

BLACK AND WHITE DISPARITIES IN HOMELESSNESS

Even among those in poverty, Black Illinoisans are more likely to experience homelessness than White Illinoisans.

This is true in rural, suburban, and urban areas.

The racial disparity in experiencing homelessness is clearly shown in newly available federal data released by the U.S. Department of Housing and Urban Development (HUD). **Despite making up 14% of the population of the state, Black Illinoisans make up 30% of residents experiencing poverty and 59% of residents experiencing homelessness.¹**

CONTINUUM OF CARE RACIAL EQUITY ANALYSIS TOOL

This brief uses data generated by HUD’s Continuum of Care Racial Equity Analysis Tool, which relies on Point-In-Time Count (PIT) numbers. These numbers come from a HUD-mandated annual count of sheltered and unsheltered homeless persons on a single night in January. People who are “doubled up” or who are experiencing certain other types of housing instability are not included in the count.

HUD’s Continuum of Care (CoC) program is designed to promote communitywide commitment to ending homelessness. CoCs are collaborative efforts among nonprofit providers and state and local governments, grouped by region, to quickly rehouse individuals and families, provide programming, and aid homelessness prevention.

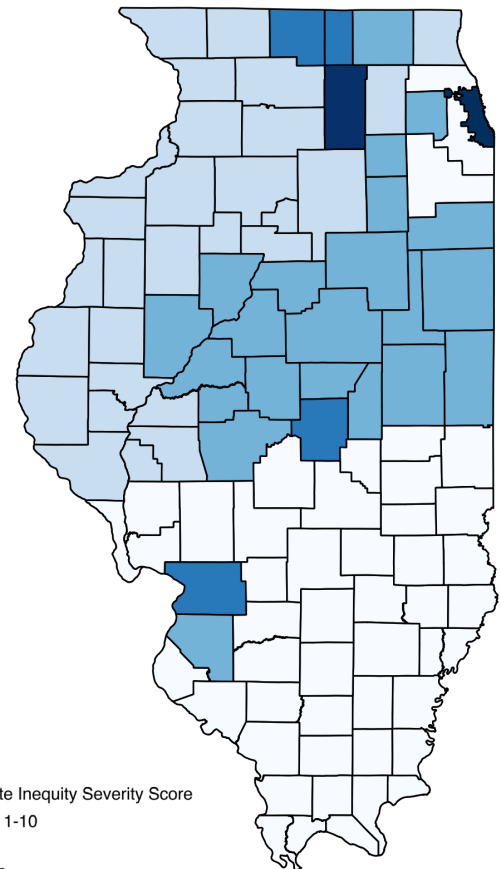
For more about CoCs and to see which county is in each continuum, visit housingactionil.org/get-help/resources-homeless.

BEYOND BLACK AND WHITE

This brief focuses on the disparities in homelessness among Black and White individuals because the CoC data shows this to be the most severe racial disparity. However, the systems of inequity pointed out here also contribute to disparities in homelessness among other groups, including Latinx, Asian American, and Native American communities.

SEVERITY OF RACIAL INEQUITY

This map illustrates the racial inequity data featured on page 4. The disproportionate likelihood of a Black Illinoisan experiencing homelessness compared to a white Illinoisan was multiplied by the total rate of homelessness in the CoC Service Area in order to derive the “severity” statistic. For example, the Northwestern Illinois CoC has greater rates of racial inequity in homelessness than in Chicago, but homelessness is much more common in Chicago. The score is indexed on a scale of 0-10. Deeper shades of blue signify higher levels of severity.



Legend

CoC Black/White Inequity Severity Score
Indexed Score, 1-10

0 - 2.00
2.00 - 4.00
4.00 - 6.00
6.00 - 8.00
8.00 - 10.00

SYSTEMS OF INEQUITY

The disparity in homelessness between Black and White individuals has many systemic causes, including but not limited to:

Mass Incarceration

Black Illinoisans have suffered more from our criminal justice policies, which have led to mass incarceration.

- There are highly disproportionate levels of police presence in Black communities compared to White communities.^{2,3} Black people are disproportionately more likely to be investigated, charged, and more severely sentenced.^{4,5}
- People with criminal records, even arrest records where no guilt was found, experience dramatic challenges in securing employment and housing.^{6,7}
- More than 48,000 Americans leave the prison system and immediately experience homelessness.⁸ There are currently over 40,000 Illinoisans in state prison. More than half of the incarcerated population in Illinois is Black.⁹

Eviction

Evictions are a leading cause of homelessness around the country.¹⁰ Evictions also disparately impact Black communities.

- In 2017, 23 of the 25 community areas in Chicago with the highest eviction filing rates were majority Black Community Areas. Majority Black areas had eviction filing rates two to four times higher than majority Latinx or White areas.¹¹
- These evictions are typically over small amounts of money. In Chicago, the amount of money in question for a tenant facing eviction is usually about two months' rent.¹²

Racial Wage Gap and Increasing Housing Costs

Housing costs continue to outpace local incomes, a burden disproportionately borne by Black families.

