., 2021). Immigrant communities and individuals who are undocumented fear accessing social services because of a concern about their legal status and penalties for engaging in services, even when families are mixed-status or their children are citizens (Acevedo-Garcia et al., 2021; Bitler et al., 2021).

The goal of this work was to examine how structural vulnerability of the low-income Hispanic/Latinx immigrant community as well as how housing affordability concerns were magnified during the COVID-19 pandemic. The financial hardship, brought on by periods of unemployment and underemployment alongside housing cost increases, led to increased housing affordability concerns. Economic and housing insecurity increased residents' stress given the lack of COVID-19 financial assistance available. The lack of information related to these supports and the inaccessibility was rooted in language and legal status barriers, forcing families to instead make calculated decisions to prioritize paying rent and to rely on non-governmental supports such as the charity of local nonprofit food banks.

Methods

Research Site This research is part of a larger ethnographic case study of housing insecurity and health in the southwest neighborhood of Westwood in Denver, Colorado. The area was hit hard by the Great Recession, as the zip code (80219) had the third highest foreclosure filings in the country in 2007 (CNN Money), and the neighborhood experienced the largest percentage of COVID-19 infections compared to the rest of the Denver Metro area (Daley, 2021). A confluence of foreclosure, direct investment, business development, nonprofit partnerships, and creative placemaking is the political-economy of development, which underlied the experiences of increasing housing cost pressures in the neighborhood. In 2017, Westwood was 78% Latino compared to 22% citywide (Shift Research Lab, 2020). 30% of the Westwood neighborhood was foreign born, versus 10% for Denver (Shift Research Lab, 2020). A quarter of Westwood residents were monolingual Spanish-speakers,

Table 1 Information about 35 low-income research participants at baseline interview (January–July 2020)

Attribute	Average or Breakdown of Attribute
Gender	26 women; 9 men
Ethnicity*	30 Hispanic/Latinx (17 identifying as Mexican); 4 white; 1 Asian; 1 Black
Average age	46 (range: 20s to 80s)
Average years of education	10th grade (range: no formal education to college degree)
Interview language	25 preferred Spanish or Spanish-only; 10 preferred English or English-only
Documentation status	Over two-thirds undocumented
Homeownership	8 homeowners (inclusive of 1 home-owning couple and 1 mobile home owner); 27 renters
Length of time in neighborhood	11 years (range: 1 year to over 20 years)

*Does not add up to 35 participants; one participant self-identified as biracial (white and Asian)

compared to 4% in the city at large (Shift Research Lab, 2020). I obtained IRB approval for this study from the Colorado Multiple Institutional Review Board in November 2019.

Recruitment I used heterogeneous sampling to get a wide range of perspectives from neighborhood residents. My sources of variation of interest initially included socioeconomic status (variations derived from percentage low income, education, and occupation), involvement in local programs, type of living situation, language spoken in the household (Spanish or English or both), duration of their residence in the neighborhood, and the degree of their involvement with the community. I attended community and neighborhood meetings where I introduced myself and the project, and used network sampling through the associated groups of community leaders and nonprofit groups (Durdella, 2017). To supplement this outreach, I also posted flyers in popular community areas and stores. All interested participants made \$20 or less per hour. In addition, 25 key stakeholders were interviewed throughout the study as I met with nonprofit, city, and community workers willing to discuss their perspectives.

Participants The majority of individuals in this study self-identified as Hispanic/Latinx and were Spanish speakers (Table 1). Most of the participants were women, many of whom were the heads of household for themselves and their children. The average age was in the mid-40s, but their ages ranged from early 20s to early 80s. Participants lived in a variety of housing types around the neighborhood, including day laborers who lived in rented rooms, families living in single family homes that were rented or owned, and families and some elderly folks who lived in duplexes and apartments. Eight participants were homeowners, but most interview participants were renters (77%). Participants had lived in their neighborhood for an average of 11 years, with several living in the area for over two decades.

More than two-thirds of these individuals were undocumented immigrants, mostly from Mexico. I attribute the large percentage of participation by undocumented immigrants recruited to community-based recruitment efforts and volunteering, which put me in direct contact with many undocumented immigrants struggling with housing affordability. Given that Westwood is a low-cost neighborhood with a large number of Hispanic/Latinx businesses and resources for the Spanish-speaking community, it is not surprising that there is a higher percentage of undocumented immigrants living in Westwood. Undocumented immigrants are estimated to comprise 34% of the immigrant population in Colorado (Pew Research Center, 2019); 37% of Denver

metro's foreign-born population lack legal immigration status, higher than the national average of 24% (Kenney, 2017).

