

A Racial Equity Lens Is Critical to Housing Justice Work

By Renee M. Willis, SVP, Racial Equity, Diversity, and Inclusion, NLIHC

During the 20th century, federal, state, and local governments systematically implemented racially discriminatory housing policies that contributed to segregated neighborhoods and inhibited equal opportunity and the chance to build wealth for Black, Latino, Asian American and Pacific Islander, and Native American families, and other underserved communities. Ongoing legacies of residential segregation and discrimination remain ever-present in our society. These include a racial gap in homeownership; a persistent undervaluation of properties owned by families of color; a disproportionate burden of pollution and exposure to the impacts of climate change in communities of color; and systemic barriers to safe, accessible, and affordable housing for people of color, immigrants, individuals with disabilities, and lesbian, gay, bisexual, transgender, gender non-conforming, and queer (LGBTQ+) individuals.

—January 26, 2021, Memorandum on Redressing Our Nation’s and the Federal Government’s History of Discriminatory Housing Practices and Policies, President Joe Biden

Racial, residential segregation, displacement, and exclusion are mechanisms to exacerbate racial inequality in housing. Federal, state, and local governments—as President Biden acknowledged in his memorandum to Secretary of Housing and Urban Development Marcia Fudge—systematically and purposefully implemented racially discriminatory housing policies that excluded African Americans and others from equal access to housing and opportunities for economic mobility.

When all people have accessible and affordable homes in diverse and inclusive communities, we all benefit. Our economy benefits. Research shows that housing influences outcomes across many sectors. Students do better in school when

they live in stable, affordable homes. People are healthier and can more readily escape poverty and homelessness. Yet, people of color are significantly more likely than white people to face systemic barriers to quality, accessible, and affordable homes.

Housing is the pathway to economic mobility and opportunity. Yet for far too many people in this country, the pathway is full of roadblocks.

To learn more about the role of the government’s role in designing and perpetuating racial inequality in housing, see the article *Lofty Rhetoric, Prejudiced Policy: The Story of How the Federal Government Promised—and Undermined—Fair Housing* in Chapter 2 of this *Advocates’ Guide*.

RACIAL DISPARITIES IN HOUSING

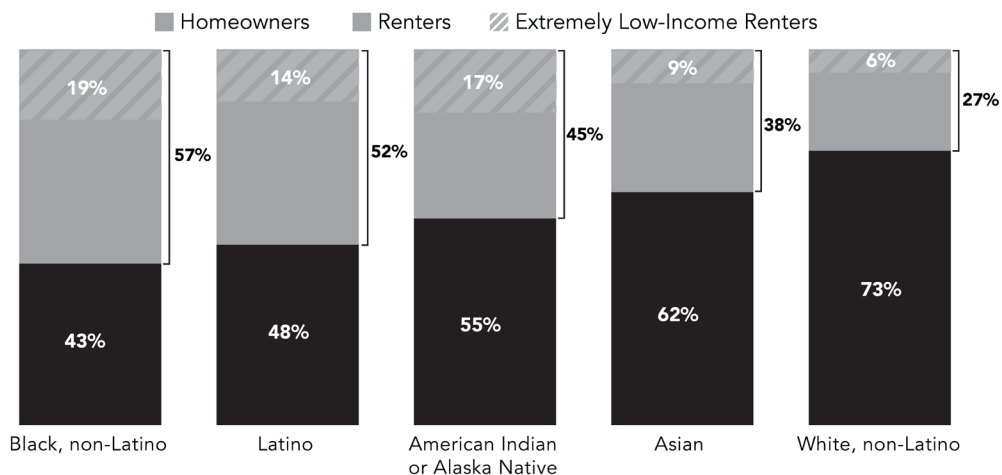
The orchestrated displacement, exclusion, and segregation of people of color by the United States government has exacerbated racial inequality. According to NLIHC’s *The Gap 2023: A Shortage of Affordable Rental Homes*, Black, Latino, and Native and Alaska Native households are much more likely than white households to be extremely low-income renters who face the most severe shortages of affordable housing. The report finds that 6% of white non-Hispanic households are extremely low-income renters, yet 19% of Black households, 17% of American Indian or Alaska Native households, 14% of Latino households, and 9% of Asian households are extremely low-income renters. As the figure below illustrates, 57% of Black households are renters, 52% of Latino households are renters, 45% of American Indian or Alaska Native households are renters, 38% of Asian households are renters. In contrast, 27% of white households are renters.

The report also finds that renter households of color are more likely to be housing cost-burdened than white renter households. As the figure below illustrates, renters of color are much more

