



OPPORTUNITY STARTS AT HOME

RACIAL EQUITY ADVOCATES ARE HOUSING ADVOCATES

“Housing discrimination is the unfinished business of civil rights.”

Sherrilyn Ifill, President of the NAACP Legal Defense & Education Fund

Racial inequities are deeply rooted in racist housing policies.

“More than 300 years of exploitive and racist housing policies fostered many of the socio-economic inequities currently borne by Black, Indigenous, and other people of color (BIPOC).” Quoted from [Enterprise](#), 2020

- Due to a legacy of historical and systemic racism in housing and other sectors, Black and Indigenous people experience homelessness at far higher rates than white people. Black people make up 13% of the general population, but they account for 37% of people experiencing homelessness and more than 50% of homeless families with children. Native Hawaiians, Pacific Islanders, and American Indians/Alaska Natives experience the highest rates of homelessness ([HUD](#), 2023).
- “Black per capita income is lower in regions with higher levels of economic and black-white segregation (Acs, Pendall, Treskon, Khare, 2017).” Quoted from [How Housing Matters](#).
- Homes in black neighborhoods are undervalued by \$48,000 per home on average, which amounts to \$156 billion in cumulative losses ([NLC](#), 2020).
- Across the country, opportunity significantly varies neighborhood by neighborhood (i.e., employment rates, school quality, poverty levels, income, crime, infrastructure, services, transit, health care, groceries, banks, etc.). High-opportunity neighborhoods offer children the best chance for upward mobility, but due to pervasive housing segregation, families of color are disproportionately residing in lower-opportunity areas. According to research from the Institute for Child, Youth and Family Policy at Brandeis University, most white and Asian/Pacific Islander children live in high-opportunity neighborhoods while most Black and Hispanic children live in low-opportunity neighborhoods. Frequently, high-opportunity neighborhoods are located just a few blocks away from low-opportunity neighborhoods. These unequal neighborhoods are the result of over a century of racist policies, opportunity hoarding, and exclusion ([Institute for Child, Youth and Family Policy at Brandeis University](#)).
- Black households are more than three times as likely as white households to be extremely low-income renters. Native Hawaiian or Pacific Islander, Latino, and American Indian or Alaska Native households are more than twice as likely as white households to be extremely low-income renters ([NLIHC](#), 2024). “In the 100 largest metro areas, Black and Hispanic children are 7.6 and 7.2 times more likely, respectively, than white children to live in very low-opportunity neighborhoods.” Quoted from [Brandeis University](#), 2024

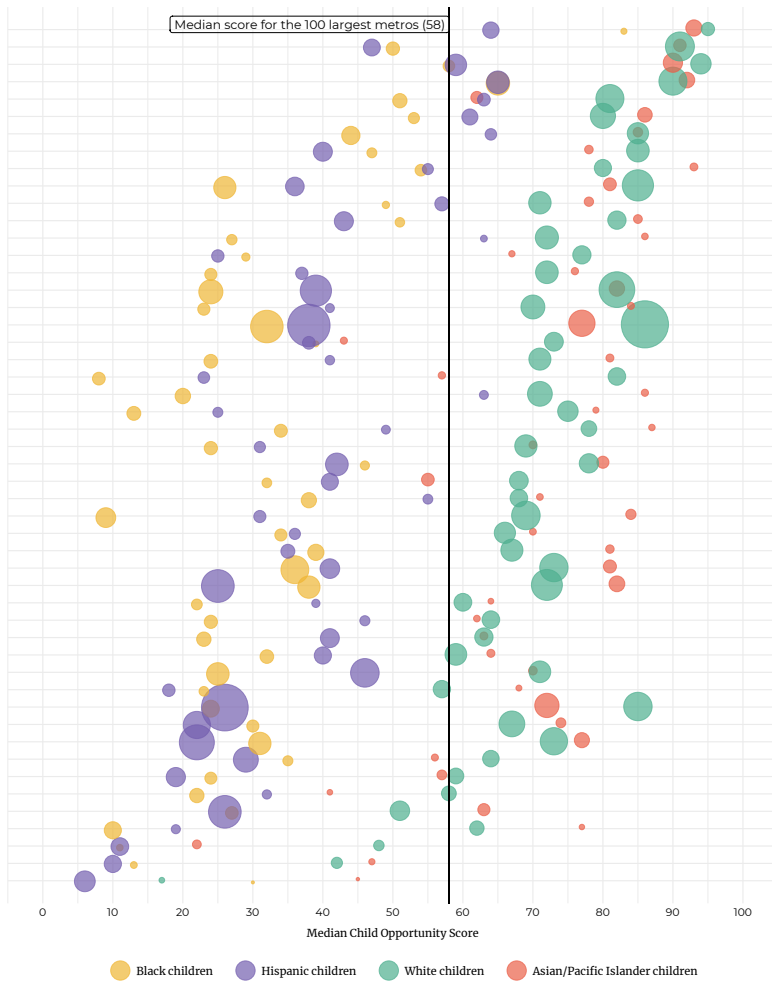


Figure 19: Distribution of Child Opportunity Scores by race/ethnicity and population for each of the 50 largest metro areas

Source: Child Opportunity Index 3.0, Institute for Child, Youth and Family Policy, Brandeis University https://www.diversitydatakids.org/sites/default/files/file/DDK_The_State_of_Racial_Ethnic_Equity_in_Childrens_Neighborhood_Opportunity_March2024.pdf

Housing Segregation Is A Significant Driver Of School Segregation, Which Causes And Perpetuates Racial And Socioeconomic Achievement Gaps.

