

HOUSING JUSTICE

Though discrimination in housing was officially outlawed decades ago, enduring discriminatory government policies, criminal justice practices, and illegal real estate practices continue to cause segregation and unequal access to safe and affordable housing for marginalized communities, leading to adverse health effects. This document will help you build your understanding of how racism and systemic discrimination impact housing, and therefore health. You can use this document to brief your staff, volunteers, donors, legislators, and other community members.



Fair Housing

The practice of redlining was used to segregate communities based on race or ethnicity. Violence was also routinely used to disrupt thriving Black communities as well as retaliate against Black families that moved into white neighborhoods. Redlining prevented Black Americans in particular from building generational wealth through home ownership and ensured that neighborhoods would remain segregated even today.

- Redlining was a systematic denial or limiting of private, public, and government services—such as mortgages, insurance loans, and other financial services—to certain neighborhoods based on racial and ethnic composition, with neighborhoods of color being within the “red lines”.¹ These “red lines” were drawn in the 1930s by a federal agency, the Home Owners’ Loan Corporation (HOLC), which drew “Residential Security” maps of major American cities.² Redlining was not outlawed until 1968.
- The economic and racial inequality created by redlining persists even today. In a 2022 demographic analysis of 138 areas where HOLC drew maps, nearly all formerly redlined zones are still disproportionately Black, Latino, or Asian when compared with their surrounding metropolitan areas; two-thirds of green-lined zones—neighborhoods that HOLC deemed the “best” for mortgage lending—are still overwhelmingly white.³ Further, in cities where redlined communities are currently minority neighborhoods, there is significantly greater economic inequality.

¹ Quick, Kimmerley, and Richard D. Kahlenberg. Rep. *Attacking the Black-White Opportunity Gap That Comes from Residential Segregation*. The Century Foundation, June 15, 2019. <https://tcf.org/content/report/attacking-black-white-opportunity-gap-comes-residential-segregation/>.

² Mitchell, Bruce, and Juan Franco. Rep. *HOLC “REDLINING” MAPS: The Persistent Structure of Segregation and Economic Inequality*. NCRC, February 2018. https://ncrc.org/wp-content/uploads/dlm_uploads/2018/02/NCRC-Research-HOLC-10.pdf.

³ Seventy-four percent of the neighborhoods that the HOLC graded as high-risk eighty years ago are low-to-moderate income (LMI) today. Further, 64% of the HOLC graded “Hazardous” areas are minority neighborhoods now. Best, Ryan, and Elena Mejia. “The Lasting Legacy of Redlining.” *FiveThirtyEight*, February 9, 2022. <https://projects.fivethirtyeight.com/redlining/>.

- Though the Fair Housing Act of 1968 outlawed discrimination in lending, disparities persist and are vast. A 2018 investigation exposed that Black and Latino applicants for mortgages continue to be denied at much higher rates than white applicants in 61 metro areas.⁴

Discriminatory housing practices persist even decades after passage of the Fair Housing Act.

- In a 2022 report, 50% of Hispanic/Latino, 48% of Asian/Pacific Islander, and 46% of Black buyers were steered toward or away from specific neighborhoods. This represents an increase from 2021, when 34% of Hispanic / Latino, 28% of Asian/Pacific Islander, and 30% of Black buyers reported the same.⁵ 1 in 4 Native Americans has experienced housing discrimination.⁶
- Across the country, homes in majority-Black neighborhoods are significantly devalued at \$48,000 less than those in predominately white neighborhoods for a cumulative loss in equity of approximately \$156 billion.⁷ 5% of Black buyers reported witnessing or experiencing discrimination through a home appraisal in 2022.⁸
- Source of income (SOI) discrimination—the practice of refusing to rent to a housing applicant based on that person’s lawful form of income—disproportionately impacts renters of color, women, and people with disabilities. The vast majority of SOI denials are based on refusals to accept Housing Choice Vouchers (HCV), and 65% of HCV recipients are Black, 25% include a family with disabilities, and 78% are female-headed households.⁹ While SOI laws currently cover 16 states and 90 municipalities—protecting families with HCVs and other types of lawful income—only approximately half of U.S. families with HCVs live in those areas.¹⁰



Homelessness

Because wealth has been systemically stripped from communities of color, Black and Indigenous people in particular are more likely to experience homelessness because their networks are less likely to have the resources to support them if they face unemployment, intimate partner violence, a medical emergency, or another financially destabilizing crisis.

⁴ Martinez, Emmanuel, and Aaron Glantz. “Modern-Day Redlining: Banks Discriminate in Lending.” Reveal, June 30, 2021. <https://revealnews.org/article/for-people-of-color-banks-are-shutting-the-door-to-homeownership/>.

⁵ Snowden, Brandi, and Nadia Evangelou. “Racial Disparities in Homeownership Rates.” *National Association of Realtors* (blog), March 3, 2022. <https://www.nar.realtor/blogs/economists-outlook/racial-disparities-in-homeownership-rates>.

⁶ Edwards, Melodie. “Native Americans Struggle To Find Housing While Facing Discrimination.” Episode. *All Things Considered*. NPR, February 1, 2017. <https://www.npr.org/2017/02/01/512887794/native-americans-struggle-to-find-housing-while-facing-discrimination>.

