

# From Exclusion to Destitution: Race, Affordable Housing, and Homelessness



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**HUD OUP EMPOWERMENT SERIES: THE KEY  
TO UNLOCKING HOMELESSNESS IN AMERICA**  
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# Disclaimer



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# Introduction



- Racial composition of the homeless population
  - Prior to 1980s-primarily White middle-aged men
  - Since 1980s-more racially diverse (Hopper 2003, Rossi 1989a, Rossi 1989b)
- African-Americans overrepresented in homeless population since 1980
  - Share of national population: 12.8%
  - Share of poverty population: 28.3% of individuals, 26.1% of families (1997 Current Population Survey)
  - Share of homeless population: 41%(Burt 1992) 44%(Shlay and Rossi 1992)

# Explanations for the Overrepresentation



- **Push Factors**

- Poverty (Burt 1992, Burt and Cohen 1990, Burt and Cohen 1989)
- Declines in Affordable Housing Supply and Increases in Affordable Housing Demand (Bohanon 1991, Burt 1992, Eliot and Krivo 1991, Honig and Filer 1993)
- Housing Discrimination and Residential Segregation (Baker 1994, Shinn and Gillespie 1993, Wright 1989, Wright, Rubin, and Devine 1998)

- **Pull Factor**

- Access to Shelter Space (Baker 1994, Lee and Farrell 2004, Gounis 1990, Jencks 1994)

# Research Study



- **Data Limitations**

- Longitudinal data linking housed populations, service accessibility, and the homeless population do not exist

- **Research Approach**

- Part I: Examine housed population at-risk of homelessness
  - ✦ Living in inadequate and overcrowded housing (Ringheim 1990)
- Part II: Examine homeless population retrospectively
  - ✦ Homeless histories of clients of homeless services

- **Research Goals**

- Part I: Analyze relationship between residential segregation, affordable housing supply, and racial differences in housing quality
- Part II: Analyze migration for homeless services

# Data: Part I



- **Data**
  - 1997 American Housing Survey (AHS)
  - 1990 and 2000 Decennial Censuses
- **Outcomes**
  - Housing Inadequacy (ZADEQ), AHS
  - Overcrowding (>1 person per room), AHS
- **Predictors**
  - Index of Dissimilarity, Census (interpolated to 1997)
  - Race of Householder, AHS
  - Affordable Housing Supply, Census (interpolated to 1997)
  - Proportion of homeowners, Census (interpolated to 1997)
  - Controls, AHS

# Hypotheses: Part I



- 1. As segregation increases, Blacks will be more likely than Whites to live in housing of inadequate quality.
- 2. As segregation increases, Blacks will be more likely than Whites to live in housing that is crowded.
- 3. As affordable housing supply increases at the city level, housing inadequacy will decrease.
- 4. As homeownership increases at the city level, Blacks living in more highly segregated areas will live in more inadequate and overcrowded housing than Whites.

# Data: Part II



- Data
  - 1996 National Survey of Homeless Assistance Providers and Clients (NSHAPC)
- Outcome
  - Homeless client is receiving homeless services in a different location than where they became homeless
- Predictors
  - Race of homeless client
  - Central City Origin Location
  - Sex, Age, Education, and other controls

# Hypothesis: Part II



- 5. Black homeless clients are less likely than White homeless clients to migrate for homeless services.

# Methodology for Part I and II



- Part I: Logistic regressions predicting housing inadequacy and crowding.
- Part II: Logistic regressions predicting migration for homeless services.

