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Racial discrimination in the life course of older adults experiencing homelessness: results from the HOPE HOME study

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ABSTRACT
Over 2.5 million people experience homelessness yearly in the United States. Black persons are overrepre-sented by three-fold among those experiencing homelessness but little research has examined the relationship between race and homelessness. We aimed to understand the relationship between race and the experience of homelessness for older adults. We used grounded theory methodology to analyze in-depth qualitative interviews (n = 65) of persons experiencing homelessness. We recruited participants who were enrolled in two sub-studies of the Health Outcomes of People Experiencing Homelessness in Older Middle Age (HOPE HOME) Study in Oakland California. We identified two major themes within interviews with Black participants (n = 52) related to race: (1) participants experienced overt racial discrimination in early life and (2) structural racism precipitated and perpetuated adult homelessness. Further, we identified sub-themes of structural racism that contributed to participants becoming or staying homeless: criminal justice discrimination, employment discrimination, exposure to violence, premature death, and limited family wealth. We developed a theoretical model of how these elements of structural racism may increase susceptibility to homelessness. These relationships between racial discrimination and homelessness may serve as targets for policies aimed at preventing homelessness.

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Homelessness; housing; racial discrimination; structural racism; health disparities

Introduction
Over 2.5 million people experience homelessness yearly in the United States (Fazel, Geddes, & Kushel, 2014). Between 2017 and 2018, the proportion of the US population experiencing homelessness rose for the second year in a row (Henry et al., 2018). Homelessness is associated with higher rates of physical, mental, and substance-use related health conditions (Brown et al., 2016; Patanwala et al., 2018; Spinelli et al., 2017), higher usage of emergency and hospital services (Raven et al., 2017), and higher rates of mortality than the general population and housed low-income populations (Aldridge et al., 2018; Fazel et al., 2014; Morrison, 2009; Nusselder et al., 2013; Roncarati et al., 2018).

Persons of color make up the majority of those experiencing homelessness (Henry et al., 2018). Black persons are the most overrepresented, making up 40% of the population experiencing homelessness but only 13.5% of the general population in the United States (Henry et al., 2018). Nearly 17% of older Black persons have experienced homelessness within their lifetimes (Fusaro, Levy, & Shaedi, 2018).

Black persons make up 21% of the population below the federal poverty line but 40% of the population experiencing homelessness, which suggests that factors beyond higher representation among those experiencing poverty make the Black population more susceptible to homelessness. Yet, the factors driving Black overrepresentation among the population experiencing homelessness and their implications remain understudied (Jones, 2016).

While quantitative methods reveal racial disparities in who experiences homelessness, qualitative methodologies are necessary to examine the social factors driving those racial disparities. Using a qualitative methodology, we analyzed participant interviews, identified themes related to race, and present a theoretical model of how race may be related to homelessness.

Methods

Study rationale and design
We recruited older adults experiencing homelessness to the Health Outcomes of People Experiencing Homelessness in Older Middle Age (HOPE HOME) study in Oakland California from a random sample of homeless encampments, one recycling center, all overnight homeless shelters, and all low-cost or free meal programs. We designed this sampling method with our
community advisory board using the best available knowledge of the population experiencing homelessness in Oakland. Study interviews took place at St. Mary’s Center, a non-profit community-based organization serving older adults. To meet study criteria, participants were English-speaking, aged 50 and over, defined as homeless by the Homeless Emergency Assistance and Rapid Transition to Housing Act, and able to give informed consent. We obtained written informed consent from all study participants.

We conducted in-depth qualitative interviews with 65 HOPE HOME study participants that explored their lived experiences with homelessness. We interviewed participants from two sub-studies of HOPE HOME. The Homelessness across the Life Course (Life Course) sub-study aimed to identify key life events and precipitants of homelessness. The Family-Assisted Housing (FAH) sub-study aimed to understand the experience of older homeless adults and the support they receive from families and friends. Both studies conducted in-depth qualitative interviews where we invited participants to speak openly about their experiences with homelessness.

We analyzed the interview data from both sub-studies. We sampled individuals using a purposive population-based sampling method. In Life Course, we purposively sampled 24 total participants, stratified by age of first adult homelessness (before 50 versus after 50), oversampling women. In FAH, we purposively sampled 48 participants with recent stays or contact with family. Seven HOPE-HOME participants were participants of both sub-studies (Table 1).