⁷ Ray, Rashawn, Andre M. Perry, David Harshbarger, Samantha Elizondo, and Alexandra Gibbons. Rep. *Homeownership, Racial Segregation, and Policy Solutions to Racial Wealth Equity*, September 1, 2021. <https://www.brookings.edu/essay/homeownership-racial-segregation-and-policies-for-racial-wealth-equity>, citing Perry, Andre. 2020. *Know Your Price: Valuing Black Lives and Property in America’s Black Cities*. Brookings Press: Washington DC.

⁸ Snowden and Evangelou, “Racial Disparities in Homeownership Rates.”

⁹ Lester, Demetria. “Housing Choice Vouchers Examined by Race.” Web log. MReport (blog), November 23, 2022. <https://themreport.com/news/data/11-23-2022/housing-choice-vouchers>.

¹⁰ Fasanelli, Antonia K., and Phillip Tegeler. “Your Money’s No Good Here: Combatting Source of Income Discrimination in Housing.” *Human Rights Magazine*, Economic Justice, 4, no. 22 (November 30, 2019). https://www.americanbar.org/groups/crsj/publications/human_rights_magazine_home/economic-justice/your-money-s-no-good-here-combatting-source-of-income-discrimin/.

People of color are more likely than white people to experience homelessness:

- **American Indian / Alaska Native:** Forty-five (45) out of every 10,000 AI/AN individuals is homeless,¹¹ and 64% of Native individuals are unsheltered, or sleeping in locations not meant for human habitation.¹²
- **Black:** 58% of Black people experiencing homelessness are part of families with children, which is much higher than for white people (26%) or Native people (27%).¹³ Black Americans, despite making up just 12% of the U.S. population, also account for 33% of the homeless population total¹⁴ and 27% of the unsheltered homeless population.¹⁵
- **Asian & Pacific Islander:** 76% of Asian homelessness is found in five states and a U.S. territory—California, New York, Hawaii, Washington, Texas, and the Northern Mariana Islands.¹⁶
- **Hispanic / Latinx:** More than one fifth (22%) of all homeless individuals in 2022 identified as Hispanic / Latinx, which is slightly higher than their share of the general population (19%).¹⁷ In addition, unsheltered homeless rates among individuals in this group has grown by 50% since 2016, surpassing the growth in all other subgroups and the overall increase in unsheltered homelessness.¹⁸
- **Pacific Islander:** Rates of homelessness in the Pacific Islander community are higher than any other racial/ethnic group (109 out of every 10,000 people).¹⁹ They are also the only group with a higher rate of unsheltered individual homeless (66%) than Native individuals, and a higher rate of homeless families (64%) than Black individuals.²⁰



The two fastest growing groups of people experiencing homelessness in the U.S. are single women and mothers with children:

- The “typical” homeless family is headed by a low-income single mother caring for two children under the age of six. Women of color are overrepresented in these families; in 2022, 50% of all homeless families with children were Black, and nearly 30% were Hispanic/Latinx.²¹
- There were 219,911 women experiencing homelessness in the U.S. in 2019 (39% of all homeless individuals), and unsheltered homelessness rose by 12% among women and girls, outpacing the growth for men and boys.²²

¹¹ Rep. State of Homelessness: 2022 Edition. National Alliance to End Homelessness. Accessed January 19, 2023. <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness/>.

¹² Office of Community Planning and Development, Tanya de Sousa, Alyssa Andrichik, Marissa Cuellar, Jhenelle Marson, Ed Prestera, and Katherine Rus, The 2022 Annual Homelessness Assessment Report (AHAR) to Congress, Part 1. Accessed January 19, 2023. <https://www.huduser.gov/portal/sites/default/files/pdf/2022-AHAR-Part-1.pdf>.

¹³ de Sousa, Andrichik, Cuellar, Marson, Prestera, and Rus, The 2022 Annual Homelessness Assessment Report (AHAR) to Congress, Part 1.

¹⁴ de Sousa, Andrichik, Cuellar, Marson, Prestera, and Rus, The 2022 Annual Homelessness Assessment Report (AHAR) to Congress, Part 1.

¹⁵ de Sousa, Andrichik, Cuellar, Marson, Prestera, and Rus, The 2022 Annual Homelessness Assessment Report (AHAR) to Congress, Part 1.

¹⁶ Moses, Joy. “State of Homelessness: A Look at Race and Ethnicity.” Web log. *National Alliance to End Homelessness* (blog), May 27, 2020. <https://endhomelessness.org/blog/state-of-homelessness-a-look-at-race-and-ethnicity/>.

¹⁷ “2020 Census Statistics Highlight Local Population Changes and Nation’s Racial and Ethnic Diversity.” United States Census Bureau, August 12, 2021. United States Census Bureau. <https://www.census.gov/newsroom/press-releases/2021/population-changes-nations-diversity.html>.

¹⁸ Moses, Joy. “State of Homelessness: A Look at Race and Ethnicity.”

¹⁹ State of Homelessness: 2022 Edition.

²⁰ de Sousa, Andrichik, Cuellar, Marson, Prestera, and Rus, The 2022 Annual Homelessness Assessment Report (AHAR) to Congress, Part 1.

²¹ de Sousa, Andrichik, Cuellar, Marson, Prestera, and Rus, The 2022 Annual Homelessness Assessment Report (AHAR) to Congress, Part 1.

