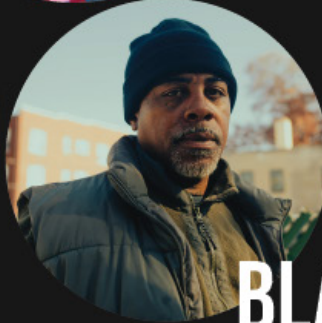
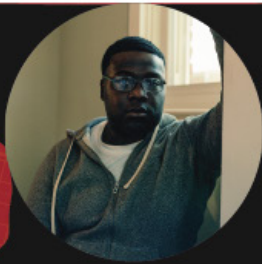




BLACK HOMELESSNESS IN ILLINOIS: STRUCTURAL DRIVERS OF INEQUALITY



**Institute for Research on
Race and Public Policy**

Research that Makes a Difference

Black Homelessness in Illinois: Structural Drivers of Inequality

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Institute for Research on Race and Public Policy (IRRPP)

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Photographs of individuals on the cover as well as in the voices of homelessness vignettes in the report were taken by Chicago photographer Akilah Townsend. You can see more of her photography at **<https://www.kills.com/>**



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PREFACE & ACKNOWLEDGMENTS

The mission of the Institute for Research on Race and Public Policy (IRRPP) at the University of Illinois Chicago is to increase society's understanding of the root causes of racial and ethnic inequality and to provide the public, organizers, practitioners, and policy makers with research-based solutions. Since 2017, IRRPP has been analyzing racial inequities in the Chicagoland Metropolitan region as part of our State of Racial Justice in Chicago series of reports (accessible at irrpp.uic.edu). Across the United States, racial inequality is pervasive, persistent, and consequential, affecting the lives of people in every community, city, county, and state. These racial inequities have spatial outlines that affect where people can live, work, go to school, and access healthcare. They have deep historical roots; they are embedded in all our social institutions; they impact social interactions; and they have powerful effects on the lived experiences and opportunities of all U.S. residents.

In January of 2023, IRRPP began a partnership with the Illinois Office to Prevent and End Homelessness (OPEH) to assess the structural causes of Black Homelessness in the state. OPEH was created in September of 2021 to coordinate statewide efforts to ensure that there is a safety net and a path to permanent housing for Illinois residents facing homelessness or coping with housing insecurity. As part of this effort, the OPEH convened a roundtable of experts on the Black unhoused population. The Racial Equity Roundtable on Black Homelessness met bi-monthly to inform the design of the research, provide support for the data collection, provide feedback on the analysis and report drafts, and develop recommendations for action.

IRRPP could not have completed this report without the guidance and support of the Racial Equity Roundtable on Black Homelessness, the support of the Illinois Office to Prevent and End Homelessness, and the many homelessness support agencies across Illinois that helped the research team to conduct listening sessions, focus groups, and interviews across the state. We are grateful for the dedication and tireless work that the Roundtable, OPEH, and homelessness support agencies do daily to support Black Illinoisans who are unhoused and housing insecure.

RACIAL EQUITY ROUNDTABLE ON BLACK HOMELESSNESS

Bobby Watts, Chief Executive Officer, National Healthcare for the Homeless Council
Carolyn Ross, President and Chief Executive Officer, All Chicago
Caronina Grimbale, Director, Office of Strategy, Equity, and Transformation, Illinois Department of Human Services
Christine Haley, Chief Homelessness Officer, Illinois Office to Prevent & End Homelessness
Elgie Sims, State Senator, 17th District, Illinois House of Representatives
Garien Gatewood, Executive Director, Illinois Justice Project
Gianna Baker, Co-Executive Director, Chicago Area Fair Housing Alliance
Jackie Newman, Executive Director, Springfield Housing Authority
Jawanza Malone, Executive Director, Wieboldt Foundation
Jehan Gordon-Booth, State Representative, District 92, Illinois House of Representatives
John Herring, Executive Director, Illinois Centers for Independent Living
Kim Hunt, Executive Director, Pride Action Tank
Peggy Bailey, Vice President for Housing and Income Security, Center for Budget & Policy Priorities (Washington D.C.)
Rev. Dwight Ford, Executive Director, Project NOW
Rev. Ronnie Woods, St. Paul AME / Bethel AME
Richard Rowe, Senior Program Manager, Corporation for Supportive Housing
Rita Ali, Mayor, City of Peoria
Sherri Allen Reeves, Executive Director, Phoenix Foundation Chicago
Sol A. Flores, Deputy Governor, Office of Illinois Governor JB Pritzker
Susan Campbell, Director, Planning and Development, Cook County, Bureau of Economic Development
Teri Campbell, Deputy Commissioner, Administration and Finance, Chicago Public Library
Toni Muhammed, Executive Director, Catholic Urban Programs
Traci Sanders, Chicago Director, Enterprise Community Partners

Please note that this is the composition of the roundtable as it came together at the start of 2023. Some members of the roundtable have changed their jobs and organizations but their commitment to the work remained the same.

We are especially grateful to the unhoused and formerly unhoused Black individuals who spoke with us for this report and shared not only their experiences with homelessness but also their vision and hopes for better futures for themselves, others that are facing housing insecurity and homelessness, and all residents of Illinois. While they are not identified by name in the report, the experiences and insights they shared provide the foundation for our analysis and for the work ahead to decrease and end not just racial disparities in homelessness but to achieve the vision of OPEH and Governor Pritzker of functional zero homelessness where the state can provide services and shelter for all people who become homeless so that homelessness is rare and brief for those that become unhoused.

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EXECUTIVE SUMMARY

In the state of Illinois, Black residents are almost eight times more likely to be homeless than white residents. This racial disparity in homelessness is not unique to Illinois. There is not a single state where Black residents are not disproportionately represented among the unhoused. But the gap in Illinois is one of the worst in the country, double the national rate, where Black residents are four times more likely to be homeless than white residents.

While much of the conversation about homelessness in U.S. culture focuses on narratives of individual responsibility and personal choice, the Illinois Office to Prevent and End Homelessness (OPEH), which commissioned this report, charged the Institute for Research on Race & Public Policy (IRRPP) with investigating the structural factors driving racial disparities in Black homelessness in Illinois. We did this work guided by a Racial Equity Roundtable on Black Homelessness convened by OPEH and composed of Black leaders and experts from around the state doing work to support the homeless population in Illinois. In addition to the roundtable, OPEH organized seven listening sessions across the state with community members, homelessness service professionals, and individuals with lived experience of homelessness in order to ensure the study design was informed and guided by community needs and perspectives.

Drawing on the insights from the Racial Equity Roundtable and listening sessions, IRRPP compared data from Point in Time (PIT) counts of homelessness from the 19 Continuums of Care (CoC) in Illinois and the 382 national CoCs that the U.S. Department of Housing and Urban Development has tasked with coordinating a comprehensive plan of services for unhoused individuals and families. We analyzed the PIT counts in conjunction with data on other social conditions like rates of eviction, incarceration, and unemployment to determine how social conditions affect rates and patterns of homelessness among Black and white Illinoisans. Additionally, we facilitated ten focus groups with people who had lived experience with homelessness. These focus groups, hosted in different regions of Illinois, allowed us to gain deeper

insights into how structural factors contributed to our focus group participants becoming unhoused. In addition, the full report includes portraits of nine Illinoisans who have lived experience with being unhoused and excerpts from interviews with them. These portraits provide further insights and a personalized look at how homelessness and the structural conditions that the report highlights are impacting Black residents in Illinois.

Findings from the Report and Recommended Action Plan

The Relationship of Affordable Housing to Homelessness

Our quantitative analysis found that rent burden is a major driver of Black homelessness. For every 10-percentage point increase in the share of Black residents experiencing rent burden in Illinois, Black homelessness grows by 1.7 percent. While rent burden is a driver of Black homelessness, white homelessness remains unchanged as the share of white residents experiencing rent burden grows or contracts over time. This means that the gap between Black and white homelessness grows as housing costs increase. Not only does rent burden have a larger impact on Black residents' risk of homelessness, but Black residents are more likely to experience rent burden than white residents. Statewide, 63 percent of Black renters in Illinois were rent burdened in 2022, compared to 51 percent of white renters.

Action Plan Related to Affordable Housing

The Illinois Department of Human Services (IDHS) has a statewide Homeless Prevention Program that helps households facing temporary economic crises from becoming homeless. The program provides rental/mortgage and utility assistance as well as approved case management and support services for those in danger of eviction, foreclosure, or homelessness. Currently, there is a cap on services equal to the dollar value of six months of the applicant's rent or mortgage.

Given the proven benefits of averting homelessness through financial assistance and case management, we recommend the state build on the success of the Illinois Homeless Prevention Program

and work to ensure that all eligible applicants to Homelessness Prevention Call Centers throughout the state are provided with the services and benefits of the IDHS Homeless Prevention Program.

The Relationship of Eviction Filing Rates to Homelessness

Our quantitative analysis shows that eviction filings have a detrimental effect on both Black and white homelessness. As eviction filings increase, so do rates of Black and white homelessness. As the rate of eviction filings increase over time and across CoCs, the data shows that both Black and white homelessness increase at similar rates, but because the baseline levels of Black homelessness are so much higher, the absolute increases are larger for Black than white homelessness.

Action Plan Related to Evictions

The Illinois Housing Development Authority (IHDA) manages the Illinois Court-Based Rental Assistance Program (CBRAP). This program provides up to \$25,000 in emergency rental payments for up to 15 months of past-due rent and 3 months of future rent payments to prevent eviction. Additionally, the Illinois Equal Justice Foundation (IEJF) Grant Program provides legal information, advice, representation, and mediation services through its Eviction Help Now program which, since its launch in 2020, has served more than 430,000 Illinoisans.

Illinois has already taken important steps to address evictions. We recommend the state build on the success of these existing programs by increasing the capacity of the IEJF grant program as well as ensuring that tenants and landlords are connected to the funding provided by the Illinois Court-Based Rental Assistance Program (CBRAP) through mediation services. We also recommend that the state consider expanding support for tenants under CBRAP for

instances when landlords do not wish to participate in the program, potentially by requiring landlords with tenants who meet the low-income criteria of the program to apply for CBRAP when filing an eviction.

The Relationship of Incarceration to Homelessness

Incarceration is another major driver of Black homelessness. Within Illinois' CoCs, an increase in the Black jail incarceration rate of one for every 1,000 residents leads to an increase in Black homelessness of about 1 percent. The effect of prison incarceration is about twice as large: for every additional one in 1,000 Black residents in prison, Black homelessness increases by 1.8 percent. However, across both jail and prison, rates of incarceration are unrelated to white homelessness. This suggests that, on the whole, white residents have access to resources and support that mitigate their incarceration becoming a path to homelessness.

Action Plan Related to Incarceration

The 2018 Illinois Public Act 100-0575 called on the Illinois Housing Development Authority (IHDA) to “create a Frequent Users Systems Engagement (FUSE) Re-Entry rental subsidy supportive housing program for the most vulnerable persons exiting the Department of Corrections” (IDOC). Illinois Public Act 100-0575 also called on IDOC to “engage in reentry planning to include individualized case planning for persons preparing to be released to the community.” Echoing PA 100-0575, we heard from focus group participants, homelessness agency staff, and members of the Racial Equity Roundtable on Black Homelessness that there is an acute need for coordinated reentry programs and a standard, statewide information packet and orientation for individuals exiting from jails and prisons that has details on housing, employment, healthcare, and education services.

We recommend the state build on its current efforts and accelerate the work of IDOC and related state agencies in living up to the

commitments of Public Act 100-0575. Multiple studies have found that the social, material, and human costs to repeatedly incarcerating individuals far exceeds the cost and investment required to scale up supportive housing programs which can ensure that individuals do not cycle in and out of jails, prisons, hospitals, shelters, and the streets.

The Relationship of Unemployment to Homelessness

The effect of unemployment on Black homelessness is substantial. For every one percentage point increase in Black unemployment within CoCs, Black homelessness increases by 1.43 percent. As Black unemployment rises, not only does the overall rate of Black homelessness increase, but racial disparities in homelessness also increase. Underlying this difference are the racialized conditions which make Black residents more at risk of unemployment and less protected from the financial hardships of unemployment. For example, longstanding racial wealth disparities mean that, comparatively, white individuals more often have family members to lend financial support during periods of hardship. White residents are also more likely to reside in neighborhoods or cities with more economic activity and available jobs, reducing the length of unemployment spells and their severity. Black residents, facing the accumulated legacies of structural racism, have higher unemployment rates and access to fewer resources to support them in moments of crisis.

Action Plan Related to Unemployment

In October of 2023, the U.S. Department of Labor granted the Illinois Department of Employment Security (IDES) an \$11.25 million dollar grant to strengthen, modernize, and redesign their unemployment insurance program. As part of this grant, the Office of Unemployment Insurance Modernization made available technical assistance that includes: making applications accessible through mobile phones, simplifying complexity through plain language, automating workflows, adopting modular systems that are easy to maintain, and remote public options for ID proofing.

We found that greater availability of unemployment benefits leads to a reduction in Black homelessness. More specifically, for every one percentage point increase in the share of unemployed residents receiving unemployment benefits, the Black homelessness rate falls by 0.51 percent.

We commend the work that IDES is doing to increase accessibility to unemployment benefits and recommend that they ensure that the Unemployment Insurance Modernization grant considers feedback from housing insecure and unhoused individuals in the application improvement process; simplifies the steps to apply; and provides low-barrier ways to verify the identity and application documents of individuals.

The Relationship of Healthcare to Homelessness

There has been a recognition in the health profession that an individual's health is shaped by factors beyond their personal behavior – factors which are often termed the “social determinants of health.” Researchers and healthcare advocates have pointed to significant disparities in access to and availability of nutritious food; health care providers; pharmacies; safe and affordable housing; affordable and reliable public transportation; and clean water and air, as drivers of disparate health outcomes between racial groups. Racial discrimination and discrimination against unhoused individuals by healthcare services further compound the challenges that Black unhoused individuals face in accessing and receiving quality physical and mental health services. As participants in our focus groups made clear, health challenges complicated their full employment and made access to insurance more difficult. The lack of access to affordable healthcare in addition to the expenses of medical bills, medicines, and care for chronic conditions, were a significant driver in their housing instability or homelessness.

Action Plan Related to Healthcare

In May of 2023, the Illinois Department of Healthcare and Family Services (HFS) publicized their request for a five-year extension of the Section 1115 Demonstration Waiver from the federal Centers for Medicare & Medicaid Services to expand its Medicaid services. Part of the benefits that HFS sought with the extension of Medicaid in Illinois were “housing supports including pre-tenancy and tenancy sustaining services for individuals and families experiencing or at risk of homelessness; medical respite for those experiencing or at risk of homelessness to avoid or step down from higher levels of care; [and] justice involved community reintegration to connect adults and youth with vital services and supports in the months preceding release from incarceration.”

Housing First programs do not make housing for unhoused individuals conditional in their participation in other support services. We recommend the state ensure that Housing First principles and programs are prioritized in all aspects of healthcare treatment under the five-year extension of Section 1115 of Medicaid. This would include paying for housing-related services using providers that employ a Housing First model for unhoused individuals with chronic health problems and opioid use disorder in hospitals, jails, and shelters. It would also include pre-tenancy and tenancy sustaining services for individuals and families at risk of or experiencing homelessness and connecting youths and adults with services and supports in a timely manner before they are released from incarceration. We also encourage the state to use Medicaid extension funds or other sources of funding to address the bureaucratic barriers that keep Black unhoused individuals from accessing healthcare.

The Relationship of Foster Care to Homelessness

Youth aging out of foster care face unique challenges that make them particularly vulnerable to homelessness. Previous research reports that anywhere from 20 to 30 percent of these individuals experience homelessness in the years immediately following their exit from foster care. Absence of familial support, isolation from community resources, unstable housing, and limited support from social workers who emphasize self-sufficiency are some of the major challenges facing youth who age out of foster care. Research also shows that Black youth aging out of foster care are at even greater risk of becoming homeless than white youth.

Our analysis found that both supervised independent living and mentoring services reduce both Black and white homelessness, though the effect is larger for Black residents, thus shrinking the racial disparities between Black and white youth transitioning out of foster care. However, in 2018, just 18 percent of Black youth aging out of foster care in Illinois received supervised independent living services and just under a third received mentoring.

Action Plan Related to Foster Care Transition

The Fostering Connections to Success and Increasing Adoptions Act of 2008 mandated that “during the 90-day period immediately prior to the date on which the child will attain 18 years of age, [...] a caseworker on the staff of the State agency, and, as appropriate, other representatives of the child provide the child with assistance and support in developing a transition plan that is personalized at the direction of the child.” However, a 2021 Department of Children & Family Services (DCFS) report shows that waiting until 90 days before a young person turns 18 is not enough time for them to develop a suitable and actionable transition plan that can ensure their success.

We recommend that DCFS ensure that all young people in their care complete their transition plan by age 17 and that, as part of that transition plan, DCFS provides easy to understand information

to young people about the programs for which they are eligible, what they need to be able to access those programs, where they can apply, and how they can get support from a caseworker. Moreover, transition plans should also include a comprehensive plan for how DCFS and other state agencies will support the young person in their journey towards adulthood.

Executive Summary Conclusion

Addressing the root causes of racial disparities in homelessness will require comprehensive measures that include not only short-term solutions like continued financial assistance for Black families that are housing insecure, but also long-term strategies that dismantle systemic barriers contributing to racial inequities in homelessness such as ending the mass incarceration of Black people. To achieve this, we urge legislators and public officials to prioritize targeted initiatives that address the unique challenges faced by Black residents across our 19 Continuums of Care. In conjunction with the Racial Equity Roundtable on Black Homelessness, we set out a series of action steps that should serve as a focal point for this work in the short term. We also urge policy makers and state agencies to commit to ongoing data collection and analysis to monitor and assess the effectiveness of interventions, ensuring that progress is sustained, and disparities are systematically reduced.

An Illinois that works for all, where all residents have access to safe, dignified, and affordable housing, where all residents can earn a living wage and benefit from readily available and culturally competent medical and mental health services, is possible only if we intentionally create policies and practices that address racial inequities and the needs of our most vulnerable residents. This is not only a matter of racial justice but a pragmatic approach to building an Illinois where every individual, regardless of their background, has the opportunity to thrive.