Data collection

Researchers conducted one-time 60–90 min semi-structured qualitative interviews that focused on participants’ experiences with homelessness. In Life Course, we interviewed participants about their life history, focusing on their childhoods and the period preceding their first episode of homelessness. In FAH, we interviewed participants about their lives prior to becoming homeless, their relationships with their families, and their experience of being homeless. Interviewers did not ask participants explicitly about race or racial discrimination. We provided a $25 gift card for participation. The institutional review board of the University of California, San Francisco approved all study activities.

Data analysis

Three coders independently coded interviews in batches of 4–5 interviews and revised the codebook until they achieved inter-rater reliability (Corbin & Strauss, 2008). We coded data using the Atlas.ti Qualitative Data Analysis Software (version 7.5.17). Following interviews, we generated detailed summaries and theoretical memos that detailed our thematic impressions and insights (Montgomery & Bailey, 2007). We identified areas of the transcripts where participants explicitly discussed race. In addition, we identified areas of the transcripts where participants discussed experiences with elements of structural racism. The sociological literature establishes these elements of structural racism, but participants may not have recognized them as such. We identified emergent themes and subthemes within these areas of transcripts. Finally, we analyzed the interrelatedness of themes and developed a theoretical model of increased susceptibility to homelessness. We have edited participant quotations for clarity.

Results

Among the participants interviewed, 52 of the 65 identified as Black, five as White, three as Latino, two as Asian or Pacific Islander, and three as other or mixed race/ethnicity. Fifty-one of the participants identified as men, thirteen as women, and one participant identified as a transgender woman. While we analyzed data from all 65 participants, we were only able to identify themes from the body of interviews of Black participants. There were too few participants who identified with other identity groups to enable us to draw themes about their collective experience.

We identified two major themes within the interviews related to race from interviews with Black participants: (1) Participants experienced overt racism in early life. (2) Structural racism precipitated and perpetuated homelessness.

Overt racism is defined as discrimination based explicitly on the basis of race. Structural racism is defined as the societal systems, social forces, institutions, and ideologies that perpetuate racial inequities (Bailey et al., 2017; Gee & Ford, 2011). The forces of structural racism are often invisible to those affected by it. This is because structurally racist forces are, on their surface, race-neutral. It is a macro analysis of the disparities they create reveals their racial bias. This superficial appearance of race-neutrality that allows structurally racist policies to persist despite legislation prohibiting racially discriminative policies

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Percentage of participants (number of participants)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men, %</td>
<td>78.5 (51)</td>
</tr>
<tr>
<td>Women, %</td>
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</tr>
<tr>
<td>Transgender Women, %</td>
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<tr>
<td>Race/ethnicity</td>
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<tr>
<td>Black/African American, %</td>
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</tr>
<tr>
<td>White, %</td>
<td>7.7 (5)</td>
</tr>
<tr>
<td>Latino, %</td>
<td>4.6 (3)</td>
</tr>
<tr>
<td>Other, %</td>
<td>4.6 (3)</td>
</tr>
<tr>
<td>Asian and Pacific Islander</td>
<td>3.0 (2)</td>
</tr>
</tbody>
</table>
Overt racism in early life

Black participants reported being targets of open prejudice and racial discrimination in their early lives. Exposure to racial violence limited education and occupational opportunity for one participant who recalled being threatened with violence when he attended a newly desegregated high school.

Participant 1, Black, Male, Age 59

It was during that Brown versus Board of Education. They put us in a school in B. [predominantly White neighborhood], which was insane. Between the train station and the school there were a bunch of [White] guys waiting with bats and chains ... the cops would look at us and see where was going on and would just drive away. You know, what scared me is that one [Black] guy they caught and beat him so bad that he just had a hole in his face, all his teeth, everything was gone, his lips, everything. It scared me so much. I said, "I'm not coming back to this school."

The participant left school and never returned. With limited education, he struggled to find work. “I was out of school, out of work, might as well say I was hustling.” He connected exposure to heroin and cocaine in his teenage years to his being out of school. Later in life, substance-use disorder contributed to his losing a job and subsequent homelessness.

For another participant, racialized verbal abuse and exclusion limited social networks. Another participant recounted being the target of racial epithets and excluded from activities on the basis of race. He reported that this incident made a previously large and diverse social network smaller.

