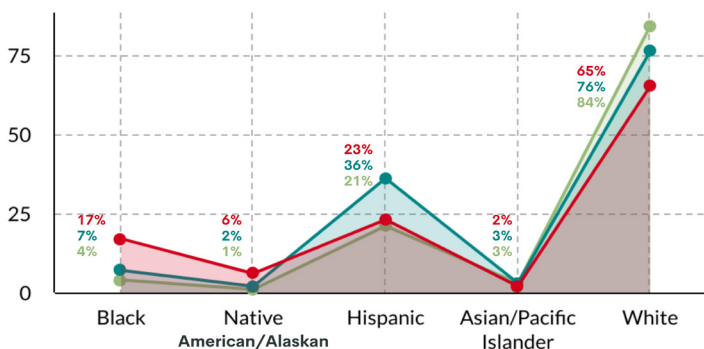


As the nation grapples with the legacy of racism and policing, many citizens are advocating for a reimagining of public safety to reshape how communities should support Black, Indigenous, and People of Color (BIPOC) including considerations of the intersection on housing, healthcare, economic security, and the criminal justice system.

The disproportionate numbers of BIPOC experiencing homelessness can be directly tied to a history of racially-motivated housing and other policies that continue to this day. In a 2020 report by Metro Denver Homeless Initiative (MDHI), Black individuals comprise 23.5% of the population experiencing homelessness despite being only 5.3% of the general population in Metro Denver. Native Americans comprise 4.9% of the homeless population despite being less than 1% of Denver's population. Meanwhile, Whites make up a decisively smaller proportion of people experiencing homelessness compared to the overall population.<sup>1</sup> This city-specific data is mimicked in statewide trends as well as depicted in the following chart.



Population by Race/Ethnicity in Colorado



Source: HUD Exchange, "CoC Analysis Tool: Race and Ethnicity" 2020. [tinyurl.com/y4dmtj3e](https://tinyurl.com/y4dmtj3e)

### RACIAL DISPARITIES IN HOUSING

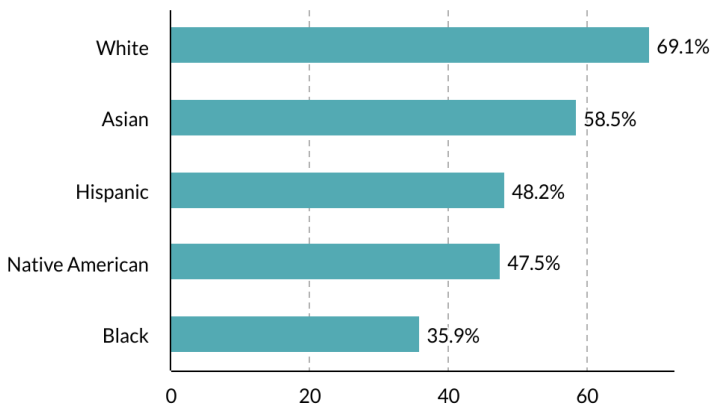
Discriminatory housing policies have played a significant role in American history, ultimately leading to higher rates of eviction, low homeownership rates, and increased housing insecurity in BIPOC households. Dating back hundreds of years, Native Americans have been hardest hit by aggressive removal from their land and access to housing. One of the most notorious federal laws

impacting Native Americans was the Indian Removal Act of 1830 which forcibly removed Native Americans from their land to make room for White settlers,<sup>2</sup> resulting in the Trail of Tears which killed thousands of Indigenous people and set the tone for the next century of increased homelessness and housing discrimination against BIPOC. In the 1930s, the Federal Housing Administration (FHA) perpetuated segregation efforts through the policy of redlining, a refusal to insure mortgages in and near Black neighborhoods on the myth that property values in those areas would decrease. This practice lasted well into the 1960s, originally intended for Black neighborhoods but impacting all BIPOC communities, leaving a trail of BIPOC without opportunities to own a home and the ability to grow personal assets and credit. At the same time, the FHA subsidized the mass-production of subdivisions across the county with the restriction that none of the homes be sold to Blacks.<sup>3</sup> Even with the formation of the Fair Housing Act in 1968, restrictive zoning regulation kept BIPOC from moving into certain neighborhoods and still functions as an effective barrier today.<sup>4</sup> Neighborhoods where BIPOC are able to purchase homes are often near government-funded projects that devalue these properties including highways, hazardous waste facilities, and other undesirable structures and facilities that were

located disproportionately in Black neighborhoods to avoid conflict with White neighborhoods.<sup>5</sup> As a result, BIPOC have lower rates of homeownership and housing wealth today than Whites. Black Coloradans are 50% less likely than White Coloradans to own a home, and while Colorado's Hispanic population is the fastest growing, less than half own a home.<sup>6</sup> In Colorado, reports have shown that Indigenous people have the lowest homeownership rates and are most likely to live in poverty than any other race [post-recession recovery period 2009-2011].<sup>7</sup>

