



Red, White,
and Blue Book

NATIONAL SURVEY
OF PROGRAMS AND SERVICES
FOR HOMELESS FAMILIES

Intergenerational Disparities Experienced by Homeless Black Families

The stark reality is that black Americans are greatly overrepresented in U.S. homelessness and poverty statistics when compared to whites. Due to interrelated barriers to economic self-sufficiency and prosperity, such as institutionalized discrimination and multigenerational poverty, black families have unequal access to decent housing, employment, and education. These social exclusions leave blacks more likely to have smaller financial reserves to fall back on in emergency situations; reside in poor, segregated, and unsafe neighborhoods that lack community resources; and experience homelessness.

In 2010, nearly one-quarter (23.3%) of black families lived in poverty, three times the rate of white families (7.1%). Black families also experience homelessness at much higher rates. In 2010, one out of every 141 persons in black families stayed in a homeless shelter, a rate seven times higher when compared with persons in white families (one in 990).

Table 1

Percent of Families in Poverty and Homelessness (by race)		
Families	Poverty	Homelessness
All	11.3%	one in 403
Black	23.3%	one in 141
White	7.1%	one in 990

Source: U.S. Census Bureau, 2010 American Community Survey 1-year Estimates; U.S. Department of Housing and Urban Development, *The 2010 Annual Homeless Assessment Report to Congress*.

Understanding why blacks are overrepresented in homeless shelters requires an examination of the longstanding and interrelated social and structural issues facing the black community. Throughout U.S. history, housing discrimination has been ever-present, both in the form of official government policies and societal attitudes. Federal policies that reduced the stock of affordable housing through urban renewal projects displaced

a disproportionate number of poor blacks living concentrated in cities to other substandard urban neighborhoods. Residential segregation, which affects black households to a greater extent than other minorities, perpetuates poverty patterns by isolating blacks in areas that lack employment opportunities and services, and experience higher crime and poverty rates. Blacks are also overrepresented in the criminal justice system, which increases the risk of homelessness and developmental delays among affected children.

Lower educational attainment among blacks, in particular black males, is a barrier to gaining any employment and especially to qualifying for jobs in well-compensated sectors. Black males earn bachelor's degrees or higher at half the rate of white males (15.6% compared to 32.0%). Employment disparities rooted in subtle forms of discrimination persist even with educational advancement. In 2010, blacks with an associate degree experienced a higher unemployment rate than whites with a high school diploma (10.8% and 9.5%, respectively). Furthermore, a male black employee with a bachelor's degree or higher was paid one-quarter (25.4%) less on average in weekly full-time salary (\$1,010) in 2010 compared to a male white worker (\$1,354) with the same level of education.