Participant 2, Black, Male, Age 54

It’s sad that this world got to be a color barrier. Because when I grew up, we had a nice little crew, a white family, another white girl, a Filipino guy, a Spanish guy, a half-Black and half Indian guy, and an Italian and German guy ... There’s only one thing that I really felt bad about when I was a kid. That White family always used to come get us, we used to go to A’s games, and we went somewhere to pick up another [White] family and they said they wasn’t going because I was in the backseat ... And I was really hurt and they called me a little baboon, African porch monkey or something like that. But that stuff really stick with me and I started hating White people for a while.

Structural racism

Criminal justice discrimination

Black participants described interactions with the criminal justice system that led directly to housing loss or sustained ineligibility for subsidized housing. One participant connected the criminalization of non-violent drug crimes with his becoming homeless:

Participant 3, Black, Male, Age 62

They didn’t catch me with anything but they just suspected that I had sold some drugs. They didn’t find the drugs or the money, so they gave me a possession charge, a misdemeanor. But that allowed them to come into my room any time. So they came in while I was not expecting. [I] had a half-ounce of cocaine. They turned the misdemeanor into a felony and violated my probation, which is the game that they play. Okay, so then I end up losing my possessions, losing my [housing], by the time I come out [of jail] I’m homeless.

Felony records made participants temporarily ineligible for housing assistance through their local public housing authorities. Participants described being denied a Housing Choice (“Section 8”) vouchers:

Participant 4, Black, Male, Age 57

I signed up for Section 8 before and we got denied. I probably got denied because I have a felony record. I went to jail for somethin’ I didn’t do, standin’ out in front of that old place out there. These guys goes in the building. I’m outside talkin’ to ‘em, they goes inside the building, come back with some stuff, and the police come and put handcuffs on me. And next thing I know, I’m under arrest for somethin’ I didn’t do.

Participant 5, Black, Male, Age 52

She just looked at me and she said, “Oh, I’m so sorry, we don’t house criminals.” So if you have any type of outstanding warrants or anything it will affect your housing.

Several participants reported racial profiling and arrest for crimes they report they did not commit. Participants’ social networks experienced a similarly high prevalence of criminal justice interactions. Participants were at times unable to access financial or housing assistance because their family and friends were incarcerated or on parole.

Employment discrimination

Participants of all races reported that job loss was a common precipitant of homelessness. Some reported job loss after being employed their entire adult lives:

Participant 6, Black, Male, 65

I lost my job and it trickled downhill. Everything just start falling apart. Bills due, couldn’t pay the bill, you
know. Rent was due, couldn’t pay the rent. Car note due, couldn’t pay the car note. I ended up [with a] voluntary repossession on the car. The landlord eventually gave me $2500 to get out of the place. I packed up all my stuff, stored it. But I still had no work, no steady income coming in, so I lost the storage. I end up losing this, losing that, so after about six months, the only thing I had was the clothes on my back, and, you know, couple blankets.

However, only Black participants reported racial discrimination in the job market.

Participant 2, Black, Male, Age 54

I was working in W. [a predominantly white suburb] and there was a lot of racial tension. And when they had cutbacks most of the minorities got let loose [laid off], and some of us was hired before the other people… we had a real nice crew, and you can, you can just tell when it’s racial. And [White] guys [that] came on after us, stayed, but me and the Asian guys got cut loose because they said cutbacks and stuff, but I think that the guy I was working for, I think he just, was racist.

Participant 7, Black, Male, Age 59

When they received her [participant mother’s] application they told her, “Come on, you’re hired,” they hired her sight unseen, and when she showed up as a Black person they said, “No, Negress, we’re not hiring you. They didn’t know she was Black … she sued them and won her case and they hired her.”

**Exposure to violence**

Black participants reported living in neighborhoods that they believed to be unsafe due to drug trade or community violence. In some cases, safety concerns led participants to leave their home.

Participant 8, Black, Male, Age 60

I continued to live there but drug dealers had moved into the neighborhood. I was in bed and all this gunfire started, and it sounded like the guy was in the room with me. I mean I heard the gun recoil and everything. I finally got up off the floor because as soon as it started I’d rolled out the bed to the floor. The guy was under my bedroom window having a gunfight with another guy in front of the house. So, I moved out of there the next day.