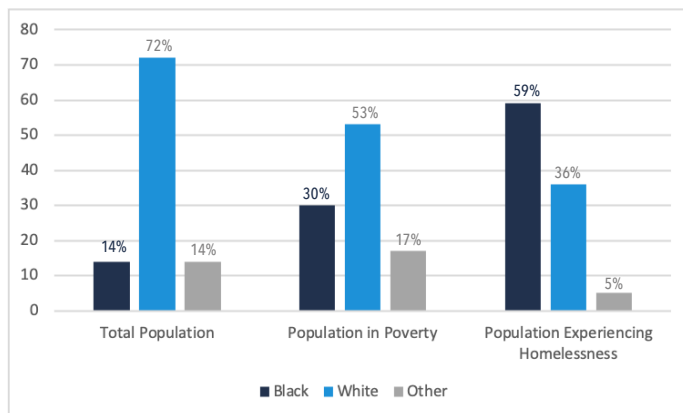
- For every dollar a White household earns in Illinois, a Black household earns 52 cents.¹³ In the Springfield metro area, this figure is just 42 cents.¹⁴
- In Illinois, 37% of Black renter households are cost-burdened, paying more than 30% of their income for housing. Only 22% of White renter households are cost-burdened.¹⁵
- Only 35 apartment units are affordable and available for every 100 extremely low-income renting households (those earning 30% of the Area Median Income, or about \$24,600 per year in Illinois).¹⁶

Segregation and Discrimination

Historically, local, state, and federal housing policies have mandated and encouraged segregation. In recent decades, policies to counteract this history have been inadequate.

- The Federal Housing Administration, established in 1934, refused to insure mortgages in and near Black neighborhoods, i.e., "redlining," contributing to segregation and concentrated poverty among Black households.¹⁷
- Majority Black neighborhoods are more likely to experience housing exploitation, with housing costs that are disproportionately high compared to the market value of the property.¹⁸
- Local zoning ordinances, particularly in more affluent communities, severely limit or ban multi-family housing, which tends to be more affordable than single-family homes.¹⁹

DISPROPORTIONATE POVERTY & HOMELESSNESS IN ILLINOIS



IN ILLINOIS, BLACK PEOPLE ARE



MORE LIKELY TO EXPERIENCE HOMELESSNESS THAN WHITE PEOPLE

Inequity Statistics by CoC Service Area, page 4.

RECOMMENDATIONS ADDRESSING DISPARITIES

The recommendations below will allow us to make progress toward ending racial disparities related to homelessness—and, if sufficient resources are invested, ending homelessness for all people—although more steps must be taken to entirely dismantle systems of inequity.

Adopt a Racial Equity Framework

- Community developers within municipal and regional governments should use a racial equity tool for all housing initiatives, such as the toolkit developed by the Government Alliance on Race and Equity, to understand issues and challenges, to monitor existing programs, and to design policies to promote racial equity in housing.²⁰
- The State of Illinois and municipal and regional governments should include Black people with lived experience of homelessness in the monitoring, design, and implementation of homelessness services. People with lived experience should be provided the support and tools that they need to participate meaningfully in shaping both policy and service delivery. This will ensure that service delivery is critically assessed and that the programs are effective in meeting the needs of those they are intended to serve.

Enforce Fair Housing

Vigorously enforce the Fair Housing Act, which includes Affirmatively Furthering Fair Housing, a federal law requiring government agencies that receive HUD funding to analyze racial disparities in housing in their communities and devise actionable plans to undo historic patterns of discrimination and segregation (including but not limited to alleviating the racial wealth gap). Holding state and local governments accountable to use funding from HUD to dismantle systemic segregation is a powerful requirement to promote racial housing justice. The Trump Administration suspended implementation of strengthened rules to enforce the law, which had been finalized in 2015.

Eviction Record Sealing

An eviction filing on the public record can have lasting consequences for a tenant. Many landlords refuse to rent to someone with an eviction filing on their record, regardless of context or outcome. Incomplete or unclear records—whether accessed directly online or through a tenant screening company—make this problem worse.

In 2016, everyone named on the leases for 30,495 households in Illinois ended up with an eviction filing on their public records despite not being evicted.²¹ This includes cases that were dismissed and cases where tenants were able to successfully resolve the issue with their landlord and stay in the apartment. Studies suggest that Black women are disproportionately more likely to be evicted.²²

Since the impact of an eviction record is so detrimental to a person's ability to secure housing, we propose that state law be changed to expand opportunities to seal eviction records, especially when there has been no judgment against the tenant.

Homelessness Prevention

Invest in programs that provide single-use emergency funds to pay rent, which can help families stay in their homes and regain stability rather than face eviction. Illinois must restore the Homeless Prevention Program funding to at least \$11 million. The program has faced cuts since FY2007, when it protected 15,000 households from facing homelessness. Illinois made significant progress toward this goal by increasing funding from \$5 million to \$9 million for FY2020.