Action Plan for Racial Equity From Illinois Office to Prevent and End Homelessness

In response to the recommendations made by the Racial Equity Roundtable on Black Homelessness, the Illinois Office to Prevent and End Homelessness (OPEH) presents the following action plan. In Governor Pritzker's FY25 Proposed Budget, \$50M is allocated to support the implementation of this Action Plan for Racial Equity (APRE).

APRE includes commitments made by OPEH and state agency leaders in State Fiscal Years 2025 and 2026. The framework of APRE includes three pillars of Home Illinois, the state plan to prevent and end homelessness: build affordable and permanent supportive housing, bolster the safety net, improve financial stability and close the mortality gap. Activities are categorized as a process, policy or program.

BUILD AFFORDABLE AND PERMANENT SUPPORTIVE HOUSING

Agency	Type	Activity
IHDA	Policy	As a work group of the Illinois Affordable Housing Taskforce, survey the housing policies that other states are implementing and/or considering to reduce racial disparities in housing and homelessness; Provide recommendations to the Governor's Office for consideration
OPEH	Process	With leadership at the Governor's Office, convene municipal leaders about local data and analysis included in the report
IDHS	Process	Create community engagement and communications campaign to change the narrative on the root causes of homelessness
OPEH	Program	Support capacity building and curriculum development for communities to address "Not In My Back Yard" (NIMBY) challenges in shelter and permanent supportive housing development

BOLSTER THE SAFETY NET

Agency	Type	Activity
IDHS	Process	Create community engagement and communications campaign on how to access homeless prevention and shelter resources
IDHS	Process	Create community engagement and communications campaign to engage landlords to rent to unhoused households
OPEH	Process	Support communities in reaching their goals in ending veterans' homelessness, by providing data and technical assistance support
OPEH	Process	Create a position within OPEH to coordinate implementation of the action plan
OPEH	Process	Further internal data analysis infrastructure to understand impact of investments to address Black-White disparities in homelessness
OPEH	Process	Explore state oversight mechanisms for persons experiencing homelessness to resolve complaints in homeless housing and services programs
DCFS	Program	Launch a pilot program to support the housing and mentorship needs of youth transitioning out of DCFS care; Evaluate the impact on housing stability
IDHS	Program	Launch a pilot to support the housing and services needs of unhoused persons living with a mental health disability and discharged from the Madden Mental Health Center
IDHS	Program	Provide outreach and education services to Black communities on how to access services for persons with intellectual and developmental disabilities
IDOC	Program	Apply the learnings from Returning Home Ohio program in Illinois, by launching and/or expanding a permanent supportive housing pilot for returning citizens

INCREASE FINANCIAL STABILITY

Agency	Type	Activity
IDHS	Program	At shelters, provide outreach and enrollment support for state administered benefits, such as Medicaid and Supplemental Nutrition Assistance Program (SNAP)
IDHS	Program	Continue Access to Counsel program that provides legal aid services to households in eviction court
IHDA	Program	Continue the Court Based Rental Assistance Program with state funding, supporting households in eviction court

INTRODUCTION

Racial Disparities in Black Homelessness in Illinois

In the state of Illinois, Black residents are almost eight times more likely to be homeless than white residents. While much of the conversation about homelessness in U.S. culture focuses on narratives of individual responsibility and personal choice, we turn our attention elsewhere, taking seriously the ways that racism, and particularly structural racism, shape patterns of homelessness. The Illinois Office to Prevent and End Homelessness (OPEH), which commissioned this report, charged IRRPP with investigating the structural factors driving racial disparities in Black homelessness in Illinois. We did this work guided by a Racial Equity Roundtable on Black Homelessness convened by OPEH and composed of Black leaders and experts from around the state doing work to support the homeless population in Illinois. In addition to the roundtable, OPEH organized seven listening sessions across the state with community members, homelessness service professionals, and individuals with lived experience of homelessness in order to ensure the study design was informed and guided by community needs and perspectives.

Drawing on the insights from the roundtable and listening sessions, IRRPP devised an analytic plan to assess the factors driving Black disparities in homelessness; we analyzed data from Point in Time counts of homelessness in conjunction with data on other social conditions – such as rates of eviction, incarceration, and unemployment – to determine how social conditions affect rates and patterns of homelessness among Black and white Illinoisans. (A future IRRPP report for the OPEH will assess rates and patterns of homelessness among Latine and white Illinoisans.)

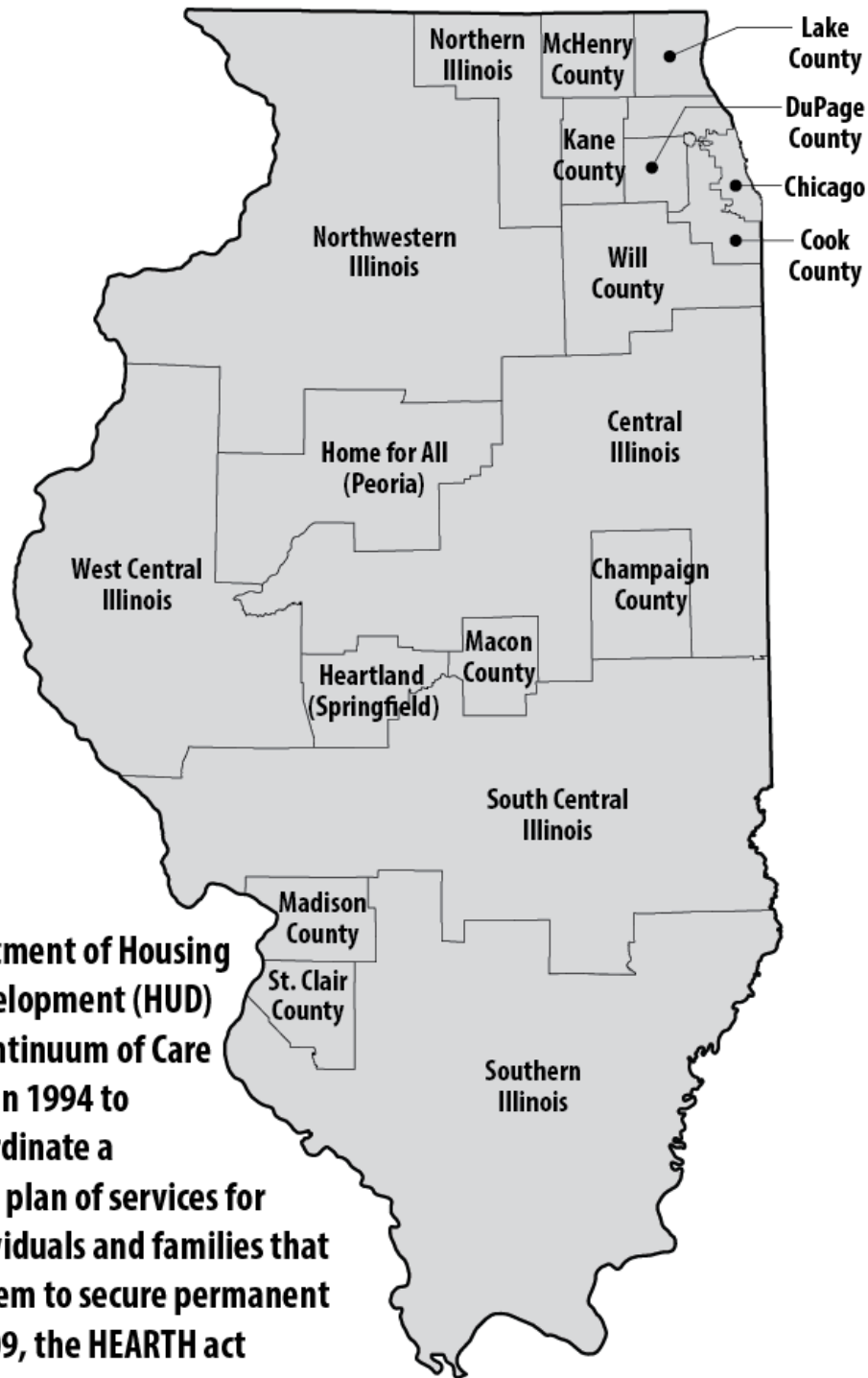
Although flawed, IRRPP used the Point in Time (PIT) count data in this analysis because it remains the best publicly available yearly data set on homelessness in the U.S. Across the nation, the PIT count occurs on a single night during the last ten days in January. In the early morning hours, volunteers and social service agency workers travel city streets, looking in parks, under bridges, and between buildings for people who are homeless. Advocates, service providers, and scholars have pointed out that

PIT counts offer a vast undercount of the homeless population due to several factors. For one, the PIT count occurs during the winter in what are likely some of the coldest nights of the year when unhoused people are likely to be seeking shelter and out of eyesight. Furthermore, as the count is restricted to people that are unhoused on the streets, in emergency shelters, transitional housing, and Safe Havens, it does not account for people that are doubled up and are staying with friends or family but do not have their own home. It also does not account for the number of unhoused people that have been institutionalized in jails, prisons, or hospitals. Moreover, critics note that people often transition in and out of homelessness throughout any given year and that, because the PIT count occurs over a single night, it does not account for the transitory nature of homelessness.¹ Despite these limitations, PIT counts remain the best available data with which to assess patterns in homelessness.

In order to assess the role of structural racism in racial disparities in homelessness, IRRPP compared recent (2015 - 2022) PIT data from 382 national Continuums of Care. Across the country, the U.S. Department of Housing and Urban Development (HUD) has mandated that homelessness services be coordinated by Continuum of Care (CoC) agencies. Local CoCs are tasked with creating and coordinating a comprehensive plan of services for unhoused individuals and families that will support them to secure permanent housing. Illinois has 19 CoCs. We started with data from 2015 because this was the year that HUD started to report homelessness rates by race. The reason we included all CoCs, and not just Illinois, was that this allowed us to do comparisons between CoCs from across the country that are socially, demographically, and economically similar and therefore provide more valid comparisons. Rather than compare Chicago's CoC to that of Springfield (Heartland CoC) or East St. Louis (St. Claire County CoC), for example, we compared Chicago to Houston, Los Angeles, and New York and compared other CoCs like that of Rockford (Northern Illinois CoC) to Youngstown, Ohio or that of Urbana-Champaign to Ithaca, New York. Specifically, across CoCs we looked at how a range of social and economic factors shaped rates of Black and white homelessness.

While the statistics were powerful, by themselves they could not help us understand why particular social factors were driving Black homelessness disparities or how these impacted the lived experience of homelessness of Black residents in Illinois. IRRPP therefore facilitated ten focus groups with people who have lived experience with homelessness. These focus groups, hosted in different parts of

ILLINOIS CONTINUUM OF CARE MAP



The U.S. Department of Housing and Urban Development (HUD) established Continuum of Care (CoC) agencies in 1994 to create and coordinate a comprehensive plan of services for unhoused individuals and families that will support them to secure permanent housing. In 2009, the HEARTH act codified CoCs into law and provided further regulations governing CoCs. Illinois has 19 CoCs.

Illinois, allowed us to gain deeper insights into the statistical findings – how structural factors contributed to our focus group participants becoming unhoused. The focus groups also helped us to understand their experiences and level of engagement with government and community-based agencies before, during, and after they became homeless.

To convene these focus groups, we worked with OPEH staff, members of the roundtable, as well as CoC leaders to recruit Black residents who were over 18 and had lived experience with homelessness, whether recently or currently unhoused. In order to identify the diverse needs of Black residents that became homeless, we sought to recruit Black residents that also identified as one or more of the following: elderly, youth, military veteran, formerly jailed or incarcerated, living with a mental or physical disability, parents living with children, survivors of domestic violence, and LGBTQI+. We also sought to find people living in various situations such as in a shelter, on the streets, out of their car, or doubled up with friends and family. The recruitment of eligible participants with a diversity of intersecting identities and backgrounds was made possible with the collaborative efforts from local homelessness organizations and roundtable leaders in Springfield, Peoria, East St. Louis, Aurora, Chicago Heights, and Chicago. These important conversations would not have been possible without their collaboration. These discussions allowed us to listen and learn about Black homelessness in Illinois from 73 Black residents of the state. We are deeply grateful to them for sharing their journey into homelessness, how they make sense of their experiences, and discussing their needs for assistance.²

We have kept the identities of focus group participants anonymous to protect their privacy, but throughout the report we convey their experiences and insights. Their contributions have been invaluable in informing our analysis of the impact of structural conditions on Black homelessness in Illinois. In addition, throughout the report, we bring in the voices of an additional group of Illinoisans who have lived experience with being unhoused. In these vignettes, you will find portraits of nine Black individuals including excerpts from interviews that we conducted with them. These vignettes are meant to provide further insights and a more personalized look at how homelessness and the structural conditions that the report highlights are impacting Black residents in Illinois.

As we will discuss in the data analysis below, we cannot understand racial patterns in homelessness without understanding how legacies of racism from the past century reverberate in the present. Thus, before we present the findings on Black racial disparities in homelessness in Illinois, we provide a brief overview of the foundational role racism in various forms has had in creating structural inequities that continue to affect the present as well as touch upon the critical importance of public policy and what lessons we may draw from the possibilities and failures of housing policies during the height of the COVID-19 pandemic.

How Legacies of Racism and Structural Inequities Render Black Individuals and Families More Likely to Become Homeless

When compared to white residents, Black Illinoisans have widely divergent experiences with and fewer opportunities to find stable housing, suitable employment, financial security, quality healthcare, affordable childcare, and adequate schooling. Black residents in Illinois most often live in racially segregated neighborhoods with fewer jobs and higher rates of unemployment; they struggle to find affordable and safe housing; they are highly surveilled, policed, and criminalized; they are surrounded by high levels of pollution; and, if they do not live in a hospital and pharmacy desert, they only have access to healthcare institutions that are under-resourced and understaffed.

These structural inequities are the result of the accumulated legacies of racial discrimination that have not only disadvantaged and shut out Black people from pathways to opportunity but also advantaged and privileged white people in the U.S. It is important to note that what we are calling the legacies of racism refers to the combination of discriminatory private practices and the operation of racist federal, state, and local policies and laws that dramatically favored white people and simultaneously disadvantaged other groups.³

A pertinent example of the accumulated legacies of racial discrimination is provided by the history of the Federal Housing Authority (FHA). Founded in 1934 to create a mortgage system that encouraged homeownership, the FHA made homeownership possible for millions of Americans by enabling borrowers to obtain home loans with small down payments and low-interest rates, repaid over many

years. Three out of every four homes purchased between the mid-1930s and 1959 were financed by the FHA. The federally subsidized opportunity to buy a home and build home equity, however, was almost exclusively available to white families. This was because federal policies related to the underwriting of mortgage loans outlined Black and minority neighborhoods in red on city maps, labeling them as risky areas for banks to invest in. This segregationist practice of redlining, as it became known, shut out Black families from federally subsidized mortgage opportunities.⁴

In addition to cutting off opportunities to build home equity, this lack of access to conventional mortgages pushed Black home buyers towards predatory lending practices such as contract leasing, which required buyers to make a substantial down payment and to pay monthly installments at a high interest rate every month until the contract was paid in full. If a payment was missed for any reason, residents were subject to eviction and lost all assets that they had invested in the home. A Nathalie Voorhees Center and Samuel DuBois Cook Center report estimated that, in the decade between 1950 and 1960, predatory lending practices such as contract leasing extracted upwards of 3.2 to 4.0 *billion* dollars of wealth from Black Chicagoans.⁵

Although the formal practice of redlining was made illegal in 1968 with the Fair Housing Act, patterns of racial discrimination in housing and lending continue into the present. Banks continue to lend exponentially more money in predominantly white neighborhoods.⁶ Nationally, 71 percent of white people own their homes while only 41 percent of Black people own their homes.⁷ Non-whites in the U.S. are also more likely to purchase their home at a later age, more likely to exit homeownership through foreclosure, and less likely to own their home outright than white residents.⁸ For Black households that do own their homes, residential segregation and discriminatory appraisal practices result in them holding less equity in their homes than white households.⁹

The vast gap in wealth between white households and Black households is an enduring legacy that has roots in structural inequities in the housing market. The 2019 Survey of Consumer Finances reported that the median wealth for white families in the U.S. was \$188,200, almost eight times higher than the median wealth of Black families (\$24,100).¹⁰ In the context of this report, racial wealth gaps are crucial since access to wealth provides individuals and families with resources to weather financial

and personal hardships, whether that is the loss of a job, increased housing costs, unforeseen car or home repairs, a health emergency, or the death of a loved one. Access to wealth not only allows families to weather a storm but it also provides them with a debt-free entryway to opportunities that can create further wealth or bring greater happiness such as paying for college, putting a down payment on a new house, purchasing a car, affording childcare costs, starting a business, traveling, or investing in stocks, real estate, or retirement.¹¹ As economists Darrick Hamilton and Sandy Darity put it, wealth is what “provides financial agency over one’s life.”¹²

The vast gap in access to resources that provide financial agency over one’s life is at the heart of the disparity in rates of Black homelessness in Illinois. The legacy of a lack of resources due to structural inequities and contemporary discrimination in housing, employment, healthcare, and policing means that Black Illinoisans are much less likely to have a financial safety net to help them weather unexpected hardships.¹³ Structural inequities and a lack of access to resources, in other words, make it more likely for Black individuals and families to become unhoused and, once homeless, make it much more difficult for them to regain their stability.

Public Policies on Housing and the COVID-19 Pandemic

Redlining was one of several discriminatory federal policies during the 1930s and 1940s that subsidized white families’ resource acquisition while denying opportunity and access to resources to other groups. The intentional effect of public policies during this time, which historian Ira Katznelson has defined as “the moment not long ago when affirmative action was White,”¹⁴ was to concentrate resources in white communities, creating opportunities for those communities to grow and thrive into the present.

