

# Tracing the Invisible Danger of Household Crowding

*Difficult to measure and pervasive in low-income areas, residential overcrowding drives up the Covid-19 rate among Latinos in San Francisco's gentrified Mission District.*

*CityLab, by Laura Bliss and Lorena Rios, July 21, 2020, 9:13 AM EDT*

Abraham Gonzalez's subsidized apartment in San Francisco's Mission District has been both a safe haven and stressor since the pandemic began. He's been unable to pay his \$780 rent since April, after losing his job as a restaurant dishwasher during San Francisco's economic shutdown. Like so many renters, he is worried about what will happen when the city's indefinite eviction moratorium eventually expires and payments come due.

Gonzalez, who came to the Bay Area from Mexico in 2011, knows that his home is a shield from the virus that continues to attack Latino people in San Francisco. The two-bedroom apartment he shares with his wife and daughter is no palace, but he feels fortunate to have it: Many families he knows reside in apartments and houses brimming with other people. These overcrowded homes become tinder for Covid-19 when, inevitably, one or several adults is heading out to work every day and gets sick.

"They come home to a small room with many people," Gonzalez said in Spanish. "That's a very high-risk factor for the Latino community."

Though Latino people make up just 15% of the population in San Francisco, they make up nearly half of the city's reported Covid-19 cases to date. In May, a special community screening of a 16-block area in the Mission District near Gonzalez's home found that 95% of those who returned positive results were Hispanic or Latino, though they were just 44% of those tested. All of the White residents who participated in the screening tested negative.

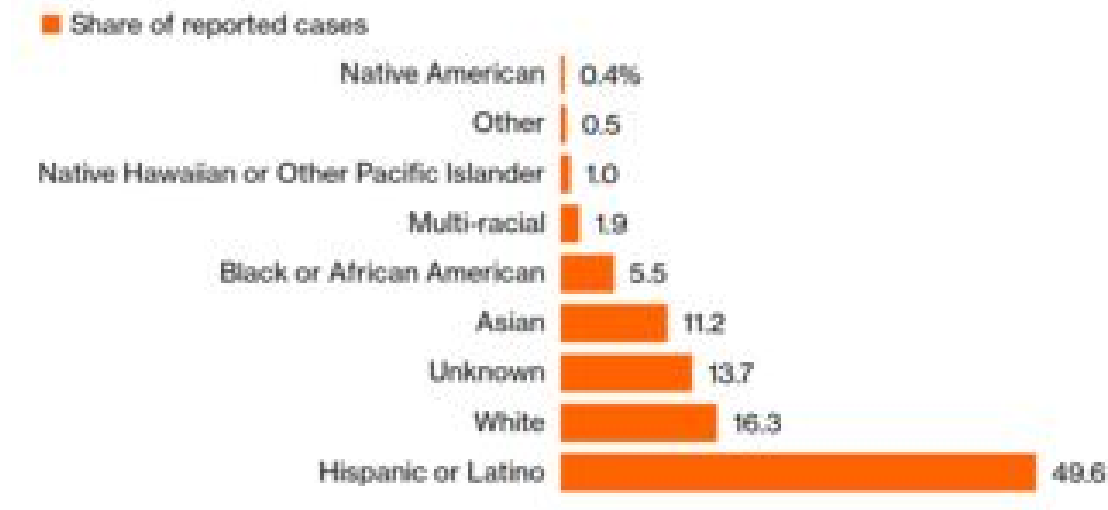
That staggering disparity is a hyperlocal version of a national trend: Across the U.S., Latino people have been more than four times more likely to be hospitalized and die from the virus than their White counterparts. The gap was not present in the early weeks of the pandemic, and though it is widest in populous states like Texas, California, Florida and Illinois — states where Latino cases outstrip other groups — elevated case rates among this group have emerged in rural and suburban enclaves from Iowa to Washington to Arizona to Maryland.

That crowding is a driver of infectious disease in situations where working from home isn't an option is hardly a novel observation. But the extent of overcrowding in pricey cities like San Francisco, which is battling a rising infection curve, is another story. Its pervasiveness is not easy to measure or fix, and that presents a serious challenge for public health.

