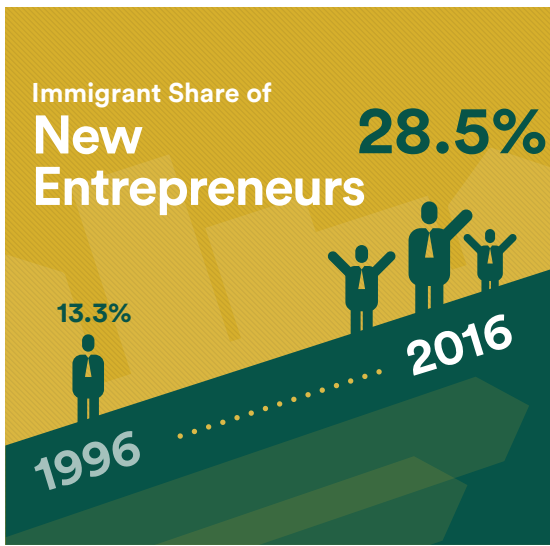




# Immigrants sharing homes: opening doors to opportunity



**NATIONAL  
IMMIGRATION  
FORUM**



Immigrants in the United States are embracing opportunities and contributing to the fabric of our communities more than ever.<sup>1</sup> New Americans are buying houses, creating businesses, bringing new ideas and innovations and defending our nation. For centuries, immigrants have contributed to the growth of the U.S. economy,<sup>2</sup> and our nation has depended on an immigrant workforce to help run our cities, build our roads and bridges and drive the entrepreneurial engine that’s made America an economic powerhouse. Immigrants are twice as likely to attend college as people born here, participate in the workforce at a greater rate, and are innovating to drive our country forward. New Americans with the skills for the ever-changing jobs of today and the economy of tomorrow are contributing to a globally competitive workforce.

This past decade has seen a meteoric rise in what is referred to as the sharing economy — a peer-to-peer marketplace, often conducted over the internet. Immigrants are participating in this new revenue-generating arena, just as they have participated in virtually every entry point into the workforce to-date.

The sharing economy includes immigrants willing and eager to pursue financial opportunities through new and unconventional ways to better their lives and achieve their dreams. Those who leave everything behind to seek out a better life are more likely to be risk-takers and inclined to forge a less traditional path to greater opportunities. Immigrants are more likely to start businesses than native-born Americans, according to the 2016 Kauffman Index.<sup>3</sup> And the rate at which new Americans start businesses is increasing: In 1996, immigrants made up 13.3 percent of new entrepreneurs; now they make up 28.5 percent.<sup>4</sup> A recent study reports that immigrants or their children founded more than 40 percent of America’s Fortune 500 companies.<sup>5</sup>

By and large, immigrants’ importance in our workforce is increasing. Immigrants make up nearly 13 percent of the population but constitute more than 16 percent of the workforce.<sup>6</sup> A 2012 Fiscal

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Policy Institute study demonstrated that immigrants owned 18 percent of small businesses, higher than their share of the population.<sup>7</sup> The American Enterprise Institute found that between 2000 and 2007 each group of 100 foreign-born workers with advanced degrees in science and technology fields was associated with 262 new jobs.<sup>8</sup> Together these statistics indicate that immigrants and immigration are central to the American economy.

### **Educational Achievement**

The American education system long has been a draw for many who choose to make this country their home. Immigrants can now boast a higher level of academic achievement, both over their predecessors and the native born. Those who have arrived in America recently are the most highly educated sector of immigrants in history, according to a 2015 analysis by the Pew Research Center.<sup>9</sup> Looking at census data, Pew reported that “41% of immigrants arriving here in the past five years had completed at least a bachelor’s degree. By comparison, only 20% of newly arrived immigrants in 1970 were similarly educated.”<sup>10</sup>



Immigrants' gravitation toward higher education is twice as much as that of the U.S. born population, according to a Migration Policy Institute Analysis of census data: "Between 1990 and 2000, the college-educated immigrant population increased 89 percent from 3.1 million to 5.9 million, and a further 78 percent between 2000 and 2014 (from 5.9 million to 10.5 million). The native-born college-educated population grew over the same periods by 32 percent and 39 percent, respectively." In 2014, 7.8 million college-educated immigrants were in the labor force, and only 4 percent were unemployed, just slightly higher than the 3 percent of the 40.2 million U.S.-born college graduates.<sup>11</sup>

However, these data tell only part of the story. The economic impact of immigrants runs the gamut of income, skills, and entry points into the workforce. Four of ten immigrant business owners lack a high school diploma, more than twice the number of native-born business owners without a diploma.<sup>12</sup> That fact has benefits for less affluent areas of the country. As a Partnership for a New American Economy report explains:

Immigrant entrepreneurs may have the largest impact on America's most distressed communities. Communities with lower educational attainment levels often have the fewest job opportunities and the highest unemployment rates. Immigrant entrepreneurs, who frequently move into neighborhoods that have little economic activity and are far more likely to start a business even when they themselves are less-educated, can play an out-sized role in creating new jobs in some of these areas most in need of new economic opportunities.<sup>13</sup>