Another participant described their unsuccessful search for a neighborhood free of gang violence before becoming homeless:

Participant 7, Black, Male, Age 59

I had an apartment in East Oakland but it was unsatisfactory, it was in a drug area, so I kept moving, going back to Los Angeles and I came, I got tired of L.A. because L.A. was too much gang, gang warfare, and then I got here, and it was the same situation here.

Participant 3: Black, Male, 64

“Okay, so there was an incident at my other sister’s house, and it involved a shooting and a killing. Her son got shot up, so she decided she was gonna move, but she couldn’t really afford to move.”

Exposure to and fear of physical violence limited housing options for these participants, contributing to their becoming or staying homeless.

**Premature death**

The premature death of Black participants’ parents, siblings and friends contributed, directly or indirectly, to their becoming homeless. One participant described the death of parent in early life that introduced emotional and financial hardships.

Participant 9, Black, Male, 57

We lost our mother when we were very, very young; she passed in ’73. I was in the 9th grade, and I’m 57 now, so they were very young. So we all like came up on our own, you know, and I guess our coping skills weren’t up to par.

Participants described social networks depleted from deaths which limited their ability to access housing or food in times of need:

Participant 10, Black Male, 66

All my close friends are dead. Which is sad. Like I said, I grew up in the 50s and the 60s and the 70s, and they were doin’ drugs, alcohol. A lot of my friends died of alcoholism or drug overdose or just dead.

Participant 11, Black, Male, 57

And other people that I knew, I heard, who were close to my same age, to my age, I mean, and they were just dying, not from gunshot wounds or anything like that, from illness.

Participant 12, Black, Female, 62

Me? You know what? When you’ve been through so many deaths – you know, my mom passed, then my dad passed, I had two brothers before my mom and dad passed, done at the same time, had another brother that drowned, and most of my immediate family.

**Limited family wealth**

Black participants described family members who were, like them, in financially vulnerable positions. Few family members owned homes and many lived in public housing or received housing subsidies. In rental housing, with or without publicly funded subsidies, family members’ leases often included restrictions on allowing guests to stay with them. Participants feared that staying with family would lead to their family members’ eviction and would not stay with housed family members in times of need:

Participant 13, Black, Male, 55

But there’s really no one that actually sees me come in and go out [of my daughter’s apartment] – because when I’m there, I don’t make a lot of noise. I go in...
and I stay inside and I just take it easy so – and she doesn’t have a lot of friends in the building that come in and say, hey, your dad’s here! So a lot of people don’t know, and I don’t know if there’s a security camera. I really don’t want to jeopardize my daughter’s [housing].

Participants also described the loss of family homes. Participant 14, Black, Female, 61

He [participant’s father] sold it [the family house] because he couldn’t pay for it no more, he sold it and we all went different ways.

Participant 15, Black, Male

Well, I think they sell it [the house the participant grew up in], I’m pretty sure they did.

We developed a theoretical model of how racial discrimination may increase susceptibility to homelessness based on the experiences of participants with structural racism. We present our theoretical model in the form of a structural map (Figure 1). Experiencing criminal justice discrimination may result in ineligibility for subsidized housing and difficulty accessing housing in the private market. Employment discrimination limits income, which leads to limited housing options. Difficulty finding safe neighborhoods further limits housing options. When facing homelessness, it may not be possible to fall back on a social network that is subject to the forces of structural racism. Health disparities, such as the premature death of family friends and criminal justice discrimination may deplete social networks. Further, family members may be themselves be renters with restrictions on who they can house.

Discussion

Through qualitative research embedded within a longitudinal cohort study of older adults experiencing homelessness (Brown et al., 2016; Brown et al., 2017; Hurstak et al., 2017; Landefeld et al., 2017; Patanwala et al., 2018; Spinelli et al., 2017), we found that racial discrimination played a key role in the life course of older Black participants. Using grounded theory methodology, we found that overt racism in early life limited educational attainment and social networks for Black participants, which may have led to downstream effects in adulthood. Experiences with known elements of structural racism contributed to becoming or staying homeless for Black participants.

Downstream effects of racial discrimination in early life

Our participants were children during the Civil Rights Era (1940–1971). Two participants described experiences with racial violence, racialized verbal abuse, and race-based exclusion during childhood. Participants emphasized and retold these experiences, without prompting, when recounting their pathway to homelessness. The temporal distance between these child events and their adult homelessness makes drawing direct connections between these experiences difficult. While only two participants offered unprompted stories of being racially discriminated against as children, these narratives provide information about the racial climate this cohort of may have faced in childhood.