There are some blunt measures available: The Mission screening program found that 30% of individuals with positive results were living in households with at least five other people, and many of the cases were explained as transmissions between family members. In 94110, the central zip code for the Mission, census data from 2018 shows that more than 20% of households occupied by Latino people were overcrowded, meaning with more than one occupant per room. A 2005 report by the U.S. Department of Housing and Urban Development found that,

nationwide, Hispanic and Latino people had “the highest rate of overcrowding among households of different ethnicities and race,” at 12%.

### Latinos dominate Covid-19 cases in San Francisco



Data: San Francisco Department of Public Health as of 7/15/20

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Multigenerational households, another critical driver of infection, are also a factor. In 94110, census numbers from 2010 (the most recent available) show that 9% of Latino and Hispanic households had at least three generations living in them. Among White households, that figure is only 2%.

But these statistics almost certainly fail to capture the extent of the situation. For one, Latino and Hispanic people are routinely undercounted by the census, for reasons including the survey’s confusing distinctions between ethnic and racial categories, as well as a large number of undocumented immigrants who fear discovery. (Similar criticism has been leveled about the reporting of Covid-19 infections among Latino and Hispanic people.)

Renters are also harder to track than homeowners, and people living in shared units are often downright invisible to data collectors, says Margot Kushel, a professor of medicine at Zuckerberg San Francisco General Hospital and the Director of the UCSF Center for Vulnerable Populations. Her research focuses on the health effects of housing instability.

“It’s very hard to report on this phenomenon, because not everyone staying in those households are on the lease, because they wouldn’t be allowed,” she said.

Overcrowding instead tends to be discussed anecdotally. Gonzalez knows working parents paying up to \$1,400 a month to share single rooms with their children, inside houses occupied by other families with the same arrangement. One of his friends pays \$300 a month to sleep inside a closet in one such home.

Roberto Hernandez, a longtime organizer in the Mission, said he could give “hundreds of examples of people living in overcrowded conditions — tents, RVs, cars, garages, backyards, closets.” He’s the co-chair of the Latino Task Force, a community partnership that self-organized to extend testing, food access, and financial assistance during the pandemic.

“You have no idea if there are ten people or one person living in that house you’re walking by. But that makes all the difference for the people living in it.”

Jon Jacobo, the Task Force's health committee leader, worked with UCSF to conduct the Mission coronavirus screening. In his interviews with individuals who were tested, he heard from many people living in apartments shared by 10 or 15 people, in some cases with as many as 10 in a room. In a city where a market-rate two-bedroom apartment goes for more than \$4,000 per month, these set-ups are a matter of economic pragmatism: “The people I know who are living together are doing it in order to survive,” Jacobo said.

The story of the Bay Area’s tech-fueled hyper-gentrification — “violent gentrification,” as Hernandez calls it — is particularly dramatic in the Mission, a sunny area south of downtown well-connected to BART and U.S. 101, a main Silicon Valley commuter artery. Since 2011, median income has more than doubled in the 94110-zip code, and the share of college-educated people has jumped 19 percentage points. A decade of boom years at Apple, Google, Facebook, and other major area employers has largely driven the change.

Rising rents and evictions (1,204 of them between 2010 and 2016 in the Mission, according to the Anti-Eviction Mapping Project) forced numerous families out of their homes, but that didn’t always mean they left the city, or even the neighborhood. In many cases, they moved in nearby with others. Karen Chapple, the director of the University of California Berkeley Urban Displacement Project, said that in 2015 alone, “almost half of the low-income people who moved out of their housing unit in San Francisco moved back into San Francisco,” which is consistent with the story of overcrowding, she noted.

An analysis by the Federal Reserve Bank of San Francisco sheds some additional light. Using survey data from the Federal Reserve Bank of New York Consumer Credit Panel, researchers traced the living conditions of adults between the ages of 25 and 85 who moved homes within the Bay Area between 2002 and 2017. Except for the very wealthiest residents, large shares of all income groups relocated into more cramped conditions over that time period as home prices rose, they found. But moves into overcrowded dwellings were most common among people with low socioeconomic status moving from gentrifying city neighborhoods, such as the Mission. Some 41% of that group went from living in a home with 1 to 2 adults to a home with four or more adults.