# Descriptive Statistics by Race and Central-City Location (weighted percentages)



	White	Black
<b>Full Sample</b>		
Living in inadequate housing	5.9	13.0
Living in overcrowded housing	2.3	4.5
Central City	25.9	55.9
<b>Central City</b>		
Living in inadequate housing	8.2	13.3
Living in overcrowded housing	3.6	4.6

Source: 1997 American Housing Survey

# Logistic Regression Models Predicting Housing Inadequacy (Odds Ratios)

Model number	1	2	3
Black	1.439***	1.074***	1.077***
Dissimilarity 2		.977***	1.009***
Dissimilarity 3		1.070***	1.087***
Dissimilarity 4		1.259***	1.204***
Black*Dissimilarity 2			.876***
Black*Dissimilarity 3			.945***
Black*Dissimilarity 4			1.140***
Proportion of low-income residents with high rent burden			
Extreme low-income housing ratio			
Proportion owner			
Constant	.073***	.094***	.094***
-2 log likelihood	40,049,277	18,519,336	18,514,371
Model chi-square	3,308,856	1,647,655	1,652,620
DF	25	28	31
N	35,007	15,700	15,700

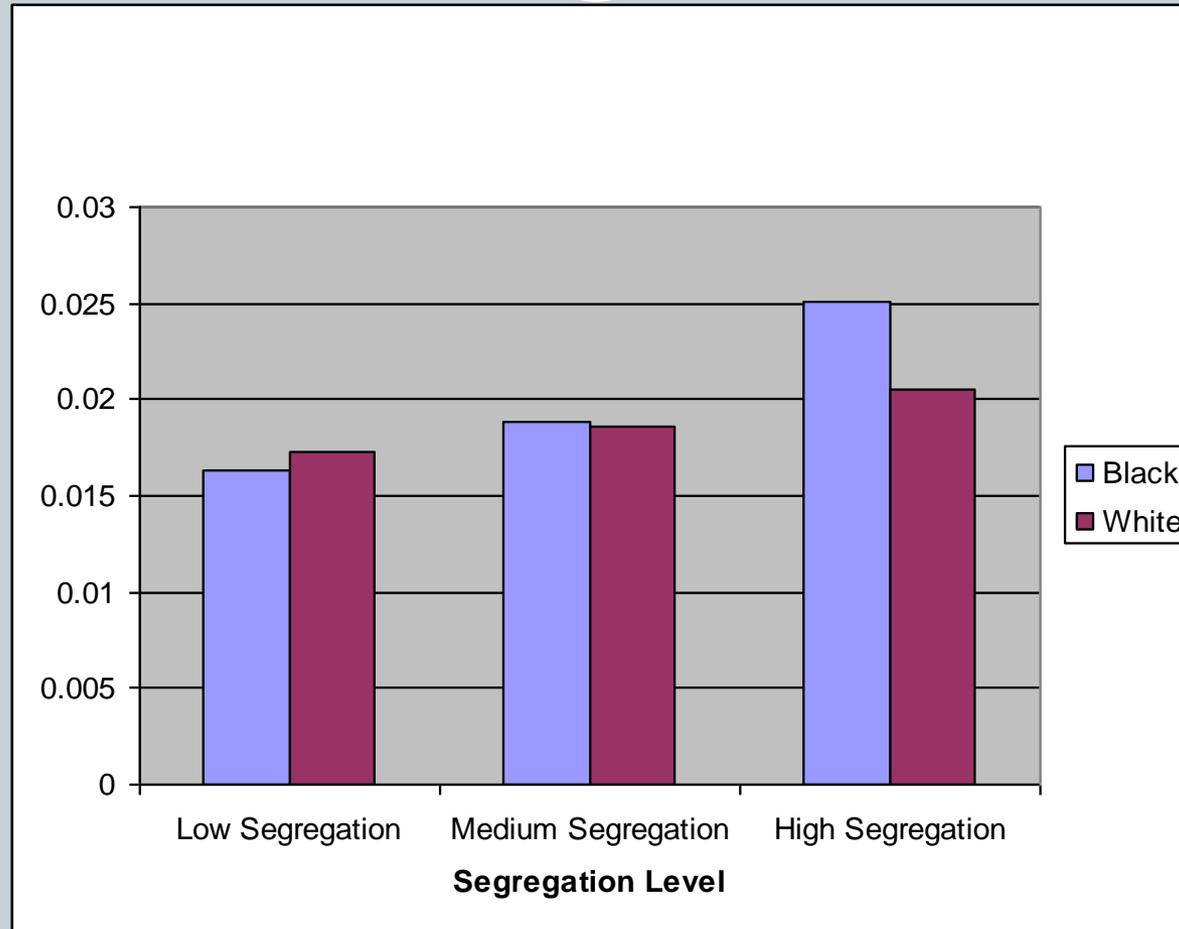
Source: 1997 American Housing Survey, 1990 Census, 2000 Census