Today, the public policies that historically were a part of this expansion of opportunity and growth for the white middle class have been weakened or abandoned altogether. There has been a broad retreat from public support for many basic parts of the social safety net and a turn to market-based policies to fulfill basic social functions. More specifically, we are referring to public policies that have made employers the primary source for health insurance – leaving many without access to

quality healthcare; the broad retreat from public funding for higher education that has driven rising tuition costs; the continued erosion of social security and increased reliance on individuals to fund their retirement; and the lack of policies around family leave that force individuals to self-fund time off to care for a newborn or for sick relatives. Differences in access to resources along racial lines mean that the effects of this disinvestment in public goods and a social safety net are not evenly distributed.

Most recently, the disproportionate impact of the COVID-19 pandemic on lower-income Black families in Illinois underscored the ongoing detrimental effects of the legacy of structural racism and of contemporary discrimination; it also made clear that there is a critical need for robust public policies that can support individuals and families that don't have access to financial reserves or intergenerational wealth to protect them in tough times or help them secure a better future.¹⁵

Housing vulnerability was understood as a core challenge from the start of the pandemic. Federal and state eviction moratoria and rental assistance formed the basis of housing support policies. The Illinois Housing Development Authority (IHDA) distributed a total of \$324 million in emergency rental assistance in 2020. That year, IHDA received over 79,000 applications but less than 50,000 were approved for funding. In 2021, the state made available a total of \$1.5 billion in emergency rental assistance that was to be distributed over several rounds. On October 20th of 2021, IHDA reported that they had over 100,000 applications for emergency rental assistance and that 57,000 had been funded. IHDA reported that 22,234 applications were deemed duplicate or fraudulent, 12,974 applications had errors that were in the process of being fixed, and that 19,135 applications had been denied.¹⁶

As IRRPP's research with low-income Chicago residents demonstrated, some tenants struggled to access the information and documentation needed to complete applications. Moreover, because informal agreements such as a handshake or verbal agreement with a landlord, living with roommates to split housing costs, or making cash payments were often the only ways in which families were able to find affordable housing, the emergency rental assistance policies instituted by the federal government that required formal documents such as leases or bank statements presented a significant barrier in qualifying for pandemic rental assistant programs. Individuals accessing social benefits had to successfully complete complex bureaucratic

requirements. Low-income Chicagoans, however, faced substantial struggles in doing so due to barriers such as work schedules, childcare access, language and technology, lack of trust in government systems, and the ability to produce proof of eligibility in a short window of time.

The policy response to the COVID-19 pandemic demonstrated that addressing the cumbersome bureaucratic requirements that prevent vulnerable residents from accessing support may be as important as ensuring that there is enough available funding to support those in need. Furthermore, while public policies may be able to mitigate the worst outcomes for vulnerable households, the increased precarity experienced by communities of color after the pandemic also makes clear that public policies must be proactive in addressing the heightened vulnerabilities of communities of color created by the legacy of structural racism.

The remaining sections of this report focus specifically on structural factors that drive the racial disparities in homelessness rates for Black Illinoisans. While we do not discuss all the myriad ways in which Black individuals become homeless, our analysis is centrally framed by the heightened vulnerability and precarity of Black households in Illinois due to structural inequities that are the result of past and present racial discrimination. Furthermore, our attention to and analysis of the lived experience of these factors in the lives of unhoused Black Illinoisans is also framed by a consideration of the ongoing failures of public policy to address the basic needs of Black residents in our state.



Blaire Flowers

"My name is Blaire Flowers, and I am from the Austin community in Chicago. I'm 40."

"I went homeless again because I couldn't keep up with the rent at the new apartment. I think we spent four months in motels and vans and stuff like that."

"I couldn't stay in the shelter because my son was 13 and gay, and because he was 13 they had to put him in the men's side, and I told them, 'No, my baby gay, You're not putting him over there at all.' And then they was trying to tell us that they will put us like, side by side, so I can still watch him, and I refused. I could have probably got help quicker if I stayed in the shelter, but I wasn't gonna let my son stay in the men's side of the shelter. So I chose not to."

"I worked a lot of jobs. But nothing I did was enough to get me back into my own apartment."

"It got scarier and scarier; the places I was able to find for us to afford. It was one place that the police was in there so much because of the prostitution, I thought we was gonna get kicked out."

"If you have been an adult and lived on your own, going back to live with your parents, it's no picnic. I don't care if you got the greatest parent on the world. And me and my kids, we stay in a little room. My mom don't got a mansion, she got a one-bedroom apartment herself, and my brother's still staying there too. Teenage and adult children should not have to still sleep in the same room with they parents. It's not an ideal setting for anybody. I don't know why people think like, 'Oh my god, just stay with your mom.'"

"There is no safety in this community, but y'all feel like the landlords can raise the rent to \$1,400. How do that make sense? And then you got to prove that you make double the rent. Who the fuck is making \$3,000 a month like that? Then they got the nerve to start asking for three times the rent. It's like no matter what you do, it's either leave Chicago, or leave Chicago."

STATE OF BLACK HOMELESSNESS IN ILLINOIS

On a single night, it is estimated that nearly 10,000 people in the state of Illinois are experiencing homelessness. Of these, 58 percent are Black, despite Black residents making up less than 15 percent of the state's population. 36 percent of the homeless population in Illinois is white, but white residents comprise 60 percent of the total population in the state.¹⁷ This racial disparity in homelessness is not unique to Illinois. There is not a single state where Black residents are not disproportionately represented among the unhoused. But the gap in Illinois is one of the worst in the country.

In this section, we describe the state of Black homelessness in Illinois. We use data from the Point in Time (PIT) counts, an annual census of unhoused individuals, to document the degree of Black homelessness in Illinois from 2015 through 2022, years when data on homelessness was disaggregated by race. We compare rates of Black homelessness in the state to rates of white homelessness to determine the extent of racial disparities and whether Black residents in Illinois are more vulnerable to homelessness than white residents. Within state-wide trends, we also document substantial variation in Black homelessness by local Continuums of Care (CoCs). Lastly, we compare the state of homelessness in Illinois to national trends, to states with a comparable Black population, and to comparable CoCs to illustrate the unique conditions facing unhoused residents in Illinois.

Statewide Trends in Black Homelessness

Black residents in Illinois are almost eight times more likely to be homeless than white residents. This disparity is double the national rate, where Black residents are four times more likely to be homeless than white residents. In 2022, the PIT count showed that over 5,000 Black Illinoisans were unhoused, a rate of 299 persons per 100,000 in the population. In comparison, 3,344 white Illinoisans were unhoused, a rate of 38 persons per 100,000 in the population. Despite white residents comprising 60

percent of the state's population, they comprise a far smaller share of the unhoused in Illinois than Black residents, who make up less than 15 percent of the state's overall population.

ILLINOIS NUMBERS THAT COUNT

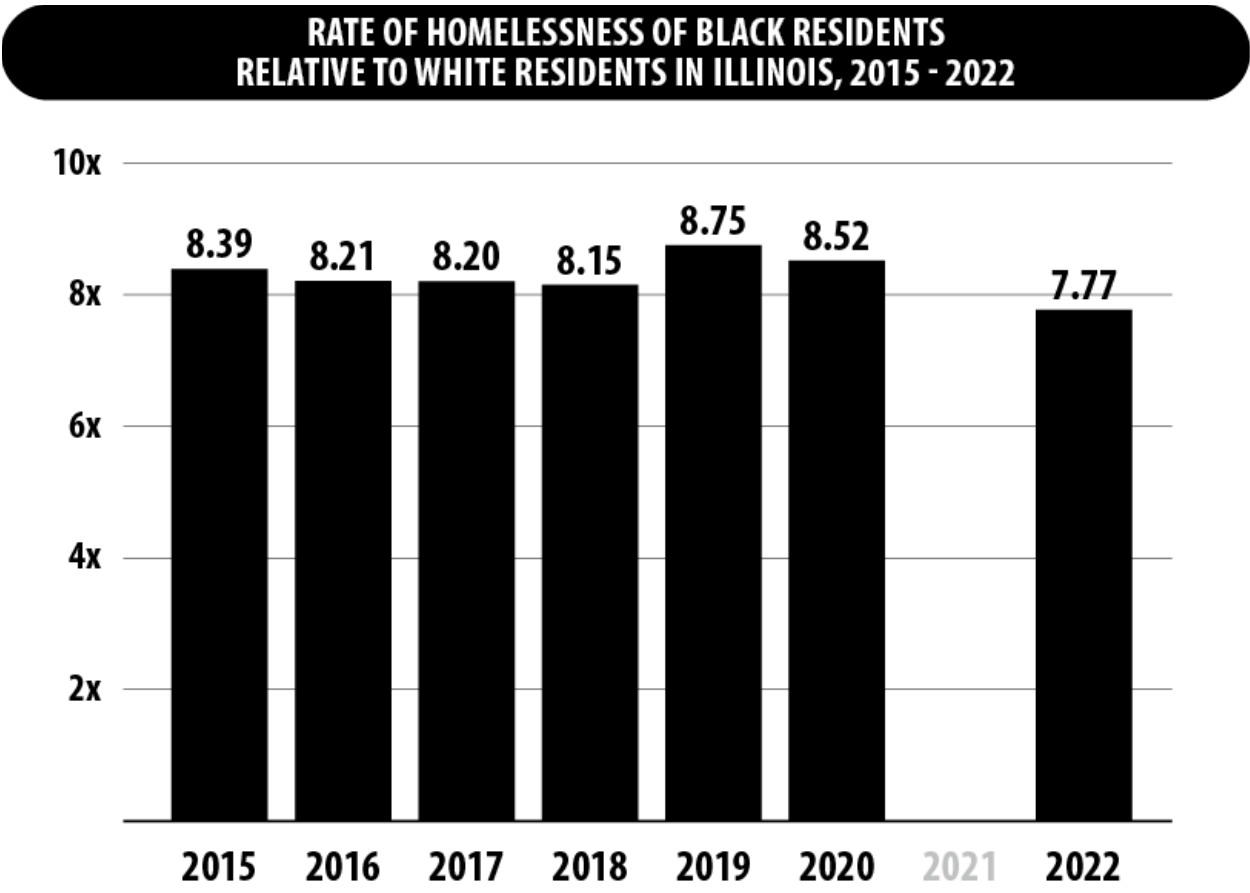
Illinois Homeless Population per Point-in-Time Count, 2015 through 2022

	Total		Black		White		Ratio of Black to White Rate of Homelessness
	Homeless Population	Rate Per 100k	Homeless Population	Rate Per 100k	Homeless Population	Rate Per 100k	
2015	13,177	102	7,798	422	4,690	50	8.39
2016	11,590	90	6,858	373	4,214	45	8.21
2017	10,798	84	6,375	348	3,916	42	8.20
2018	10,643	83	6,234	342	3,854	42	8.15
2019	10,199	80	6,218	343	3,579	39	8.75
2020	10,431	82	6,333	352	3,671	41	8.52
2022	9,212	72	5,389	299	3,344	38	7.77

Source: Point-in-Time count data accessed through HUD. Rate per 100k calculated with base population from American Community Survey Five-Year Samples. 2021 excluded due to disruptions to PIT data during the COVID-19 pandemic.

Racial disparities in homelessness in Illinois have been high for as long as there has been the data to measure those disparities. Yet, recent years show improvement in rates of homelessness. From 2015 through 2022, the rate of Black homelessness fell by 29 percent. In 2015, the rate of Black homelessness was 422 persons per 100,000 in the population. This number fell to 299 persons per 100,000 in the population by 2022. Importantly, nearly half of this change occurred from 2020 through 2022, a period coinciding with eviction moratoriums, rental assistance, increased unemployment benefits and a dramatic increase in social spending related to the COVID-19 pandemic. Indeed, we show later in the report how some of these programs, such as increased unemployment benefits, have played a major role in preventing homelessness. As these programs expire, it is possible that rates of Black homelessness may rise again.

As Black homelessness declined in Illinois from 2015 through 2022, so too did white homelessness. Hence, the ratio of Black to white homelessness changed very little during this period. In 2015, the rate of white homelessness was 50 persons per 100,000 in the population. By 2022, the rate was 38 persons per 100,000 in the population, a drop of 24 percent. Compared to Black rates of homelessness, a smaller share (25 percent) of this change is attributable to the pandemic period of 2020 through 2022, suggesting that the social supports implemented during this period were particularly beneficial in reducing Black homelessness and shrinking racial disparities in homelessness. We show evidence for this later in the report.

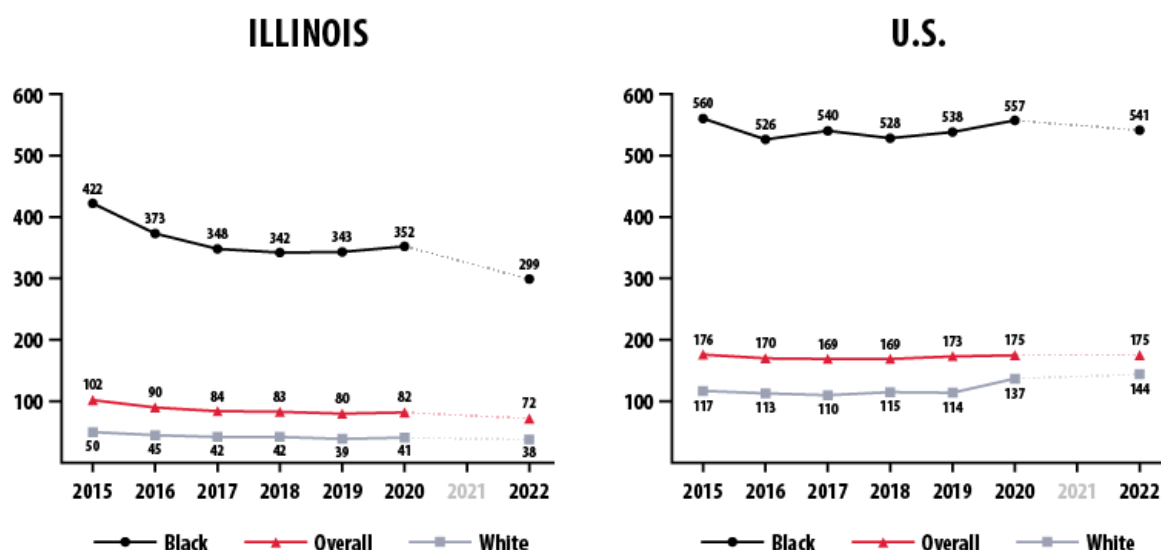


Source: Point-in-Time count and American Community Survey Five-year Samples.
2021 excluded due to disruptions to PIT data during the COVID-19 pandemic.

Reductions in homelessness in Illinois have outpaced national trends, where Black homelessness has remained fairly steady since 2015 while white homelessness has increased. In 2022, Black homelessness in Illinois was nearly half the national

rate, while white homelessness was four times less than the national rate. Much of this difference was driven by the extremely high rates of homelessness in states like California, where the rate of Black homelessness in 2022 was nearly eight times the rate observed in Illinois.

ILLINOIS AND U.S. HOMELESSNESS RATE PER 100,000, 2015 - 2022

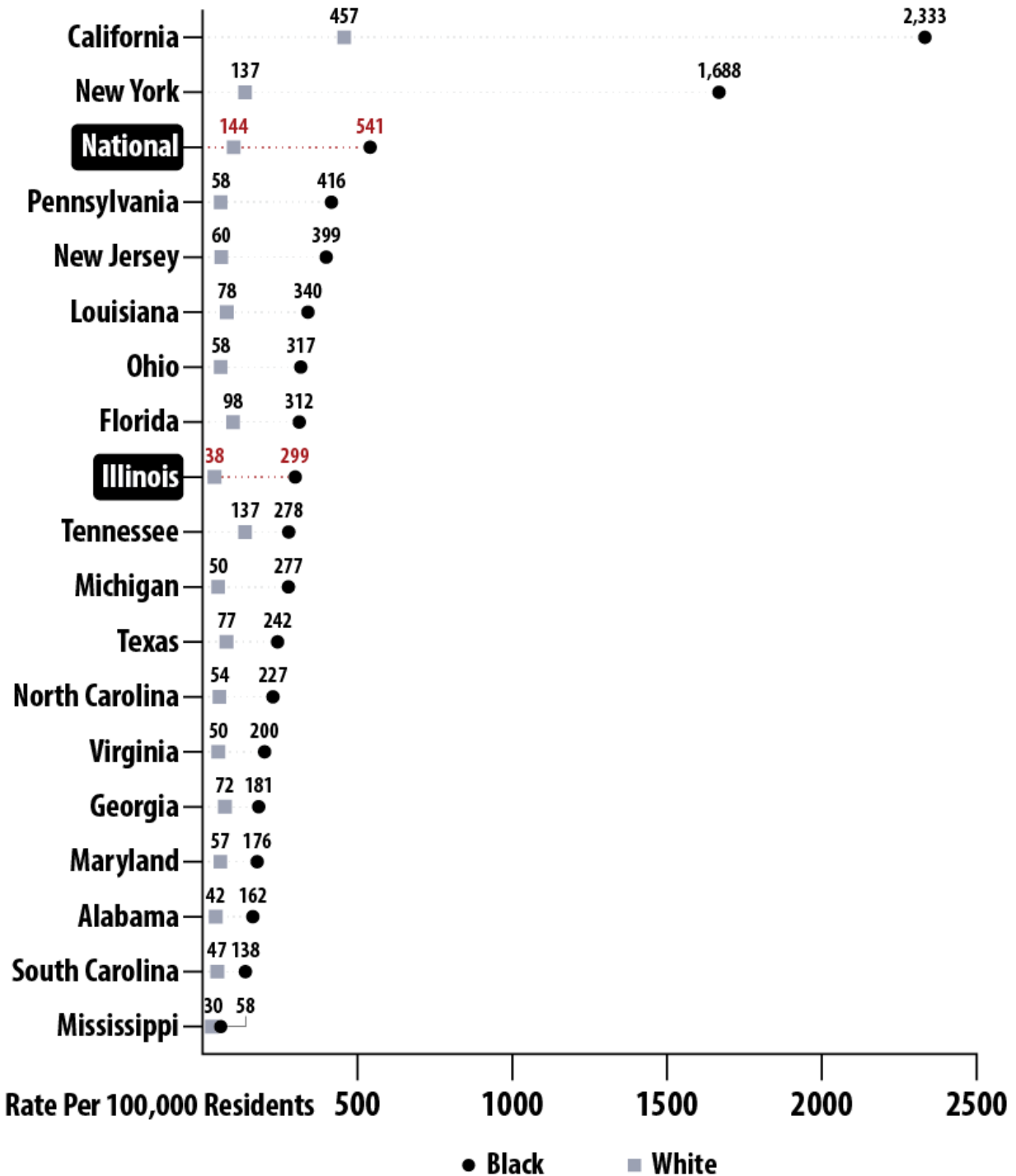


Source: Point-in-Time count and American Community Survey Five-year Samples.
2021 excluded due to disruptions to PIT data during the COVID-19 pandemic.