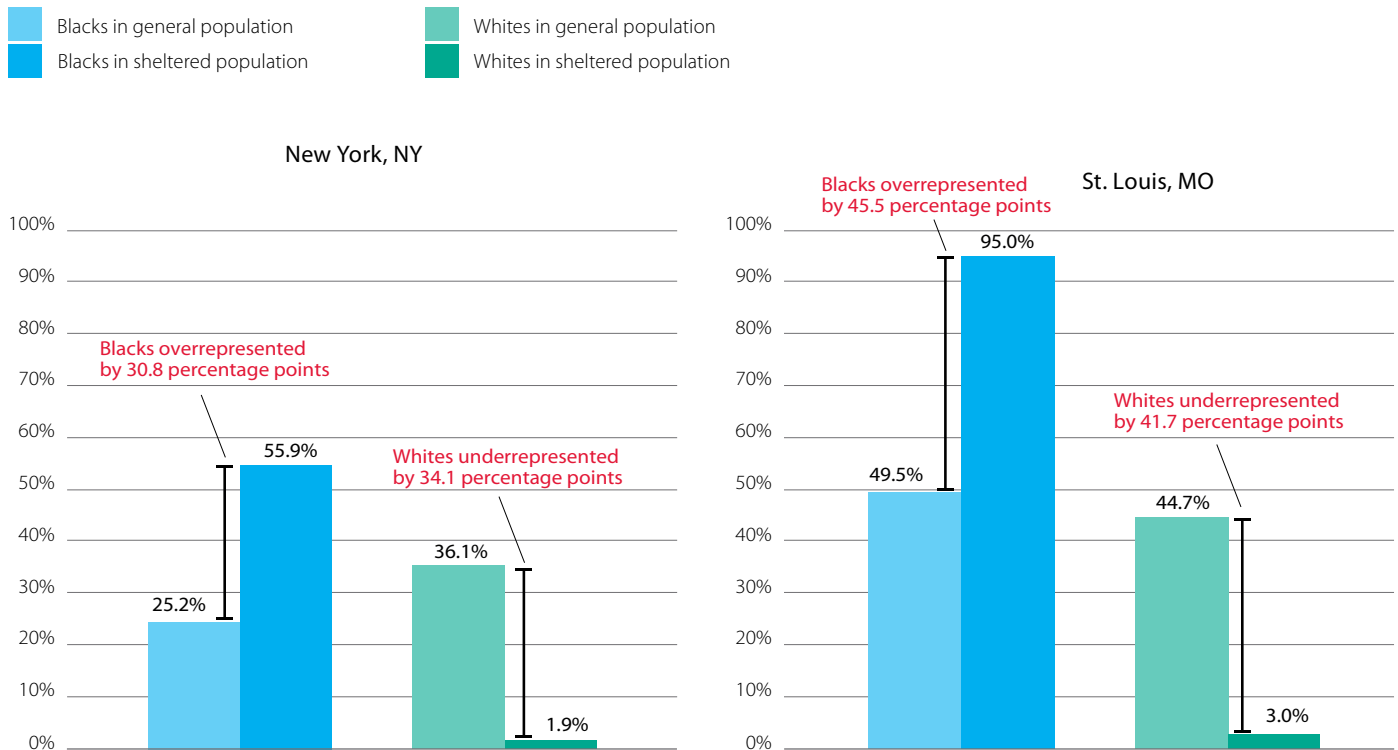
Inequality in earnings impedes attempts to exit poverty and contributes strongly to the lower levels of wealth accumulated by black households. In 2009, the median wealth of white households was 20 times that of blacks (\$113,149 versus \$5,677). Financial assets serve as a crucial buffer in times of economic hardship, covering unexpected health expenses and preventing loss of housing when unemployed. Access to additional funds improves living conditions at present and during retirement. Intergenerational wealth transfers can enhance the economic circumstances of younger relatives, for example through investments in children's education, inheritances, and monetary gifts.

on the Homefront

To explore a more detailed relationship between race and homelessness, data were examined for white and black homeless families in cities across the country. Fiscal Year 2009 data were available for 37 out of the 50 largest metropolitan areas. An analysis of the data showed that the extent to which black families were overrepresented in homelessness shelters compared to the general population was nearly equivalent to the underrepresentation of white households in shelter. For example, in New York City and St. Louis, roughly twice as many black families are found in shelters (55.9% and 95.0%, respectively) compared to their share of the general city population (25.2%, versus 49.5%). The opposite holds true for white families, who are vastly underrepresented in local shelters (1.9% and 3.0%, respectively), given the percentages of white families residing in New York City and St. Louis overall (36.1%, versus 44.7% [figures 1 and 2]). While the magnitude of the racial disparity varies by locality, the overall strength of this negative correlation demonstrates that racial disparities still affect homeless families today.

Although government-sanctioned racial discrimination may be a relic of the past, the finding that blacks are overrepresented in shelter when compared to whites demonstrates that blacks continue to face prejudice and substantial access barriers to decent employment, education, health care, and housing not experienced by whites. Similar experiences are shared between blacks and some other minorities (such as Hispanics and American Indians) and while the nature and expression of biases vary by racial and ethnic group, the effects are similar: longstanding poverty, higher unemployment, lower educational attainment and earned income, considerable gaps in wealth accumulation, and homelessness. Despite research consistently showing that black families often fare worse economically, it is important to note that society is continuously changing. Just as policies and attitudes created these inequities and biases over time, if adjusted, they can actively serve to shape a more equal society for future generations. ■

Figure 1
PROPORTION OF BLACK AND WHITE FAMILIES IN SHELTER AND THE GENERAL POPULATION
 (by locality)