²² de Sousa, Andrichik, Cuellar, Marson, Prestera, and Rus, The 2022 Annual Homelessness Assessment Report (AHAR) to Congress, Part 1.

Gender-based violence is a leading cause of and consequence of homelessness for women and their children, with disproportionate impacts for BIPOC women and LGBTQ individuals.

- A combined estimate of 1,129,307 women enter homeless and/or domestic violence shelters annually.²³
- Recent statistics suggest that on a single night in January 2017, 16% of the overall homeless population (87,329 people) reported having experienced domestic violence at some point.²⁴
- 1 of every 4 homeless women is homeless because of violence committed against her, and over 92% of homeless mothers have experienced severe physical and/or sexual abuse during their lifetime.²⁵
- 56% of unsheltered Black transgender people are attacked while homeless and 60% face legal issues, compared to 26% of white transgender people who are attacked and 38% who face legal issues.²⁶
- In a study of Native women trafficked in Minnesota, 98% were experiencing homelessness or had experienced it previously.²⁷

Young adults and young adults of color are heavily overrepresented in the population experiencing homelessness.

- Overall, unaccompanied youth (children or youth not in the physical custody of a parent or guardian) experiencing homelessness represent 6% of the total homeless population in the U.S.²⁸
- A 2018 study of youth homelessness in six U.S. communities found that Black youth were the most overrepresented group among all young people facing homelessness ages 18-24. Black youth accounted for 78% of this population, and young people of color accounted for nearly 90%.²⁹
- In the same 2018 study, Black young adults aged 18-24 were 69% percent more likely to exit from emergency shelter, street outreach, safe haven, transitional housing, or rapid re-housing back into homelessness and 27% less likely to exit into a doubled-up situation than their white counterparts. Native and Asian young adults were 56% and 70% less likely, respectively, to exit into permanent housing situations than their white counterparts.³⁰

²³ de Sousa, Andrichik, Cuellar, Marson, Pretera, and Rus, The 2022 Annual Homelessness Assessment Report (AHAR) to Congress, Part 1.

²⁴ "Domestic Violence." National Alliance to End Homelessness, March 31, 2021. <https://endhomelessness.org/homelessness-in-america/what-causes-%20homelessness/domestic-violence/>.

²⁵ "General Homelessness Facts." Homelessness Facts and Statistics - National | Green Doors. Green Doors, 2016. <https://www.greendoors.org/facts/general-data.php>

²⁶ Issue brief. *Transgender Homeless Adults & Unsheltered Homelessness: What the Data Tell Us*. National Alliance to End Homelessness, July 24, 2020. <https://endhomelessness.org/resource/transgender-homeless-adults-unsheltered-homelessness-what-the-data-tell-us/>.

²⁷ Farley, Melissa, Nicole Matthews, Sarah Deer, Guadalupe Lopez, Christine Stark, and Eileen Hudon. Rep. *Garden of Truth: The Prostitution and Trafficking of Native Women in Minnesota*. National Indigenous Women's Resource Center, October 27, 2021. <https://www.niwrc.org/sites/default/files/images/resource/Garden-of-Truth.pdf>.

²⁸ "Youth Homelessness Statistics & Facts." Safe Horizon, April 29, 2020. <https://www.safehorizon.org/get-informed/homeless-youth-statistics-facts/#statistics-and-facts/>.

²⁹ Olivet, Jeffrey, Marc Dones, Molly Richard, Catriona Wilkey, Svetlana Yampolskaya, Maya Beit-Arie, and Lunise Joseph. Rep. SPARC: Phase One Study Findings. Center for Social Innovation, March 2018. <https://c4innovates.com/wp-content/uploads/2019/03/SPARC-Phase-1-Findings-March-2018.pdf>.

³⁰ Olivey, Jeffrey, Marc Dones, Catriona Wilkey, Molly Richard, Svetlana Yampolskaya, Maya Beit-Arie, and Jullia Tripp. "Racial Inequity and Homelessness: Findings from the SPARC Study." *The ANNALS of the American Academy of Political and Social Science* 597, no. 1 (2005): 4-5. <https://doi.org/10.1177/000271620559700101>.

Criminalization of Homelessness

According to Forbes, arresting and incarcerating unhoused people costs taxpayers \$83,000 per person per year.³¹ Yet, because of the powerful stigma against unhoused people, many communities choose to continue to criminalize homelessness rather than address its root causes, such as racism, lack of affordable housing, gender-based violence, homophobia, transphobia, and a lack of mental health care. Homelessness and the criminal justice system are intricately linked in many ways that create and perpetuate homelessness.

People who are experiencing homelessness—particularly those who are experiencing unsheltered homelessness—are more likely to interact with law enforcement and be arrested or end up in jail,³² and this criminalization is more likely to impact people of color.³³

- Many communities criminalize low-level offenses—such as camping, sitting, lying, loitering, or littering—which make it nearly impossible to live outdoors without being ticketed or arrested.³⁴
- A 2019 study found that those experiencing homelessness are more likely to be arrested for crimes such as trespassing, shoplifting, and assault.³⁵
- In Austin, Texas, Black individuals experiencing homelessness are 10x more likely than their white counterparts to receive a camping citation.³⁶
- A 2020 report found that non-traffic citations for behaviors commonly associated with individuals experiencing homelessness—such as standing, sitting or sleeping, or drinking in public—were enforced disproportionately against Black and Hispanic/Latinx individuals, often with high fines that individuals experiencing homelessness could not afford to pay.³⁷

Entering the criminal justice system is also a major reason people experience homelessness.