Comparing states with at least one million Black residents, rates of Black homelessness in Illinois during 2022 were in the middle of the distribution – far less than California and New York, but much greater than Mississippi and South Carolina. Illinois stands out, however, in its low rates of white homelessness. Only Mississippi has a lower rate of white homelessness than Illinois, yet the rate of Black homelessness in Mississippi is only a fifth of the rate in Illinois. This suggests that the factors contributing to homelessness in Illinois are disproportionately affecting Black residents to a greater extent than observed in other states.

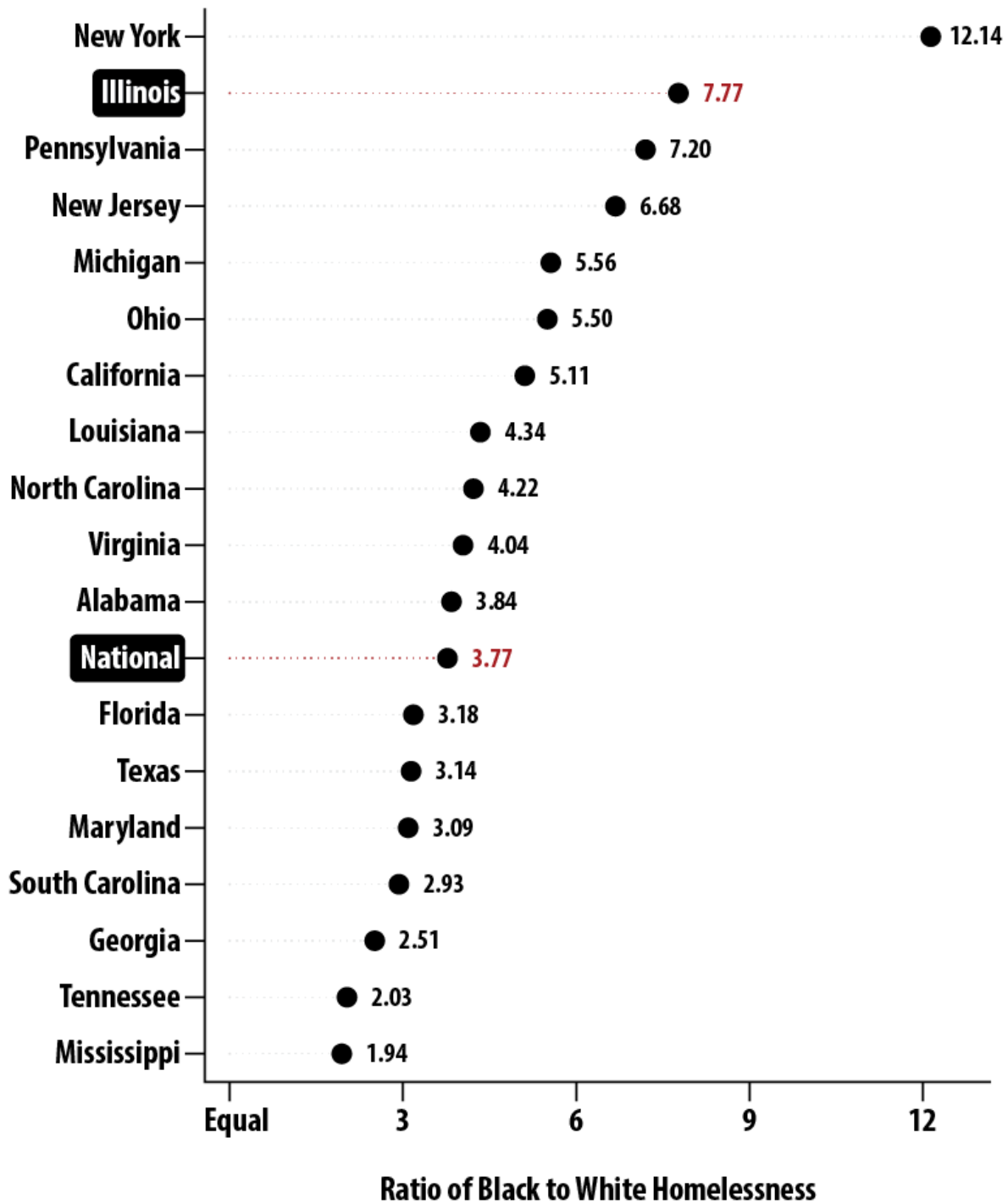
This racialized dimension of homelessness is far worse in Illinois than almost any other state with at least one million black residents. As stated earlier, Black residents are nearly eight times more likely than white residents to be homeless in Illinois. This disparity is second only to New York, where Black residents are over 12 times more

STATES WITH AT LEAST 1 MILLION BLACK RESIDENTS: RATES OF BLACK AND WHITE HOMELESSNESS, 2022



Source: 2022 Point-in-Time count and 2021 American Community Survey Five-year Sample.

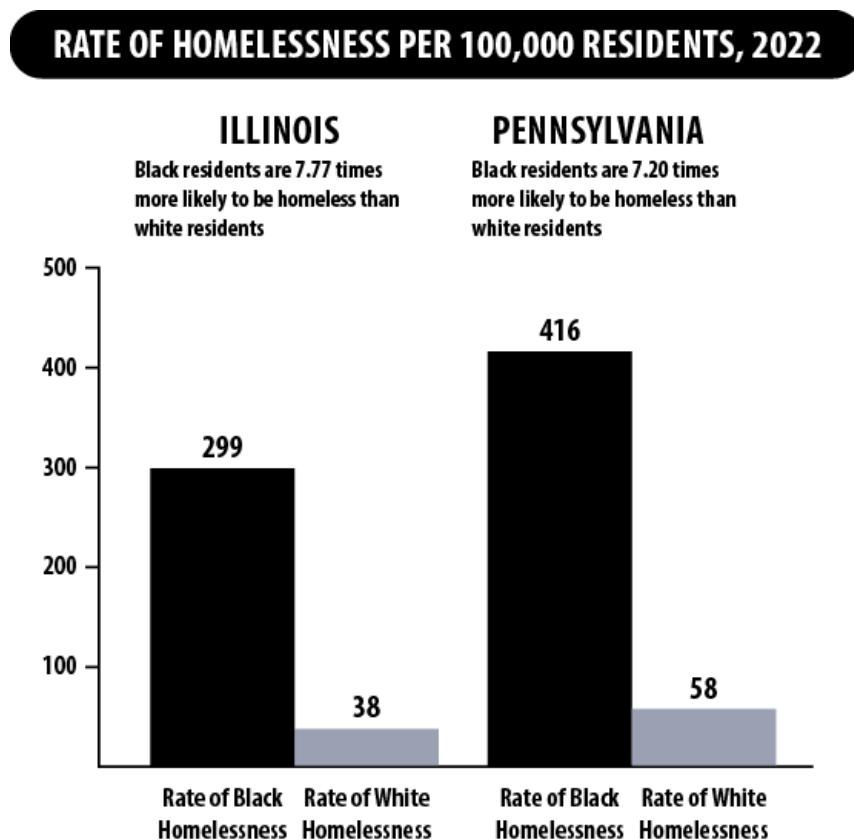
STATES WITH AT LEAST 1 MILLION BLACK RESIDENTS: RATIO OF BLACK TO WHITE HOMELESSNESS, 2022



Source: 2022 Point-in-Time count and 2021 American Community Survey Five-year Sample.

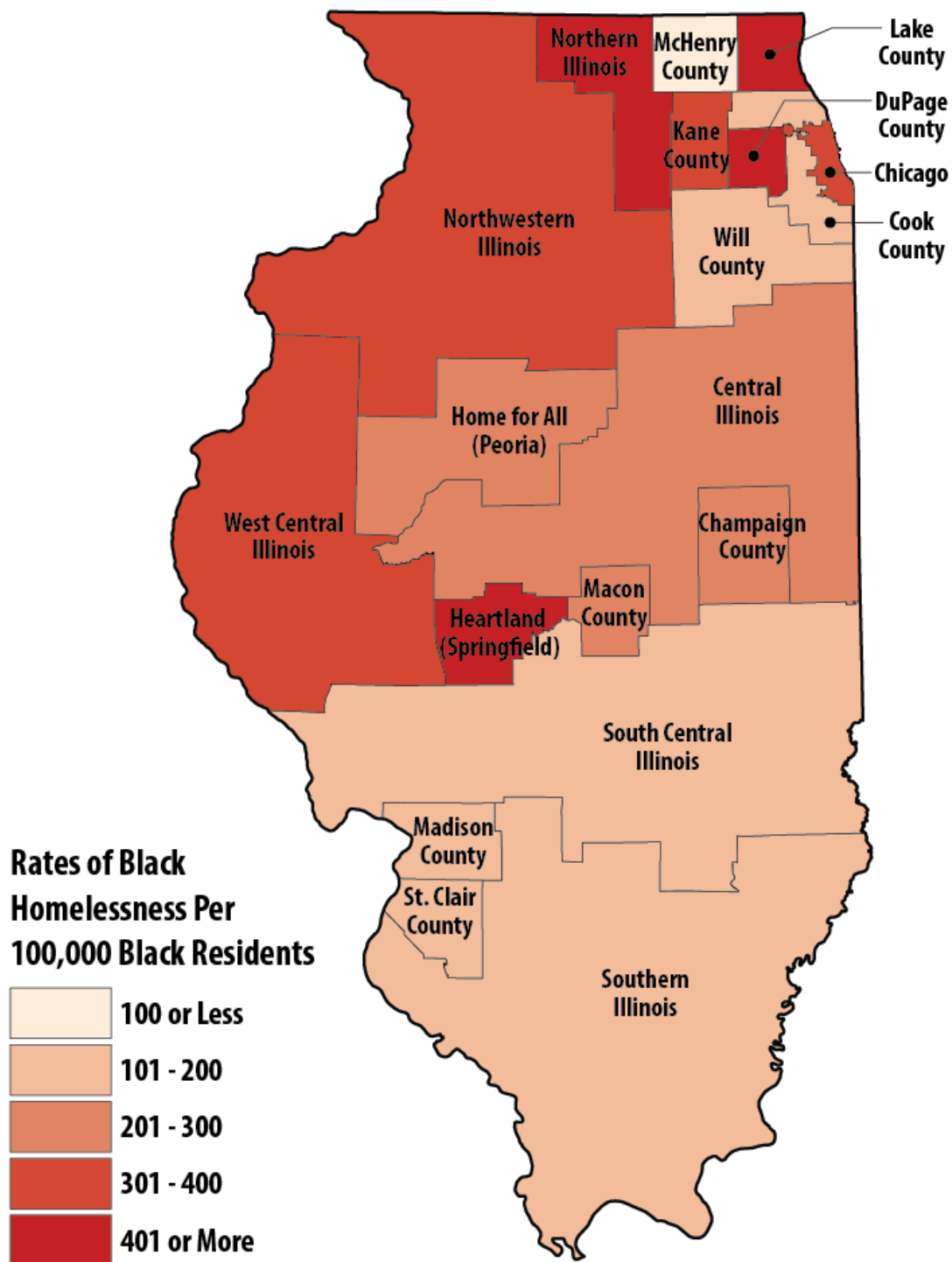
likely to be homeless than white residents. It is more than double the national ratio, and around 40 percent greater than nearby states such as Michigan and Ohio.

Our state comparisons underscore two dimensions of Black homelessness that need to be addressed simultaneously. One dimension measures the ratio of Black to white homelessness – the degree that Black residents are more likely to be homeless than white residents. This dimension captures the racialization of homelessness, or the extent that factors contributing to homelessness are disproportionately experienced by, and disproportionately impact, Black residents. Illinois is one of the worst states in the nation on this dimension of Black homelessness. However, while some states have lower racial disparities in homelessness they have higher overall rates of Black homelessness. In Pennsylvania, for example, Black residents are 7.2 times more likely to be homeless than white residents – a disparity lower than that observed in Illinois. Yet, overall rates of Black homelessness are 40 percent higher in Pennsylvania than Illinois. The racial disparities are lower in Pennsylvania because white homelessness is much worse in Pennsylvania than Illinois. These patterns underscore the importance of considering the overall rate of homelessness as a second dimension when assessing Black homelessness. Addressing these two dimensions together – the ratio of Black to white homelessness and the overall rate of homelessness – ensures that racial disparities in homelessness are reduced in ways that also lower overall rates of Black homelessness.



Source: 2022 Point-in-Time count and 2021 American Community Survey Five-year Sample.

CoCs IN ILLINOIS: HOMELESSNESS RATES PER 100K, 2022



Source: Point-in-Time count data accessed through HUD. Rate per 100k calculated with base population from American Community Survey Five-Year Samples.

Local Trends in Black Homelessness

Statewide, Black residents in Illinois are nearly eight times more likely to be homeless than white residents, but this figure varies widely across local CoCs. In general, Black homelessness is worse in northern Illinois than southern Illinois, particularly in the wealthy counties surrounding Chicago. In 2022, DuPage County had the highest rate of Black homelessness in the state with 651 Black residents per 100,000 experiencing homelessness. In contrast, white homelessness in DuPage County is less than the statewide rate with 35 white residents per 100,000 experiencing homelessness. These differences translate to Black DuPage County residents being nearly 19 times more likely to be homeless than white residents, a disparity that is the fourth worst of all counties in the country.

Nearby Lake County has the second worst racial disparity in homelessness in Illinois, and the sixth worst in the country. Here, Black residents are 17 times more likely to be homeless than white residents. The rate of Black homelessness in Lake County is 522 persons per 100,000 in the population, compared to only 31 persons per 100,000 in the population among white residents.

In central Illinois, the state capital of Springfield has the second highest rate of Black homelessness among Illinois CoCs, at 554 persons per 100,000 in the population. White homelessness is also elevated in this CoC, at 67 persons per 100,000 in the population, but remains far lower than rates of Black homelessness. In Springfield, racial disparities in homelessness are similar to the statewide rate where Black residents are about eight times more likely to be homeless than white residents.

In every Illinois CoC, Black residents are more likely to be homeless than white residents. The smallest racial disparities, however, are observed in McHenry County and the southern half of the state. In 2022, McHenry County reported the lowest rate of Black homelessness in Illinois, at 42 persons per 100,000 in the population. In comparison, white homelessness in this CoC was at 30 persons per 100,000 in the population. Rates of Black homelessness in McHenry County should be interpreted with caution, however, because of the small population of Black residents in this CoC, which was less than 5,000 out of McHenry County's 315,523 residents in 2022.

Rates of homelessness in Southern Illinois are substantially lower than those upstate. Whereas the statewide rate of Black homelessness in 2022 was 299 persons

per 100,000 in the population, in Southern Illinois this figure ranged from 113 persons per 100,000 in the population in the South Central Illinois CoC to 191 persons per 100,000 in the population in the Southern Illinois CoC. White homelessness is also lower in this portion of the state. As a result, racial disparities persist in these CoCs, even while Black homelessness remains at lower rates. Across southern Illinois, Black residents are still two to nine times more likely to be homeless than white residents.