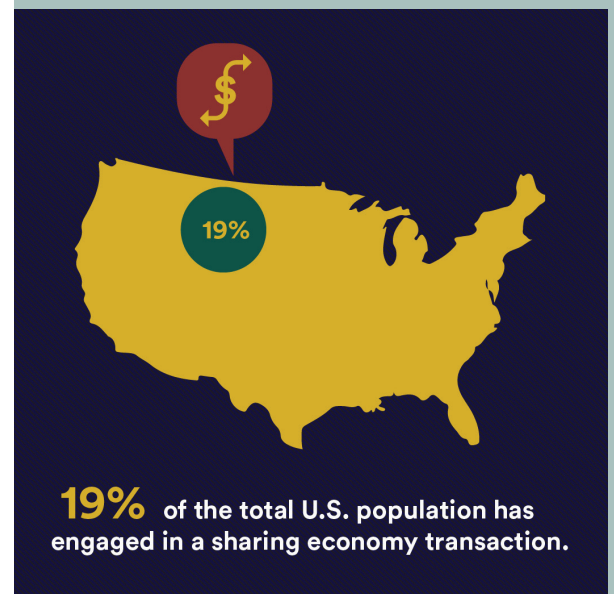
## Rise of the Sharing Economy

For the better part of this past decade, as technology has come to play a greater role in society, a wide range of "peer to peer" businesses have developed that allow everyone to become an entrepreneur, often from the comforts of their own keyboard. What has come to be known as the sharing (or "gig") economy has upended the way we exchange goods and services. A recent PricewaterhouseCoopers study found that 44 percent of U.S. consumers are familiar with the sharing economy and 19 percent of the total U.S. population has engaged in a sharing economy transaction.<sup>14</sup> Whether it's selling goods online, turning your car into a taxi or renting out a room, the opportunities to participate in this new economic realm grow with each day.

The Economics and Statistics Administration of the U.S. Department of Commerce issued a report in June delineating the parameters of this new economy and the businesses it calls “digital matching firms.”<sup>15</sup> The four defining characteristics of such businesses are the use of web-based platforms, the use of user-based rating systems, the flexibility of workers to set their own hours, and workers utilizing their own goods and services.<sup>16</sup> The last two speak to the preponderance of freelance workers — people who work but are not employees. Freelancers and others who are considered “contingent workers”<sup>17</sup> make up about a third of the U.S. workforce; a report by Intuit 2020 estimates that contingent workers hired on a nonpermanent basis will reach 40 percent of the workforce by 2020.<sup>18</sup> Rachel Botsman, a technology writer who coined the term “collaborative consumption,” estimated the value of industries associated with the consumer peer-to-peer rental market, such as online vacation rentals, at \$26 billion in 2010.<sup>19</sup> The sharing economy has only grown in value since then. One estimate found that the global revenue of the sharing economy could rise to \$335 billion by 2025.<sup>20</sup>

## Home Sharing

Perhaps the most compelling example of the sharing economy is people’s ability to rent out portions of their home to visitors with whom they have interacted previously only online. This home-sharing model is defined as the act of renting out all or part of one’s home on a short-term basis during which the owner



may or may not be present.<sup>21</sup> A recent survey by the Pew Research Center found that around one in ten American adults (11 percent) say they have stayed overnight in a private residence that they booked using a home-sharing site such as Airbnb, VRBO or HomeAway. Some 34 percent of Americans are familiar with these services but have not used them. And 85 percent believe that these services are a good way for homeowners to earn extra income.”<sup>22</sup>

The biggest player in this space is Airbnb, a company founded in 2008 and now estimated to have a value of \$30 billion.<sup>23</sup> According to the Pew study, “Airbnb alone represents as much as 17 percent of available short-term room occupancy in several major cities across the globe, and offers more rooms to the public than many major hotel chains.”<sup>24</sup> Airbnb provides a digital marketplace for individuals to list on the web their personal spaces for rent, and like other digital matching firms, the process is based on a two-way evaluation system so that both the host and the guest are held accountable by transparent online reviews. And people are participating in unprecedented numbers, both as hosts and guests: Airbnb reports that across 34,000 cities and 191 countries,<sup>25</sup> there have been more than 100 million guest stays at Airbnb listings.<sup>26</sup>

## Immigrants and Home Sharing

The data are clear that immigrants tend to be entrepreneurial and able to seize opportunities. Because immigrants tend to follow less conventional paths of employment and predominantly live in urban and suburban areas of the country, where the majority of home sharing occurs,<sup>27</sup> they are receptive to participating.



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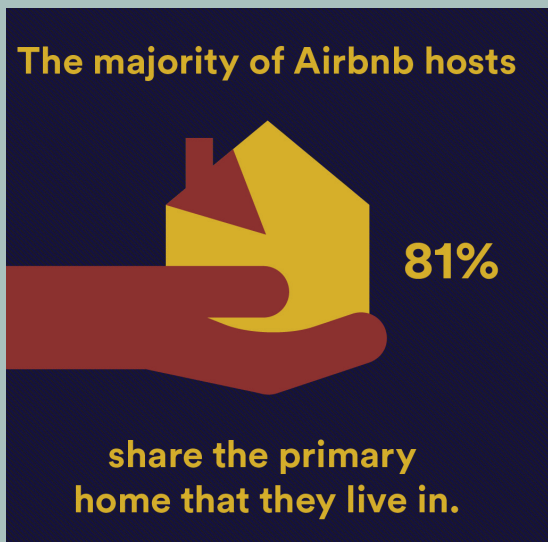
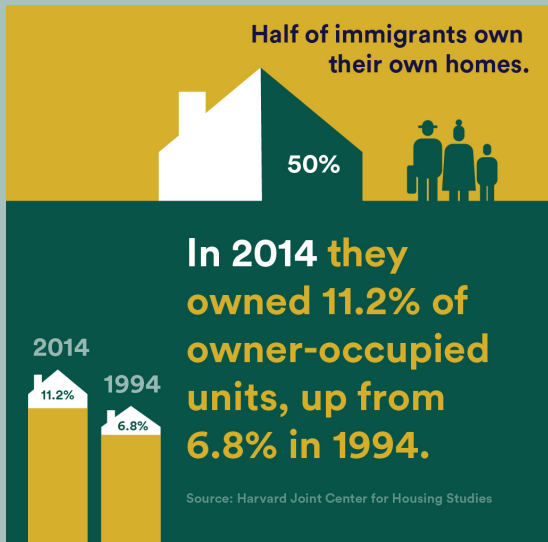
**53 metro areas**

including nine in which all growth was suburban.