- Because people of color, and particularly Black people, are overpoliced, incarcerated at disproportionately high rates, and often receive higher punishments for crimes, they are pushed from the criminal justice system into homelessness in ways that white people are not.

³¹ Vera Institute of Justice. “How The U.S. Criminalizes Homelessness.” *Forbes*, January 1, 2022. <https://www.forbes.com/sites/forbeseq/2022/01/01/how-the-us-criminalizes-homelessness/?sh=26ae2b664869>.

³² Rountree, Janey, Nathan Hess, and Austin Lyke. Issue brief. *Health Conditions Among Unsheltered Adults in the U.S.*, October 2019. <https://www.capolicylab.org/wp-content/uploads/2019/10/Health-Conditions-Among-Unsheltered-Adults-in-the-U.S.pdf>.

³³ Berris, David, Joseph Candelaria, Tamar Ezer, Lily Fontenot, and Jessica Santos. “Challenging Racial Injustice in the Criminalization of Homelessness in the United States: a Human Rights Approach.” *University of Miami Law Review* 75, no. 2: 116–35. Accessed January 19, 2023. <https://lawreview.law.miami.edu/challenging-racial-injustice-criminalization-homelessness-united-states-human-rights-approach/>.

³⁴ From 2016-2019, the National Homelessness Law Center tracked anti-homeless laws and found that city-wide bans on camping increased by 92%, sitting or lying by 78%, loitering by 103%, panhandling by 103%, and living in vehicles by 213%. See, Tars, Eric S. “Criminalization of Homelessness - National Low Income Housing Coalition.” National Low Income Housing Coalition, 2021. https://nlihc.org/sites/default/files/AG-2021/06-08_Criminalization-of-Homelessness.pdf.

³⁵ Gray, Bailey, Doug Smith, and Allison Franklin. Rep. Return to Nowhere: The Revolving Door Between Incarceration and Homelessness. Texas Criminal Justice Coalition, February 2019. <https://www.texascjc.org/system/files/publications/Return%20to%20Nowhere%20The%20Revolving%20Door%20Between%20Incarceration%20and%20Homelessness.pdf>.

³⁶ Berris, Candelaria, Ezer, Fontenot, and Santos. “Challenging Racial Injustice in the Criminalization of Homelessness in the United States: a Human Rights Approach.”

³⁷ No fine was less than \$100, and most were charged between \$250 and \$500, consistent with California’s fee schedules. See, Della-Piana, Elisa, Tifanei Ressler-Moyer, Tori Larson, Cecilia Bermudez, Kiana Herold, Khalid Samarrae, and Sam Lew. Rep. *Cited for Being in Plain Sight: How California Polices Being Black, Brown, and Unhoused in Public*. Lawyers Committee for Civil Rights of the San Francisco Bay Area, September 2020. https://lccrsf.org/wp-content/uploads/LCCR_CA_Infraction_report_4WEB-1.pdf.

- Formerly incarcerated people are up to 10 times more likely to experience homelessness than the general public,³⁸ largely due to long-lasting punishments, social and economic barriers, and sanctioned discrimination faced by individuals convicted of crimes even after they are released from jail.³⁹
- Men of color experience much higher rates of sheltered homelessness after incarceration (nearly twice the rate of white men), and formerly incarcerated Black men have much higher rates of unsheltered homelessness than white or Hispanic/Latino men.⁴⁰
- Formerly incarcerated women of color experience unsheltered homelessness at significantly higher rates than white women.⁴¹ In addition, Black women face the highest rate of sheltered homelessness of any racial or ethnic category – nearly four times the rate of white men and twice the rate of Black men.⁴²

LGBTQIA+ Individuals and Homelessness

LGBTQ+ people experience being unhoused—both for a lifetime or recently/short term—at disproportionately high rates because of deeply engrained systemic discrimination - evident in intersecting discrimination in health care, including mental health, public stigma, lack of economic security related to other intersections of discrimination, and more.⁴³ It was not until 2021 that the United States Department of Housing and Urban Development announced that it would investigate discrimination based on sexuality or gender identity under the Fair Housing Act.⁴⁴ Prior to this decision, 21 states allowed discrimination based on sexuality or gender identity.⁴⁵

LGBTQ+ people experience high rates of both lifetime and recent homelessness – rates that are even higher for BIPOC LGBTQ+ individuals.

- 17% of LGBTQ+ adults have experienced homelessness in their lifetime, more than twice the rate of the general population (6%).⁴⁶ Eight percent of transgender adults across all sexual orientations and 3% of cisgender and genderqueer LGBTQ+ adults have experienced homelessness in the last 12 months, compared to 1% of cisgender adults.⁴⁷
- BIPOC LGBTQ+ individuals are more likely to report experiencing homelessness than white individuals: 23% of Hispanic/Latinx, 18% of Black, and 15% of white LGBTQ+ individuals have experienced homelessness during their lifetime.⁴⁸ Black cis and gender-queer LGBTQ+ individuals experienced the highest rates of homelessness in the last 12 months (5.9%) compared to white individuals (1.5%) and Hispanic / Latinx individuals (2.6%).⁴⁹

³⁸ Couloute, Lucius. Rep. *Nowhere to Go: Homelessness among Formerly Incarcerated People*, August 2018. <https://www.prisonpolicy.org/reports/housing.html>.