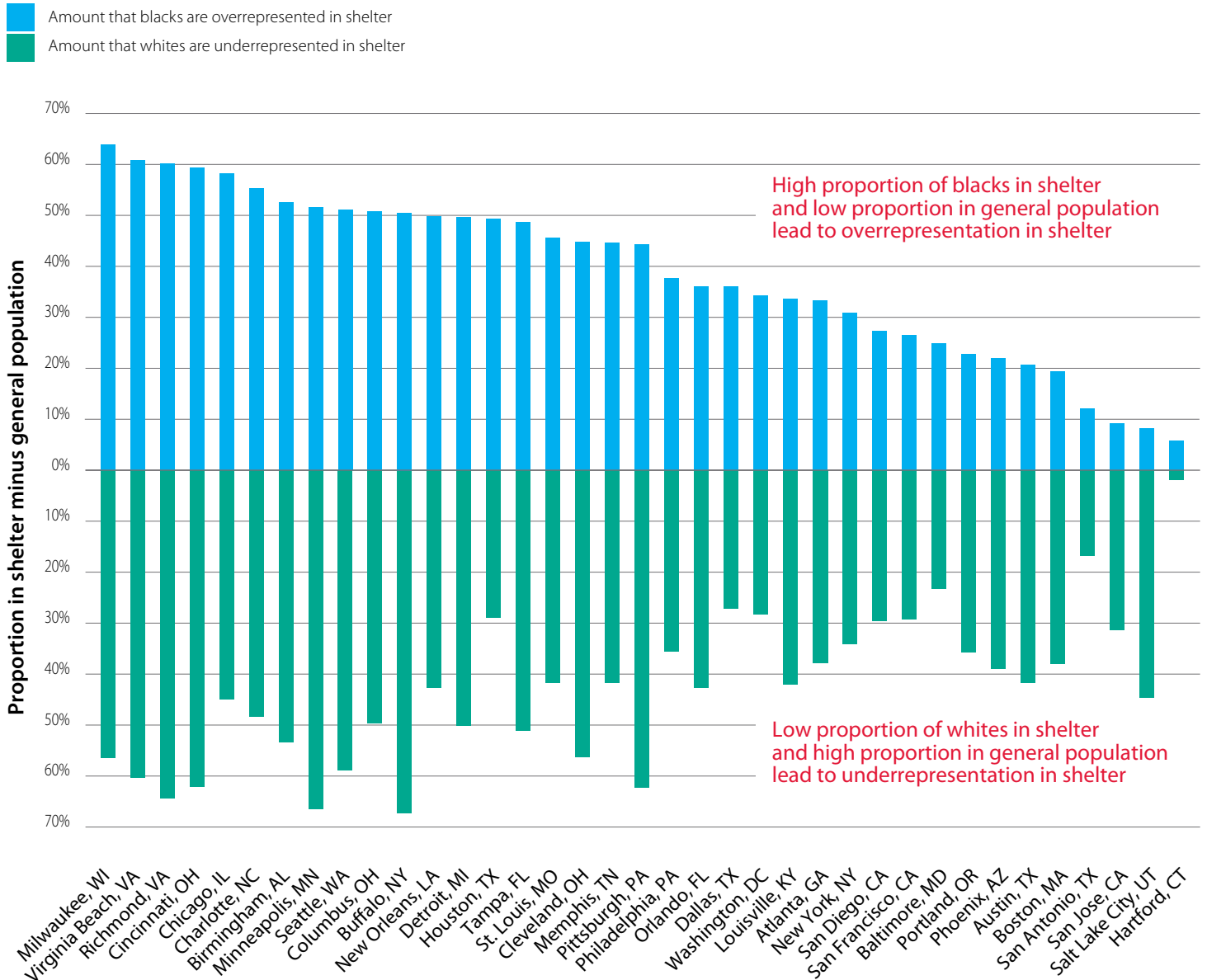


Note: Percentage point differences may not total due to rounding.

Source: U.S. Census Bureau, 2005–09 American Community Survey 5-year Estimates; U.S. Department of Housing and Urban Development, AHAR Exchange Public Reports: 2009 Comprehensive Report of Sheltered Homeless Persons.

The National Perspective

Figure 2
 PERCENTAGE POINT DIFFERENCE BETWEEN THE PROPORTION OF BLACK AND WHITE FAMILIES IN SHELTER AND THE GENERAL POPULATION (by locality)

