

Racial differences regarding homelessness in the us

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Evictions and homelessness have become an unfortunate and inhumane norm affecting millions of people across the United States. San Francisco and the rest of the Bay Area, known for its high living costs, is one such area with devastating housing insecurity. In 2017, San Francisco's homeless population numbered 7, 499 people, including 1, 363 youth and 2, 138 individuals who were chronically homeless (Fagan, 2018). 34% of the homeless were African American and 22% were Hispanic while 30% of the homeless identified as LGBT (Fagan, 2018). 26% of youth evictions and homelessness was caused financial issues (SF Homeless Survey, 2017). Over the past 14 years, 26, 000 people called the streets of San Francisco home (Fagan, 2018).

In 2015, " 62% of low income households across the Bay Area live in neighborhoods at risk of or already experiencing displacement – over 900, 000 low-income households (Presentation citation). " In order to understand the egregious racial differences regarding homelessness, racialization and segregation involved in tenant profiling and redlining must be taken into account. Many African Americans and Hispanics affected by racial profiling are often forced to live in substandard housing in neighborhoods that are often redlined for slum-like conditions and noted for constant and regular evictions. This allows for a causal pathway from racial profiling to denying housing to racial minorities to forcing these individuals to undergo the unhealthy life of homelessness. Unfortunately, this causal pathway shows signs of structural violence towards racial minorities since the lack of housing they are provided translates to an inequity in health and living standards in the near future. Those at risk of displacement experience

liminality, an ambiguous feeling of insecurity, often due to financial insecurities and low-income status. Many of these at-risk tenants are often forced to take substandard housing for rent that costs the majority of their income or welfare check. Once handed an eviction notice, these tenants are unable to navigate the legal system to fight against wrongful eviction.

In addition, once evicted, these individuals and families are subject to homelessness where they are not only dealing with housing insecurity but also with invisibilization where they are neglected and pushed away by society. Although invisibilization often refers to the neglect that society has for occupations like sanitation work, the homeless experience similar social neglect (source). The Eviction Defense Collaborative based in San Francisco is an effective organization that provides emergency legal services and rental assistance to over 5, 000 tenants in San Francisco. The organization addresses housing insecurity in San Francisco by helping tenants fight against wrongful evictions and keep up with rent costs while dealing with financial crises.

The EDC's methods are largely preventative measures against homelessness: they provide specialized legal assistance and education about tenant's rights to families and individuals at risk of eviction. These actions of helping underprivileged families and individuals navigate the complex and overwhelming legal system would help them fight eviction and give them chances to keep their home and avoid homelessness. They also make it a priority to fight to preserve affordable housing in San Francisco for low-income neighbors who may have to pay a majority of their paycheck or

welfare check in order to keep their homes. The EDC also operates a rent assistance service for low-income tenants, and this direct intervention method allows for in-debt tenants to have a support system to fall back upon when they face financial crises. The Eviction Defense Collaborative thus fights against housing insecurity through intervention in eviction courts to fight against wrongful evictions as well as provision of financial services for low-income tenants in order to prevent issuing of eviction orders.