Interview Methods I interviewed 35 Westwood residents multiple times between November 2019 to March 2022. I reached 26 individuals in 23 separate households for an initial in-person interview before pausing my recruitment efforts due to COVID-19 restrictions beginning in mid-March 2020. After a pause of several months, I completed additional initial phone interviews for a total of 35 unique participants. By the end of 2020, I had followed up with 30 of the original 35 individuals (86%) in 24 separate households. By the end of my participant follow up in early 2022, I had followed up with 25 individuals (or 72% of the original 35) in 23 separate households. I spoke with some resident participants only twice, but the majority I spoke to four to six times and upwards of twenty times with several participants. Follow-up conversations through sequential interviews were vital to understand whether households' financial pressures were changing and how housing decisions and families were impacted by COVID-19. Each interview lasted between 40 min and two hours. Participants were compensated \$40 cash for each interview. For one-time key stakeholder interviews, I met with individuals in person or via Zoom for 30–60 min and provided a \$15 gift card for their time. All interviews were audio-recorded and transcribed in English or Spanish.

Analysis On a weekly basis, I summarized my field notes, interviews, participant observation, photographs, and any other activities in that week from the larger ethnographic study. This information was combined into analytic memos to piece together the ideas developing around these mixed sources of information (Birks & Mills, 2015). This process of iterative analysis allowed me to understand the data content, and then step back to assess what I had learned to refine and refocus my data collection, repeatedly (Hamilton & Finley, 2019; Maietta et al., 2021). This process combines practices from phenomenology, grounded theory, case study, and narrative research, and assisted me in validating the data through triangulation over time, as well as within the neighborhood (Maietta et al., 2021). I divided coding into two stages: straightforward descriptive labels and inductive, pattern coding (Miles et al., 2014). I prioritized writing analytic memos throughout the coding process to answer research questions, and the primary notes were refined through the writing process to become drafts of themes. Participants are referred to by pseudonyms to maintain confidentiality.

Findings

“Paying the Rent Before Anything Else”: The Stress of Prioritizing Rising Rent While Unemployed or Underemployed

In the first few months of the pandemic, many participants lost work temporarily or permanently, or had their hours cut drastically in ways that impacted their day-to-day and month-to-month expenses. Christina, a woman in her mid 20s working on her associates degree and living with her parents, described the impact of having her work hours reduced,

I would work five days a week and sometimes stay overtime. But since the pandemic, they don't have enough funds to pay us, so that's why they have to reduce our hours. It has affected it because I get less money every two weeks. I get less since I'm missing two days each week. It has affected me because I can't really waste as much money as I used to, because there's not enough money.

Unemployment and underemployment took a profound toll on participants. For Raul, housing costs continued to go up each year. Working as a landscaper to provide for his family, he explained the impact of finances on his mental health during the first few months of the pandemic:

It's very slow, there's barely any work. Right now, I'm working no more than one to two days each week, no more. [...] We barely have enough to pay our bills. I feel very depressed because life has changed a lot. It's not the same, it's a different life. But we make it through, by penny pinching.

Some participants commented that they were still able to cover their expenses, but the majority – like Raul – mentioned that the loss of work during the first few months of the pandemic was a big stressor for their finances. A few women who were stay-at-home mothers had partners with consistent work after most industries reopened in early summer of 2020. When participants discussed work, housing costs and finances were directly tied in with the discussion. Elena, a neighborhood resident of 12 years living multi-generationally during the pandemic, talked about “paying the rent before anything else” so that she could stay in her current housing situation. Simultaneous with the ongoing pandemic, housing pressure and the threat of displacement continued for low-income Hispanic/Latinx families due to rising rents. Denver Metro area median home prices have consistently increased in the past decade, yet the pandemic

has not slowed the housing market or the rents that are exploitatively high in low-income neighborhoods (Desmond & Wilmers, 2019). Among participants, rents increased significantly during the first year of the pandemic – making participants further consider how to stretch their budgets or make changes to ensure housing stability. Similar to the majority of participants, Elena’s rent increased twice over two years – \$100 each time, from \$650 to \$850. Elena knew it was still lower than what many others paid in the neighborhood, but it created tension in her family’s budget. Paying the rent was her financial focus, and over time, she worried most about paying the rent because it was her only inflexible cost.

