

RACIAL EQUITY AND INCLUSION

By Gabby Ross, Manager, IDEAS, NLIHC

Over the past 100 years, federal, state, and local governments have implemented discriminatory housing policies that have intentionally excluded African Americans and communities of color from accessing economic mobility or stability through homeownership or access to decent, accessible, affordable, and safe housing. These policies in turn have effectively underdeveloped BIPOC communities across the country, and the impacts of these policy decisions are still being felt by these communities today. Housing is the foundation for economic, social, emotional, and financial stability for families and individuals. When one's housing stability is shaken, whether through threat of eviction, rising costs, disasters, or other access issues, its impacts are felt throughout all aspects of a person's life. Housing stability impacts health, educational, and economic outcomes. For Black, Indigenous, Latino, and other communities of color, the impacts of housing instability are compounded by the oppressive and patriarchal structures that uphold white supremacy through other harmful policies.

"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

This quote from President Biden succinctly describes the legacy of racism in the country's housing system's practices and priorities. Racial, residential segregation, displacement, are historical and current mechanisms to exacerbate racial inequality in housing. Federal, state, and local governments historically systematically and purposefully implemented racially discriminatory housing policies that excluded African Americans and others from equal access to housing and opportunities. The data presented by NLIHC's reports, specifically *The Gap*, which will be discussed more in depth in this article, are concrete evidence of the need to examine the roles of social identities like race and socioeconomic status in housing affordability and stability, and in turn the outcomes across many different sectors like education and health.

The struggle for housing justice and equity is the struggle for liberation. Yet, way the housing system, along with many others that are meant to protect and provide avenues for human needs and rights to be met, were not created with the freedom that Americans strive towards in mind. And neither were they created with the considerations or perspectives of people who have been impacted the most by harmful policy. Rather, they have simultaneously progressed toward a more equitable model while still perpetuating harm in certain communities due to discrepancies in assistance or provided resources. This is demonstrated through the lack of policy to address the shortage of affordable homes, and to address the severe cost burden that renters with extremely low incomes face.

In 2025, there has been a large-scale attempt from the country's leadership to minimize the implications of race and racism in the structures and systems upon which this country is built. There has been an attempt to erase the progress that has been made in recent years toward a more equitable and liberated future

for all Americans and the communities in which we all live and want to see thrive. Fair Housing and civil rights protections have been reduced and HUD’s commitment to upholding those protections has wavered. With these actions, it is essential that advocates, organizers, students, communities, and more are equipped with the knowledge and tools to critically interrogate how the country’s housing system operates, its goals, and what we need in this moment and in the future to ensure that every person, regardless of race, ethnicity, religion, income level, age, gender identity, sexuality, ability, nationality or citizenship status, has access to housing.

To learn more about the government’s role in designing and perpetuating racial inequality in housing, see the article “Furthering Fair Housing” in Chapter 2 of this *Advocates’ Guide*.