The remainder of this report seeks to explore how immigrants are working to reach their full potential by taking what is often their greatest expense — their home — and turning it into an economic asset by sharing it. Our national interest is bound to the unrealized capital of new Americans, and it is crucial for policy makers to understand examples of immigrant entrepreneurship that blossom as a result of the sharing economy.

Those of us who live in cities or suburbs are more likely to find that immigrants are our neighbors.<sup>28</sup> They start local businesses, teach our children, provide critical health care services and assist in other valuable ways. The foreign born currently make up about 13 percent of the U.S. population — more than 40 million people.<sup>29</sup> For much of the 20th century, New York and Chicago were the top two destinations of those coming to pursue the American dream, while other cities such as Los Angeles, Houston and Miami emerged as popular destinations after World War II.<sup>30</sup> Los Angeles entered the picture in a major way in the 1960s and currently ranks No. 2.<sup>31</sup>

While immigrants still tend to gravitate towards these American cities, the shift of immigrant populations to suburbs of these cities and other urban centers makes for a striking trend. More of our foreign-born population in the United States now lives in suburbs than cities.<sup>32</sup> Between 2000 and 2013, the suburbs in our nation's largest metro areas experienced 76 percent of immigration growth.<sup>33</sup> In the past decade, 23 metropolitan areas have been the destination of more than 100,000 immigrants apiece, while nine cities experienced a doubling of their immigrant populations: Indianapolis, Indiana; Charlotte, North Carolina; Raleigh, North Carolina; Charleston, South Carolina; Scranton, Pennsylvania; Cape Coral,



Florida; Knoxville, Tennessee; Nashville, Tennessee; and Louisville, Kentucky.<sup>34</sup> Suburban growth accounted for more than half of immigrant population growth in 53 metro areas, including nine in which all growth was suburban: Chicago; Cleveland; Detroit; Grand Rapids, Michigan; Jackson, Mississippi; Los Angeles; Ogden, Utah; Rochester, New York; and Salt Lake City.<sup>35</sup>

## Immigrants and Housing

The housing market in the United States has depended greatly on immigrants — especially recently. The 2010 census demonstrated that more than half of immigrants own their own homes.<sup>36</sup> The Census Bureau suggests that “decisions made by immigrants and their families to purchase a home can have a measurable impact on the U.S. housing market. The nation’s urban geography is increasingly shaped by these foreign-born households, bringing unique identities to cities and neighborhoods.”<sup>37</sup>

The rates of immigrant homeownership are only rising. According to the Harvard Joint Center for Housing Studies, since 1994 immigrants have made up approximately one third of new households.<sup>38</sup> As of 2014 they owned 11.2 percent of owner-occupied units, up from 6.8 percent in 1994.<sup>39</sup>

People who live in urban or suburban areas are more likely to share their homes (25 percent) than those who live in rural parts of the country (6 percent).<sup>40</sup> Participating in the home-sharing industry is not dependent on owning one’s own home, as many renters choose to sublease homes on a short- or long-term basis.



The majority of Airbnb hosts (81 percent)<sup>41</sup> share the primary home that they live in. A recent economic impact report by Gene Sperling, former director of the White House National Economic Council, found that the majority of Airbnb hosts are working families who rent out their primary residence and earn approximately \$7,530 in supplemental income per year.<sup>42</sup> That extra income represents a 14 percent annual raise and is the equivalent of real household income growing 0.5 percent over inflation for the past 15 years.<sup>43</sup> A majority of Airbnb hosts in the US (54 percent) say hosting on Airbnb has helped them afford to stay in their homes.<sup>44</sup>

To bring these data to life and understand first-person experiences of home-sharing through Airbnb, we profile several immigrants in three metropolitan areas: Chicago, Los Angeles and New York. We wanted to understand their reasons for participating in this new home-sharing marketplace and the opportunities it afforded them. We chose these cities because of their strong immigrant histories and selected people who for the most part lived outside of the city center, in more suburban neighborhoods such as Sherman Oaks, California; Staten Island, New York; and Uptown community in Chicago. Additionally, Airbnb reports that throughout these cities, hosts in majority-immigrant neighborhoods have earned over \$24 million dollars hosting on Airbnb and that these immigrant neighborhoods have seen 65% growth in active Airbnb listings in the past year.<sup>45</sup>





# Chicago

Throughout its history, **the Windy City** has been a metropolis of immigrants. Since the early 1900s, Chicago has remained one of the top four destinations of people from all over the world who come to America for more opportunities.<sup>46</sup> Chicago's culture, economics, character and strength are intrinsically tied to the immigrants who brave its cold winters and have made the city what it is today. **"Today, Chicago's immigrants remain crucial drivers of our economic growth and cultural vitality,"** Mayor Rahm Emanuel wrote in 2012 upon unveiling the Chicago New Americans Plan, which includes initiatives the city undertook to support its immigrant population: roughly 560,000 people from more than 140 countries who speak more than 100 languages.<sup>47</sup>