Participants discussed that they did not have emergency savings to fall back on, and that they were living month-to-month because of continually increasing housing costs. Carlos, a day laborer supporting his wife and two children, expounded how rising rents affected him by saying that “it’s a sacrifice, to continue to pay rent, to eat, to support your kids.” Without stable or consistent income during the pandemic, participants prioritized the rent as their most vital expense. Carlos described his financial stress related to rent by detailing how he was down to “one dollar earned, one dollar given to this country – mainly through rent.” The few participants who did have meager savings beyond their wages discussed how they had gone from having two or three months of emergency funds for rent to having less than one month saved. Even after forgoing other expenses, Raul quickly depleted his emergency savings (equivalent to two months of mortgage payments) to stay current on bills due to the dearth of landscaping jobs.

In order to maintain housing, all participants limited additional expenses including basic needs such as food or health care. These tradeoffs were common, and in Colorado, people living on low incomes are far more likely to have made difficult tradeoffs: 50% have cut back on other needs such as food or health care in order to afford housing, 43% have worked more than they wanted, and 40% of renters avoided asking their landlords to address problems for fear of rent increases or eviction (Woodrum, 2022). In order to pay the rent first, families shared how they avoided non-essential purchases as well such as restaurant take-out meals, buying only basic food supplies, avoiding buying needed clothes or items for children, and avoiding driving unless necessary. Elena talked about the trade-offs she made – for example, going to food banks to avoid spending money on food. However, sometimes the food banks were during the day and when she was working. She had also pawned jewelry to make the rent, and previously went without food, prioritizing feeding her children, in order to make the rent and avoid her family being evicted.

The financial insecurity of making do with less to be able to make rent took a toll on individuals, as Carlos shared: “Stress is something that has appeared the most, for living during COVID, the economy isn’t good. Unfortunately, I am low-income, and I have to figure out a way to get ahead. I am tired.” Flor, a renter who divorced and became a single mom during the 2-years of this study, shared her stress created by financial pressures:

It’s emotional tension because you can’t plan your life, you can’t make plans. [...] Before, the situation was hard, and now it’s tormenting us. I have been eating more due to the stress, and being home, and I have gained weight. [...] Not having the stability of having your own home is very frustrating. The salary of the whole month – you have to pay or pay or you have to leave. We live with this every month. It’s preoccupying. [...] It influences everything, how you are as a person, if you are saving money for the rent.

Carlos and Flor were not the only participants dramatically impacted by the pressure to make rent, as many other participants expressed increasing mental health concerns because of the pandemic and their unstable financial situation. Alejandra, a single mother sharing a room with her daughters in her sister’s family, started crying while discussing her economic situation during the pandemic, explaining that “I need a lot of money. I feel sad because I’m frustrated a lot. A year passes quickly. And hopefully this will all be behind us and we can work more. What can we do?” These experiences of not being able to keep up or get ahead led to increased perseverance, frustration, and mental distress.

As demonstrated by Alejandra living with her family members due to no other choice, many participants took on renters, other family members, friends or coworkers into their home, or moved and doubled-up with other family members due to the limited housing affordability, a common rental savings strategy especially among urban families with young children (Pilkaukas et al., 2014). Doubled-up households, defined as shared living arrangements with one or more adults beyond the household head and partner (US Census Bureau, 2011), had clear benefits revealed through the lack of significant increase in total rent amount reported by participants. Participants’ average rent cost at the beginning for the study was \$834, and increased over the two years to an average of \$923.¹ This is even though

¹ These averages include several participants who moved within the neighborhood to reduce their housing cost burden (e.g. to poorer quality, lower cost housing options), and more commonly, those who further reduced their individual burden of increasing rents by doubling-up with other individuals in living situations to reduce their rent burden (e.g. living with another family of five to reduce housing costs). These averages are also low due to a group of single participants working as

participants reported large rental increases from their landlords during the study, including one participant whose rent on a single-family home was raised from \$1,300 to \$1,850 with one month notice.