³⁹ “Homelessness and Black History: Criminalization.” Web log. National Alliance to End Homelessness (blog), February 26, 2021. <https://endhomelessness.org/blog/homelessness-and-black-history-criminalization/>.

⁴⁰ Couloute, Nowhere to Go: Homelessness among Formerly Incarcerated People.

⁴¹ Couloute, Nowhere to Go: Homelessness among Formerly Incarcerated People.

⁴² Couloute, Nowhere to Go: Homelessness among Formerly Incarcerated People.

⁴³ Fraser, Brodie, Nevil Pierse, Elinor Chisholm, and Hera Cook. “LGBTQ+ Homelessness: A Review of the Literature.” *International Journal of Environmental Research and Public Health* 16, no. 15 (July 26, 2019). <https://doi.org/10.3390/ijerph>.

⁴⁴ “Hud To Enforce Fair Housing Act To Prohibit Discrimination On The Basis Of Sexual Orientation And Gender Identity.” *U.S. Department of Housing and Urban Development*, February 11, 2021. United States Department of Housing and Urban Development. https://www.hud.gov/press/press_releases_media_advisories/HUD_No_21_021.

⁴⁵ *State Nondiscrimination Laws: Housing*. Movement Advancement Project, July 29, 2022. <https://www.lgbtmap.org/img/maps/citations-nondisc-housing.pdf>.

⁴⁶ Wilson, Bianca D.M., Soon Kyu Choi, Gary W. Harper, Marguerita Lightfoot, Stephen Russell, and Ilan H. Meyer. Issue brief. *Homelessness Among LGBT Adults in the US*, May 2020. <https://williamsinstitute.law.ucla.edu/publications/lgbt-homelessness-us/>.

⁴⁷ Wilson, Choi, Harper, Lightfoot, Russell, and Meyer. *Homelessness Among LGBT Adults in the US*.

⁴⁸ Wilson, Choi, Harper, Lightfoot, Russell, and Meyer. *Homelessness Among LGBT Adults in the US*.

⁴⁹ Wilson, Choi, Harper, Lightfoot, Russell, and Meyer. *Homelessness Among LGBT Adults in the US*.

- 51% of Black transgender women, 59% of American Indian transgender women, 51% of multiracial transgender women, 49% of Middle Eastern transgender women, and 35% of Latina transgender women surveyed stated that they had experienced homelessness.⁵⁰

LGBTQ+ youth disproportionately experience homelessness compared to their heterosexual and cisgender peers, with the highest rates impacting BIPOC individuals.

- Up to 40% of the 4.2 million youth who experience homelessness identify as LGBTQ+,⁵¹ though they comprise only 9.5% of the U.S. population.⁵²
- LGBTQ+ youth have a 120% higher risk of experiencing homelessness than youth who identify as heterosexual and cisgender.⁵³
- High rates of domestic and sexual violence in the LGBTQ+ youth community result in many LGBTQ+ youth fleeing home. Bisexual women have a higher prevalence of rape, physical violence, and stalking than heterosexual women, while lesbians and gay men also experience higher levels of intimate partner and sexual violence compared to heterosexual relationships.⁵⁴
- BIPOC LGBTQ+ youth are at even higher risk of homelessness. More than 4 in 10 of Native/Indigenous LGBTQ youth (44%) have experienced homelessness or housing instability at some point in their life, compared to 16% of Asian American/Pacific Islander youth, 27% of white LGBTQ youth, 27% of Hispanic / Latinx LGBTQ youth, 26% of Black LGBTQ youth, and 36% of multiracial LGBTQ youth.⁵⁵



Access to Housing

Although overt discrimination in the housing market is no longer legal, there are still systemic barriers in place to prevent marginalized people from building wealth through homeownership or even achieving housing stability through the rental market. Disparities in the appraisals of homes owned by people of color, racial disparities in evictions, and the refusal of landlords to rent to people with housing choice vouchers all work to ensure that communities remain segregated in much the same way they were when redlining was still legal.

Households of color experience higher levels of economic burden for rental housing costs.

⁵⁰ Romero, Adam P., Shoshana K. Goldberg, and Luis A. Vasquez. Rep. *LGBT People and Housing Affordability, Discrimination, and Homelessness*, April 2020. <https://williamsinstitute.law.ucla.edu/publications/lgbt-housing-instability/>.

⁵¹ Morton, M. H., G. M. Samuels, A. Dworsky, and S. Patel. Issue brief. *Missed Opportunities: LGBTQ Youth Homelessness in America*, May 2018. <https://voicesofyouthcount.org/wp-content/uploads/2018/05/VoYC-LGBTQ-Brief-Chapin-Hall-2018.pdf>.

⁵² Conron, Kerith J. *LGBT Youth Population In The United States*, September 2020. <https://williamsinstitute.law.ucla.edu/wp-content/uploads/LGBT-Youth-US-Pop-Sep-2020.pdf>.