Increase Resources for Affordable Housing

Allocate resources at local, state, and federal levels for people experiencing or at risk of experiencing homelessness:

- Raise the Real Estate Transfer Tax on million-dollar properties in Chicago. Through preventative services and permanent supportive housing, funds from this increase will reduce homelessness in Chicago by 36,000 people over 10 years.²³ The Bring Chicago Home campaign has been fighting to get the measure on the March 2020 ballot.
- Prioritize use of the \$200 million in Illinois capital budget funding recently approved for affordable housing to create rental homes for people who are extremely low-income, including supportive housing for people who need services to maintain their housing.
- Increase federal investments in programs such as Housing Choice Vouchers and Public Housing, and expand these programs to match Congress' historic support of White communities' welfare. For example, massive, wealth-building housing programs like the National Housing Act and the G.I. Bill were structured to exclude Black people and communities.

Ensure People with Records Have Equal Access to Housing

Prevent housing discrimination against people with arrest and conviction records. As our criminal justice system disproportionately targets people of color, especially Black people, a housing system that discriminates against people with records violates fair housing principles. In Cook County, the recently passed Just Housing Amendment bans discrimination in real estate transactions based on arrest records, citations, juvenile records, sealed or expunged records, or participation in a deferral or judgment program. Housing providers will no longer be able to automatically reject an applicant based on a conviction and must consider factors such as evidence of rehabilitation, time since conviction, and severity of crime.

Complementary state legislation that passed in 2019, which we expect to be signed into law, amends the Illinois Human Rights Act to protect people with arrest records and certain others from discrimination when seeking housing.

BLACK AND WHITE INEQUITY STATISTICS BY CONTINUUM OF CARE SERVICE AREA

In each CoC, Black Illinoisans are more likely to experience homelessness than White Illinoisans.
All rates shown are based on 2017 data from HUD's CoC Race & Ethnicity Analysis Tool.

Continuum of Care	Percentage of CoC area total population that is Black	Percentage of people in poverty in CoC area that are Black	Percentage of individuals who are homeless in CoC area that are Black	Percentage of CoC area total population that is White	Percentage of people in poverty in CoC area that are White	Percentage of individuals who are homeless in CoC area that are White	How many times more likely a Black person is to experience homelessness than a White person*	Racial Equity Severity Score <small>(Index of 1-10 based on total rate of homelessness and how many times more likely a Black person is to experience homelessness than a White person)**</small>
McHenry	1%	3%	12%	91%	81%	83%	13.2	6
Rockford/Winnebago/Boone	11%	26%	51%	80%	60%	40%	9.3	7
Waukegan/North Chicago/Lake County	7%	19%	44%	80%	69%	53%	9.5	3
Champaign/Urbana/Rantoul/Champaign County	13%	23%	49%	73%	56%	37%	7.4	5
Madison County	8%	20%	48%	88%	74%	45%	11.7	6
Joliet/Bolingbrook/Will County	14%	18%	37%	78%	62%	59%	3.5	1
Peoria/Perkin/Fulton/Tazewell/Woodford	9%	26%	36%	86%	68%	54%	6.4	4
East St. Louis/Belleveille/Saint Clair County	29%	61%	76%	66%	34%	34%	5.1	5
DeKalb City & County	7%	15%	48%	84%	63%	48%	12	9
Chicago	31%	41%	76%	49%	38%	21%	5.7	10
Cook County	16%	41%	49%	66%	38%	45%	4.5	1
Bloomington/Central Illinois	9%	22%	43%	86%	72%	57%	7.2	5
Springfield/Sangamon County	12%	31%	43%	83%	61%	52%	5.7	6
DuPage County	4%	14%	38%	80%	66%	55%	13.8	4
South Central Illinois	2%	2%	11%	96%	94%	90%	5.9	1
Decatur/Macon County	15%	30%	51%	79%	60%	44%	6.1	6
Aurora/Elgin/Kane County	6%	16%	33%	72%	47%	62%	6.4	3
Rock Island/Moline/Northwestern Illinois	5%	11%	38%	90%	81%	58%	11.8	4
West Central Illinois	4%	8%	24%	93%	86%	75%	7.4	2
Southern Illinois	6%	11%	14%	91%	83%	72%	2.9	2
State of Illinois Total	14%	30%	59%	72%	53%	36%	8.4	5

* (Percentage of individuals who are homeless in CoC area that are Black / Percentage of CoC area total population that is Black) / (Percentage of individuals who are homeless in CoC area that are White/ Percentage of CoC area total population that is White)

** How many times more likely a Black person is to experience homelessness than a White person multiplied by the homelessness rate, scaled from 1-10.

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FOR MORE INFORMATION

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A stronger Illinois begins at home