The broader metropolis of Chicago — the 9.4 million people who live in the city and surrounding suburbs<sup>48</sup> — demonstrate an even more powerful immigrant story. According to the Americas Society/Council of the Americas, immigrants make up 17 percent of that region, yet own 27 percent of businesses and represent 22 percent of the labor force.<sup>49</sup>

Tourism is a vital industry in Chicago. In 2015, more than 52 million tourists chose Chicago as a destination.<sup>50</sup> According to a pro-tourism initiative, **"Choose Chicago,"** these visitors generated \$935 million in total tax revenue, while the occupancy rate of hotels reached a record 89 percent.<sup>51</sup> Beyond the typical tourist destinations within the city center, Airbnb has found that more and more tourists are choosing home-sharing opportunities in Chicago's neighborhoods and suburbs. Airbnb reports that in 2015, 247,000 guests generated more than \$150 million in spending at local businesses outside of the usual tourist destinations.<sup>52</sup> When combined with the revenue to hosts, home-sharing contributed \$209 million to the Chicago economy in 2016, Airbnb estimates.<sup>53</sup>

According to Airbnb's data, nearly 5,000 people in Chicago participate in the Airbnb platform.<sup>54</sup> No precise data exist on how many hosts are immigrants, but because Chicago has a foreign-born population of nearly 568,000 (21 percent of its total)<sup>55</sup> and nearly 1 percent of all people are participating as hosts with Airbnb,<sup>56</sup> we estimate that several hundred if not a thousand or more immigrants are participating in home-sharing with Airbnb.

Below are the experiences of three such Chicago immigrants.



“Immigrants  
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**Maria Soto**  
Lincoln Park,  
Chicago

A fourth-grade dual language teacher, Maria Soto loves the experience of teaching children in multiple languages. In 2000, as a teacher in Seville, Spain, she jumped at the chance to be part of a government teacher exchange program between the U.S. and Spain, sponsored by the U.S. Department of Education. That program opened countless doors for Maria. “I was so excited. It gave me the chance to teach in a school that promotes bi-literacy. I loved it, and I knew it would help me back home by increasing my knowledge of English and strategies for teaching while forging friendships and connections. But at the end of my program, the district wanted to hire me, and so I stayed,” she says. Maria is a U.S. citizen now and has furthered her own education by earning two master’s degrees, one in bilingual education and one in education leadership.

Maria shares her thoughts on what it took for her to make it in the states: “...We look to do good. And in addition to working hard in the classroom, I’ve always looked for extra income outside of my profession. It’s the way I know I will make it.”

Extra income is exactly what Maria needed when she chose to buy a condo in a nice neighborhood with high property taxes. She turned to home sharing her extra room. “Buying that condo was such a good opportunity I couldn’t pass up. By home-sharing my condo through Airbnb, I can pay those taxes and continue to live in such a beautiful place.”

An added benefit for Maria is how the experience of home sharing furthers her interests in languages and culture. “My visitors are a mix, with most coming from outside the U.S. They like to relate to people who are also foreigners. I write on my profile that I speak German, Spanish and English, so they choose me, especially if they need help with the language. That is a draw — it is easier for them to come here and know that I can help them. Recently a woman from Brazil was teaching me Portuguese and I was teaching her Spanish. I love meeting new people and sharing new cultures; I am open minded. I love that my Airbnb guests bring me experiences from other cultures,” she says.



“Now, as  
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the American  
dream.”

**Oliver Aguilar**  
Uptown,  
Chicago



Oliver Aguilar’s parents are farmers from the Philippines. When Oliver was 8 years old, they brought him and his three siblings to the U.S. to give them a chance at the American dream. “They had the typical immigrant dream of providing the next generation with a solid education. And now all four of us have successful careers; we’ve all done well in college, with postgraduate degrees,” says Oliver. He became a U.S. citizen in 1978.

Oliver has lived in Detroit and in many parts of Chicago. He currently makes his home the Uptown neighborhood, which is also known as the heart of Little Vietnam. “I love it here because it’s a melting pot to as many as 60 different languages ... including Vietnamese, Ethiopian, Swedish, German and Chinese. When I discovered it, I knew this was it,” he explains. Last year he began home sharing the extra room in the apartment he rents.

The primary reason Oliver became an Airbnb host was to pursue his professional dream of owning his own interior design firm. He had a steady job in a design firm, working dependable hours, but for years longed to forge his own path as an entrepreneur. “I was nervous to make that jump,” he says. After finding success as a host he felt he could do it, explaining: “Airbnb came at the right time to give me the confidence to move forward, by giving me the financial cushion to take the risk of pursuing my own company. I couldn’t have done it without the extra income, and I am grateful. My business continues to flourish, and I am glad that Airbnb was there for me.”

Most of Oliver’s guests are from other countries. He takes great pride in showing off his eclectic community, knowing that guests are experiencing the real Chicago and not just the tourist destinations. And he feels good about promoting the local businesses within his immigrant neighborhood. He has made a point of sharing with his alderman how much business Airbnb generates, not just for his bottom line but for the neighborhood as a whole. “Some guests ask me to join them for dinner and when they do, I take them to an amazing Peking duck place two blocks from my home. I enjoy exploring different cultures from around the world, but I didn’t have the money or time to travel. By doing Airbnb the world can come to me.”

One year in and with his interior design business doing well, Oliver is happy he took a risk. “Now, as my parents had hoped, I have taken full advantage of the land of opportunities,” he says. “As a farmer’s son from the Philippines, I am living that American dream.”