The majority of the changes in household composition – primarily, doubling-up – happened during the first year of the pandemic, in order to cope with the lack of work amidst rising rents. Mireya, a renter with three children (two of whom are in their mid-twenties), shared how doubling up made it possible for her family members to stay in the neighborhood. Her parents and her son moved in with her, and in early 2021, her other son and his wife moved into the basement of their rented home – seven now sharing a space that Mireya found more comfortable when limited to four. She understood that otherwise, “families can’t get by.” In a separate case, due to her husband’s inability to pay for increasing housing costs through seasonal day labor work, Sofia – a recent immigrant from Mexico – returned to her parents home in Mexico with her two children while her husband stayed behind and continued to try to find work. She spoke about how her husband’s physical and mental health was impacted by his lack of work that did not allow his family to stay housed together, as “he was depressed from two months without work, eating junk food and trying to focus on getting work to make money.” While these strategies were an attempt to alleviate financial pressures, the impact continued to take a toll on participants’ mental health in the setting of underemployment and rising rent costs.

“The Processes are Not in Alignment”: Structural Vulnerability Limits Access to Support

During the first year of the COVID-19 pandemic, there were many financial assistance programs available for eligible low-income families, from government stimulus checks to city- and state-level rental and mortgage assistance to non-profit funds to support those who lost work due to illness. Yet, strikingly, the majority of participants in this study had not received any type of financial support. As a whole, almost all participants indicated that they were unaware of specific governmental financial assistance programs. When probed about different types of resources, participants were largely unfamiliar with the Emergency Rental Assistance Program and Emergency Mortgage Assistance Program from Colorado’s Department of Local Affairs, and other support programs such as utility assistance. A few participants knew about Temporary Rental and Utility Assistance funds through the City and County of Denver because of their engagement with community organizations during the

early phases of the pandemic – or in one case, from a recommendation from a landlord – but none had applied.

Mariela, a fast food worker, expressed at the beginning of the study that she knew some organizations working in the area but was not connected to services or supports, and had never received anything from them. Later on, she shared that her son was receiving free snacks to bring home from an afterschool program; in reference to my questions about additional support, she mentioned not wanting to accept anything, because “I am worried about my status and signing up for things.” Among undocumented participants, they were aware that they were ineligible to receive resources such as the CARES Act stimulus check or unemployment benefits due to their documentation status. Self-identifying legal status as a barrier, participants further reinforced the “liminal legality” they felt in navigating their economic situations (Menjívar, 2006). Several programs did not require a social security number to apply, but participants who knew about the programs were hesitant to inquire as a result of their documentation status and the perceived lack of Spanish-speaking resource navigators.

These concerns were not only perceived, but also resulted from their community experiences of exclusion and discrimination by governmental and non-governmental organizations that reinforced participants’ structural vulnerability. As one neighborhood nonprofit employee shared with me, an undocumented neighborhood resident had applied for rental assistance from a local organization. Because the mechanism for support required contact with his supervisor to confirm the applicant’s hours were cut at work, the individual was then fired from his job. The nonprofit worker stated, “The processes are not in alignment. We need to identify patterns of experiences people have when trying to access these resources.” These unintended consequences are what residents fear, having heard these stories. Many Hispanic/Latinx participants, including those who were well-connected, did not want to participate in pandemic-era supports for the same reason they did not participate in other governmental programs – for fear of “public charge,” wherein immigration officials consider noncitizens applying for residency ineligible if they rely on certain public benefits (Bernstein et al., 2020a). As noted by Elena, a participant who was working part-time with a nonprofit in the community, public charge is a big concern for residents to engage in governmental supports:

If someone doesn’t want to leave their name or number, they are worried about public charge, this is something we are still worried about with Donald Trump. There is worry about what he did will continue to affect people who are undocumented, like public charge. The community is scared. I think it will take

day laborers who paid \$200 to \$800 per month in rent – an average of \$500 per month – for individual rooms in homes or apartments.

time for people to return to trust within the community in these supports, like in SNAP [Supplemental Nutrition Assistance Program], and I don't know what else, Medicaid.

The chilling effect caused by fear of public charge has frightened immigrants across the country from accessing pandemic-specific relief and other benefits (Bernstein et al., 2020b).² Aurora, a participant who had been a part of neighborhood initiatives for over ten years, talked about the struggle of trying to support other families in her role as a community connector when she herself could not access financial resources from the same organizations after the first year of the pandemic. This cycle made it difficult for her to be confident in her recommendations to families (aside from resources that met immediate needs, such as food banks or nearby vaccine clinics) because she did not want families to be continually turned away or ineligible for benefits. Susana, a childcare worker and mother of two, struggled with being undocumented because she knew she would be more financially stable if she were not worried about public charge, and that she would be more housing security “with papers – by buying something or having Section 8 [housing voucher] support.”

