

Intergenerational Disparities Experienced by Homeless Black Families

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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.¹

In 2010, nearly one-quarter (23.3%) of black families lived in poverty, three times the rate of white families (7.1%).² 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).³

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 homelessness shelters requires an examination of the longstanding and inter-related 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.⁴ Blacks are also overrepresented in the criminal justice system, which

increases the risk of homelessness and developmental delays among affected children.⁵

Table 2

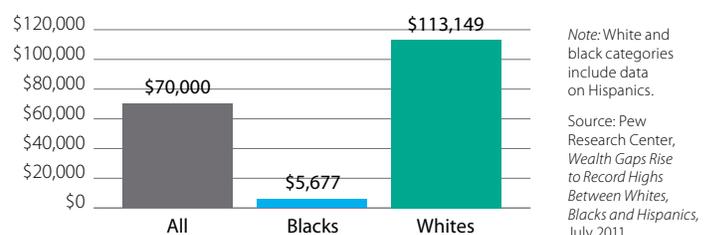
Educational Attainment and Earnings Among Males Over 25 (by race)		
Males over 25	Percent with a Bachelor's degree	Average weekly salary with Bachelor's degree
All	17.6%	\$1,144
Black	15.6%	\$1,010
White	32.0%	\$1,354

Source: U.S. Census Bureau, 2005–09 American Community Survey 5-year Estimates; U.S. Bureau of Labor Statistics, *Labor Force Characteristics by Race and Ethnicity*, 2010, August 2011.

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%).⁶ Employment disparities rooted in subtle forms of discrimination persist even with educational advancement.⁷ 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.⁸

Figure 1

MEDIAN HOUSEHOLD WEALTH IN 2009
 (by race)



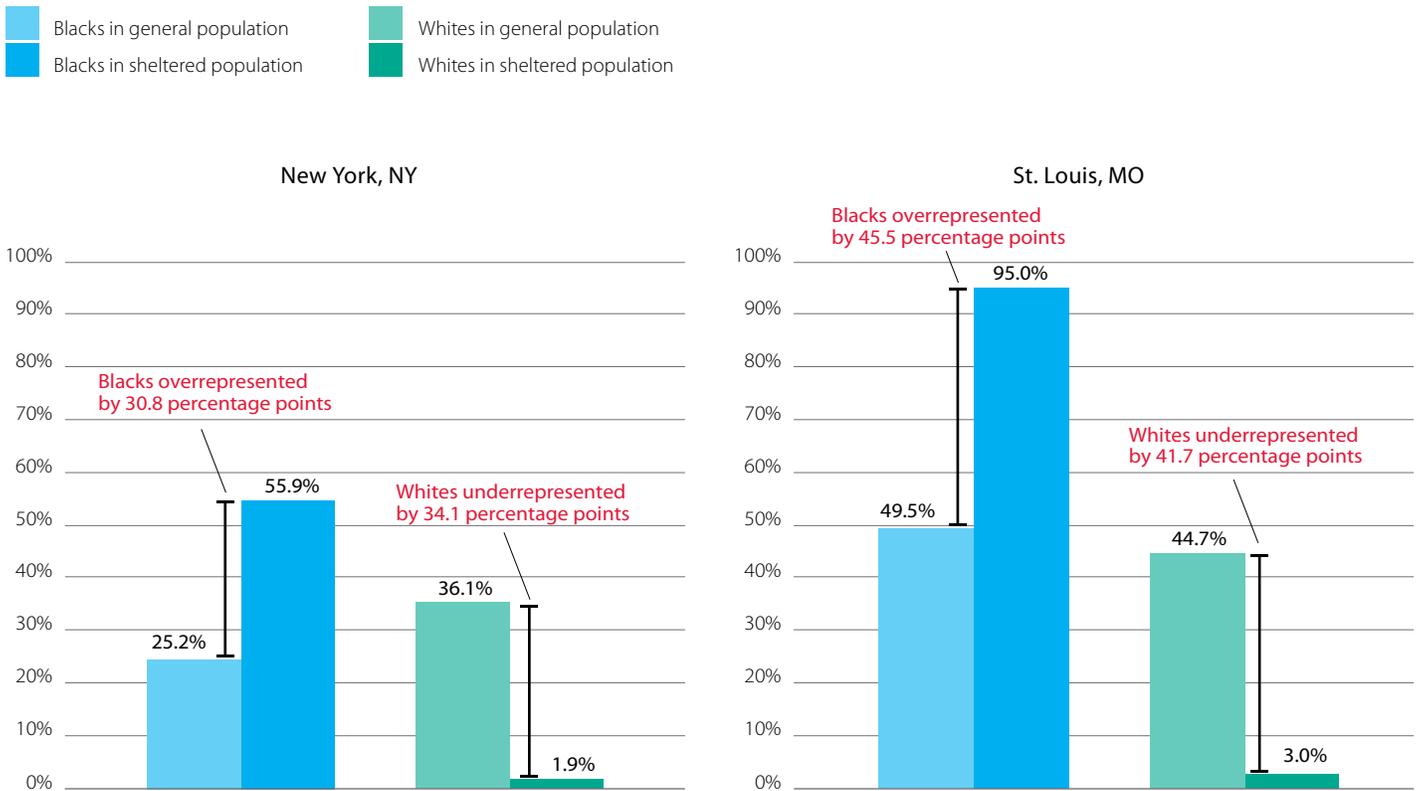
Inequality in earnings impedes attempts to exit poverty and contributes strongly to the lower levels of wealth accumulated by black households. In 2009, the median wealth of white