- In most school districts, attendance boundaries are drawn along neighborhood lines, thereby cementing residential segregation in public schools. In 2020, 39% of students of color were attending schools in areas of high poverty, compared to just 8% of white students. Schools in areas of high poverty often need to provide more supports and services that are not available in the community but receive fewer resources, have less experienced teachers, and offer less challenging curricula than schools in areas of low poverty ([National Equity Atlas](#)).
- School districts with the most Black, Latino and Native students receive significantly less state and local revenue, up to \$2,700 per student, than districts with mostly white students ([The Education Trust](#), 2022).
- Black and Hispanic students routinely scoring lower on the math section of the SAT is a result of exclusionary housing, education, and economic policy ([Brookings Institution](#), 2020).

“Residential segregation is at the heart of racial inequality in the country. All of the disparities in the U.S. — in education, in income, wealth, employment, health — between the races are all fundamentally linked to residential segregation. There’s no real way to deal with disparities between black and white people without dealing with this.”

— Myron Orfield, University of Minnesota Law School

Strategically Placed Affordable Housing For Low-Income Earners Can Help Reduce Residential Segregation And Concentrated Poverty, And Promote Mixed-Income Neighborhoods.

- Neighborhoods with more diversity in types of housing available, like townhouses and apartments, tend to be more racially diverse ([Brookings Institution](#), 2022).
- A lack of affordable housing exacerbates segregation. Due to a legacy of discrimination, white families typically have much higher net wealth and incomes than families of color, which creates large differences in purchasing power. As such, white families can disproportionately afford more expensive neighborhoods of opportunity. Due to policies and practices in both the public and private sectors, affordable housing for low-income households is often unavailable in desirable areas, which contributes to racial residential segregation ([Urban Institute](#), 2009).
- Residential segregation concentrates people of color in under resourced and hazardous neighborhoods. Metropolitan regions with greater segregation showed wider disparities in COVID-19 related cases and deaths than areas with less segregation. Further, rates of police violence and incarceration are higher in racially segregated and disinvested neighborhoods ([Urban Institute](#), 2020).
- Diverse, mixed-income neighborhoods benefit everyone. Residents of diverse neighborhoods are able to interact on a daily basis — they harbor less prejudice and racial stereotypes, can better handle diverse working environments, are more culturally sensitive, and have more expansive social networks ([Urban Institute](#), 2009). Research shows that diversity makes everyone smarter and more innovative ([Rock & Grant](#), 2016).
- “Enhancing the Housing Choice Voucher program and housing mobility programs can facilitate families’ moves to neighborhoods with higher child opportunity. Incentivizing subsidized housing construction in higher opportunity neighborhoods is also important.” Quoted from [Institute for Child, Youth, and Family Policy at Brandeis University](#)
- “Only the federal government manages the public budget and scale of resources necessary to reverse long-standing inequities in access to capital, services, and opportunities across our nation’s neighborhoods.” Quoted from [Urban Institute](#), 2020

“Places that are more segregated by race or income tend to have lower levels of upward mobility.”

— Raj Chetty, Harvard University

People Of Color Disproportionately Encounter Housing Discrimination.

- Housing discrimination can have a substantial impact on residential choice and access to well-resourced neighborhoods. A 2021 report on racial discrimination in the rental market from the National Bureau of Economic Research used more than 25,000 interactions with rental property managers across the 50 largest U.S. cities and found that Black and Hispanic renters continue to face discrimination in most of the cities. From [National Bureau of Economic Research, Racial Discrimination and Housing Outcomes in the United States Rental Market](#)
- “The present findings reveal a strong relationship between neighborhood segregation and racial discrimination in the rental market. This relationship disproportionately affects housing access for African American households due to stronger patterns of neighborhood segregation facing the African American community in most U.S. cities.” Quoted from the National Bureau of Economic Research

People of color are more likely to report racial discrimination when trying to rent or buy housing

Likelihood of experiencing racial discrimination when trying to rent or buy housing by race/ ethnicity, 2017

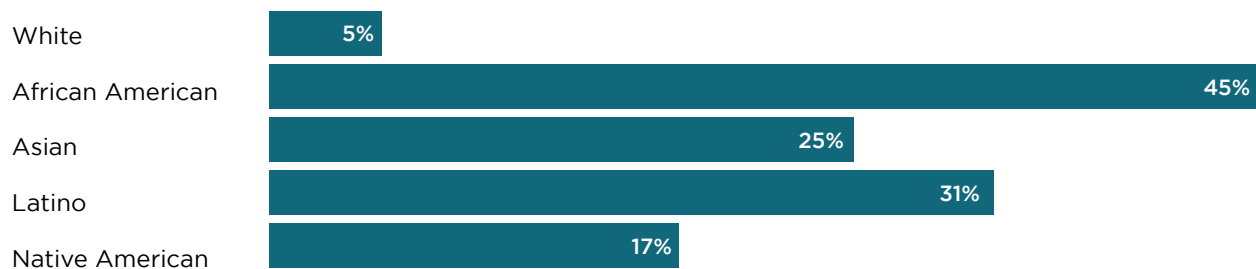


Chart Center for American Progress • Source: Harvard T.H. Chan School of Public Health, Robert Wood Johnson Foundation, and NPR, “Discrimination in America: Experiences and Views on Affects of Discrimination Across Major Population Groups in the United States” (Boston; Princeton, NJ; and Washington: 2017), available at <https://www.rwjf.org/en/library/research/2017/10/discrimination-in-america-experiences-and-views.html>.

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