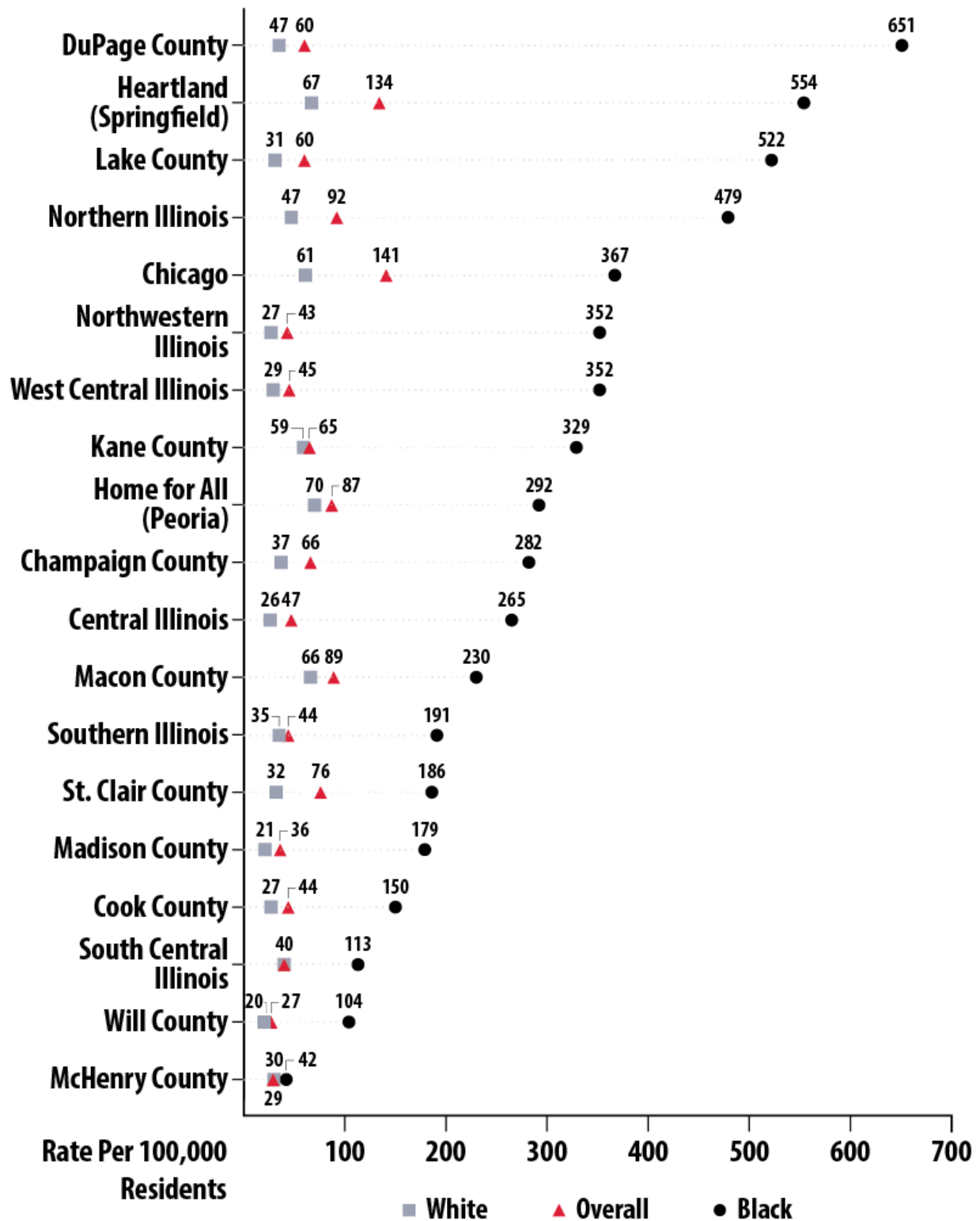
ILLINOIS NUMBERS THAT COUNT

CoCs in Illinois: Homelessness Population and Rates Per 100k, 2022

	Total		Black		White		Ratio of Black to White Rate of Homelessness
	Homeless Population	Rate Per 100k	Homeless Population	Rate Per 100k	Homeless Population	Rate Per 100k	
Central Illinois	241	47	119	265	113	26	10.23
Champaign County	137	66	76	282	54	37	7.53
Chicago	3,875	141	2,941	367	756	61	6.04
Cook County	1,096	44	613	150	410	27	5.46
DuPage County	555	60	274	651	236	35	18.76
Heartland (Springfield)	264	134	139	554	106	67	8.29
Home for All (Peoria)	337	87	103	292	226	70	4.18
Kane County	391	65	119	329	235	59	5.55
Lake County	431	60	251	522	154	31	16.93
Macon County	93	89	39	230	53	66	3.47
Madison County	96	36	41	179	49	21	8.36
McHenry County	92	29	2	42	84	30	1.41
Northern Illinois	406	92	227	479	159	47	10.24
Northwestern Illinois	280	43	115	352	154	27	12.99
South Central Illinois	157	40	8	113	147	40	2.84
Southern Illinois	248	44	60	191	180	35	5.39
St. Clair County	197	76	140	186	52	32	5.78
West Central Illinois	97	45	32	352	56	29	12.22
Will County	219	27	90	104	120	20	5.09

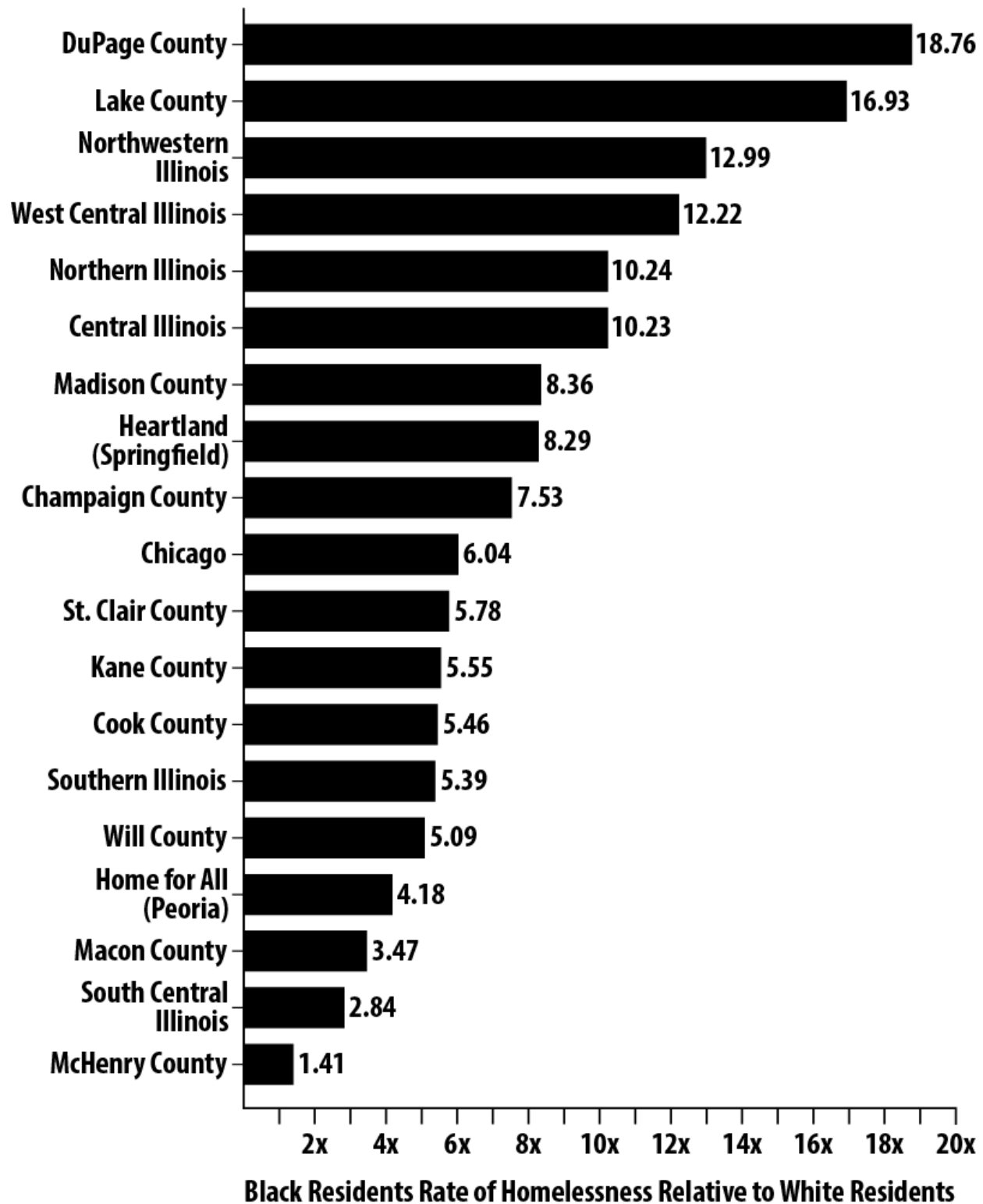
Source: Point-in-Time count data accessed through HUD. Rate per 100k calculated with base population from American Community Survey Five-Year Sample.

CoCs IN ILLINOIS: HOMELESSNESS POPULATION AND RATES PER 100K, 2022



Source: 2022 Point-in-Time count and 2021 American Community Survey Five-year Sample.

CoCs IN ILLINOIS: BLACK RATE OF HOMELESSNESS RELATIVE TO WHITES, 2022



Source: 2022 Point-in-Time count and 2021 American Community Survey Five-year Sample.

Local Change in Black Homelessness, 2015 to 2022

Not only does Black homelessness vary across Illinois CoCs, but it has also changed considerably within Illinois CoCs over time. From 2015 to 2022, rates of Black homelessness have fallen in 13 of 19 CoCs in the state. The largest declines were observed in the mostly rural CoCs covering McHenry County and Macon County. Yet, even in the more populated CoCs of Central Illinois and Will County, Black homelessness was cut in half between 2015 and 2022. During this same period, Black homelessness fell by 40 percent in Chicago, a CoC that, in 2022, accounted for over half of all Black unhoused people in Illinois. Similarly sized declines were also observed in the Illinois suburbs of St. Louis covering the Madison County and St. Clair County CoCs.

Between 2015 and 2022, Black homelessness grew in six Illinois CoCs. In the West Central CoC, rates of Black homelessness nearly tripled. DuPage and Lake County CoCs have consistently had one of the highest rates of Black homelessness in the state, and these figures have worsened since 2015. In Lake County, rates of Black homelessness have grown by more than 50 percent since 2015, and in DuPage County they have grown by 24 percent. Black homelessness has grown by a third in the Cook County and Northwest Illinois CoCs, and by 14 percent in the Northern Illinois CoC.

In nearly two-thirds of CoCs in Illinois, the ratio of Black to white rates of homelessness has remained unchanged or gotten worse since 2015. In many places where Black homelessness grew from 2015 through 2022, white homelessness fell. For example, in DuPage County, the rate of Black homelessness grew by 24 percent while white homelessness fell by over a third, resulting in racial disparities more than doubling there between 2015 and 2022. In Lake County, a dramatic increase in Black homelessness was accompanied by a slight decline in white homelessness. Black homelessness remained largely unchanged in the Southern Illinois CoC, but white homelessness dropped by a fifth. In other CoCs, such as Chicago, Central Illinois, Heartland (Springfield), and Macon County, changes in Black and white homelessness were similar over time. As a result, despite major changes to overall rates of homelessness in the state, there has been little change in the existing racial disparities in those CoCs.

ILLINOIS NUMBERS THAT COUNT

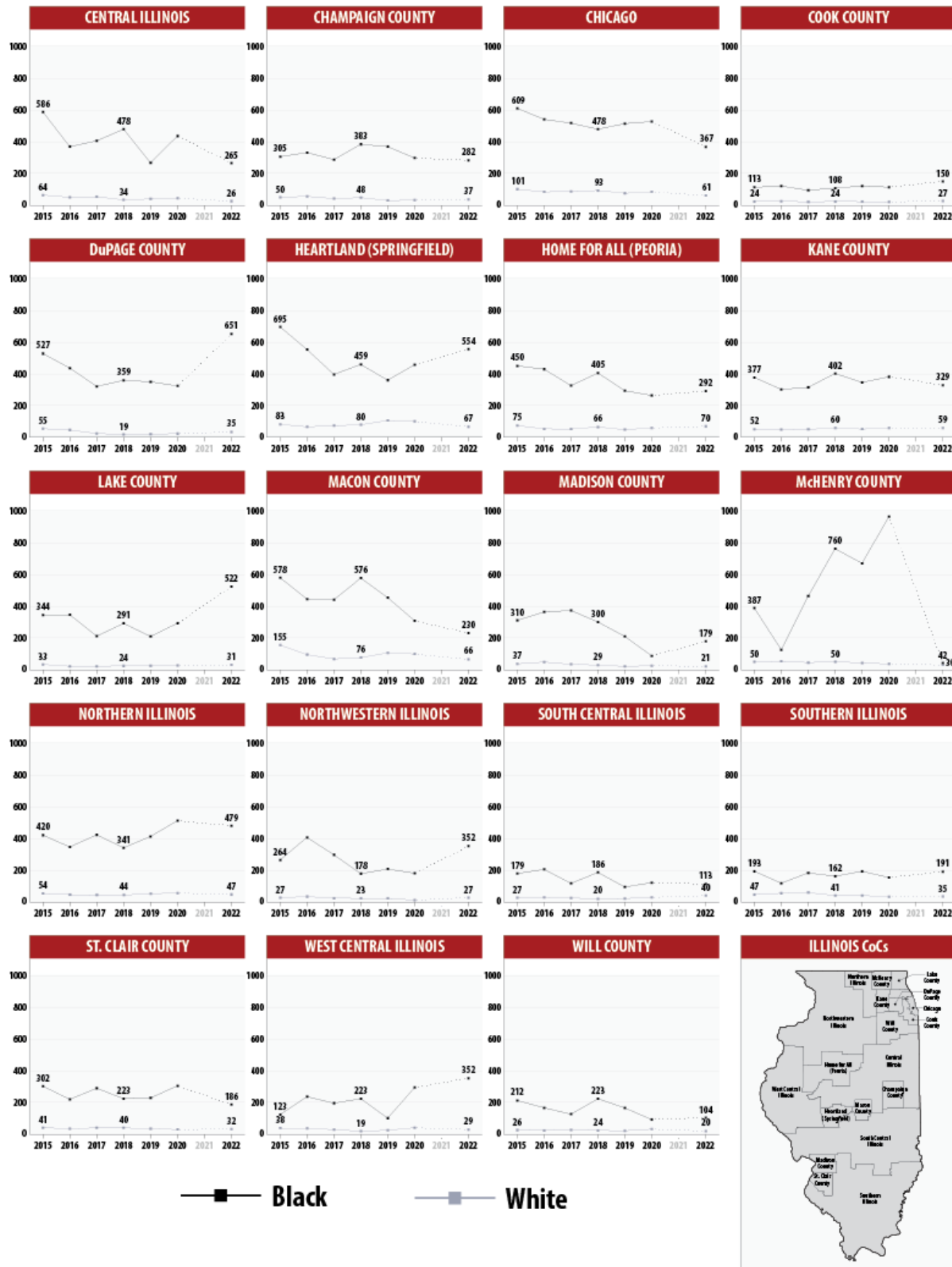
Change in Rates of Black and White Homelessness, 2015 through 2022

	Black Homelessness				White Homelessness			
	2015 Rate Per 100k	2022 Rate Per 100k	Change, 2015 to 2022 →		2015 Rate Per 100k	2022 Rate Per 100k	Change, 2015 to 2022 →	
			Change in Rate	Percent Change			Change in Rate	Percent Change
Central Illinois	586	265	-321	-55%	64	26	-38	-59%
Champaign County	305	282	-23	-8%	50	37	-13	-26%
Chicago	609	367	-242	-40%	101	61	-40	-40%
Cook County	113	150	37	33%	24	27	3	13%
DuPage County	527	651	124	24%	55	35	-20	-36%
Heartland (Springfield)	695	554	-141	-20%	83	67	-16	-19%
Home for All (Peoria)	450	292	-158	-35%	75	70	-5	-7%
Kane County	377	329	-48	-13%	52	59	7	13%
Lake County	344	522	178	52%	33	31	-2	-6%
Macon County	578	230	-348	-60%	155	66	-89	-57%
Madison County	310	179	-131	-42%	37	21	-16	-43%
McHenry County	387	42	-345	-89%	50	30	-20	-40%
Northern Illinois	420	479	59	14%	54	47	-7	-13%
Northwestern Illinois	264	352	88	33%	27	27	0	0%
South Central Illinois	179	113	-66	-37%	27	40	13	48%
Southern Illinois	193	191	-2	-1%	47	35	-12	-26%
St. Clair County	302	186	-116	-38%	41	32	-9	-22%
West Central Illinois	123	352	229	186%	38	29	-9	-24%
Will County	212	104	-108	-51%	26	20	-6	-23%

Source: Point-in-Time count data accessed through HUD. Rate per 100k calculated with base population from American Community Survey Five-Year Sample.

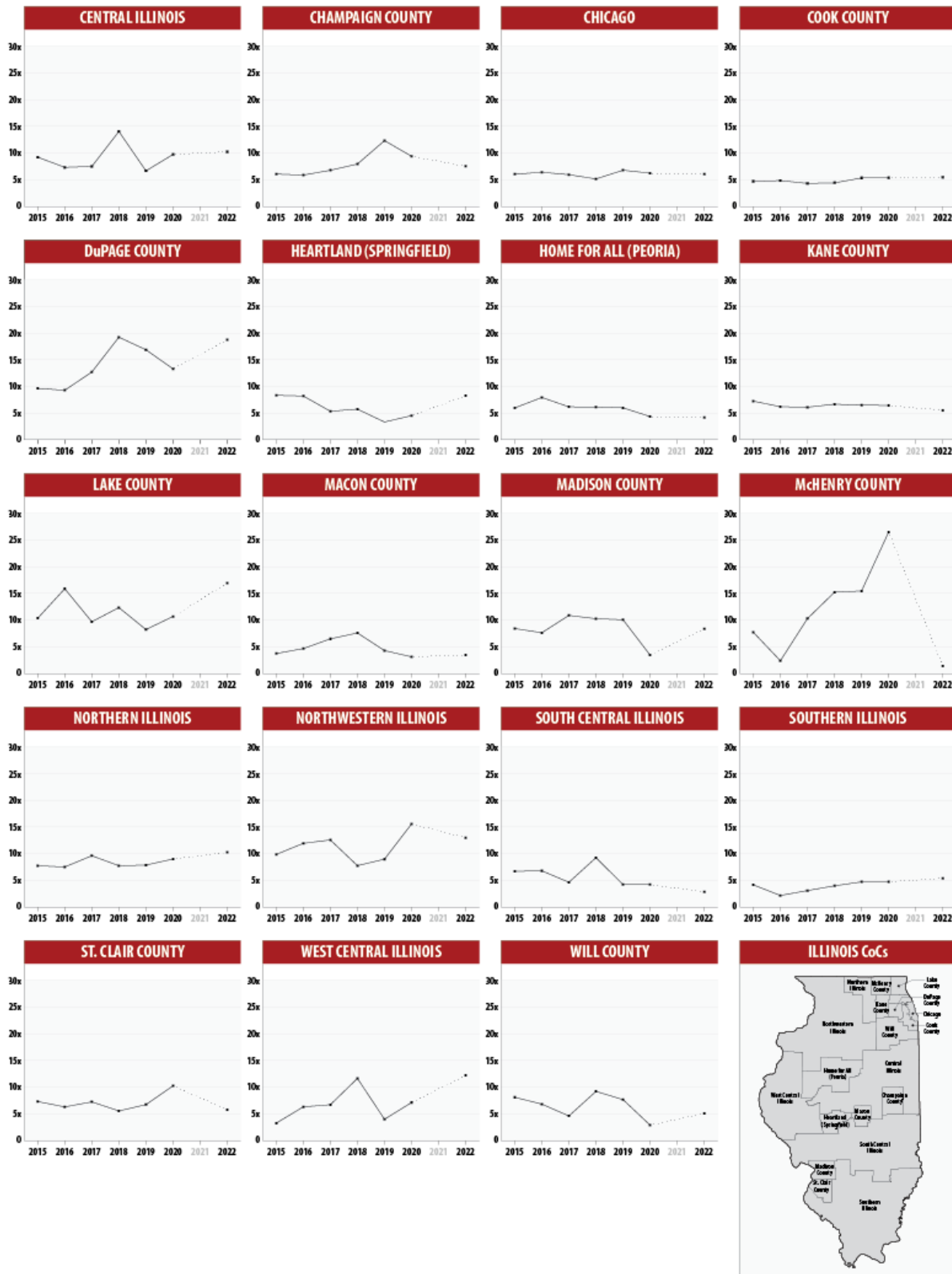
Varying trajectories of Black and white homelessness provide evidence that race plays a fundamental role in structuring residents' vulnerability to becoming unhoused. Substantial local variation further indicates that context contributes to these racialized differences. Bordering communities commonly have dramatically different levels of racial inequality in homelessness. Black residents are about five times more likely to

CoCs IN ILLINOIS: RATES OF HOMELESSNESS PER 100K, 2015 - 2022



Source: Point-in-Time count and American Community Survey Five-year Samples.