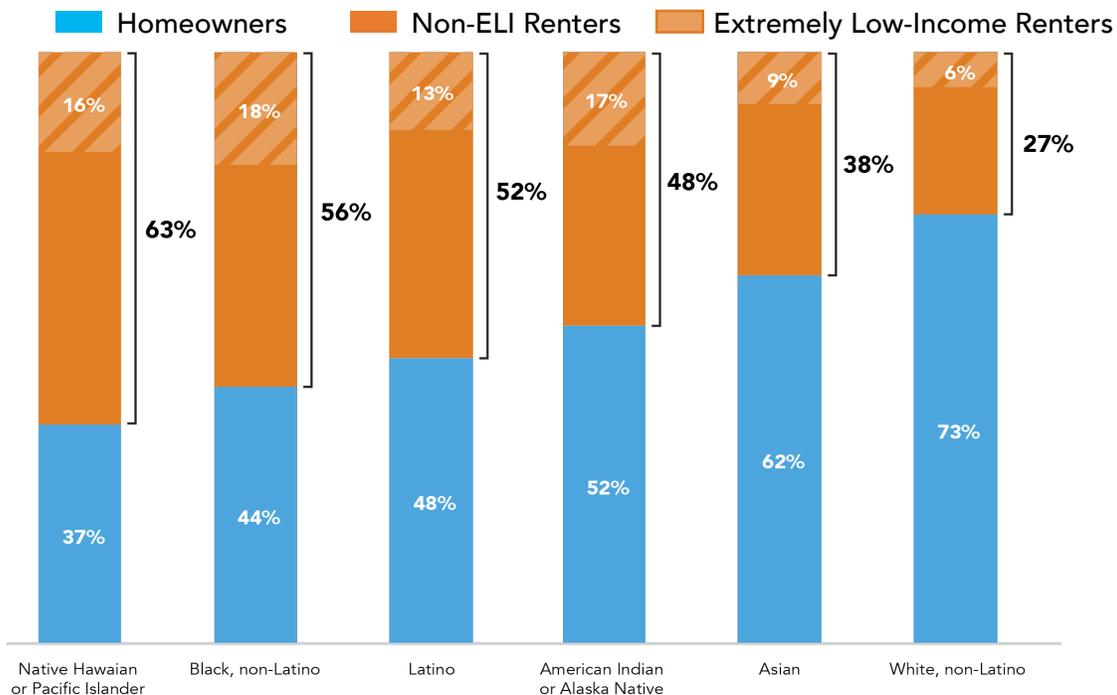
Racial Disparities in Housing

The orchestrated displacement, exclusion, and segregation of people of color by the United States government has exacerbated racial inequality.

According to NLIHC’s *2025 The Gap: A Shortage of Affordable Rental Homes*, Black, Latino, and Native Hawaiian or Pacific Islander, 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 18% of Black households, 17% of American Indian or Alaska Native households, 13% of Latino households, and 9% of Asian households are extremely low-income renters. As the figure below illustrates, 56% of Black households are renters, 52% of Latino households are renters, 48% of American Indian or Alaska Native households are renters, and 38% of Asian households are renters. In contrast, 27% of white households are renters.

As the figure below illustrates, renters of color are much more likely to be housing cost burdened: 57% of Black renters and 54% of Latino renters are housing cost burdened compared to 46% of white renters. Nearly one-third of Black renters, but only 24% of white renters, are severely cost-burdened, spending more than half of their income on housing.

BLACK HOUSEHOLDS ARE THREE TIMES AND LATINO HOUSEHOLDS ARE TWO TIMES MORE LIKELY THAN WHITE HOUSEHOLDS TO BE RENTERS WITH EXTREMELY LOW INCOMES, 2023



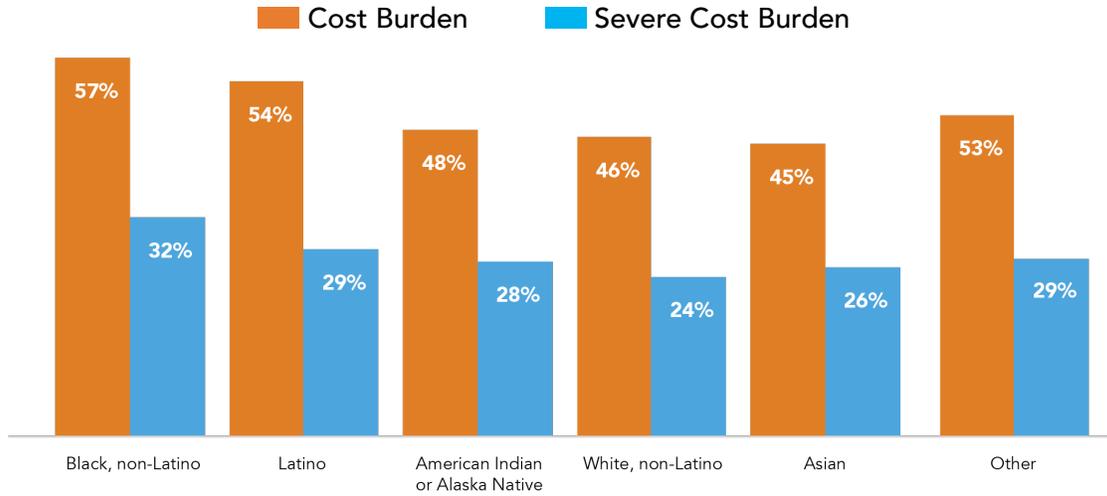
Source: 2023 ACS PUMS.

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 rates of 88%, 89%, and 86%, respectively. Black and Latino renters experience severe cost-burdens

at a rate of 75% and 76% respectively, and white renters at a rate of 73%.