The few financial supports specifically directed to undocumented immigrants during this time were not adequate to float participants through the most difficult months of the pandemic. Mireya, living with six other family members in a rented home, was aware that paying the rent was vital even during months when there was less family income as “the roof is the most important.” To support rent payments when her hours were cut at a childcare center, she tried accessing nonprofit resources with mixed results. Her father and her son also became unemployed when the restaurant where they worked closed. They both received a \$1,000 grant from the Left Behind Workers Fund, but Mireya did not receive aid through her separate application. Given that the grant did not cover their combined rent for much more than a month, she used food banks for her family until her work resumed fully in 2021. She explained the struggle to stay afloat with rent, with documentation status limiting their options: “Those who don't have status, don't have any certain future.”

The few non-Hispanic/Latinx individuals spoke to a different reality of accessing resources, highlighting how structural vulnerability differs based on identity even though

money was still tight and led to some stress. Other COVID-19 related resources, such as the Economic Impact Payments (stimulus checks), were received by white participants who were all citizens and a small handful of Hispanic/Latinx participants who were permanent residents. Kay, a biracial Asian and white woman and renter living on disability support, had experience navigating governmental systems and received financial assistance from the stimulus check, Low Income Home Energy Assistance Program (LIHEAP), Emergency Rental Assistance Program, and food banks. Her landlord was also flexible if she was late on the rent, and her partner generated some income as a car mechanic and handyman. She was savvy about the resources and supports available and had figured out how to keep her finances afloat between her and her partner, even though she was not relaxed about her economic situation. Anissa, a white homeowner with a disability, mentioned that the stimulus checks – the largest financial supports she received – were helpful, but only to a certain extent given the amount of bills and debt she has collected over time:

It was very helpful, but it was a drop in the bucket. I have a lot of bills, you know. I'm a homeowner and I have a ton of bills. So I wasn't even able to pay my storm drainage down. I wasn't able to get the tags and emissions for my car. I'm scraping by to get that done. It helped me actually get caught up on my water bill, my Xcel [energy] bill, even though LIHEAP helped me get caught up a few months ago. I don't have enough coming in compared to what's going out. [...] You know, it just goes. \$1,200 is nothing. I mean, it just goes. Whenever I get money, it seems like all these debtors are all out there with their hands out.

While able to qualify and receive many benefits, Anissa expressed frustration about the bureaucracy of receiving small funding mechanisms, explaining that it is an overwhelming amount of work: “I gotta get paperwork. I work a full time job at home just doing all this research and gathering documents and all that stuff. It's never ending.” She worried that constant perseverance about her economic situation had made her a bitter person. Even as a homeowner with legal status and knowledge and access to many supports, Anissa still faced financial stress due to the debt she continued to accumulate.

Transcending the differences between participants across identity groups, the COVID-19 eviction moratoriums, which took up a large percentage of the news cycle, were not discussed except by Anissa, a homeowner. The few Hispanic/Latinx homeowners were unaware of the foreclosure moratorium. Anissa had decided to pause her mortgage payments, and had completed the paperwork twice to extend

² In December 2022, changes to the public charge inadmissibility rule went into effect, undoing the broadened Trump-era rules and returning to the 1999 field guidance on public charge. Per the current rule, pandemic relief payments are not part of public charge, nor is the use of health, nutrition and housing programs (Immigrant Legal Resource Center, 2023).

the first deadline to a second deadline. In the interim, she used the time to catch up on other outstanding debt, and thus was unable to save towards the expected return of her mortgage payment.

Additionally, Hispanic/Latinx participants were afraid to contact their landlords related to housing costs or using rental supports, for fear of rent increases or eviction as retaliation for seeking out any type of support or naming tenant rights. Leon, a single man who worked as a day laborer, associated the challenges he experienced to the common exploitation by landlords aware of their power position in renting to undocumented low-wage earners. He described his precarity in his day laborer work and in his housing situation in the same way, explaining that he worked for “business owners who take advantage of people who don’t speak English and don’t have money and need to eat. It’s the same people who rent, the landlords.” He was critical as he had experienced retribution and discrimination in almost every living situation, including having his security deposit withheld upon move out from multiple living situations and a landlord who “threatened to call the police on me, if I went to the city” to complain about a habitability concern. Susana, living in a basement apartment with her family, was similarly punished for seeking out a small rental support from a local organization to cover an unexpected rent increase that her husband’s day labor wages did not cover. After that support, her landlord was not willing to write a new lease and her original has expired. Susana had not since applied for much-needed additional rental support in fear that her landlord would ask her family to move out as retaliation, and she knew she would have to search for a new, undoubtedly more expensive, housing option. These experiences demonstrate how supportive information was not only inaccessible but unlikely to be engaged with by undocumented immigrants.