THE GAP

HOUSEHOLDS OF COLOR MORE LIKELY THAN WHITE HOUSEHOLDS TO BE RENTERS AND HAVE EXTREMELY LOW INCOMES

SHARE OF HOUSEHOLDS BY TENURE AND RACE



Source: 2021 ACS PUMS

<https://nlihc.org/gap>

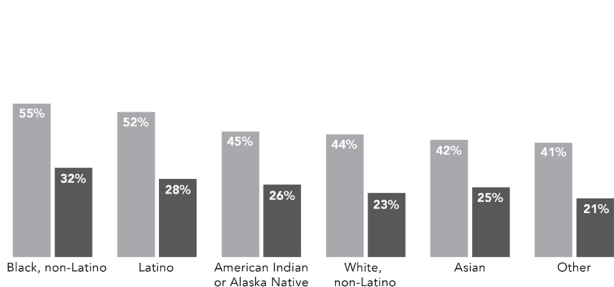


THE GAP

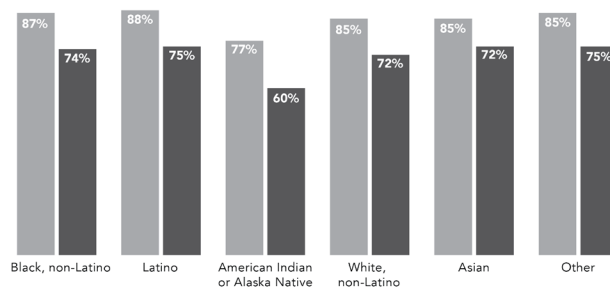
BLACK AND LATINO RENTERS EXPERIENCE HIGHER RATES OF HOUSING COST-BURDEN THAN WHITE RENTERS

■ Cost Burden ■ Severe Cost Burden

COST-BURDEN BY RACE AND ETHNICITY



COST-BURDEN AMONG EXTREMELY LOW-INCOME RENTERS, BY RACE AND ETHNICITY



Source: 2021 ACS PUMS

<https://nlihc.org/gap>



likely to be housing cost-burdened: 55% of Black renters and 52% of Latino renters are housing cost-burdened compared to 44% of white renters. Nearly one-third of Black renters but only 23% of white renters are severely cost-burdened, spending more than half of their income on housing.

According to the report, racial disparities in cost burdens can be partially explained by income, as the disparity shrinks when looking only at extremely low-income renters. Extremely low-income renters who are Latino, Black, and white experience housing cost-burdens at a rate of 88%, 87%, and 85%, respectively, and severe cost-burdens at a rate of 75%, 74%, and 72%.

These racial disparities are the result of historical inequities and racist policies and practices that have engendered higher homeownership rates, greater wealth, and higher incomes among white households.

STRUCTURAL RACIALIZATION

When talking about racism, most people tend to focus on individual beliefs, biases, and actions. However, it is so much more. Understanding that racism exists not simply in individuals, but “[in] our societal organization and understandings,” [John O. Calmore, *Race/ism Lost and Found: The Fair Housing Act at Thirty*, 52 U. Miami L. Rev. 1067, 1073 (1998)] is key to developing strategies and solutions to combat it. Our practices, cultural norms and institutional arrangements help create and maintain racialized outcomes.

Structural racialization (also referred to as structural racism) “is a set of processes that may generate disparities or depress life outcomes without any racist actors” [John A. Powell, *Deepening Our Understanding of Structural Marginalization*, *Poverty & Race*, Vol. 22, No. 5, (September-October 2013)]. A structural framing allows us to “take the focus off intent, and even off conscious attitudes and beliefs, and instead turn our focus to interventions that acknowledge that systems and structures are either supporting positive outcomes or hindering them” [John A. Powell, *Understanding Structural Racialization*, *Journal of Poverty Law and Policy*, Vol. 47,

Numbers 5-6 (September-October 2013)]. The structural model helps us to understand how housing, education, transportation, employment and other “systems interact to produce racialized outcomes” [John A. Powell, *Structural Racism: Building Upon the Insights of John Calmore*, HeinOnline, 86.N.C.L. Rev. 791 (2007-2008)]. It also helps us to “show how all groups are interconnected and how structures shape life chances” (*Ibid*).

RACIAL EQUITY

Race Forward defines racial equity as “the process of eliminating racial disparities and improving outcomes for everyone” (Race Forward, <https://www.raceforward.org/about/what-is-racial-equity-key-concepts>). They further define racial equity as “the intentional and continual practice of changing policies, practices, systems, and structures by prioritizing measurable change in the lives of people of color.” Advocates who want to be more intentional about how they bring a racial equity lens to their work should strive to do the following:

1. Understand the function of racism,
2. Focus on systemic racism instead of individual instances of racism,
3. Use data to show evidence of housing disparities,
4. Include people of color and others with marginalized identities in the process, and
5. Dismantle racist systems and structures and rebuild them more equitably.

Advocates should inform legislators of the ways through which they can create or lend support for policies that reduce inequities in housing. Policymakers at every level of government must advance anti-racist policies and redress the impacts of decades of intentionally racist housing and transportation policies, including redlining, blockbusting, restrictive covenants, restrictive zoning, and highway systems. Policymakers must work to advance additional anti-racist policies and achieve the large-scale investments and reforms necessary to ensure that the lowest-

income and most marginalized renters have an accessible, affordable place to call home.

FOR MORE INFORMATION

- Visit NLIHC’s website, www.nlihc.org/ideas.
- Othering & Belonging Institute, <https://belonging.berkeley.edu>.
- Race Forward, www.raceforward.org.
- Equal Justice Institute, www.eji.org.
- The Opportunity Agenda, www.opportunityagenda.org.
- Opportunity Starts at Home, *Racial Equity Advocates Are Housing Advocates*, <https://tinyurl.com/3837nsfv>.
- NLIHC, *The Gap: A Shortage of Affordable Rental Homes*, <https://nlihc.org/gap>.
- White House, *Memorandum on Redressing Our Nation’s and the Federal Government’s History of Discriminatory Housing Practices and Policies*, <https://tinyurl.com/ycku5vv7>.