# Logistic Regression Models Predicting Housing Inadequacy (Odds Ratios), continued

Model Number	4	5	6	7
Black	1.077***	1.080***	1.027***	1.020***
Dissimilarity 2	1.009***	1.006***	.825***	.840***
Dissimilarity 3	1.085***	1.059***	.866***	.873***
Dissimilarity 4	1.201***	1.141***	.674***	.662***
Black*Dissimilarity 2	.877***	.871***	.954***	.965***
Black*Dissimilarity 3	.946***	.942***	1.099***	1.103***
Black*Dissimilarity 4	1.141***	1.137***	1.202***	1.213***
Proportion of low-income residents with high rent burden	1.063***		.319***	
Extreme low-income housing ratio		.583***		1.311***
Proportion owner			.031***	.034***
Constant	.089***	.102***	2.117***	.728***
-2 log likelihood	18,514,355	18,511,999	18,327,679	18,332,095
Model chi-square	1,652,636	1,654,992	1,839,312	1,834,896
DF	32	32	33	33
N	15,700	15,700	15,700	15,700

Source: 1997 American Housing Survey, 1990 Census, 2000 Census

# Predicted Probability of Living in an Inadequate Unit



Source: 1997 American Housing Survey, 1990 Census, 2000 Census

# Logistic Regression Models Predicting Crowding (Odds Ratios)

Model number	1	2	3
Black	1.510***	1.184***	1.236***
Dissimilarity 2		1.126***	1.147***
Dissimilarity 3		1.594***	1.775***
Dissimilarity 4		3.071***	2.433***
Black*Dissimilarity 2			.840***
Black*Dissimilarity 3			.578***
Black*Dissimilarity 4			1.595***
Proportion of low-income residents with high rent burden			
Extreme low-income housing ratio			
Proportion owner			
Constant	.074***	.022***	.022***
-2 log likelihood	17,071,192	8,983,262	8,951,195
Model chi-square	3,515,551	2,435,586	2,467,653
DF	25	28	31
N	35,007	15,700	15,700