“I Don’t have a Pile of Money to Take Care of Things”: Nonprofits Provide Stopgaps to Cope with Housing Insecurity

Given the direness of many families’ economic situations, the local nonprofits in Westwood engaged heavily in supportive activities during the first year of the pandemic. These supportive activities – including one-time small grants and food banking – became stopgaps for a lack of infrastructure supporting the immigrant and undocumented community in the neighborhood. Several organizations in Westwood prioritized meeting the basic needs of residents, which benefited housing stability in the short term.

Several participants were aware of the Left Behind Workers Fund from Impact Charitable, available for residents without documentation status, and had received the \$1,000 grant once during the pandemic. One participant, Aurora,

had been previously involved with several state campaigns related to advocacy on low-income housing and was active in a nonprofit. She spoke of her success in navigating nonprofit support when she was out of work during the first six months of the pandemic, before she found additional small jobs cleaning area shops and working as a prep chef in a nearby restaurant:

I’ve been helped [in the past] by organizations to pay my rent, my energy bill. When we need it, we find help. I have communication with people from the community where I work who are sending me opportunities for how to get rent paid. This is a constant communication between *promotoras*. If someone benefits from support, you have to use your voice so it can help others and the community, so they can pay their rent and not be evicted like I was in the past. [...] Right now, I applied for two months of rent, and they’re going to pay those two months. This is what they’re helping with right now.

Aurora became frustrated about the lack of ability to access additional support later in the pandemic, but when the nonprofits were flush with small grants at the beginning of the pandemic, she had an easier time than most participants accessing information and applying for support given her involvement. Two other women also received rental support from the nonprofit where they worked in the early stage of the pandemic when their hours were cut. Although their hours were not fully reinstated, they were able to navigate the first few months of the nonprofits’ closure by using the emergency food resources themselves.

In comparison to financial resources, food banking was the most common way that residents reallocated their smaller incomes during the pandemic directly to rent. Isabel, a participant living two blocks away from a large nonprofit with a food bank, believed that the organizations coming together were making a big difference in the community because so many families needed to budget differently to be able to keep their apartments, homes, or rooms for rent. Almost every Hispanic/Latinx participant explained that they were using food banks as the primary way to feed themselves during the pandemic as rent payments were due, and in most cases, as rents were raised. These resources had been used infrequently by at least half of the families prior to COVID-19 when fewer food banks were available to the community. Veronica, a single mother whose work hours were cut, was dealing with anxiety and distress a few months into the pandemic. She was trying to keep her disposition positive for her kids since they were good at reading her mood, but she stated plainly and frustratedly that “I don’t have a pile of money to take care of things.” Veronica had to make it

through by going at least weekly to a food bank to reduce her grocery budget to almost zero dollars to make rent. With the onset of the pandemic and understanding the limitations of resource access among a predominantly immigrant and undocumented community, nonprofits reshaped community support by expanding their emergency food access and working with smaller grant programs that were open for applications from individuals impacted by COVID-19 without documentation status. This benefited participants – both to support themselves but also as a source of limited part-time work for the participants who had previously worked within these nonprofits, who were able to be hired to staff the food banks. Veronica herself began cleaning a nonprofit running a food bank at one point to make up for some of her lost hours at work.

Although families benefited from these resources, they did not volunteer this information until asked specifically during interviews, most frequently because of the stigma of receiving aid and free food (Bruckner et al., 2021). As Isabel told me directly, “Thanks to these organizations, there are many people who aren’t used to asking for help, but [now] have had the necessity to and are doing it. I am trying not to feel shame.” This indicated how receiving assistance was an emotional burden, a reason why many in the community were still not engaging with emergency food assistance and other financial supports. Isabel was responsible for obtaining her family’s food from the nearby food bank so that “everything else goes to rent.” Conversations with other participants reinforced this tension – and as the lines for some of the most popular drive-through food banks stretched around the block early in the pandemic, many participants noted that they would use it only in weeks they were most desperate, so that they could ensure those in need had easier access. When discussing this topic in interviews in summer 2020 and beyond, participants would share when prompted that they continued to need to visit one or more food banks weekly to support their households.