⁵³ Kline, Megan Gibbard, *Centering Youth Of Color & LGBTQ Young People In Efforts To End Homelessness* § (2018). <https://www.usich.gov/news/voices-of-youth-count-centering-youth-of-color-lgbtq-young-people-in-efforts-to-end-homelessness/>.

⁵⁴ Walters, M.L., Chen J., & Breiding, M.J. (2013). *The National Intimate Partner and Sexual Violence Survey (NISVS): 2010 Findings on Victimization by Sexual Orientation*. Atlanta, GA: National Center for Injury Prevention and Control, Centers for Disease Control and Prevention. https://www.cdc.gov/violenceprevention/pdf/nisvs_sofindings.pdf.

⁵⁵ Issue brief. *Homelessness and Housing Instability Among LGBTQ Youth*. The Trevor Project, February 3, 2022. <https://www.thetrevorproject.org/wp-content/uploads/2022/02/Trevor-Project-Homelessness-Report.pdf>.

- In 2019, one in two Black renter households spent more than 30% of their income on rent,⁵⁶ and more than a quarter (29%) of Black renter households spent more than 50% of their income on rent.⁵⁷ Hispanic / Latinx households were similarly severely cost-burdened (paying more than 50% of their income on rent), with 26% of Hispanic / Latinx renter households and 24% of Asian households experiencing severe rent burdens.⁵⁸
- Although Black renters have significantly lower incomes (by 30%) than white renters, their monthly rents are not significantly lower (by only 18%), resulting in Black renters paying a higher proportion of their income towards housing costs. In 2020, the median income of Black renter households was \$31,700 compared to \$45,200 for white renter households, while the average monthly rent was \$1,010, for white renter households compared to \$830 for Black renter households.⁵⁹

Systemic discrimination results in greater eviction rates for marginalized groups.

- In a 2020 study, Black renters experienced the highest average rates of eviction filing (6.2%) and eviction judgment (3.4%); comparatively, the average eviction filing rate among white renters was 3.4% and the average eviction rate was 2%.⁶⁰
- Nearly 1 in 4 Black renters lives in a county where the Black eviction rate is more than double the white eviction rate.⁶¹
- BIPOC women experience higher eviction filing rates than white women. The average eviction filing rate is 6.4% for Black female renters and 3.8% for Hispanic/ Latinx women, compared to 3.4% for white women.⁶² Black female renters experience eviction filings at least double the rate of white renters in 17 of 36 states.⁶³
- Black female renters also experience higher average eviction judgments rates (3.5%) compared to white women (2%).⁶⁴
- Women—especially Black and Latinx women—face higher eviction rates than men. Across all renters, the risk of eviction was 2%; among Black women, the risk increases to 4%, and to 9% of Hispanic/Latinx women.⁶⁵



⁵⁶ Snowden and Evangelou, “Racial Disparities in Homeownership Rates.”

⁵⁷ Wedeen, Sophia. “BLACK AND HISPANIC RENTERS FACE GREATEST THREAT OF EVICTION IN PANDEMIC.” Web log. *Joint Center for Housing Studies* (blog). Harvard University, January 11, 2021. <https://www.jchs.harvard.edu/blog/black-and-hispanic-renters-face-greatest-threat-eviction-pandemic>.

⁵⁸ Wedeen, “BLACK AND HISPANIC RENTERS FACE GREATEST THREAT OF EVICTION IN PANDEMIC.”

⁵⁹ Snowden and Evangelou, “Racial Disparities in Homeownership Rates.”

⁶⁰ Hepburn, Peter, Renee Louis, and Matthew Desmond. Issue brief. *Racial and Gender Disparities among Evicted Americans*. Eviction Lab, December 16, 2020. <https://evictionlab.org/demographics-of-eviction/>.

⁶¹ Hepburn, Louis, and Desmond. *Racial and Gender Disparities among Evicted Americans*.

⁶² Hepburn, Louis, and Desmond. *Racial and Gender Disparities among Evicted Americans*.

⁶³ <https://www.aclu.org/news/racial-justice/clearing-the-record-how-eviction-sealing-laws-can-advance-housing-access-for-women-of-color>

⁶⁴ Hepburn, Louis, and Desmond. *Racial and Gender Disparities among Evicted Americans*.

⁶⁵ Hepburn, Louis, and Desmond. *Racial and Gender Disparities among Evicted Americans*.

BIPOC communities face discrimination and systemic barriers that hinder their ability to become homeowners and build generational wealth.

- In 2022, the homeownership rate for Black individuals increased to 45.2%, but remains much lower than the rates for white individuals (74.6%), A/PI individuals (61.6%),⁶⁶ indigenous individuals (52%),⁶⁷ and Hispanic/Latinx individuals (48.7%).⁶⁸
- The homeownership gap between white and Black households has even widened. In 1960, there was a 27-point gap between Black homeownership (38%) and white home ownership (65%).⁶⁹ In 2022, the gap increased to almost 30 points.
- White households are 40% more likely to be able to afford to buy a home compared to Black households and almost 25% more likely to be able to afford a home compared to Hispanic / Latinx households. Nationally, households with incomes of \$100,000 or more can afford to buy roughly half of the homes listed for sale. However, while 35% of white households have that income, only 20% of Black households and 25% of Hispanic / Latinx households do.⁷⁰
- Black and Hispanic / Latinx home buyers face extra challenges in getting a mortgage. Seven percent (7%) of Black and Hispanic / Latinx home buyers have had a mortgage application denied, compared with just 4% of white home buyers and 3% of Asian / Pacific Islander home buyers.⁷¹

Health

The World Health Organization,⁷² the Centers for Disease Control and Prevention,⁷³ and the Kaiser Family Foundation⁷⁴ have all recognized that housing is one of the “social determinants of health”-- one of the key “conditions...where people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risk.”⁷⁵ A lack of access to safe, affordable housing, therefore, is a public health crisis that both creates and exacerbates health problems and inequities for individuals, families, and communities.