“I loved the exposure to so many cultures and experiences,” she says.

**Zeynep Baki**  
West Town,  
Chicago

“I survived the recession, got my Bachelor of Arts degree, bought a condo, and am appreciated and recognized by my employers at the Big Four accounting firm where I work. I couldn’t have done any of this without Airbnb.”

Zeynep Baki, a self-described “international individual,” came to America from Turkey as a young adult, eager to learn English and explore. “I had \$100 in my pocket, no knowledge of the English language and no family support,” she reminisces. She worked as an au pair and assumed she would return to Istanbul. “But one thing led to another, I soon enrolled in college, and nearly two decades later I am still here — and am proudly an American citizen.” Her life in America took a detour when she married a man who worked for NATO and together they lived in developing countries and war zones around the world. “I loved the exposure to so many cultures and experiences,” she says.

When her marriage ended, she knew she belonged not in her home country but in the place that could provide her with more opportunities: Chicago. “The time after my divorce was a difficult one for me, on many levels,” she explains. “It was challenging to be looking for work during the recession. I had a two-year degree but knew that completing my four-year college degree was important and would help me get a good job. A friend helped me devise a plan to generate income so that I could support my education. She told me about Airbnb.”

She began home sharing her apartment in 2011 when she returned to school, and the income allowed her to focus on her studies. One of her first experiences as a host had a profound effect on her: “I still remember the first person I hosted in 2011, and the powerful connection we forged. She was a European woman who had been living in Kosovo, where she had met an American man — a U.N. police officer. Unbeknownst to either of us when



she booked, I had lived in the same town in Kosovo! We instantly bonded, sharing a love of the same restaurant, knowing the same streets and exulting in what a small world it is. She had a story: While in Kosovo she was diagnosed with cancer and returned to Belgium for treatment. Once she was well enough to travel, still bald from chemotherapy, she came to the U.S. to visit that man. That's what brought her to my apartment. I couldn't believe it — what an eye-opening experience for me. That's what Airbnb does, if you think about it: It makes real connections, across oceans and borders. Meeting her and sharing my home with her during such an important journey in her life was an experience I will never forget.”

Since then, Zeynep estimates she has hosted about 70 people from all over the world. With school behind her and a well-paying job at a major tax and auditing firm, she doesn't need to host as often but still does it on occasion for the experience. “I survived the recession, got my Bachelor of Arts degree, bought a condo, and am appreciated and recognized by my employers at the Big Four accounting firm where I work. I couldn't have done any of this without Airbnb.”

She too values how her guests support the businesses in her diverse neighborhood. “Everyone who has stayed with me could easily be my friend or my family,” she says warmly. “My guests want the real experience of my diverse neighborhood. Just like that first guest I had, all the people that come to my home bring some sort of conversation with them. It is so important for me to be connected to the world — to open my doors to the world. With each booking, I am eager to see what life brings.”





“I moved to the United States from Thailand because of family. ... The money I get from home sharing through Airbnb allows me to visit the rest of my family in Thailand. And that is important to me.”

**Tippi Lee**  
West Town,  
Chicago

Tippi Lee is one of 11 children in her family from Thailand; her immigration story centers on her love of family. Tippi was working as an accountant in Thailand when she decided to follow her sister to the U.S in 1983. Decades later, she's now retired and her experience as an Airbnb host has given her the financial freedom to stay close to family, both in the U.S. and in Thailand.

“I moved to the United States from Thailand because of family,” she shares. “My sister paved the way by being the first of us to come to America. She got her citizenship and applied for me to get a green card, and so I came. At first, there was so much unknown, and I wasn't sure I was going to stay. But then more siblings came and Chicago became my home.” Her mom and some of her siblings are still in Thailand.

She recognizes she was lucky to find work as an accountant. Two years ago, however, that luck changed. At age 60, she was laid off when her company moved to India. She was offered a different job in Texas but could not imagine leaving her family in Chicago and being so far away. She also knew that at her age, finding a new job within her profession would be a challenge. “So I took the severance package but knew I'd need to come up with a plan to generate more to live on,” she explains. She explored getting a roommate, but at her age she was nervous about opening her home to someone without proper screening. Then she learned about home sharing: “I like meeting new people, so home sharing seemed like a good idea,” she says. “And when I heard how thoroughly Airbnb screens people, I decided I should give it a try.”

The experiencing of hosting has been a good one for her and allowed her to transition to retirement. “I enjoy home sharing and the extra money it brings in,” she says. “My guests come from all over the world; I love the different customs and different points of view. They ask me about America and my neighborhood. They love the diversity of this neighborhood — Japanese, Thai, Mexican, Turkish ... so many immigrant-owned restaurants. I know the owner of the Thai place and recommend that my guests eat there; he appreciates that. And I like knowing that my guests are helping the neighborhood.”

The money she earns from home sharing has provided Tippi more financial flexibility to return to Thailand regularly to see her family. “I go back every year to Thailand, but this year I was lucky to afford to back twice. The money I get from home sharing through Airbnb allows me to visit the rest of my family in Thailand. And that is important to me. Family is important to me.”