For the small group of participants who received some type of financial assistance, the short duration of housing support or income replacement was not adequate to relieve the stress related to increasing housing costs and future goal setting related to financial status and housing. Sofia, an apartment renter, was one of the few Hispanic/Latinx participants in the study who received stimulus checks, and while she noted that it was nice, she emphasized that it was the food banks that truly got her through the hard months of COVID-19. Her husband had been unable to find day labor work for several months due to the pandemic and he traveled to Texas to work in the oil fields just to make some money, but that work dried up quickly. She commented that the “money arrives already counted” towards rent when he had any income, and that she relied on making sure her

family was fed through free food resources. Aurora, a single mother in her 60s who lived in a mobile home park after being displaced from Westwood, struggled with feeling like she was always looking for something to get her through to the next month. She mentioned that her circumstances have caused her to struggle with anxiety and depression. She now paid “\$900 [a month] just for a parking lot” for her trailer, and the rent for space for her trailer had continued to increase each year. She drove into Westwood to maintain connections to resources for Spanish speakers, taking advantage of the resources herself as well, including food banks, short-term rental supports, and other benefits such as diapers for her daughter’s child who lived with her and for whom she helped care for, as she was unaware of local resources in her new community.

From the nonprofit perspective, food banking also became a larger priority than housing assistance and information dissemination during the pandemic. A housing counselor and deputy executive director for a local nonprofit similarly emphasized that “the food bank has taken a high priority over everything. Housing counseling is still there, but in terms of advocating we just don’t have enough staff or time for [it].” In this study period, no individuals who were previously unassociated with nonprofits discussed getting involved further. When I asked at the end of interviews what types of resources would be useful, many replied needing full-time hours at their jobs and cash support. Another participant, Elena, spoke further to the financial stressors she experiences that she could use help with, but was depressed by the limited support she’s received:

I always try to be very orderly with my bills and I try to take care of how I am going to pay, but now that my husband was sick and it lasted for almost a month without him working, it was a concern, because I have, for example, a bill for one of the children who broke his hand, and because they were not born in the United States, I have to pay all of his hospital bills. It is worrying, not having enough money.

Broader information sharing about resources, and access to bilingual and free resources to help connect individuals to stable and consistent jobs, low-cost childcare resources, legal support, tenant rights, and free healthcare resources were not as readily accessible. Nonprofits were aware of the difficulties that people faced in trying to connect with their resources, but also felt constrained in their efforts to fund publicizing their programs and benefits. For example, a staff person at a grassroots coalition dedicated to serving the people of Southwest Denver was struggling with advertising services (including below-market rental units, housing counseling, a food bank, and meals for seniors) because of

a lack of staff hours available to dedicate to promotion. Due to the high percentage of participants who were undocumented, participants also voiced uncertainty of who to trust at these organizations. These issues point to the continued need for community programs to not require documentation status or extensive participant information. Participants noted how difficult it was to get information about existing resources without knowing someone who was already involved. As one community organizer told me, “For equitable development, what you need is an organized community. That is the piece that is most often ignored.” Although some participants were already organized together through nonprofits serving the immigrant community, an equal number of participants simply found their way to resources through seeing a line of cars stretching around the block waiting for emergency food distribution, blocking the main street in the neighborhood.

Conclusion

The exogenous shock of the COVID-19 pandemic offers a window into the efficacy of local, state and federal financial supports related to housing in early-stage gentrifying neighborhoods, and how these efforts impact residents’ lives and wellbeing and impact existing racial and health inequities. The pandemic has disproportionately affected the Hispanic/Latinx community, particularly for those who are immigrants and those who are undocumented where the risks of disruptive political action are high. Given that housing is the single largest expense for low-income families, I share how low-income Hispanic/Latinx immigrants in this study – many, undocumented and predominantly Spanish-speaking – struggled with financial insecurities exacerbated by the pandemic and tried to keep up with paying rent amidst a climate of little available support. Participants discussed coping strategies that have been found in other settings (May et al., 2023), including cutting back on non-essential items, using food banks to reduce their monthly expenses, and doubling-up with other families or with roommates as ways to stretch their budgets to be able to deal with housing insecurity. Similar to the barriers within healthcare and social service programs that low-income undocumented Hispanic/Latinx immigrants face (Doshi et al., 2020), financial support resources for housing were not well known, tended to exclude noncitizens, or were deemed by noncitizen participants as inaccessible due to the potential consequences of revealing their status in the current socio-political context – regardless of the potential economic relief.