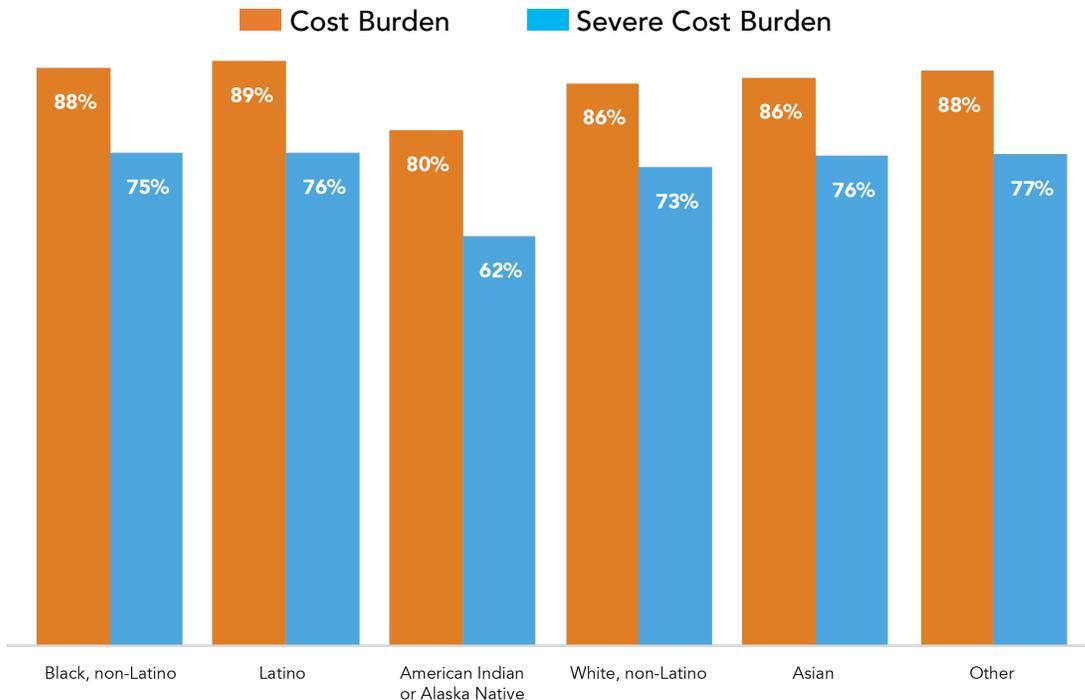
Racial disparities in renter’s cost burdens are the result of historical inequities and racist policies and practices that have engendered higher homeownership rates, greater wealth, and higher incomes among white households.

COST BURDENS AMONG RENTERS BY RACE AND ETHNICITY, 2023



Source: 2023 ACS PUMS.

COST BURDENS AMONG EXTREMELY LOW-INCOME RENTERS BY RACE AND ETHNICITY, 2023



Source: 2023 ACS PUMS.

Structural Racialization

When talking about racism, most people tend to focus on individual beliefs, biases, and actions. However, it is much more systemic. 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 a decent, accessible, and affordable place to call home.

Intersectionality

When discussing the connections between structural disparities and identity, it is important to acknowledge and use an intersectional lens to determine the impact policy has had on systematically marginalized groups. Intersectionality is defined as a “critical theoretical framework that highlights how power and privilege are differently structured within and across diverse groups of people at multiple and interlocking demographics. Simply put, intersectionality is the concept that all oppression is linked, and people are often disadvantaged by multiple sources of oppression: their race, class, gender identity, sexual orientation, and religion, just to name a few.” (Intersectionality Research Institute at George Washington University, <https://tr.ee/HezzP2>).

According to the research presented in this article, the lack of policy that effectively addresses the root causes of housing poverty disproportionately impacts communities of color. Historically marginalized identities impacted by racism, homophobia, transphobia, and sexism have experienced the layered effects of racist and inequitable housing policy. These compounding effects have led to a disproportionate amount of pain and barriers when it comes to finding affordable and accessible housing. In the movement for housing and racial justice, it is important to recognize the complexities of intersecting identities and how that plays a role in the oppression of these communities. ¶

For More Information

Visit NLIHC's IDEAS 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://www.opportunityhome.org/resources/housing-discrimination-unfinished-business-civil-rights/>

NLIHC, *The Gap: A Shortage of Affordable Rental Homes*, <https://nlihc.org/gap>

Intersectionality Research Institute, <https://intersectionality.gwu.edu/>

Intersectionality and Homelessness: We Need to Take a Deeper Dive, <https://endhomelessness.org/blog/intersectionality-and-homelessness-we-need-to-take-a-deeper-dive/>

Civil Rights Coalition Denounces HUD's Abdication of its Fair Housing Obligations: <https://nationalfairhousing.org/civil-rights-coalition-denounces-huds-abdication-of-its-fair-housing-obligations/>