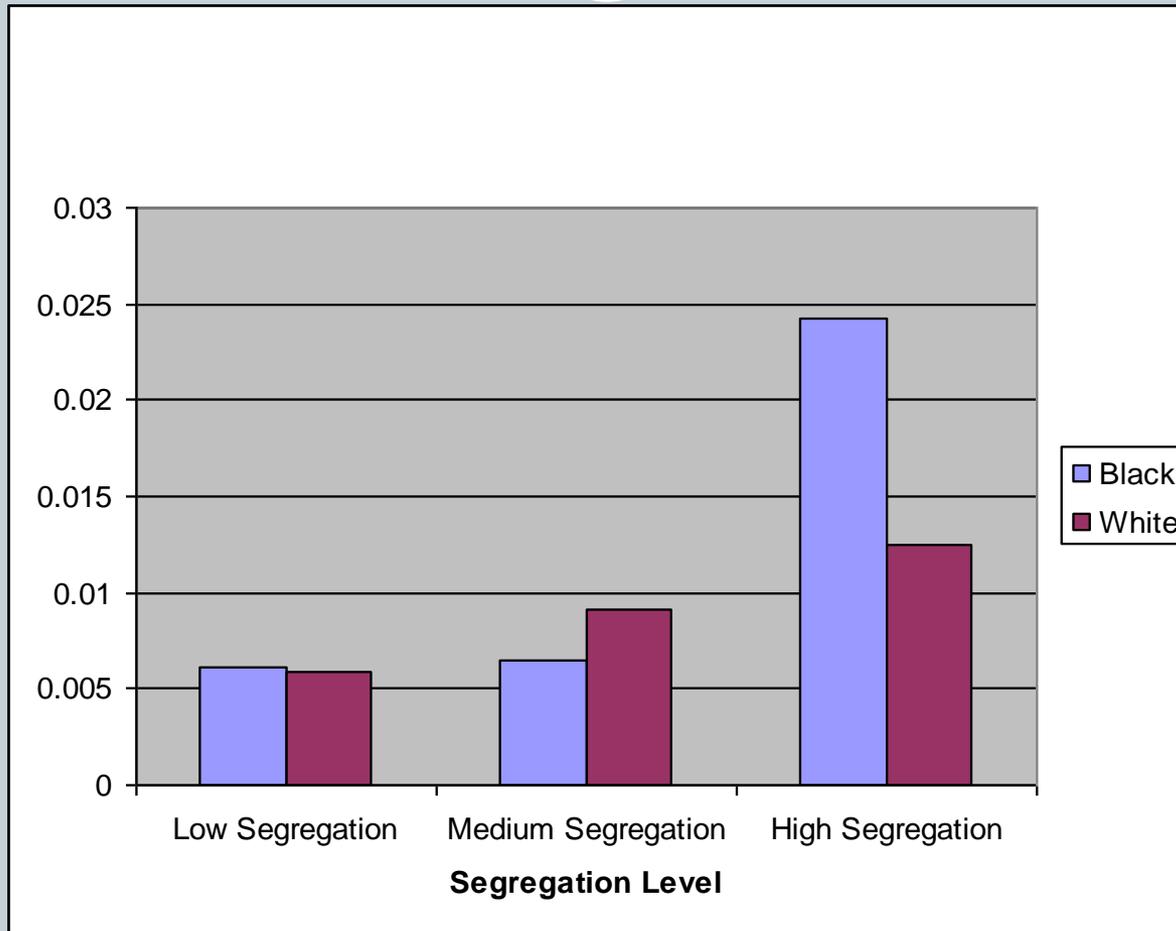
Source: 1997 American Housing Survey, 1990 Census, 2000 Census

# Logistic Regression Models Predicting Crowding (Odds Ratios), continued

Model Number	4	5	6	7
Black	1.226***	1.290***	1.140***	1.183***
Dissimilarity 2	1.147***	1.204***	1.125***	.890***
Dissimilarity 3	1.682***	1.476***	1.171***	1.055***
Dissimilarity 4	2.000***	1.758***	.946***	.856***
Black*Dissimilarity 2	.866***	.792***	.958***	.901***
Black*Dissimilarity 3	.584***	.558***	.696***	.675***
Black*Dissimilarity 4	1.618***	1.525***	1.719***	1.647***
Proportion of low-income residents with high rent burden	89.121***		25.585***	
Extreme low-income housing ratio		.037***		.088***
Proportion owner			.024***	.024***
Constant	.0004***	.035***	.013***	.319***
-2 log likelihood	8,922,020	8,920,654	8,839, 971	8,837,847
Model chi-square	2,496,828	2,498,194	2,578,877	2,581,001
DF	32	32	33	33
N	15,700	15,700	15,700	15,700