A body of social science literature has established a biopsychosocial model of race-based traumatic stress in which psychological and emotional trauma can lead to negative long-term outcomes including poor health (Carter et al., 2013; Heard-Garris, Cale, Camaj, Hamati, & Dominguez, 2018; Robert, 2007). To our knowledge, the association between overt racism and adult homelessness has not yet been studied. Adverse Childhood Events (ACEs), such as parental abuse and neglect, are known to be associated with high school non-completion, unemployment, low-income, health-compromising behaviors, and criminal justice involvement. These studies do not include experiences with racial discrimination in childhood as an ACE but

![Figure 1. A theoretical model of racial discrimination in the pathway to homelessness.](image-url)
our findings suggest that these experiences may have long-term negative impacts (Giovanelli, Reynolds, Mondi, & Ou, 2016; Metzler, Merrick, Klevens, Ports, & Ford, 2017).

**Interconnected and compounding effects of structural racism**

Increasingly, societal structures (i.e. structural racism), rather than acts of overt discrimination maintain racial inequities (Carmichael & Hamilton, 1967; Jones, 2000). We identified widespread exposure to various forms of structural racism in the life course of our participants.

In our study, Black participants reported frequent involvement with the criminal justice system, which resulted in or maintained their homelessness. Several Black participants recounted arrest or conviction for crimes they reported that they did not commit. These findings are consistent with documented racial discrimination across the criminal justice system (Hinton, Henderson, & Reed, 2018). Black men are six times more likely to be incarcerated than White men, Black women twice as likely as White women (Carson & Anderson, 2016). Black Americans are more likely to be stopped and detained pretrial, and are twelve times more likely to be wrongfully convicted than innocent White Americans of drug crimes (Gross, Possley, & Stephens, 2017). When convicted, Black Americans face harsher sentencing (Hinton, Henderson, & Reed, 2018).

Incarceration has detrimental effects on individuals, including decreased ability to access housing, income, and public assistance (Alexander, 2012; Kirk & Wakefield, 2018). In our study, incarceration hampered protection against exits from homelessness by making participants ineligible for subsidized housing. The loss of access to housing and other forms of economic support is a recognized collateral consequence of criminal justice involvement (Kirk & Wakefield, 2018). Those with a felony conviction face a federally mandated 3-year ban on eligibility for subsidized housing, and local housing authorities maintain the ability to impose stricter bans (Keene, Rosenberg, Schlesinger, Guo, & Blankenship, 2018).

For all renters, whether or not their housing is subsidized, there is little protection against criminal background checks and discrimination by landlords (Garboden, 2018). Persons with criminal records are not a protected group under the Fair Housing Act (FHA). Under federal guidelines, housing providers may consider some forms of criminal justice system involvement in determining rental eligibility. Because of increased recognition that criminal justice involvement disproportionately impacts racial minorities, such policies can be contested under the FHA, but many go unchallenged (Kanovsky, 2016). A recent study shows that Black Americans with criminal records receive unequal treatment from housing providers compared with White Americans with the same criminal record (Locked Out, 2015). As long as racial minorities are overrepresented among those with criminal records, legal discrimination against those with criminal records will contribute to racial disparities in housing access and homelessness.

Job loss precipitated housing loss for many participants, consistent with a recent survey finding employment loss to be the most common proximal cause of homelessness (San Francisco Homeless Count & Survey, 2017). Our findings that Black Americans were discriminated against in employment is consistent with documented racial discrimination in hiring (Quillian et al., 2017), as well as discriminatory monitoring and firing (Cavounidis & Lang, 2015). Limited income due to employment discrimination contributed to limited access to housing for some participants and their families. Further exacerbating limited housing access, Black Americans may pay higher rent than White Americans when accessing identical housing in identical neighborhoods (Early, Carrillo, & Olsen, 2019).

Exposure to and fear of violence further limited housing options and contributed to becoming homeless for some participants. Historically discriminatory housing policies, known as “redlining,” have concentrated Black communities within impoverished neighborhoods of American cities (Aaronson, Harley, & Mazumder, 2017). Studies suggest that these policies of racial segregation and impoverishment drive higher levels of exposure to violence within these neighborhoods (Jacoby, Dong, Beard, Wiebe, & Morrison, 2018; Krivo, Peterson, & Kuhl, 2009). Participants described having limited housing options because of fear of violence as well as moving between multiple cities to search for safety.