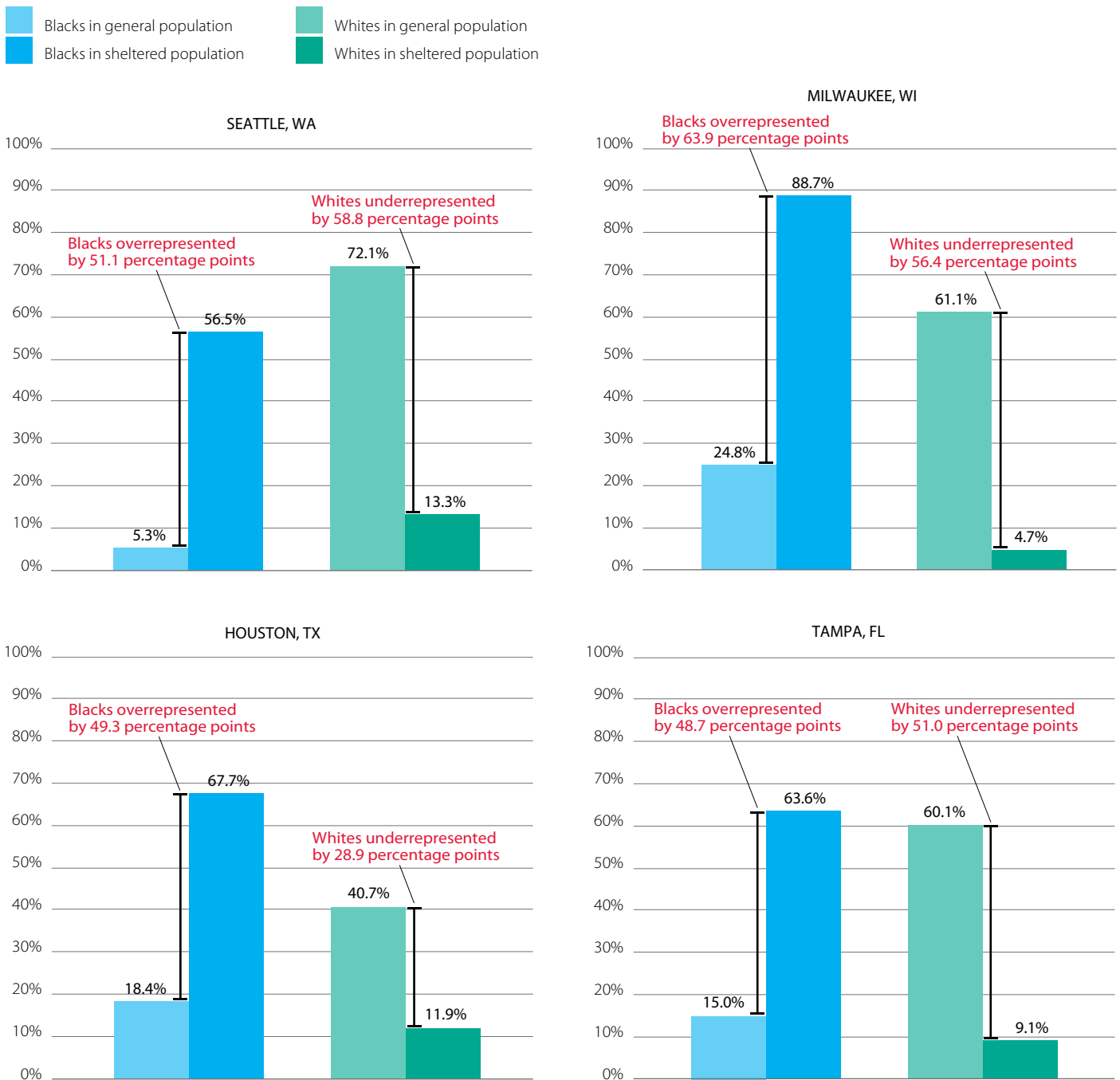


Note: A Pearson correlation was conducted to examine the relationship between the proportion of black and non-Hispanic white families accessing shelter and the general population. There was a significant (two-tailed) negative correlation of -0.74 , $p = .001$.

Source: U.S. Census Bureau, 2005–09 American Community Survey 5-year Estimates; U.S. Department of Housing and Urban Development, AHAR Exchange Public Reports: 2009 Comprehensive Report of Sheltered Homeless Persons.

For data from additional cities, please go to <http://www.ICPHusa.org/Publications/Reports/>

Figure 3
PROPORTION OF BLACK AND WHITE FAMILIES IN SHELTER AND THE GENERAL POPULATION
 (by locality)



Note: Percentage point differences may not total due to rounding.

Source: U.S. Census Bureau, 2005–09 American Community Survey 5-year Estimates; U.S. Department of Housing and Urban Development, AHAR Exchange Public Reports: 2009 Comprehensive Report of Sheltered Homeless Persons.