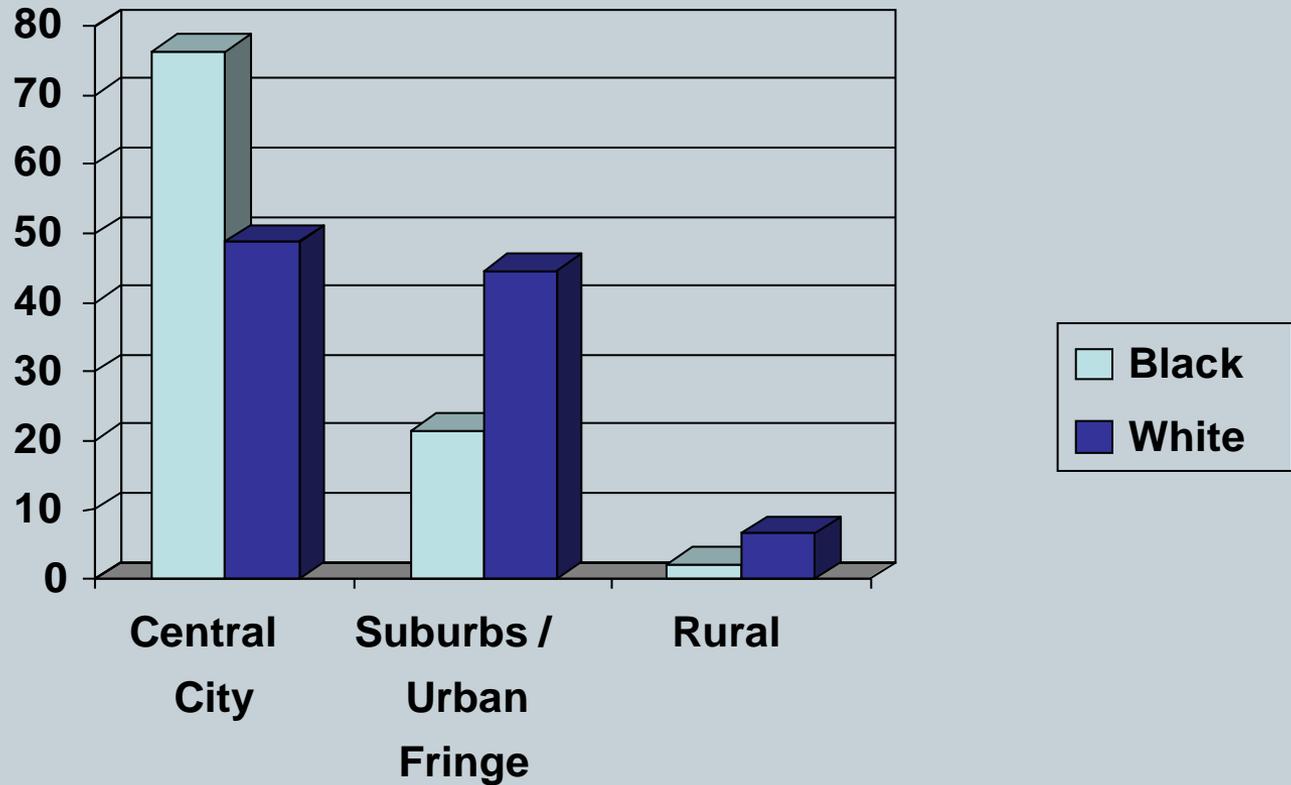
Source: 1997 American Housing Survey, 1990 Census, 2000 Census

# Predicted Probability of Living in a Crowded Unit



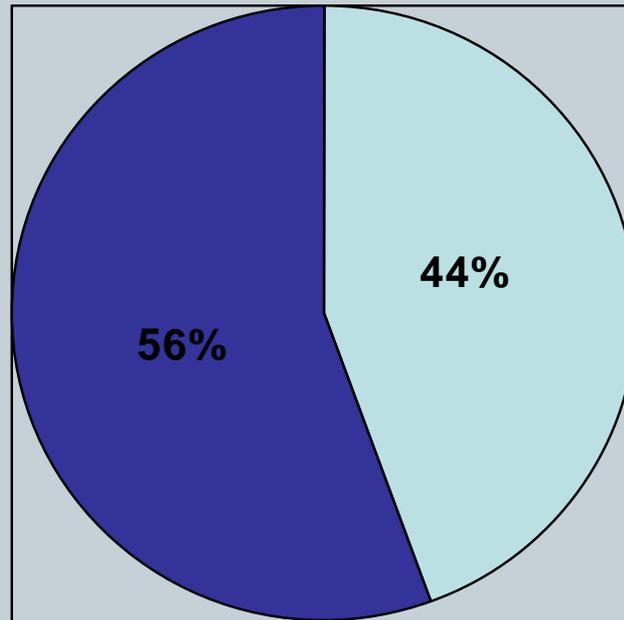
Source: 1997 American Housing Survey, 1990 Census, 2000 Census