Decades of segregation, disinvestment, and underinvestment in communities of color have led to hazardous quality and safety conditions for residents, severely impacting their physical and mental well-being.

⁶⁶ Snowden and Evangelou, “Racial Disparities in Homeownership Rates.”

⁶⁷ Asare, Janice Gassam. “What Are The Barriers To Native American Homeownership?” *Forbes*, November 14, 2022. <https://www.forbes.com/sites/janicegassam/2022/11/14/what-are-the-barriers-to-native-american-homeownership/?sh=3c8c2a0c58c4>.

⁶⁸ “QUARTERLY RESIDENTIAL VACANCIES AND HOMEOWNERSHIP, THIRD QUARTER 2022.” *US Census*, November 2, 2022. United States Census. <https://www.census.gov/housing/hvs/files/currenthvspress.pdf>

⁶⁹ “Reducing the Racial Homeownership Gap.” Urban Institute. The Urban Institute. Accessed January 19, 2023. <https://www.urban.org/policy-centers/housing-finance-policy-center/projects/reducing-racial-homeownership-gap>.

⁷⁰ Rep. *The “Double Trouble” of the Housing Market*. National Association of REALTORS® Research Group, February 2022. <https://cdn.nar.realtor/sites/default/files/documents/2022-the-double-trouble-of-the-housing-market-02-07-2022.pdf>.

⁷¹ Snowden and Evangelou, “Racial Disparities in Homeownership Rates.”

⁷² “Social Determinants of Health.” World Health Organization. World Health Organization. Accessed January 20, 2023. https://www.who.int/health-topics/social-determinants-of-health#tab=tab_1.

⁷³ “Social Determinants of Health (SDOH) and Places Data.” Centers for Disease Control and Prevention. Centers for Disease Control and Prevention, May 27, 2022. <https://www.cdc.gov/places/social-determinants-of-health-and-places-data/index.html>.

⁷⁴ Artiga, Samantha, and Elizabeth Hinton. Issue brief. *Beyond Health Care: The Role of Social Determinants in Promoting Health and Health Equity*. Kaiser Family Foundation, May 10, 2018. <https://www.kff.org/racial-equity-and-health-policy/issue-brief/beyond-health-care-the-role-of-social-determinants-in-promoting-health-and-health-equity/>.

⁷⁵ “Social Determinants of Health.” Social Determinants of Health - Healthy People 2030. Accessed January 19, 2023. <https://health.gov/healthypeople/priority-areas/social-determinants-health>.

- Living in formerly redlined areas can place individuals at greater risk of a myriad of health issues, including preterm birth, pregnancy-related hypertension, neonatal complications, cancer, tuberculosis, and maternal depression.⁷⁶
- Biological allergens from mold, dust mites, rodents, and other animals can trigger allergies, asthma, and other respiratory issues. People who live in historically redlined neighborhoods are more than twice as likely as other individuals to go to the emergency room for asthma.⁷⁷
- Chemical hazards such as lead paint, lead pipes, asbestos, radon, carbon monoxide, or other carcinogens can cause neurological toxicity, developmental disorders, cancer, asthma, and other respiratory illnesses. Research indicates that Black children and Black and Hispanic/Latinx pregnant women, as well as some groups of Hispanic/Latinx and Asian children (primarily those who live in areas of with low home ownership, high poverty, and high concentrations of people of color) have higher levels of lead in their blood than their white counterparts.⁷⁸
- Physical or structural deficiencies, such as improper ventilation, plumbing, or temperature control can cause physical injury, asthma, exposure to excessive heat or cold, and other health concerns. For instance, plumbing issues, kitchen failures, and poor ventilation can cause reduced indoor air quality and mold exposure, leading to a host of health complications; 23% of Native households have one or more physical problems in their house compared to 5% of all U.S. households.⁷⁹
- Neighborhoods often lack the assets and conditions needed to support good health, resulting in severe mental and physical health consequences. Access to healthy food, sidewalks, bike paths, and parks can protect against heart disease and obesity, but these assets are often absent in communities of color and low-income communities, leading to higher rates of both acute and chronic health conditions.⁸⁰ For instance, Black individuals are 52% more likely, Asian individuals are 32% more likely, and Hispanic/Latinx individuals are 21% more likely than white people to live in census blocks with heat risk-related land cover conditions, such as little green space, leaving residents at greater risk for heat-related illnesses and death.⁸¹ And Black women living in highly segregated neighborhoods are more likely to develop obesity than women living in neighborhoods with low levels of segregation.⁸²

Housing unaffordability and instability have far-reaching and long-lasting negative health implications, which are much more pronounced for communities of color.