households was 20 times that of blacks (\$113,149 versus \$5,677 [figure 1]).⁹ 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.¹⁰

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 2 and 3]). 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.¹¹

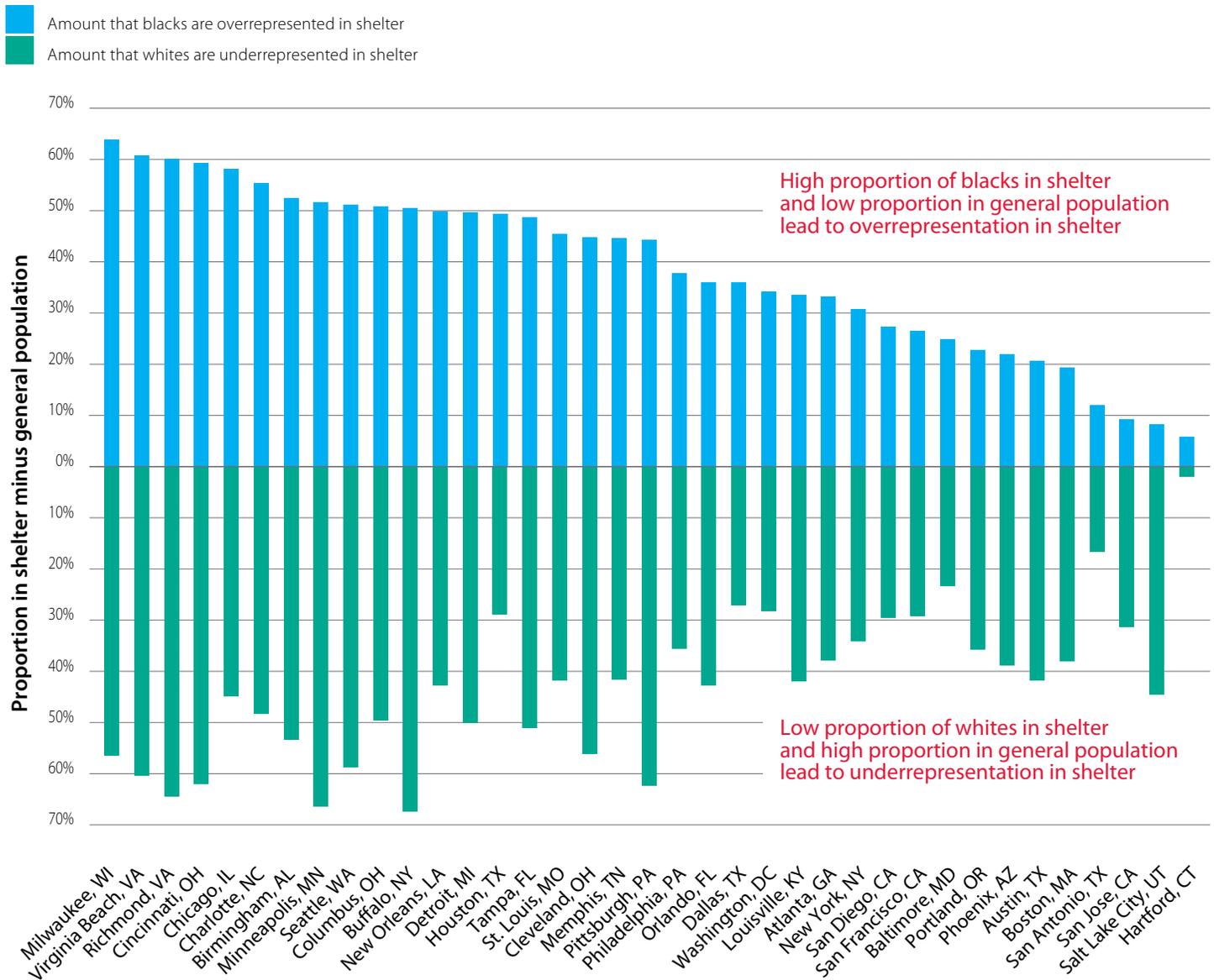
Figure 2
 PROPORTION OF BLACK AND WHITE FAMILIES IN SHELTER AND THE GENERAL POPULATION
 (by locality)



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.