CoCs IN ILLINOIS: BLACK RATE OF HOMELESSNESS RELATIVE TO WHITES, 2015 - 2022



be homeless than white residents in Will County, but in bordering DuPage County this disparity is four times worse. Similar differences exist between nearby CoCs in Illinois and across the country. In general, this indicates that Black residents are not only more likely to experience some of the challenges that precipitate homelessness than white residents, but also that the extent of this difference depends, in large part, on characteristics of local CoCs. Racial disparities in homelessness rates between CoCs suggest that the supports available to residents to prevent homelessness may be more accessible to white residents than Black residents, but the degree of this unequal access may depend on features of local communities.

Unequal access to support, disparate exposure to barriers, and the disproportionate impact of life challenges characterize features of structural racism which foster racial inequities in many social domains, including homelessness. The racial disparities in homelessness documented in this section provide initial evidence for the role of structural racism. Variation in these disparities across states and CoCs suggest that forms of structural racism impacting homelessness become ingrained as characteristics of local communities. In the following sections, we present the results of our quantitative and qualitative analysis exploring these features of structural racism. Our analysis centers on identifying concrete forms of structural racism in housing, incarceration, employment, foster care, and homeless service providers. Throughout the following sections, we discuss how structural racism in each of these areas poses significant barriers to Black residents, precipitating homelessness and contributing to racial disparities in homelessness across Illinois and the U.S.



Juanita Johnson

"My name is Juanita Johnson. I grew up here in Peoria, Illinois. I am 46."

"At the time when I was homeless, I had four children. We stayed here — the shelter — twice. My kids was not happy at all here. They was embarrassed, you know, because they were going to school and then the bus will come and pick them up. They were scared to get on the bus because all the kids would see them, like, 'You staying in a shelter, you staying — ' So that was really hard for them. It was hard for me to watch them go through it."

"I also have an eviction. This stops you from doing a lot. So I can't really get into any like subsidized housing."

"I went to every apartment complex I could think of and all of them turned me down. I had the rent, I had the job and everything, had the rent deposit everything. And they still turned me down because of this eviction. It haunt me, still to this day. And of course, I want a house. I want a nice house where my kids and my grandkids grow up in it."

"There's not a lot of second chances."

"I had to resort to staying with friends or a halfway family, and back and forth kids separated over here, so I'm over there. It was hard because everybody didn't want — didn't have room for me and the whole family."

"That didn't work out 'cause with me being homeless, they felt like, 'Well, you homeless, so you'll do anything. You got to clean up, you got to cook, you got to do this, you got to do that,' because I'm staying in their house. Or treated my kids different than they treated their kids. It was a lot."

"I had to settle for little odd in jobs here and there. That was only that where they would hire me."

"I worked everyday. Because [my kids] needed a lot of stuff. So, there's times that I couldn't save, because I had to go buy shoes, or they all was in different sizes. It took me close to two years to save up \$2,500."

HOUSING

Homelessness is generally defined as a problem stemming first and foremost from housing insecurity. Our analysis of both quantitative and qualitative data demonstrates a number of ways in which the lack of affordable housing plays an important role in rates of Black homelessness. This is due to a variety of factors, including the disproportionate impact of rent burdens and evictions on Black renters. To examine the relationship between housing affordability and homelessness, we used data from the American Community Survey, years 2015 through 2022, with 2020 and 2021 excluded (see Appendix D), to measure the share of Black and White renters in each CoC that spent more than 30 percent of household income on rent – a situation known as rent burden. We then tested whether CoC rates of Black and white rent burden drive rates of Black and white homelessness, respectively.

Housing affordability may relate to racial disparities in homelessness in two ways. First, Black households may be more likely to be rent burdened than white households. If rent burden is a risk factor to homelessness, this would relate to higher rates of Black than white homelessness. Second, the experience of rent burden may have a larger impact on Black than white households. In other words, both Black and white renters may face unaffordable housing, but Black renters may be more likely to have the challenge of unaffordable housing lead to homelessness. To identify this mechanism, we compared the relationship of rent burden to homelessness for both Black and white residents by calculating separate coefficients that estimate the degree that a change in CoCs rate of rent burden causes a change in the rate of homelessness. If rent burden has a stronger relationship to homelessness for Black than white residents, then housing costs contribute to racial disparities in homelessness through their disproportionate impact.

The Relationship of Housing Affordability to Homelessness

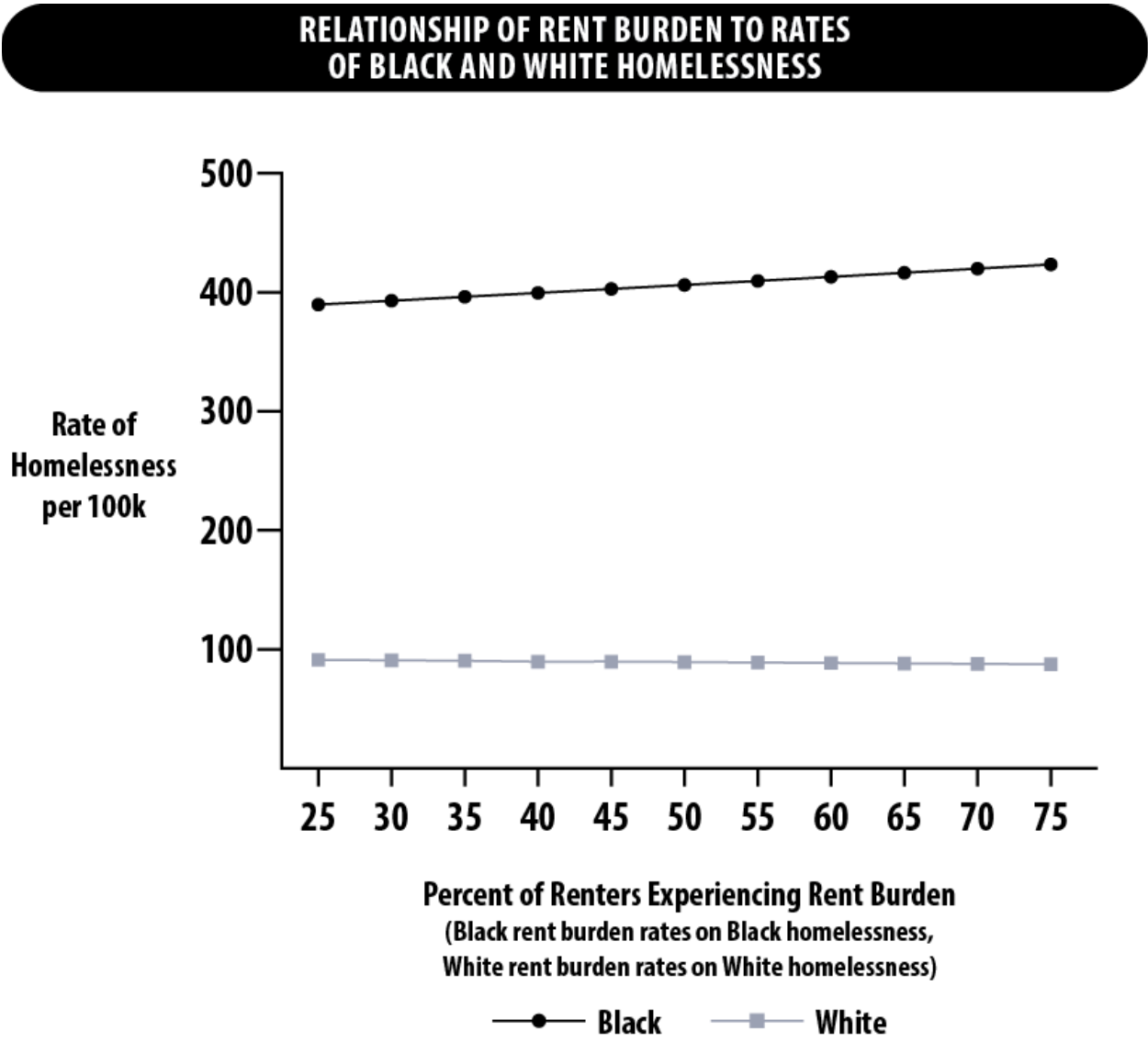
Our analysis reveals that rent burden is a major driver of Black, but not white, homelessness. For every 10-percentage point increase in the share of Black residents

experiencing rent burden in a local CoC, Black homelessness grows by 1.7 percent. Considering the full data of CoCs across the country, Black homelessness is expected to be about 390 persons per 100,000 in the population when the share of Black residents experiencing rent burden is only 25 percent. As rent burden becomes more common, Black homelessness grows. When 50 percent of Black residents are rent burdened, Black homelessness grows by nearly 5 percent, to a rate of about 406 persons per 100,000 in the population. At high levels of unaffordability, when around 75 percent of Black households are rent burdened, Black homelessness reaches, all else being equal, 423 persons per 100,000 in the population – a nearly 10 percent increase from its levels when only 25 percent of Black households were rent burdened.

ILLINOIS NUMBERS THAT COUNT		
Fixed Effects Regression Models Predicting Relationship of Structural Racism Indicators to Black and White Rates of Homelessness		
	Black Homelessness Rate Per 100k (logged)	White Homelessness Rate Per 100k (logged)
Percentage of Renting Black Households Experiencing Rent Burden	0.0017** (0.0005)	-0.0003 (0.0003)
Percentage of Renting White Households Experiencing Rent Burden	0.0009 (0.0020)	-0.0008 (0.0013)
Note. Rent burden measured as the percentage of households who spend more than 30 percent of income on rent. Data on rent burden are from the ACS, year 2015 through 2022 (excluding 2020 and 2021). ¹⁷⁴ Homelessness is measured by the PIT data, with annual rates derived from means of consecutive January counts. Sample includes CoCs with harmonized boundaries, 2015 through 2022. N=2241 CoC-years. Results obtained from independent fixed effects regression models predicting Black and white rates of homelessness with controls for population (logged), percent of residents with less than a high school degree, industrialization (percent employed in manufacturing), percent of residents who are foreign born, racial composition (percent white), percent of residents in poverty, unemployment rate, housing costs (average share of income spent on gross rent), and median household income. Fixed effects for CoC and year included in all models. *p<0.05; **p<0.01; ***p<0.001.		

Rent burden is a driver of Black homelessness, but it does not affect white homelessness. Our analysis reveals that white homelessness remains unchanged as the share of white residents experienced rent burden grows or contracts over time. This means that the gap between Black and white homelessness grows as housing costs

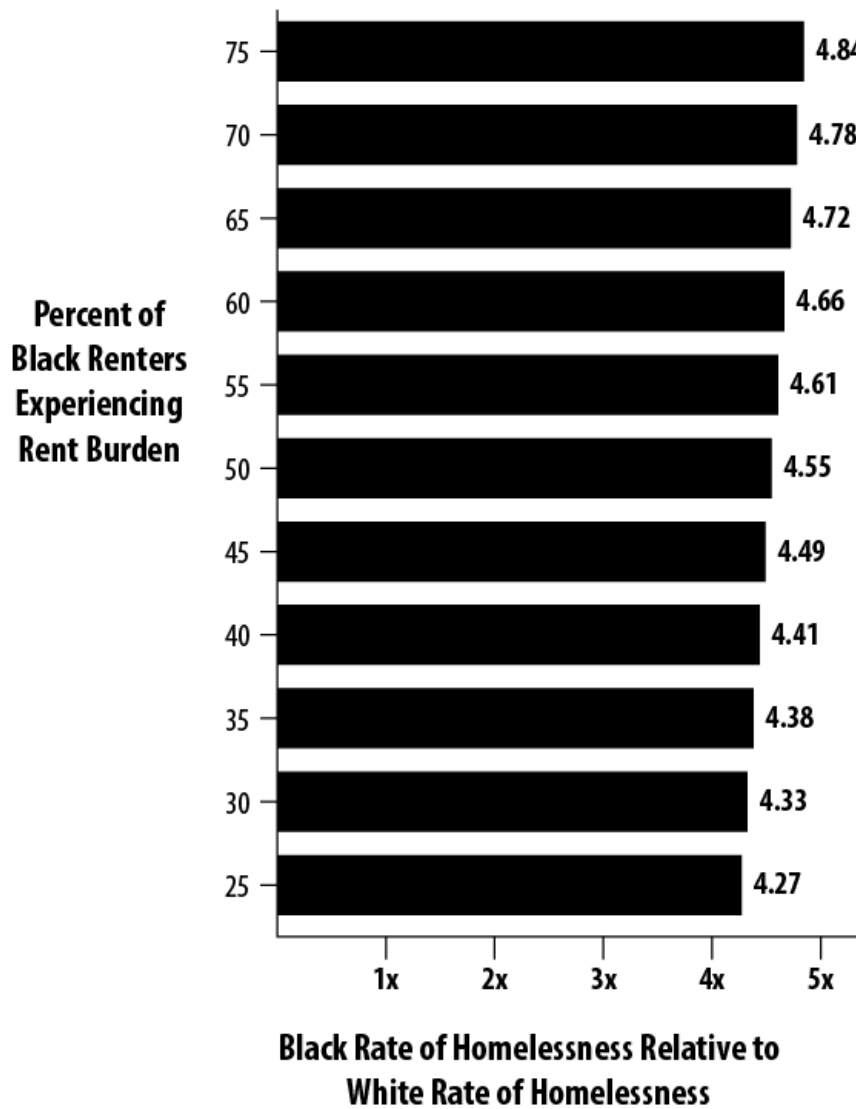
increase. In more affordable markets, where only 25 percent of Black households are rent burdened, Black homelessness is about 4.3 times worse than white homelessness. In the most expensive housing markets, where around 75 percent of Black residents are rent burdened, this gap grows to 4.8 – a 12 percent increase.



Source: Calculated from fixed effects regression rent burden model reported earlier and documented in Appendix F.

Not only does rent burden have a larger impact on Black residents’ risk of homelessness, but Black residents are more likely to experience rent burden than white residents. Statewide, 63 percent of Black renters in Illinois were rent burdened in 2022, compared to 51 percent of white renters. Across the state’s 19 CoCs, there were only three locations where rent burden was experienced to a similar

BLACK RATE OF HOMELESSNESS RELATIVE TO WHITES BY CoC PERCENT OF BLACK RENTERS EXPERIENCING RENT BURDEN



Source: Calculated from fixed effects regression rent burden model reported earlier and documented in Appendix F.

extent between Black and white households or where white households were more commonly rent burdened (Central Illinois, Champaign/Urbana, and South-Central Illinois). In the 16 other CoCs, Black renters more commonly experienced rent burden than white renters. Rates of Black rent burden were more than 30 percentage points higher than rates of white rent burden in Macon County, St. Clair County, Madison County, and Heartland (Springfield) CoCs. In these areas, more than 70 percent of Black households were rent burdened.

ILLINOIS NUMBERS THAT COUNT

CoCs in Illinois: Percentage of Renters Experiencing Rent Burden, 2021

	Percent of Cost Burdened Black Renters	Percent of Cost Burdened White Renters	Gap
Central Illinois	43	42	1
Champaign County	38	54	-17
Chicago	62	54	8
Cook County	63	49	13
DuPage County	69	54	15
Heartland (Springfield)	82	47	35
Home for All (Peoria)	72	58	14
Kane County	69	62	7
Lake County	56	50	6
Macon County	83	53	31
Madison County	82	52	30
McHenry County	100	59	41
Northern Illinois	64	57	7
Northwestern Illinois	66	48	18
South Central Illinois	25	42	-17
Southern Illinois	58	47	11
St. Clair County	72	37	34
West Central Illinois	61	46	15
Will County	65	56	9
Illinois Statewide	63	51	12

Source: 2021 American Community Survey.¹⁷⁴

Housing affordability has not been improving for Black families. Between 2015 and 2022, the percentage of Black renters who are cost burdened increased by two percentage points in the state of Illinois. During this same period, the share of white residents experiencing rent burden declined slightly by one percentage point. Across the state, there were ten CoCs where the rate of Black rent burden grew by more than five percentage points, but only two CoCs where such a sizable increase was observed among white residents. It is notable that some of the communities with the largest racial disparities in homelessness in the state, such as DuPage and Lake Counties, also show growing racial disparities

in housing costs. In DuPage County, the share of Black households experiencing rent burden increased by 21 percentage points between 2015 and 2022, while the share of white households facing rent burden barely changed.

ILLINOIS NUMBERS THAT COUNT

CoCs in Illinois: Percentage of Renters Experiencing Rent Burden, 2015 and 2021

	2015		2021		Change, 2015 - 2021	
	Percent of Cost Burdened Black Renters	Percent of Cost Burdened White Renters	Percent of Cost Burdened Black Renters	Percent of Cost Burdened White Renters	Percent of Cost Burdened Black Renters	Percent of Cost Burdened White Renters
Central Illinois	61	52	43	42	-18%	-9%
Champaign County	58	61	38	54	-20%	-6%
Chicago	62	55	62	54	0%	-1%
Cook County	59	55	63	49	3%	-6%
DuPage County	48	53	69	54	21%	1%
Heartland (Springfield)	49	52	82	47	33%	-5%
Home for All (Peoria)	61	43	72	58	11%	15%
Kane County	61	49	69	62	8%	13%
Lake County	46	54	56	50	10%	-4%
Macon County	83	51	83	53	0%	2%
Madison County	55	50	82	52	27%	2%
McHenry County	53	57	100	59	47%	1%
Northern Illinois	65	52	64	57	-1%	5%
Northwestern Illinois	53	47	66	48	13%	0%
South Central Illinois	86	46	25	42	-61%	-4%
Southern Illinois	69	44	58	47	-10%	3%
St. Clair County	64	42	72	37	7%	-5%
West Central Illinois	30	47	61	46	31%	-1%
Will County	73	57	65	56	-8%	-1%
Illinois Statewide	61	52	63	51	2%	-1%

Source: 2015 and 2021 American Community Survey.¹⁷⁴

Housing affordability is prominent in national discussions of homelessness. Our analysis confirms the importance of this factor but adds a crucial perspective on the way its impact contributes specifically to racial disparities in homelessness. Not only are Black households more likely to be rent burdened, but the experience of this financial load is more likely to push Black families into homelessness than

white families. Racial differences in intergenerational wealth that may supplement households facing housing crises may be one driving mechanism underlying our observations. Worse yet, affordability is becoming even more rare for Black renters in the majority of Illinois CoCs, a key factor in ongoing homelessness and racial disparities in homelessness across the state.