Those findings are part of a study of housing instability and health in the region that started before well before the pandemic, said Bina Shrimali, a senior researcher in community development at the Federal Reserve Bank of San Francisco. Though she and her co-investigator knew that overcrowded housing was a problem, they hadn’t planned to focus on it in this research. But the consequences of overstuffed bedrooms and living rooms during the pandemic forced the subject.

“We’ve known that the housing crisis has many implications on health, in terms of the conditions of housing stock, impacts of displacement on social networks, and on the kids who have to shift schools,” Shrimali said. “But now we are seeing this additional layer, in terms of the potential spread of coronavirus.”

The lack of reliable methods and data sources for tracking the crowding issue make it a challenge for researchers to wrap their hands around, she said.

In addition to those challenges, Kushel believes that overcrowding tends to get less attention compared to homelessness and gentrification, since it’s so much harder to see. It is perhaps especially easy to miss in neighborhoods like the Mission, where Victorians carved into million-dollar condos sit beside ones bustling with low-income renters. “You have no idea if there

are ten people or one person living in that house you're walking by," Kushel said. "But that makes all the difference for the people living in it."

That is also a capsule explanation of why crowding is a far more urgent health concern than urban density, despite the hand-wringing of local politicians and pro-suburban punditry seen in the early months of the pandemic. A complex of apartments is not an infectious threat, so long as every person living in each unit has a room they can isolate in and can limit their use of shared spaces. But that isn't the case for many of San Francisco's working poor — in packed apartments, homeless shelters, and SROs (single room occupancy hotels).

And as long as people are also still going to work, this reality will stymie hopes of extinguishing the virus, Kushel said, locally and in other parts of the U.S., with pockets of overcrowding. Rural areas are included, as seen in parts of Indian country and Midwestern meat-packing towns where the virus has torn through crowded and multigenerational households.

Compared to the rest of California, which posted its second-highest death toll on Tuesday, San Francisco is doing a little better at controlling its case curve. It set up widespread testing access faster than virtually any U.S. city, and its efforts to isolate infected or vulnerable individuals into quarantine hotel rooms has helped a number of residents of overcrowded homes, in addition to the homeless people who have gained shelter through that program. It announced an eviction moratorium in mid-March, and California has an emergency financial assistance program for undocumented workers like Gonzalez. Still, Latino people are testing positive for Covid-19 at more than three times the rate of their White neighbors, mirroring statewide stats.

To advocates, the long-term solution to overcrowding is clear: Build more homes and make them available at prices that low-income people can manage.

"We've created a situation where so many people can't afford to live here, and there is not enough affordable housing stock to ensure that units stay affordable," said Chirag Bhakta, a community organizer for the Mission Housing Development Corporation, a nonprofit housing organization that manages 35 buildings around San Francisco. "People may be realizing that the whole economy relies on low-wage workers, but the demand is the same as it's been: prioritize housing. The pandemic is just one more reason beyond basic humanity."

San Francisco's sky-high rents are currently declining, as vacancies rise and a predicted "tech exodus" of the younger, more affluent residents who've helped drive up prices appears to play out. But experts like Chapple say the price drop won't be enough to help people who are priced out of quality housing. And it does little for those who can't afford rent because they've lost their jobs.

These issues may be exceptionally stark in the Tale of Two Cities that is the Mission. But overcrowding sits on a continuum of housing woes with roots in a history of racist housing policies, made worse by shrinking wages and economic inequality, that affects the entire country, Kushel said. Homelessness, overcrowding, housing instability and unaffordability are wicked problems that all transcend the availability of testing, PPE, quarantine hotels, and other emergency coronavirus measures.

"It's hard to ask the health care system to overcome the structural problems behind the fact that so much of our population is either commuting three hours on transit, or living five, six, seven people to a bedroom," she said. "There's only so much a health system can do if the underlying conditions are this bad."