Criminal justice discrimination, subsequent legal housing discrimination, employment discrimination, and limited access to safe housing contributed to housing instability and loss for Black participants. These forces acted on their family members and friends. When participants needed help, they could not fall back on their social networks for support. Over three-quarters of recently incarcerated persons report either being ineligible for or having been denied housing because of their own or a close contacts’ conviction history (deVuono-powell, Schweidler, Walters, & Zohrabi, 2015).

The documented life expectancy gap for Black Americans manifested in our study as participant experiences with the premature death of family and friends (Arias, 2015). Participants reported that having a parent die during their childhood destabilized their families and finances. Death of a parent in childhood is associated with poorer mental health outcomes in persons experiencing homelessness.
The prevalence of these losses is consistent with studies showing Black Americans are more likely than White Americans to have a parent die during childhood, an established source of racial disadvantage (Umberson et al., 2017). For our participants, losses from the premature death of family members compounded with incarceration to leave social networks depleted.

Black participants reported being close to family and friends they did have but family members were themselves low-income, consistent with the persistent and widening wage gap between Black and White Americans (Bayer & Charles, 2018; Jones, Schmitt, & Wilson, 2018). Families rarely had wealth to insulate against financial hardship. White households have nearly ten times the median wealth of Black households (Dettling, Hsu, Jacobs, Moore, & Thompson, 2017; Jones et al., 2018). Over one-third of Black households have zero or negative wealth holdings (Kochhar, Taylor, & Fry, 2011).

Many of the participants’ family members experienced housing insecurity or lived in subsidized housing. Few families owned homes. The homeownership rate for Black Americans is 29% below that of Whites and this gap is increasing (The State of The Nation’s Housing, 2018). Research has linked the persistent disparities in homeownership to a history of de facto and de jure racial discrimination, often referred to as “red-lining” (Rothstein, 2017). Rental leases, in both subsidized and non-subsidized housing, place limits on how long tenants may allow non-lease holders to stay in their housing units. Violating these clauses can lead to eviction. Black Americans continue to be at highest risk for eviction across American cities (Desmond, 2012). In our study, participants’ fear of precipitating their family’s eviction curtailed their willingness to stay with family. This finding was consistent with a recent study that showed Black and Latinx families, compared to White families, were less able to access rent-free arrangements when they needed assistance (Whitehead, 2018). Both participants and members of their social network were affected by structural racism, leading to an increased susceptibility to homelessness.

Our study had limitations. We recruited from one city. All interviews were conducted in English. We did not design the qualitative interviews to query about racial discrimination. However, exploratory qualitative studies are intentionally open-ended and participant-driven. The open-ended nature of semi-structured interviews allows themes to emerge that may not be identified using other research methodologies. Narratives about racial discrimination were offered unprompted, underscoring their salience to participants. We were only able to identify themes from the body of interviews of Black American participants because other races and ethnicities were not represented well enough to enable us to draw themes about their collective experience. Additionally, we were unable to identify themes specific to intersections of race and gender or sexual orientation due to limited representation.

**Conclusions**

We developed a theoretical model of the way experiences with overt and structural racism may lead to and perpetuate homelessness for older Black adults. Addressing these social processes may be a critical component of addressing racial health disparities that result from the increased risk of homelessness borne by Black Americans. Further research may include validated measures to examine experiences of discrimination, examine the prevalence of experiences known to represent structural racism, and qualitative approaches that directly ask participants about their experiences with overt racism before and after becoming homeless. We recommend that efforts aimed at ending homelessness target the effects of structural racism with polices such as (1) criminal justice reform aimed at decreasing barriers to obtaining subsidized and free-market housing for formerly incarcerated persons; (2) increased availability of legal assistance for persons facing employment and housing discrimination; (3) assistance to renters facing eviction through enforcement of the Fair Housing Act; (4) and policies that promote family wealth for low income families, including assistance with homeownership.

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**Disclosure statement**

No potential conflict of interest was reported by the authors.

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**Prior presentations**

Ethical approval

All procedures performed in studies involving human participants were in accordance with the ethical standards of the institutional review board of the University of California, San Francisco and with the 1964 Helsinki declaration and its later amendments or comparable ethical standards.

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