The current housing affordability crisis has clear implications for families’ economic insecurity, and through it, their mental health. Social support – including financial

support – can protect against stress when the type of support matches the structural need of the individual. In this case, financial needs were not met – leading to increased perseverance, frustration, anxiety, and depression. These results have clear implications for how financial interventions at the local level can miss the mark of diffusing the stress that residents experience. Thus, inaccessible financial supports can in fact contribute to further alienation for monolingual Spanish speakers and the undocumented community due to discrimination, exclusion, and concern about public charge (Bernstein et al., 2020a, b). This tension demonstrates how financial status and housing are interlinked with structural vulnerability.

Given that the Hispanic/Latinx immigrant community relies heavily on proximal entities including family, friends, neighbors, and local community for emotional and financial support (Ayón & Ghosn Naddy, 2013), community nonprofits are well suited to move beyond providers of basic needs to actors advocating and disseminating information for the community. Reducing the stigma associated with emergency rental assistance and appropriately communicating its benefits and limitations for immigrant and undocumented communities can be beneficial, including looking at examples of how de-stigmatized, clear language has increased interest and program applications for rental assistance (Lasky-Fink & Linos, 2022). Supportive interventions to increase economic security should include housing interventions – such as rental protections and accessible rental supports – as well as policies that raise up low-income families (i.e., minimum wage increases, advancing additional pathways to citizenship, and increasing access to health-promoting resources at the neighborhood level). Poverty-reduction programs, designed for equitable access, can improve economic security if access to the safety net is unlinked from immigration policy (Acevedo-Garcia et al., 2021). These are all structural economic interventions to promote *flourishing*, which benefit mental health and wellbeing. The capacity to flourish is not only influenced by cultural expectations and social relationships, but also by the structural determinants that shape and constrain people’s lives (Mendenhall & Holmes, 2021).

There are limitations of this study, given sensitive discussion topics such as documentation status, finances, and mental health. Through repeated interviews, I aimed to build trust for information sharing, though there may be many elements of participants’ lives that went unshared in our first conversations early in the pandemic, particularly given my positionality as a white non-Hispanic researcher. While several individuals mentioned sending money home to family outside the US – particularly the day laborers who self-identified as undocumented – I did not systematically collect information about remittances, a budgetary

consideration for recent immigrants. Lastly, participants were recruited to talk about housing costs, and thus, may have been more likely to participate if representing precarious housing situations; this limitation is balanced by the fact that many participants were also recruited from community-based organizations, indicating that even highly-connected residents lacked access and information about financial supports.

Low wages, substandard housing, and the overlapping crises of housing unaffordability and COVID-19 are no longer exogenous shocks, but rather constant pressures in society that require attention and intervention. COVID-19 has served as a catalyst of change – rent moratoriums that were previously unthinkable were put in place, food distribution ramped up among the most politically marginalized communities through nonprofit partners and mutual aid organizations, city funds were allocated to disperse to residents with less paperwork than normal to apply, and guaranteed income pilots continued to blossom across the country. The types of activities accomplished through the early stages of the pandemic were previously said to be out of the control of local or state government and said to be too complex to navigate without contradicting federal funding guidelines. Through these examples, we have revealed new approaches that can harness to address the needs of the most politically marginalized and structurally vulnerable communities. Expanded access to basic needs security encompasses not just housing security but economic security, pathways to citizenship, and access to healthcare (Chinchilla et al., 2022) – all the elements that help resolve structural vulnerabilities among low-income communities of color in order to create just and healthy communities. We must prioritize the stability of low-income individuals and families – and the specific needs of immigrant and non-English speaking communities – in a manner that is structurally competent to mitigate the burden of wealth and health inequities (Metzl et al., 2020).

Funding This research was supported by the University of Colorado Denver Department of Health and Behavioral Sciences and the Barton Institute for Community Action.

Data Availability The data that support the findings of this study (recordings, transcripts and field notes) are not publicly available or shareable per the IRB protocol, given that they may identify research participants as the research site is public.

Declarations

Ethics approval This research project was approved in November 2019 by the Colorado Multiple Institutional Review Board. Verbal informed consent was obtained prior to each interview.

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