low-income households, are seriously disadvantaged in eviction proceedings. While less than 1 percent of tenants in this study were represented by legal counsel, nearly 90 percent of landlords had representation.<sup>11</sup> Nationwide analyses indicate that roughly 80 percent of people facing eviction identify as Black or Latino/Latina. One study showed that Black households are twice as likely experience eviction compared to their White counterparts.<sup>12</sup> Overall, Black women with children face the highest rate of eviction.<sup>13</sup> Housing instability for tenants with children often destabilize family relationships, children's education, and community. Having an eviction on record can make it nearly impossible to secure housing in the future which can, and often does, lead to homelessness.

### Colorado Home Ownership by Race



Source: Bell Policy Labs, "Housing: Calling Colorado Home." 2018. [tinyurl.com/y4rthxbg](https://tinyurl.com/y4rthxbg)

Renting is just as tenuous for BIPOC. Half of all Black, Hispanic, and Native American renters are significantly or extremely cost-burdened where their rent or housing costs comprises 30% of income.<sup>8</sup> For low-income renters, being cost-burdened often begets difficulty affording necessities such as food, clothing, transportation, and medical care and compromises a household's ability to maintain adequate housing.<sup>9</sup> These challenges are closely connected to the disproportionate presence of BIPOC in low-wage occupations. In Colorado, over 30% of Black, Latino/Latina, and Biracial Coloradans worked in low-wage jobs where minimum wage is \$12 per hour, \$14.45 per hour less than is needed for a household to afford a two-bedroom apartment in Colorado.<sup>10</sup>

### THE HOMELESSNESS-TO-JAIL CYCLE

Racial disparities are further exacerbated when people experiencing homelessness encounter police. People experiencing chronic homelessness are more likely to interact with police and face citations, arrests, and incarceration due to a historical and national trend in criminalizing homelessness. This results in a "homelessness to jail" cycle where individuals rotate in and out of jails, shelters, emergency rooms, detoxifications facilities, and other emergency services.<sup>14</sup> Homelessness increases the probability of formerly incarcerated people to be rearrested and re-incarcerated. In fact, nationally, formerly incarcerated people are almost 10 times more likely to experience homelessness than the general public.<sup>15</sup>

Inability to afford and maintain adequate rental housing creates housing instability and can lead to homelessness. According to a report released by the Colorado Coalition for the Homeless and Colorado Center on Law and Policy, most evictions in Denver occur in neighborhoods with a high percentage of BIPOC and areas experiencing gentrification and those that were historically undervalued and under-resourced due to redlining. Renters, particularly

Across the US, BIPOC are disproportionately represented in the homeless-to-jail cycle. Nationally, formerly incarcerated Black and Hispanic men have much higher rates of unsheltered homelessness than White men. Formerly incarcerated BIPOC women experience unsheltered homelessness at higher rates than White women.<sup>16</sup> While state-level data is not available, it is reasonable to assume this pattern also exists in Colorado. In 2017, Black adult Coloradans were imprisoned nearly seven times more often than White adults. Latino/Latinas made up 32% of the state's 2017 prison population despite being 21% of the overall population.<sup>17</sup>

Involvement in the criminal justice system is a significant barrier to attaining or retaining housing. Landlords have strict policies against renters with criminal records leaving very few housing options available for people once released from jail, further perpetuating the cycle. It is also more difficult to attain employment with a criminal record

until recently in Colorado with the passing of House Bill 19-1025, Colorado Chance to Compete Act which prohibits employers from including criminal history in an initial job application. This law helps to people with criminal records from being disqualified from jobs automatically to help break the homelessness-to-jail cycle.

