



Unpacking Racial Disparities and Homelessness October 2023

According to the National Alliance to End Homelessness (NAEH) most global majority groups—namely Black, Latinx, and Indigenous people living in the United States—experience homelessness at significantly higher rates than white people, largely due to historical and structural systems that cause long-standing racial disparities. This is most evident in the consistent overrepresentation of Black folx in the unhoused community—Black folx make up 13% of the US population, but account for 37% of the total unhoused population.

The Howard University School of Law refers to “racial disparities” as imbalances and incongruities between the treatment of racial groups, including economic status, income, housing options, safety and more. Common disparities experienced by Black, Latinx, and Indigenous populations in the US are poverty, housing discrimination, mass incarceration, and a lack of access to quality health care.

Poverty

According to NAEH, poverty, specifically deep poverty, is a strong predictor of homelessness. Black and Latinx groups are overrepresented in poverty compared to their representation in the overall population and they are also most likely to live in deep poverty. [According to the article “Racial Inequality in the United States” by Janis Bowdler, Counselor for Racial Equity and Benjamin Harris, Assistant Secretary for Economic Policy](#)—while poverty rates for all racial and ethnic groups had been declining prior to the COVID-19 pandemic, the gaps between the rates for Black and Latinx individuals and non-Hispanic white demographics has remained relatively constant since the early 2000s. In spite of those pre-pandemic trends, the US wealth gap continues to climb. Per the Boston University Global Development Policy Center—in 2022, the “bottom” 50 percent of income earners owned just 10 percent of all US wealth.

As for the Indigenous population, according to the American Bar Association article [“Federal Policies Trap Tribes in Poverty”](#), more than one in four Native Americans live in poverty, the highest rate of any racial group in the United

States. Indigenous folks who reside within tribal territory experience higher rates of poverty because there are limited economic opportunities available to them.

Housing Discrimination

In the not-so-distant past, cities were racially divided via a city planning tactic that we now know as “redlining.” According to NAEH, redlining is a root cause of the wealth gap that persists between white households and households of color. Redlining discouraged economic investment in majority non-white neighborhoods, affecting Black and Brown folx ability to access fair mortgages and business loans.

The effects of redlining are still quite visible today and, as a city, Omaha exhibits many examples. Local historian and curator of the website [North Omaha History](#), Adam Fletcher Sasse, has pointed out that [redlining prohibited Black folx from living “south of Cuming Street or north of Locust” and has noted that banks, lenders, and real estate agents “still practice a form of redlining through the delineation of entire neighborhoods’ values.”](#)

NAEH has reported that Black individuals and families still disproportionately live in poverty or in neighborhoods where they are regularly exposed to environmental toxins, and have limited access to quality care, services, nutritious food, and economic opportunities. Per NAEH research, people that become homeless are more likely to have lived in these same areas.

Mass Incarceration

Incarceration also has a direct impact on homelessness. NAEH data shows that the racial disparity in incarceration rates has continuously worsened. The rate at which Black youth and adults are incarcerated **tripled** between 1968 and 2016. NAEH has found that such racial disparities are no accident; Black and Brown people are at far greater risk of being targeted, profiled, and arrested for minor offenses, especially in high poverty areas.

The implications of overcriminalization are broad and varying. Criminal history can keep people from successfully passing background checks to secure both quality housing and employment. Formerly incarcerated people often face significant limitations in accessing safe and affordable housing resulting in a higher rate of homelessness.

Access to Quality Health Care

NAEH has also found that people of color are far more likely to lack health insurance than white populations, especially in states without Medicaid expansion. Even with expansion, overall, about 30 million people are insured, with about half of them being people of color. According to the NAEH, while the rate of serious mental illness may not vary by race, studies show

African Americans have more difficulty accessing equitable treatment. The American Bar Association article [“Native Americans: A Crisis in Health Quality”](#), reported that Native American communities face significant inequity in health care and health status compared to other US populations. Additionally, Native Americans and Alaska natives born today have a life expectancy that is 4.4 years less than the United States’ general population and have a higher mortality rate than other Americans in many categories of preventable illnesses.

Quality access to healthcare is an issue for Latinx people, similar to Indigenous and Black communities. According to [“Hispanic Americans’ Experiences with Health Care”](#) from the Pew Research Center, Latinx Americans face a number of unique challenges when it comes to health care and medical treatments. Lack of health insurance and access to preventative medical care for marginalized populations already experiencing poverty greatly increases the risk of facing homelessness.

Impact

According to the National Coalition for the Homeless, housing insecurity and racial inequity are intricately intertwined. Global majority populations in the United States will continue to be disproportionately affected by homelessness if there is a lack of affordable housing, safe and healthy places to live, occupations that pay a livable wage, and access to adequate health care, transportation, and education.

There is little doubt that external systems and structural factors contribute to the disparity in housing insecurity across historically marginalized groups. MACCH acknowledges that unconscious prejudice and inequities exist within the homelessness system. Along with our Continuum of Care (CoC) partners, we understand it is the duty of all service providers, systems, and institutions to make sure they are taking proper measures and precautions to prevent racial disparities in housing.

How MACCH is Combatting Racial Disparities

MACCH has taken significant measures to combat racial disparities by restructuring our work with the Emergency Rental Assistance (ERA) program to reach low-income, Hispanic/Latinx households, and other historically marginalized demographics.

MACCH engages with the community frequently by working alongside partners to identify and address underlying causes of housing instability. To increase accessibility and equity, MACCH introduced a new approach called the “zip code proxy.” This approach utilizes the most up-to-date US Census data to identify ten zip codes in which the majority of households earned less than 80% of the area median income.

By doing this, MACCH was able to streamline the application process for these households and automatically deem them income eligible. As a result, MACCH was able to approve 6,954 applications more quickly in 2022 using this method. We believe dismantling racial disparities and being transparent are practices that we need to employ as the local subject-matter experts in homelessness – we choose to lead by example.

We acknowledge and understand any endeavors to end housing insecurity must deal with the variety of challenges exacerbated by racial injustice, including providing everyone with safe and affordable homes. Thanks to our community partners in the CoC and Access Points we have a network of resources to prevent individuals and families from facing housing insecurity and gain access to a safe, quality home.

If you or a neighbor are facing housing instability or feel that their rights to housing have been violated, please connect with MACCH through our Access Points and CoC organizations in our community. [If you feel you have been discriminated against with regards to housing, you can learn more or file a charge with the City of Omaha.](#)

We would like our neighbors and community to know they are not alone. Everyone's circumstances are unique, MACCH and its CoC partners are committed to addressing each of our neighbors' needs.

Please add us on [Facebook @MACCHOMAHA](#) and [X at @MACCH_OMA](#) to stay connected and engage in our community's collective response to housing insecurity in Douglas, Sarpy, and Pottawattamie Counties.

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