The Disproportionate Impact of Evictions on Black Renters

Unaffordable housing,¹⁸ unhealthy or unsafe housing conditions,¹⁹ and the use of criminal records and credit reports in background checks by landlords²⁰ are some of many important factors creating instability in housing for thousands of Illinois families. In some instances, housing instability leads to evictions. A lack of affordable housing, for example, may mean that households pay unsustainable rents and will not be able to make all of their monthly rent payments, putting them at risk for eviction. In the short term, eviction removes families who are experiencing financial hardship and cannot pay rent from their home. However, the effects of eviction persist long after these traumatic events. Families with an eviction on file find it harder to pass background checks required to obtain future housing, regardless of whether their financial situation has changed.²¹ Losing one's home also creates instability that can threaten employment,²² often results in health complications,²³ and interruptions in schooling for children.²⁴ All of these experiences further compound the challenges that evicted families face.

In 2018, nearly six out of every 100 renting households in the U.S. faced the threat of eviction.²⁵ Across the U.S., Black renters face higher rates of eviction than white renters²⁶ but this gap is particularly large in Illinois. Analysis from the Lawyers' Committee for Better Housing²⁷ found that eviction filings are twice as high in majority-Black Chicago neighborhoods than the city at large. The most common reason for eviction filings is non-payment of rent, but disputes between landlords and tenants over repairs or housing conditions can also result in eviction filings.²⁸

While the majority of eviction filings result in the removal of renters from their home, 39 percent are either resolved outside of court or ruled in favor of renters who wish to maintain their residence.²⁹ However, even in cases that are resolved by mediation or where the court rules in favor of the renters, an eviction filing remains a

major blemish on an individual's background and has a long-term detrimental impact on their housing and employment opportunities. Eviction filings are public records, and when they come up in background checks for jobs or housing applications, they are all too often treated as red flags regardless of the outcome.³⁰ Some landlords repeatedly file evictions on the same tenant over time, a practice known as "serial filing" that tarnishes the renters' background and pushes them to find new housing.³¹ Notably, Black renters are more likely to experience serial filing than white renters.³²

To understand the relationship of evictions to homelessness, we paired PIT counts of unhoused persons for each CoC in the country to data documenting eviction filing rates for years 2015 through 2018 from Princeton University's Eviction Lab. We then tested whether a change in the eviction filing rate for CoCs corresponded to a change in the Black and white homeless population. This approach allowed us to determine whether the impact of an eviction was exacerbated by forms of structural racism. By one measure, research has shown that Black families are more likely to experience evictions than white families. Therefore, evictions may increase racial disparities in homelessness because they are experienced more by Black families. By a second measure, evictions may have a more negative impact on Black than white families because of enduring inequalities in access to resources and support. White families tend to have greater accumulations of wealth and wealthier extended networks that can offer housing support in times of need, reflecting ongoing broader racial wealth disparities.³³ It is also possible that landlords may be more likely to overlook eviction histories in the backgrounds of white renters than Black renters, a form of cognitive bias observed in prior studies across a number of domains such as employment,³⁴ housing,³⁵ and academic evaluations.³⁶ We use the statistical tests outlined in the methods section of the introduction to identify the effect of eviction filing rates on CoC levels of Black and white homelessness, which allowed us to determine both whether evictions drive overall rates of Black homelessness and whether they contribute to racial disparities in homelessness.

The Relationship of Eviction Filing Rates to Homelessness

Our analysis shows that eviction filings have a detrimental effect on both Black and white homelessness. For every additional one in 100 households that experience an eviction filing, Black and white homelessness rates increase by just under 0.5 percent.

ILLINOIS NUMBERS THAT COUNT

Fixed Effects Regression Models Predicting Relationship of Structural Racism Indicators to Black and White Rates of Homelessness

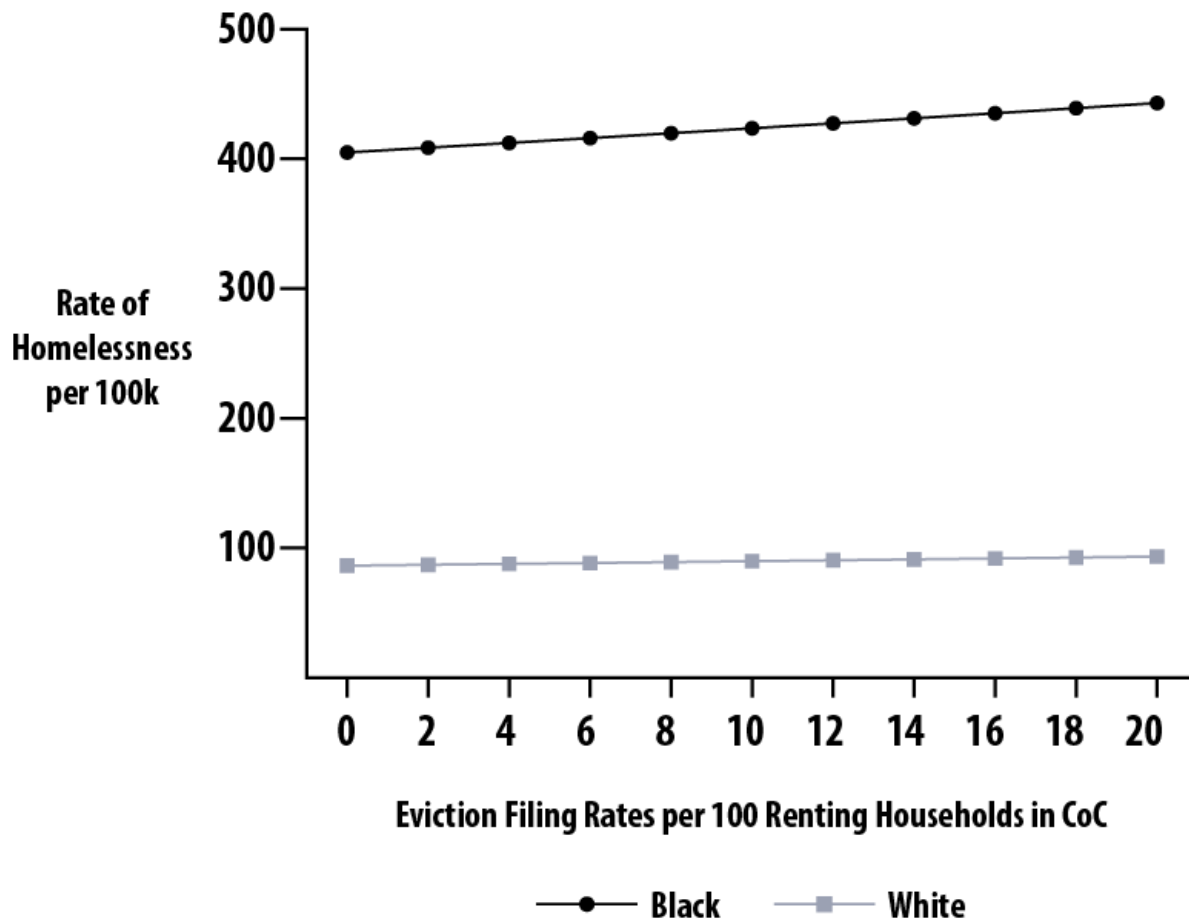
	Black Homelessness Rate Per 100k (logged)	White Homelessness Rate Per 100k (logged)
Eviction Filing Rates Per 100 Households	0.0045** (0.0019)	0.0039** (0.0017)

Note. Eviction data from Eviction Lab years 2015 through 2018 using proprietary data.¹⁷⁵ Court issued data used for CoCs not covered in proprietary data.¹⁷⁵ Homelessness is measured by the PIT data, with annual rates derived from means of consecutive January counts. Sample includes CoCs with harmonized boundaries, 2015 through 2018. N=1081 CoC-years. Results obtained from independent fixed effects regression models predicting Black and white rates of homelessness with controls for population (logged), percent of residents with less than a high school degree, industrialization (percent employed in manufacturing), percent of residents who are foreign born, racial composition (percent white), percent of residents in poverty, unemployment rate, housing costs (average share of income spent on gross rent), and median household income. Fixed effects for CoC and year included in all models.

*p<0.05; **p<0.01; ***p<0.001.

To illustrate this relationship, in CoCs where eviction filing rates are close to zero across the U.S., the rate of Black homelessness is estimated to be about 405 per 100,000 residents and white homelessness is estimated at 87 per 100,000 residents, all else being equal. At this baseline, Black residents are about 4.7 times more likely to be homeless than white residents. As the rate of eviction filings increase over time and across CoCs, the data shows that both Black and white homelessness increase at similar rates, but because the baseline levels of Black homelessness are so much higher, the absolute increases are larger for Black than white homelessness. When eviction filings increase to 10 for every 100 households, Black homelessness increases by 4.6 percent, or an additional 19 persons per 100,000 in the population. Meanwhile, white homelessness is estimated to increase by four percent, which translates to about 3 persons per 100,000 in the population. At the extreme, when eviction filing rates reach 20 per 100 households, Black homelessness is expected to increase by about 10 percent, or 38 persons per 100,000 in the population, over the baseline rate where eviction rates are close to zero, while white homelessness grows by 8 percent, or 7 persons per 100,000 in the population.

RELATIONSHIP OF EVICTION FILING RATES TO CoC RATES OF BLACK AND WHITE HOMELESSNESS



Source: Calculated from fixed effects regression eviction model reported earlier and documented in Appendix F.

Statewide, the rate of eviction filings in Illinois was 2.72 for every 100 households. Yet, this figure ranges between 0.59 and 6.02 across Illinois CoCs. In 2018, the most recent year from which we have data, the lowest rates of eviction filings were in the Southern Illinois CoC, where only 0.59 households for every 100 faced an eviction filing. The highest rate in the state during this year was in Will County, where about 6 households for every 100 experienced an eviction filing. Chicago and Cook County CoCs have eviction filing rates of 2.67 for every 100 households, mirroring the statewide average, while nearby Lake County CoC has a rate of eviction of four households for every 100 and the Kane County CoC reports a rate of nearly five eviction filings for every 100 households in 2018.

ILLINOIS NUMBERS THAT COUNT

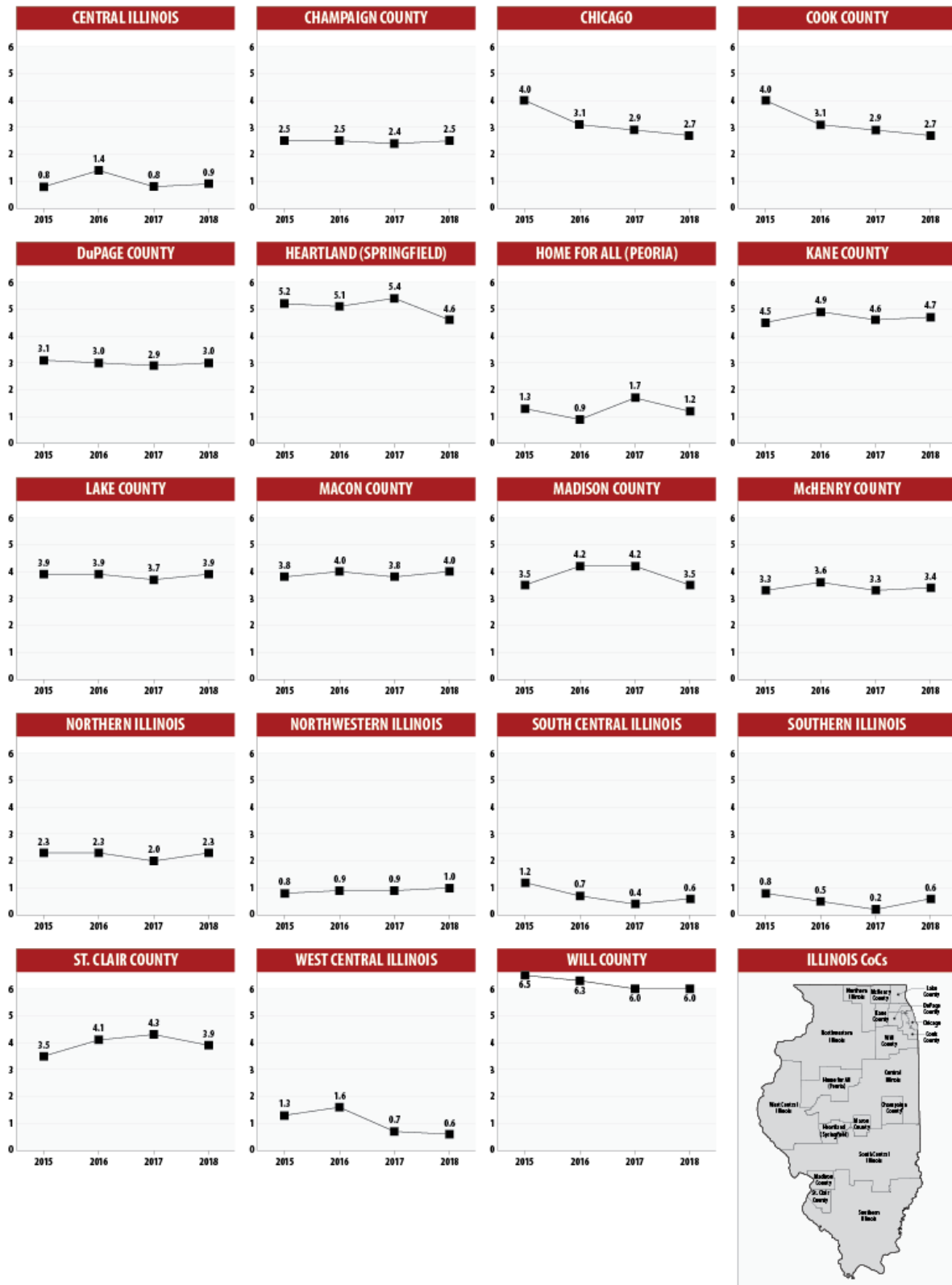
CoCs in Illinois: Eviction Filing Rates for Every 100 Households, 2015 & 2018

	2015	2018	Change from 2015 to 2018
Central Illinois	0.84	0.87	0.19
Champaign County	2.52	2.49	0.03
Chicago	3.95	2.67	-0.04
Cook County	3.95	2.67	-1.28
DuPage County	3.14	2.96	-1.28
Heartland (Springfield)	5.25	4.61	0.27
Home for All (Peoria)	1.27	1.17	-0.18
Kane County	4.55	4.74	0.42
Lake County	3.93	3.94	-0.50
Macon County	3.76	4.03	0.01
Madison County	3.55	3.53	-0.02
McHenry County	3.32	3.38	0.06
Northern Illinois	2.25	2.27	0.25
Northwestern Illinois	0.75	1.00	-0.10
South Central Illinois	1.19	0.65	0.02
Southern Illinois	0.79	0.59	-0.54
St. Clair County	3.49	3.91	-0.20
West Central Illinois	1.35	0.60	-0.64
Will County	6.52	6.02	-0.75
Illinois Statewide	3.59	2.72	-0.87

Source: Eviction filing rate obtained from Eviction Lab proprietary data.¹⁷⁵
Court issued data used for CoCs not covered in proprietary data.