# Los Angeles



In recent decades, **the City of Angels** has become one of our nation's top draws for immigrants.<sup>57</sup> In surrounding communities including Long Beach and Santa Ana, immigrants constitute more than a third of the population.<sup>58</sup>



The economic engine of Los Angeles depends heavily on its immigrant workforce and spending power. Immigrants contribute about 43 percent of the region's share of gross domestic product, and immigrant households represent 36 percent of the total household income in the county.<sup>59</sup> According to an economic snapshot produced by the University of Southern California, of all employed immigrant workers, 21 percent are in professional services, 17 percent in retail trade, 15 percent in manufacturing and 15 percent self-employed.<sup>60</sup> A quarter of immigrants are considered "underemployed," meaning they have obtained a bachelor's degree yet work in jobs that require less education.<sup>61</sup> As is the case nationally as well as in Chicago and New York, immigrants in Los Angeles are more likely to start businesses, and they own 43 percent of the region's businesses and provide 42 percent of its labor force.<sup>62</sup>



Disneyland, Universal Studios, vast beaches and that California sun are just a few of the attractions that bring millions of tourists to the Los Angeles area each year. For the fifth year in a row, Los Angeles broke its tourism record in 2015, with 45 million people choosing the city for their travel.<sup>63</sup> Tourism supports 464,000 jobs, according to Los Angeles Mayor Eric Garcetti's office.<sup>64</sup>

Airbnb reported a significant total economic impact of \$920 million in the city of Los Angeles in 2015.<sup>65</sup> The results of a company survey of Los Angeles hosts suggests they typically earn \$7,000 a year from home sharing.<sup>66</sup> Among these hosts, 10 percent said that their increased revenue prevented them from losing their homes.<sup>67</sup> America Lopez, profiled below, lives in Lincoln Heights, a heavily Latino area that, according to Airbnb, has experienced a dramatic 100 percent increase in home-sharing guests this year over last, providing an additional \$615,000 in income for residents.<sup>68</sup>



Another immigrant host, Pina De Rosa, lives in Sherman Oaks, a Los Angeles suburb in the San Fernando Valley. This area too has seen a significant influx of Airbnb home-sharing activity. Airbnb reports a 67 percent increase this year over last year in guest arrivals.<sup>69</sup> Sherman Oaks hosts including Pina are now earning more than half a million dollars in revenue cumulatively by participating in the Airbnb platform.<sup>70</sup>

Below are the experiences of two Los Angeles suburban immigrant hosts.



America and her twin sister, Penelope, may be just 25 years old, but they've been shouldering big responsibilities for years. They've acutely felt the pressure to keep the family finances afloat and have worked hard to bring in extra funds. "Our parents emigrated from Mexico shortly before we were born; our dad works construction and our mom drives a bus for children with special needs," America shares. "Much of our life was lived in the projects of Los Angeles — we bounced around and lived in different parts of Los Angeles. In the projects, our biggest dream was to have our own house."

In their early teens, that dream came to be. Their parents scraped enough together to purchase a house by getting a risky adjustable-rate mortgage. "Our payments still change every month. It's hard to keep up," she explains. "Now, our biggest fear is losing our home." Their neighborhood in Lincoln Heights is predominantly Latino. "We know everyone in our neighborhood; we are close. We care a lot about our house and feel good that this is our home. I've seen so many friends get evicted, lose their homes, become victims of predatory lending. My siblings and I knew that we had to do what we could to keep our house, that losing our home would hurt us all. Since our parents were always working, we too worked hard to pay the bills."

America and her siblings are creative and undaunted by the challenge of balancing school and generating income. "Before the sharing economy was a reality, we resorted to all kinds of things. We would sell candy and Pokemon cards at school or make food and sell it on the street in

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**America Lopez** Lincoln Heights, East Los Angeles

front of our home. I started dog-sitting and at one time had 16 dogs living in our house,” she says.

Their house is configured as a duplex and so the extra space has long been utilized to bring in more resources, managed by America and Penelope. America explains: “We took in tenants and learned the ins and outs of how to evict bad ones, including how to deal with the courts. All this took a lot of time to manage and took us away from our studies and activities, but we did it all because of the pressure we all felt to keep our house. We like having our home near our high school. I didn’t want my family to become another statistic of the housing crash.”

America didn’t let her young age deter her from her entrepreneurial interests. She took real estate classes from a college professor to learn about the housing market, as well as her rights. “I remember realizing we were being overcharged \$1,000 [for] insurance because the company assumed we had carpet. Well, we fixed that. And that was a good day.”

The sharing economy has meant more opportunities for this immigrant family. America’s brother now drives for Uber and Lyft. America and Penelope have turned to home sharing the extra space in their duplex. America says, “Things are so much better now that we can share our home through Airbnb. At first my parents were hesitant about how it would work. They have difficulty with English. We reassured them by managing it all — dealing with the guests, managing the website — all of it. Now they get it and enjoy the extra money it brings in. They feel better knowing the guests are screened. And they are happy that those 16 dogs are no longer in the house!”

The money America and Penelope bring in for their family has expanded their family’s financial pie. It has given them the ability to pay for college while competing in startup competitions and teaching kids how to code as a second language. “All that hustling we did in high school has turned us into entrepreneurs,” America says.



Pina is a woman who follows her dreams and works to empower others to do the same. As a 10-year-old girl in Italy, she set her sights on a life in Los Angeles — just like she saw in the movies. “My inner voice told me that someday I would go to Los Angeles. Since the day I arrived in 1990, I have felt at home, more at home than anywhere in the world,” she says nostalgically. She came for college and has never left, becoming a Sherman Oaks homeowner in 2007 and a U.S. citizen a year later. She has built a career — and quite a following — as a public speaker while working to end campus sexual assault, which inspired her latest book, “Fit from the Inside Out.”

Pina speaks five languages and loves the suburban area where she lives. “My Sherman Oaks neighborhood is definitely a reflection of the melting pot that America is. America IS immigrants. We are all one,” she says.