# Where Do Black and White Homeless Clients Become Homeless?



Source: 1996 NSHAPC

# Extent of Migration



Source: 1996 NSHAPC

# Transiency by Race (weighted percentages)



	<b>White Non-Hispanic</b>	<b>Black Non-Hispanic</b>
In the same city where became homeless	37.2	64.8
Number of cities stayed in for 2 or more days while homeless		
1	48.0	66.0
2	24.1	21.0
3	9.9	5.7
4	1.9	2.8
5 to 10	6.8	3.5
11 or more	9.2	1.1
N	1,176	1,275
Source: 1996 NSHAPC		

## Transition Matrix for Migrations from Original Location (rows) to Service Location (columns), Black Clients (weighted percentages)



	Large Central	Mid Central	Fringe Large	Fringe Mid	Rural
<b>Black clients</b>					
Large Central	32.3	2.8	6.7	---	---
Mid Central	8.1	4.2	---	---	1.8
Fringe Large	6.7	2.5	17.2	---	---
Fringe mid	---	.4	---	---	---
Large town	4.2	---	---	---	---
Small town	---	---	---	---	---
Rural	---	2.5	---	---	---

--- indicates fewer than five cases.

Source: 1996 NSHAPC

## Transition Matrix for Migrations from Original Location (rows) to Service Location (columns), White Clients (weighted percentages)



	Large Central	Mid Central	Fringe Large	Fringe Mid	Rural
<b>White clients</b>					
Large Central	6.4	6.4	2.1	---	3.1
Mid Central	4.3	8.3	---	---	2.1
Fringe Large	13.6	4.5	14.2	---	---
Fringe Mid	---	7.2	---	4.1	1.4
Large town	---	2.1	---	---	---
Small town	2.1	3.3	4.7	---	1.2
Rural	1.6	2.5	---	---	1.7

--- indicates fewer than five cases.

Source: 1996 NSHAPC

# Logistic Regression Predicting Migration for Services, Odds Ratios



Predictor	Model 1	Model 2
Black (vs. White)	.365***	.489***
Male	1.816***	1.904***
High School (vs. less than high school)	1.192	1.219
College (vs. less than high school)	1.273	1.384*
65 or older	.523	.256*
Mental health problems now	1.247	1.335*
Central-city origin location		.176*
Constant	.836	1.799***
-2 Log Likelihood	1,903.390	1,684.019
Model Chi Square	125.652	332.397
DF	12	13
Total Cases	2,132	2,113
Source: 1996 NSHAPC		

# Conclusions and Policy Implications: Part I



- **Conclusions**

- Segregation is associated with increased housing inadequacy and overcrowding in the top segregation quartile
- Greater supply of affordable housing negatively related to housing inadequacy and overcrowding
- Higher proportions of homeowners associated with lower housing inadequacy and overcrowding

- **Policy Implications**

- Importance of enforcement of fair housing policies
- Focus on Realtors, landlords, and mortgage lenders
- Education and racial attitudes
- Increase supply of affordable housing
- Support homeownership

# Conclusions and Policy Implications: Part II



- **Conclusions**

- Black homeless clients more often become homeless in urban center-city locations
- Homeless experience more transient for White homeless clients
- Black homeless clients less likely to migrate for homeless services

- **Policy Implications**

- Promote equitable spatial distribution of homeless services
- Tailor homeless services to determinants of homelessness for different groups
- Focus on transition from use of homeless shelters and services to stable housed life

# Limitations



- Longitudinal data linking housed populations, service accessibility, and the homeless population do not exist
- Could not assess the extent to which housing quality is an appropriate at-risk measure
- Overrepresentation may be partially an artifact of service-based surveys of homeless population
  - Does not capture street homeless and those who are doubled-up

# Future Research



- Link confidential NSHAPC data or other homeless survey data to service location data and housing data
- HMIS
- Compare homeless to population in communities where they lived before (Culhane, Lee, and Wachter 1996)

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