Figure 3

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.

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.

Endnotes

- ¹ Data sets analyzed in this report use slightly different definitions for “white.” U.S. Census Bureau and U.S. Department of Housing and Urban Development data sets define “white” as “non-Hispanic white,” while U.S. Bureau of Labor Statistics data also include white persons identifying as “Hispanic.”
- ² U.S. Census Bureau, *2008 American Community Survey 1-year Estimates*; U.S. Census Bureau, *2010 American Community Survey 1-year Estimates*.
- ³ U.S. Department of Housing and Urban Development, *The 2010 Annual Homeless Assessment Report to Congress*; U.S. Census Bureau, *2010 American Community Survey*.
- ⁴ Marybeth Shinn, “International Homelessness: Policy, Socio-cultural, and Individual Perspectives,” *Journal of Social Issues* 63, no. 3 (2007): 657–677; George Carter, “From Exclusion to Destitution: Race, Affordable Housing, and Homelessness,” *Cityscape* 13, no. 1 (2011): 33–70; Roberta Ann Johnson, “African Americans and Homelessness: Moving Through History,” *Journal of Black Studies* 40, no. 4 (2010): 583–605; Robert Rosenheck et al., “Special Populations of Homeless Americans” in *Practical Lessons: The 1998 National Symposium on Homelessness Research*, ed. Linda Fosburg and Deborah Dennis (Washington, D.C.; U.S. Department of Health and Human Services and U.S. Department of Housing and Urban Development, 1999), 46–76; Kim Hopper and Norweeta Milburn, “Homelessness among African Americans: A Historical and Contemporary Perspective,” in *Homelessness in America*, ed. Jim Baumohl (Westport, CT: The Oryx Press, 1996), 123–131.
- ⁵ Christopher Wildeman, *Parental Incarceration, Child Homelessness, and the Invisible Consequences of Mass Imprisonment* (Fragile Families Working Paper: WP09-19-FF); Princeton University, *Parental Incarceration and Child Wellbeing in Fragile Families*, April 2008; U.S. Bureau of Justice Statistics, *Parents in Prison and Their Minor Children*, August 2008.
- ⁶ U.S. Census Bureau, *2005–09 American Community Survey 5-year Estimates*.
- ⁷ New York City Commission on Human Rights, *Race At Work: Realities of Race and Criminal Record in the NYC Job Market*, December 2005; Devah Pager, “The Use of Field Experiments for Studies of Employment Discrimination: Contributions, Critiques, and Directions for the Future,” *The ANNALS of the American Academy of Political and Social Science* 609, no. 1 (2007): 104–133.
- ⁸ U.S. Bureau of Labor Statistics, *Labor Force Characteristics by Race and Ethnicity, 2010*, August 2011.
- ⁹ “Wealth” is defined as the sum of assets (homes, savings, retirement accounts, stocks, etc.) minus the sum of debts (mortgages, credit card debt, car loans, etc.); Pew Research Center, *Wealth Gaps Rise to Record Highs Between Whites, Blacks and Hispanics*, July 2011.
- ¹⁰ John Karl Scholtz and Kara Levine, “U.S. Black-white Wealth Inequality,” in *Social Inequality*, ed. Kathryn Neckerman (New York, NY: Russell Sage Foundation, 2004), 895–929.
- ¹¹ U.S. Census Bureau, *2005–09 American Community Survey*; U.S. Department of Housing and Urban Development, *AHAR Exchange Public Reports: 2009 Comprehensive Report of Sheltered Homeless Persons*.

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The Institute for Children, Poverty, and Homelessness (ICPH) is an independent nonprofit research organization based in New York City. ICPH studies the impact of poverty on family and child well-being

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and generates research that will enhance public policies and programs affecting poor or homeless children and their families. Specifically, ICPH examines the condition of extreme poverty in the United States and its effect on educational attainment, housing, employment, child welfare, domestic violence, and family wellness. Please visit our Web site for more information: www.ICPHusa.org.

The *National Survey of Programs and Services for Homeless Families* is an online resource for service providers, advocates, researchers, and public policy makers working in the field of family homelessness. The Web site provides a state-by-state snapshot of the interconnections between governmental and nonprofit work to end family homelessness. www.icprwb.org.



Red, White,
and Blue Book

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OF PROGRAMS AND SERVICES
FOR HOMELESS FAMILIES**