In 2012, to celebrate her 40th birthday, she took a trip back to her native Italy and experienced Airbnb as a guest for the first time. It dawned on her that if she shared her own home, it would open the doors to more opportunities. She began home sharing the back bedroom of her house, and right off the bat it worked well. The initial money she earned went into the refinancing of her home and then into making household improvements. As she explains, “With the extra income, the value of my home has increased. I now can afford to take care of it as it should be — new floors, upgrading insulation and landscaping, those kinds of things. It feels good to take pride in my home, to welcome visitors to it, and to make the immigrant neighborhood I love even better.”

Pina enjoys the connections she makes by welcoming visitors, nearly all foreign, to her home. As she states, “I take pride in showing my guests what America is and connecting them to our culture. This is a fantastic way to bring communities together from around the world. I always find something in common with my guests, whether they are from New Zealand, China or Brazil.”



She feels good about how the economic activity that her guests generate strengthens her surrounding area, explaining that “the home sharing I do strengthens my neighborhood by bringing in more business to it. I send all my guests to the wonderful immigrant restaurants in my neighborhood, especially the cozy Mexican place on the corner that serves the freshest authentic food. This is the real Los Angeles, and they get to experience it firsthand. I welcome people into my home like long-lost cousins.”

At first Pina was motivated to home share to earn money she could invest in her home, but a second reason was more personal: the ability to pursue her dream of writing a book about her work on sexual assault. As she explains, “The immigrant entrepreneurial spirit is alive and well. Finally, because of the home-sharing income, I felt less pressure about my mortgage. I set aside the time to write a book that would have taken a long time without Airbnb. I thank Airbnb for this and for so many opportunities I wouldn’t have otherwise had.”

Pina’s foray into the sharing economy has helped her forge opportunities that are important to her and positively impact her community. She says, “Because I share my home through Airbnb, I am strengthening the neighborhood, and improving my home, and improving the quality of my life by pursuing my dreams — while meeting amazing people along this journey.”

“It feels good to take pride in my home, to welcome visitors to it, and to make the immigrant neighborhood I love even better.”

**Pina De Rosa**  
Sherman Oaks,  
Los Angeles



# New York City

## New York City

symbolizes the opportunities that the United States offers for people from around the world. The city and its surrounding suburbs are a place of, by, and for immigrants. A report issued by the New York State Comptroller in 2015 found that roughly 4 million of New York state's 4.4 million immigrants live in New York City and the communities nearby,<sup>71</sup> driving the economy of the state, shaping its culture and ultimately helping define the American dream.

Immigrants fuel New York's labor force. The Comptroller's Office estimates that immigrants account for one-third of its economic output and more than 40 percent of its workforce.<sup>72</sup> In Queens, for example, more than half the population age 16 and older is foreign born, and 69 percent of this foreign born population is in its prime working years.<sup>73</sup> The suburbs of New York City, which have a high concentration of immigrants, have accounted for nearly one-third of the net increases in the number of new businesses in the metro region since 2000.<sup>74</sup> In the New York City region as a whole, including northern New Jersey and Long Island, immigrants make up 28 percent of the population, yet they own 35 percent of the businesses and constitute 36 percent of the labor force.<sup>75</sup>

Tourism and the Big Apple go hand in hand. According to NYC & Company, the official marketing organization for the five boroughs, 56.5 million foreigners and Americans flocked to the city in 2014, generating \$41 billion in spending.<sup>76</sup>

Due to the combination of heavy tourism and sky-high housing costs, home sharing has become a burgeoning industry in New York City. Similar to other cities, this has resulted in increased economic activity in parts of the city and surrounding areas that are heavily populated by immigrants and do not typically benefit from tourism. Staten Island, for example, in 2013 hosted 1,400 Airbnb guests.<sup>77</sup> Airbnb estimates that this activity generated \$955,000 in revenue to Staten Island's economy, including \$640,000 in receipts to local businesses and \$230,000 in income to local households.<sup>78</sup> Meanwhile in Queens, conveniently located between two major airports, 16,200 Airbnb guests in 2013 brought in a total of \$12 million, including \$4 million to Airbnb hosts and \$7 million to local businesses. The typical host in Queens earns \$4,800 in additional income per year from hosting on Airbnb.<sup>79</sup>

More and more tourists choosing home-share options in neighborhoods with large numbers of immigrants has resulted in an influx of economic activity in these immigrant communities.

Below are the experiences of two New York immigrants, one from Queens and one from Staten Island.



“I am an entrepreneur, and I knew there would be more opportunities for me in America. In a way, Airbnb is our business incubator — the money we earn gives us what we need to build our business.”

**Hans Penz**  
Staten Island,  
New York City

Hans enjoys the simple things in life. “Waking up every morning and having a view of the Statue of Liberty while you enjoy your coffee is very, very nice,” he says when describing his Staten Island neighborhood.

Hans is from Austria and his wife, an engineer in the automotive industry, is German. They were living in Germany when an opportunity arose for his wife to travel to Detroit on a work visa. Hans was an entrepreneur in Germany and was excited by this new door that had opened for them: “I know about business, and knew there would be more opportunities for me in America.”

Hans was interested in running a baking business and soon learned that New York was starting to offer food incubators — shared commercial kitchens from which to launch your business. “I visited the incubator in Queens and stayed in an Airbnb while I was there to check it out. It seemed promising; I said to my wife, ‘Let’s get our start in New York.’ And so we did.”