## HEALTHCARE ACCESS

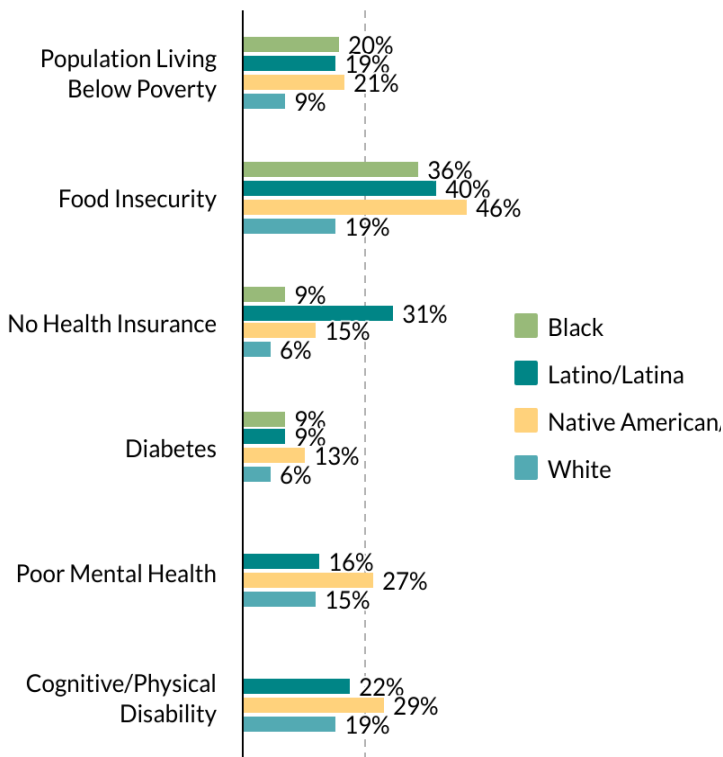
People experiencing homelessness are at higher risk for illness and die much younger than the housed population. Unfortunately, BIPOC experiencing homelessness are at an even higher risk due to the prevalence of historical racial health inequities. In Colorado, BIPOC have higher rates of living in poverty, greater levels of food insecurity, greater rates of being without health insurance, higher levels of diabetes, poorer mental health, and have higher rates of living with a disability.<sup>18</sup> With higher health risks and lower access to quality healthcare due to implicit bias, these health inequities are further exacerbated by injustices aimed at the BIPOC community. Environmental, economic, and political injustices are attributed to exposure to harmful pollutants, poor housing conditions, and other inequitable living situations that harm health.<sup>19</sup> These health risks and lack of access to adequate healthcare has been abundantly prevalent for impacted



BIPOC communities during the COVID-19 pandemic. Native Americans that contract COVID-19 across the country are experiencing about five times the hospitalization rates and 40 percent more deaths than Whites.<sup>20</sup> Esteemed professor of Public Health and Psychiatry and Director of the Centers for American Indian & Alaska Native Health, Spero Manson, PhD, reported that the Navajo Nation has the highest per-capita incidence of COVID-19 infection in the U.S. and noted the Denver-metro area is home to many Navajo and Lakota tribal members.<sup>21</sup> In Colorado, Black and Latino/Latina individuals similarly experience disproportionately higher rates of COVID-19 cases and deaths compared to Whites. Black and Latino/Latina individuals are three times as likely to become infected and twice as likely to die as their White counterparts.<sup>22</sup>

A long history of implicit bias against BIPOC in the American healthcare system has caused a distrust in medical providers. Studies performed over the last two decades indicate that people of color are less likely to receive quality care than their White counterparts, including having access to interpreters when needed, referring different treatments for similar illnesses, and allowing special privileges for some groups and not others.<sup>23</sup> Lack of health insurance as well as fear, distrust, and discrimination can discourage communities of color from seeking medical assistance but is particularly concerning during the COVID-19 pandemic.<sup>24</sup>

## Health Outcomes by Race



*"Health Inequities Impacting Colorado Communities: Black/African American Coloradans." 2019. [tinyurl.com/yy3yxzls](https://tinyurl.com/yy3yxzls)*

## COLORADOL COALITION FOR THE HOMELESS' COMMITMENT TO EQUITY, INCLUSION, AND DIVERSITY

The Coalition works to support people in need of healthcare, housing, and supportive services regardless of race, religion, orientation, or gender identity. We offer a Native American Talking Circle program for healing health matters, including stories of recovery from alcohol

or other drug use, as well as healing from physical and mental health challenges.

To ensure this work is most sensitive to the needs of diverse populations we serve and work alongside, the Coalition employs a Vice President of Equity, Inclusion and Diversity (EID) to lead the initiatives to encourage a more inclusive environment internally and externally. A staff-led EID Committee has also been created and advocates for the equal treatment and inclusion of all races and identities in our service delivery and workforce.

The Coalition also has an Education and Advocacy Team dedicated to educating the public and elected officials about racial disparities and advocating for policies that can create systemic and structural change. Through their work in the 2020 Legislative Session, 20 bills had a desired

outcome that help to increase access to healthcare and substance use treatment, housing, and renters' protections for people experiencing homelessness.

The Coalition celebrated the passage of SB20-217: Enhance Law Enforcement Integrity 2020 Legislative Session which requires the use of body cameras and release of these recordings to the public, and disallows the use of projectiles or chemical agents without warning by July 1 2023. This is a first step for Colorado to create a more just community. However, there is still much work to do in Colorado and across the nation to address the racial disparities and discrimination of Black, Indigenous, and People of Color. The Coalition will continue to advocate for better access to health, housing, and services for all communities of color.

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