- Families faced with housing instability are more likely to experience poor health, high blood pressure, depression, anxiety, psychological distress, childhood disease, and mortality.⁸³

⁷⁶ Garber, Judith. "Racist Redlining Policies Still Have an Impact on Health." Lown Institute, September 6, 2021. <https://lowninstitute.org/racist-redlining-policies-still-have-an-impact-on-health/>.

⁷⁷ Capps, Kristin. "Childhood Asthma: A Lingering Effect of Redlining." *Bloomberg*, May 23, 2019. <https://www.bloomberg.com/news/articles/2019-05-23/childhood-asthma-a-lingering-effect-of-redlining>.

⁷⁸ Artega, Samantha. Issue brief. *Mitigating Childhood Lead Exposure and Disparities: Medicaid and Other Federal Initiatives*. Kaiser Family Foundation, May 20, 2022. <https://www.kff.org/racial-equity-and-health-policy/issue-brief/mitigating-childhood-lead-exposure-and-disparities-medicaid-and-other-federal-initiatives/>.

⁷⁹ Hilovsky, Kelly, Kenneth Lim, and Tia Taylor Williams. Rep. *Creating The Healthiest Nation: Health and Housing Equity*. American Public Health Association, May 2020. https://www.apha.org/-/media/Files/PDF/topics/equity/Health_and_Housing_Equity.ashx.

⁸⁰ Hilovsky Lim, and Taylor Williams. *Creating The Healthiest Nation: Health and Housing Equity*.

⁸¹ Jesdale, Bill M., Rachel Morello-Frosch, and Lara Cushing. "The Racial/Ethnic Distribution of Heat Risk-Related Land Cover in Relation to Residential Segregation." *Environmental Health Perspectives* 121, no. 7 (2013): 811–17. <https://doi.org/10.1289/ehp.110-1240809>.

⁸² ool, Lindsay R., Mercedes R. Carnethon, David C. Goff, Penny Gordon-Larsen, Whitney R. Robinson, and Kiarri N. Kershaw. "Longitudinal Associations of Neighborhood-Level Racial Residential Segregation with Obesity among Blacks." *Epidemiology* 29, no. 2 (2018): 207–14. <https://doi.org/10.1097/ede.0000000000000792>.

⁸³ Allison Bovell-Amman, *The Hidden Health Crisis of Eviction*, Boston University School of Pub. Health (2018), <https://www.bu.edu/sph/news/articles/2018/the-hidden-health-crisis-of-eviction/>.

- A study conducted by the American Heart Association found that Hispanic / Latino residential areas at higher risk of foreclosure have higher rates of hypertension and high cholesterol than areas at lower foreclosure risk.⁸⁴
- A 2021 study of census tracts with high eviction filing and eviction judgement rates are correlated with higher rates of smoking, lack of leisure time or physical activity, obesity, and sleeping fewer than seven hours compared to other census tracts. The negative impacts were greatest among Black and Hispanic/Latinx households.⁸⁵
- Being late on rent and moving multiple times is associated with inadequate access to care and poor health outcomes, including maternal depressive systems, childhood hospitalizations, and foregone healthcare for children and caregivers.⁸⁶

Homelessness creates new health problems and exacerbates existing health conditions.

- People experiencing homelessness have higher rates of illness and die an average of 12 years sooner than the general U.S. population.⁸⁷
- Experiencing sheltered or unsheltered homelessness can exacerbate chronic conditions like high blood pressure, diabetes, and asthma.⁸⁸
- Behavioral and mental health conditions, such as depression, PTSD, alcoholism, and other substance use disorders can develop and/or be made worse by homelessness.⁸⁹
- The risk of contracting communicable diseases—such as sexually transmitted diseases, hepatitis, and tuberculosis—is also increased among individuals experiencing homelessness.⁹⁰

⁸⁴ Sims, Mario, Kiarri N. Kershaw, Khadijah Breathett, Elizabeth A. Jackson, Lisa M. Lewis, Mahasin S. Mujahid, and Shakira F. Suglia. “Importance of Housing and Cardiovascular Health and Well-Being: A Scientific Statement from the American Heart Association.” *Circulation: Cardiovascular Quality and Outcomes* 13, no. 8 (July 15, 2020). <https://doi.org/10.1161/hcq.000000000000089>.

⁸⁵ Hazekamp, Corey, Sana Yousuf, Manorama Khare, and Martin MacDowell. “Unhealthy Behaviours in Urban Illinois Communities Affected by Eviction: A Descriptive Analysis.” *Health & Social Care in the Community* 29, no. 3 (February 2, 2021): 867–75. <https://doi.org/10.1111/hsc.13312>.

⁸⁶ Sandel, Megan, Richard Sheward, Stephanie Ettinger de Cuba, Sharon M. Coleman, Deborah A. Frank, Mariana Chilton, Maureen Black, et al. “Unstable Housing and Caregiver and Child Health in Renter Families.” *Pediatrics* 141, no. 2 (February 1, 2018). <https://doi.org/10.1542/peds.2017-2199>.

⁸⁷ Issue brief. *Homelessness & Health: What’s the Connection?* National Health Care for the Homeless Council, February 2019. <https://nhhc.org/wp-content/uploads/2019/08/homelessness-and-health.pdf>.

⁸⁸ *Homelessness & Health: What’s the Connection?*

⁸⁹ *Homelessness & Health: What’s the Connection?*

⁹⁰ *Homelessness & Health: What’s the Connection?*

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