Airbnb figured into Hans’ business plan from the beginning. He and his wife got an apartment in Staten Island with a guest room and began to share that room to provide a revenue stream so they could invest in their baking business. “In a way, Airbnb is our business incubator — the money we earn gives us what we need to build our business — allows us to buy supplies and ingredients,” he says.





With a booming business, Hans and his wife were able to buy a home. They now have two extra rooms that they rent out, primarily to German-speaking visitors. “They choose us because they know what they will be getting: They can come to New York and get the New York experience but still share the same culture. They know what they can expect,” he explains. “Our neighborhood is very diverse. Most of our guests eat at the Sri Lanka deli run by a guy named Singh. Singh is grateful that it helps his business too. He is very thankful that we are bringing guests to his deli. He too knows that Airbnb is good for business.”

“[We don’t have] the safety net that so many others have. ... As immigrants we understand the barriers to a normal career path and so we know we need to take an unconventional approach — the bare necessity of survival in NYC.”

**Kazumi Terada**  
Jamaica, Queens,  
New York City



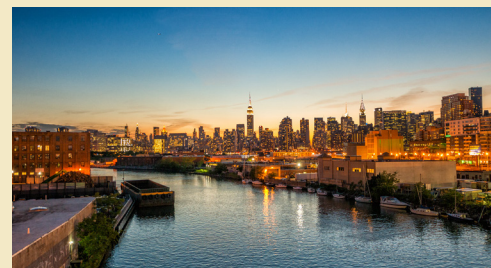
Kazumi, who came from Japan with her parents at age 11, loves living in Queens. “I feel at home in Queens because everyone here is from somewhere else. I value the open-mindedness, the diversity,” she expresses with enthusiasm.

Kazumi and her family returned home to Japan when she was in high school, but she had been bitten by the American bug and knew she’d find a way to get back. She applied and was accepted to Parsons School of Design to study architecture. Soon after, she married an American, and she became a citizen in 2006. That marriage ended, and she’s now married to a Colombian immigrant and works in technology.

Like many New Yorkers, Kazumi struggles with the high cost of living. Trying to better afford their rent, she and her husband decided to explore home sharing. When she was laid off in 2015, she relied even more on income from Airbnb. “I began freelancing, which was ok but not steady, not dependable,” she says. “At that time in my life, what was steady was Airbnb. I can count on regular bookings. I can count on Airbnb to keep us afloat.”

She enjoys the cultural experience of home sharing, as the majority of her guests are visiting the U.S. for the first time — choosing New York as their first destination and the convenience of her Queens neighborhood. She explains: “Because we share our home, we are ambassadors to the world. Our neighborhood provides an immigrant-heavy experience for our guests. It is a melting pot of Asians, Muslims, Central Americans, Uzbeks. And most of the small businesses around us are immigrant-owned — a Colombian restaurant, a Korean café.”

Kazumi makes the point that central to her immigrant experience is an openness to forging a less conventional path, one that does not rely on built-in safeguards that others may take for granted. “If I get evicted, I can’t go live with my mother. I need to make it on my own,” she says. “Both my husband and I don’t have family to rely on — the safety net that so many others have, if needed. We also don’t have a built-in family reputation to live on or connections that open doors. That has prompted us to do what we can to make it here on our own — to be resourceful. As immigrants we understand the barriers to a normal career path and so we know we need to take an unconventional approach — the bare necessity of survival in NYC. Airbnb has been a godsend. And it’s fun!”



## Conclusion

*“The interaction of disparate cultures, the vehemence of the ideals that led immigrants here, the opportunity offered by a new life, all gave America a flavor and a character that make it as unmistakable and as remarkable to people today as it was to Alexis de Tocqueville,”* Sen. John F. Kennedy wrote in 1958.<sup>80</sup>

Kennedy’s vision of harmony is supported by the experiences of the immigrants featured in this report, who are participating in the new digital home-sharing marketplace. Consistent themes emerge from these individuals — both about the challenges they face as immigrants as well as the opportunities home sharing affords them. Their participation in the sharing economy is a natural extension of the characteristics that gave them the ability to come to and thrive in this country.

## Commonalities of Immigrants Participating in Home Sharing:

A willingness to try unconventional paths to financial security.

A strong motivation to seize educational and employment opportunities.

A sense of independence and lack of reliance on networks that the native born might take for granted.

An entrepreneurial spirit.

A love of experiencing other cultures.

Pride in and connectivity with their immigrant neighborhoods.

An openness to sharing their home.

A courageous and industrial approach to achieving the American dream.





Home sharing is on the rise, especially in areas outside of city centers. Concurrently, these same suburban areas are becoming the new immigration gateways. Given both of these trends, immigrant participation in the home-sharing marketplace is likely to increase. Such an increase would reflect trends in other sectors, as the Brookings Institution recently reported: “During the next four decades, immigrants and their descendants will be responsible for nearly all of the growth in the U.S. labor force, along with starting new businesses, inventing new technologies, and contributing to the overall prosperity of their cities, the country, and the global economy.”<sup>81</sup>

Immigrants come to America to pursue dreams and seize the opportunities that this country offers. Home sharing is providing a new avenue of resources they may otherwise lack, to start a business, advance their education, improve their home, pay their bills and even travel back to the home country they left. Immigrants enjoy what it means for their ethnically diverse neighborhoods: visitors spending time and money in immigrant-owned businesses. As the sharing economy flourishes, immigrants are doing what they’ve traditionally done by opening doors of opportunity. Home sharing allows immigrants to do so by opening the front doors of their own homes to help achieve their dreams.

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