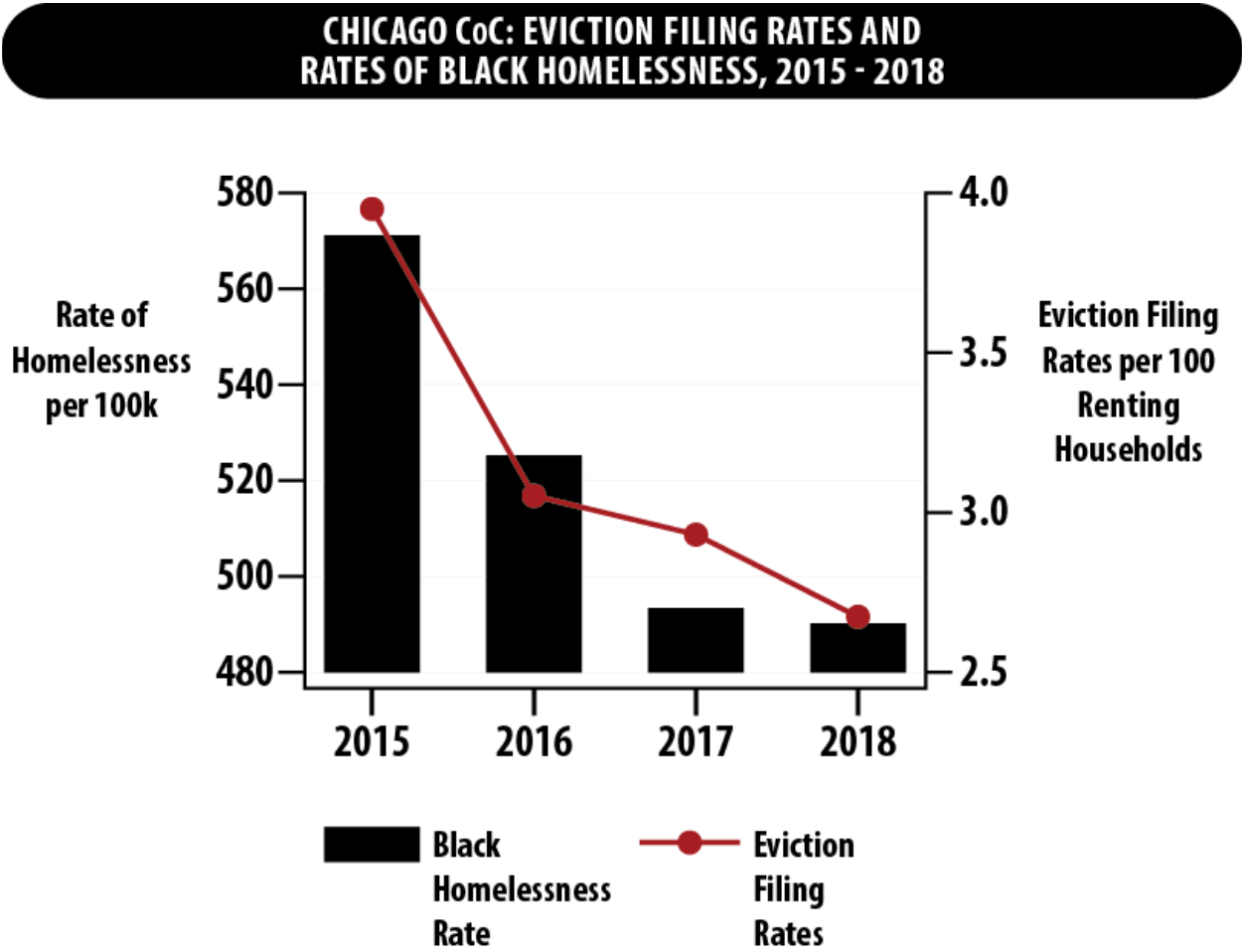
Eviction rates have declined between 2015 and 2018 in 11 of Illinois' 19 CoCs. The largest drops are observed in Chicago, where eviction filings have fallen by nearly a third. Southern Illinois and West Central Illinois have also had reductions of over 0.5 eviction filings for every 100 households, a reduction of about 50 percent in these CoCs. Other CoCs have experienced growth in eviction filings. Between 2015 and 2018, eviction filings have increased by nearly a third in the Northwest Illinois CoC and by 12 percent in the St. Clair County CoC.

CoCs IN ILLINOIS: EVICTION FILING RATES, 2015 - 2018



Source: Eviction Lab,¹⁷⁵ see Appendix D for additional details.

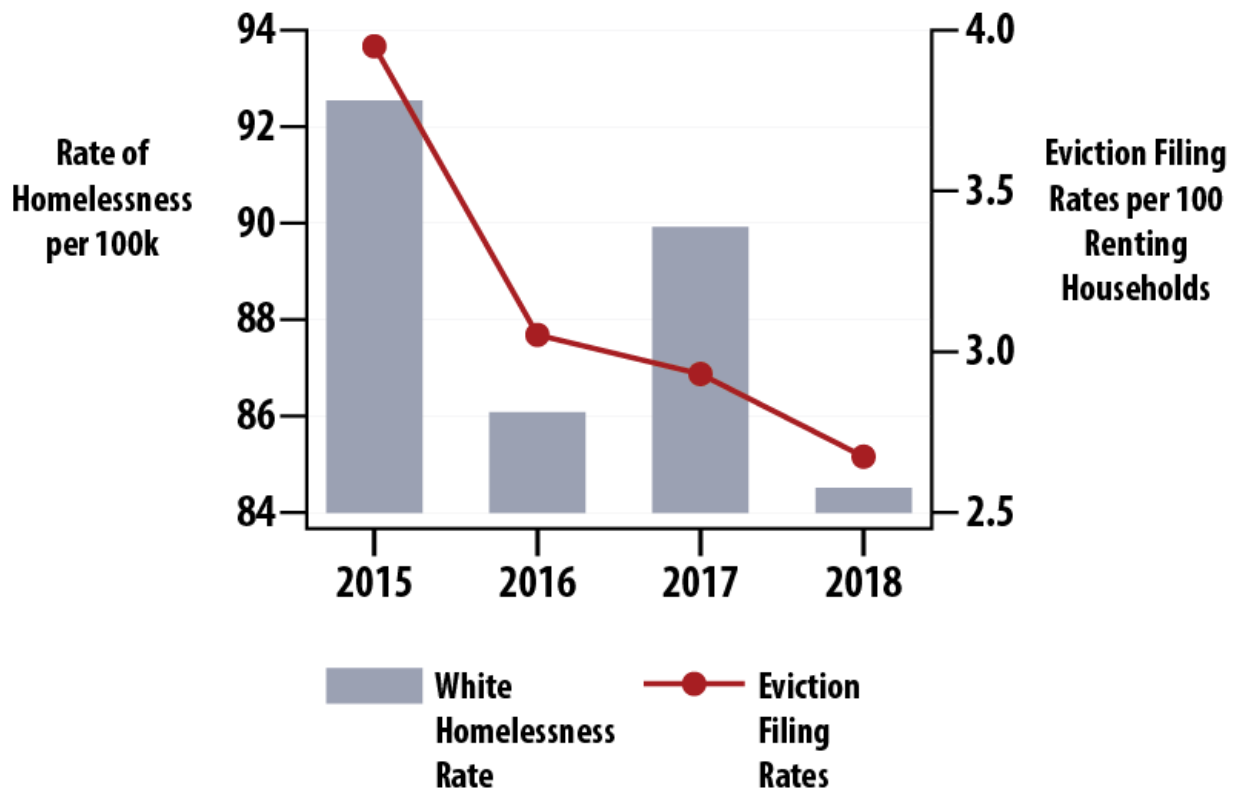
The relationship between eviction filings and Black homelessness is clearly illustrated by patterns observed in CoCs in Illinois from 2015 through 2018. In Chicago, for example, rates of Black homelessness and eviction filings were highest in 2015 but declined together each year through 2018. By 2018, Black homelessness had fallen in Chicago by 14 percent and evictions had decreased by 32 percent. Similar patterns were observed for white homelessness. With the exception of 2017, white homelessness and eviction filing rates declined each year from 2015 through 2018.



Source: Eviction Lab,¹⁷⁵ Point-in-Time count and American Community Survey Five-year Samples.

For both Black and white residents, eviction filings pose a major risk to becoming unhoused. Although our data on evictions is not disaggregated by race, prior research has shown that Black residents face evictions at much higher rates

CHICAGO CoC: EVICTION FILING RATES AND RATES OF WHITE HOMELESSNESS, 2015 - 2018



Source: Eviction Lab,¹⁷⁵ Point-in-Time count and American Community Survey Five-year Samples.

than white residents. Hepburn, Louis, and Desmond, for example, found that Black individuals make up about 20 percent of renters, but account for 33 percent of eviction filings.³⁷ In contrast, white individuals comprise 52 percent of renters and make up 43 percent of eviction filings. Hence, Black residents disproportionately experience eviction and, as our data shows that evictions often lead to homelessness, this is yet another key factor contributing to racial disparities in homelessness.

The Lived Experience of Housing Instability: Focus Group Findings

Focus group participants from across the state named the lack of affordable housing as a central factor in their homelessness. A recent report analyzing data from 2021 found that “there are only 34 affordable and available rental homes for every 100 extremely

low-income renter households in Illinois,”³⁸ indicating that the lack of affordable housing in the state is significant. The high cost of housing was an area of shared frustration across the state for the individuals in our focus groups. Some focus group participants noted that they were unable to afford their rent despite working full time or even taking on multiple jobs. One participant poignantly stated: **“I worked my hands to the bone tryin’ to pay that high rent, tryin’ to live good. Didn’t work out. I got tired of workin’ like that. That’s the story of my life, and that’s why I’m homeless.”**

Elaborating on the housing landscape in cities like Springfield and Peoria, homelessness support agency staff members noted that the dollar limits that they are allowed to provide through programs that rely on U.S. Department of Housing and Urban Development (HUD) funds do not reflect the reality of their housing markets. One staff member explained: **“There are several problems that we encounter [...] with all the criteria for housing now. There are certain dollar limits that we can expend as far as rent goes, and they are very minimal. [...] \$531 or \$512, something like that, for a studio. Where on earth in this area do you find that? You don’t.”** Another staff member added that when you factor in the cost of utilities, the roughly \$500 HUD limit is even less realistic for staff members to work with. Practically no housing options exist which meet HUD funding criteria. Moreover, when homeless clients find housing through HUD or other service provider programs, they most often do not make enough money to sustainably pay rent after the program funding period ends.

Beyond the fact that there are a limited number of affordable housing spaces, even for those working multiple jobs, focus group participants also noted that the affordable housing options that they are able to find on their own or through housing programs are often located in unsafe neighborhoods. Some participants expressed concerns about living in unsafe areas due to having children, while others noted that the violence near affordable housing was traumatizing and not conducive to their stability in general or to them healing from past experiences of violence. As one participant described, **“They kept giving me these places. The young lady working with me on the phone was frustrated [...]. It’s like you should be thankful for what you’re getting. [...]. I am thankful [...] for everything that I’m being helped with. I don’t feel just because I’m Black, just because I’m in need, I have to be stuck in an unsafe environment to exist! That’s bullshit. Would you wanna live here? [...]. I’m not gonna get stuck here and feel like I’m trapped in this apartment ‘cause I’m in a prison ‘cause I can’t walk to the bus stop. Or I have to listen to the gunshots [...].”**

Individuals who advocated for themselves described being penalized by service agencies for refusing to live in affordable housing units in unsafe neighborhoods, with some being told they would no longer receive a housing voucher. Some of the agency staff members we spoke with affirmed that the affordable housing they are able to provide to clients is inadequate due to apartments being in unsafe neighborhoods or due to the lack of access to food, jobs, and public transportation in those areas, making it hard to balance housing, employment, and healthy nutrition.

Beyond neighborhood safety, focus group participants recounted that the available housing units themselves are often unlivable, mainly due to pests or lack of basic amenities. Many focus group individuals described being expected by landlords and sometimes by service providers to accept any housing they were offered regardless of quality. One participant shared that an organization **"gave me housing, but it was full of mice so I gave it back. [...] When I was tellin' 'em, 'I can't sleep. I can't live like this with my kids.' [...] They would look at me like, 'Well, what do you want us to do? You were homeless. You didn't have a house.' I said, 'Oh, okay. Put your kids there.' [...] That was my housing that they gave me. Six months I was livin' in mice. I killed 53 mice. Then I told them, 'I can't do this.'"** Another individual asserted that persons in positions of power take advantage of individuals' housing needs by renting out apartments that are not up to code or need significant repairs – including, in one instance, an apartment that was missing a kitchen sink – to individuals they know would otherwise have to face homelessness.

Despite the generally poor quality and dangerous location of the affordable housing typically available, unhoused individuals nonetheless often move into them. The scarcity of affordable housing, the long wait times for housing available through support agencies, and the willingness of slum landlords to prey on the vulnerable condition of individuals who are housing insecure often leads unhoused individuals to move into substandard housing. One focus group participant shared that she had been warned she would not receive program assistance for moving into a home with safety violations but chose to move in anyway and remained in that home for four years due to its affordability. Another participant was told she could not stay in her Section 8 housing because it was no longer up to code, but she did not qualify for any other housing and thus did not have other options. Conversations with agency staff revealed countless similar cases where the affordable housing available had clear code violations and unsafe or undignified living conditions.

Focus group participants described multiple instances where landlords ignored their requests for repairs or insisted that what they were complaining about was not a problem or was the tenant's fault. One person recalled that, after the landlord was unresponsive when she attempted to have them deal with a rat infestation in the attic of her housing unit, she reached out to pest control services herself. This angered the landlord who, in turn, did not renew her lease and did not tell her that he was doing so, causing her to become homeless.

When discussing the issue of substandard housing with agency staff, they asserted that housing inspectors are unable to keep up with demands and often appear to be "in the back pocket" of landlords. Individuals living in apartments or homes with code violations were not only often blamed by landlords for causing the problem but were also subject to increased instances of displacement due to those buildings being more likely to be condemned and scheduled to be torn down.

Agency staff and focus group participants also commented with concern on the increasing trend since the start of the COVID-19 pandemic of housing units being acquired by out-of-state management companies. Staff noted that they had lost "the good ones," referring to landlords that they had been able to develop relationships with who were willing to house their clients. With management companies, as one staffer explained, **"You don't know who you are sending checks to. The whole environment that we are dealing with is not stable, and we are putting people into that environment."** Focus group participants recounted not only that their requests for repairs were often ignored once out-of-state management companies acquired their apartments but also that management companies were notorious for adding myriad fees on top of the rent to collect additional money from tenants.

In sum, unhoused individuals are under extreme pressure to take substandard housing due to the scarcity of available affordable housing as well as by service agency staff and landlords who treat housing insecure individuals as if adequate housing is a privilege and not a right.

Housing Discrimination Against Black Homeless Residents

The role of discrimination was something that focus group participants also brought up throughout our discussions, whether talking about housing, employment, healthcare,

or service agencies. The legacy of redlining, housing covenants, segregation, and disinvestment has defined and restricted housing conditions for Black individuals and communities throughout the history of our country.³⁹ The long-term effects of this record of racial discrimination are hard to disentangle from contemporary manifestations of anti-Blackness in the U.S.; however, past and present instantiations of racial discrimination reverberated in what we heard from focus group participants and in our quantitative findings. Advocacy groups and research by scholars has documented widespread instances of racial discrimination by landlords towards prospective Black renters such as failing to respond to inquiries about apartments or making false statements about apartment availability or rental price of a unit.⁴⁰ In addition to racial discrimination, the focus group participants we spoke with also discussed facing additional discrimination due to the social stigma and stereotypes about homeless individuals that permeate our society.

During the unit search and application process, for example, focus group participants noted that landlords often discriminated based on race, housing vouchers, credit scores, or criminal records. Focus group participants and agency staff expressed that landlords often discriminate against Black individuals by utilizing different criteria or standards than they do for applicants from other racial groups when assessing their applications, such as by pointing to low credit scores or criminal offenses – even if minor or from decades ago – to deny them housing. Staff and focus group participants alike were frustrated and indignant about the punitive consequences that using credit scores in rental applications has had for low-income, Black unhoused individuals. One focus group participant expressed having no choice but to go to a homeless shelter until her credit score could increase to qualify to rent an apartment. According to agency staff, some landlords require double or triple the rent when prospective tenants do not have a high credit score. These staff members went on to lament that many of their clients have few avenues to build up their credit and are often looking at years of work before they can attain a credit score that won't limit their living options.

Instances of discrimination with respect to housing vouchers also stand at the intersection of discrimination by race as well as housing status. Despite the benefit to landlords of guaranteed rent payments through the voucher program, several of our focus group participants recounted that landlords were slow to respond or

completely ignored their housing applications when they became aware that they had housing vouchers. Staff from service agencies shared that landlords often justify discrimination against Black applicants with vouchers based on their assumptions that such tenants would vandalize their units or violate their lease or other housing rules.

Beyond the application process, higher scrutiny of formerly unhoused tenants included higher levels of surveillance and stricter rules than for other tenants, including harassing them for routine social activities such as hosting guests for dinner, having a party, or housing visitors overnight or for extended stays. Focus group participants and agency staff noted that landlords disproportionately singled out and complained about formerly unhoused individuals as problem tenants.

The heightened level of surveillance and scrutiny that formerly unhoused individuals face from landlords and from some service agencies that provide them with housing has important consequences. In addition to living with the constant fear of being evicted and losing their housing, focus group participants noted that this high scrutiny over their living conditions often causes them to lose access to networks of support and that this loss of social support brings greater instability into their lives. This manifests itself in several ways. Focus group participants expressed multiple instances where invitations to friends and family in need of housing to stay with them resulted in them losing their own housing. For example, as one participant stated: **"I had [...] 4 other people living with me even though I wasn't supposed to. If I'm your friend – and I know how it is to be homeless – I'mma help you. [...]. I gave them a place to stay so they didn't have to bounce around and sleep out in the cold."** The fear of losing one's housing due to regulations against housing relatives or friends often resulted in focus group participants cutting ties between themselves and their loved ones for fear of being seen as "doubling up." Staff conversations revealed that many individuals who are fortunate enough to qualify for and receive housing often become completely isolated from their network and community of support if they are unable to open their housing to others, leading many of them to fail and return to homelessness.

Another way through which bans on congregating bring greater instability to recently housed individuals is that it often directly prevents them from accepting needed help from others in their network, whether that help looks like food deliveries,

childcare, or friendship. As one participant recounted, **"I don't feel that it's right, nor fair, for them to tell us that we can't have anybody come and visit us in our rooms. [...] Because my family members wanna know what's goin' on with me, and just a phone call won't do. They wanna see my face. They wanna see if I'm healthy. They wanna probably drop off some food or something like that. Maybe even come and take me out to get me up out of the building."** Ultimately, focus group participants discussed having to choose between following landlord or social program housing rules and being isolated, or remaining connected with their social network but fearing potential eviction.

Focus group participants also noted that landlords often abused their power over them by declining to undertake repairs, refusing to renew a lease, threatening an eviction, or conducting an illegal eviction. One woman recounted being kicked out of her housing through intimidation and the threat of force: **"I had a misunderstandin' with the manager. I was supposed to come and sign another lease for another six months. I been lookin' for this manager. She gave me the number, and I called and I called and I called. Nobody answered the phone. One thing led to another. She came knockin' on my door. She tellin' me to leave. She givin' me a court date. I had to leave the next day. She came there with another guy that – actually, I think he was the maintenance guy. Both of them was gonna kick me out, or they was gonna do somethin'. I just went ahead and I just left. My friend said that was a illegal eviction, 'cause I still had the forms."** Focus group participants who found themselves in unstable housing situations or facing disputes with landlords often had difficulty advocating for themselves in the face of abuses of power and discrimination by landlords. They feared that challenging their landlords' demands would lead them to becoming unhoused. Ultimately, many of them chose to leave their housing and become homeless rather than face further conflict with a landlord and risk having an eviction on their record.

Moreover, despite instances of clear housing discrimination violations, focus group participants noted that they lacked legal support to address mistreatment. When disputes between landlords and tenants occurred, staff members of homelessness service agencies frequently found themselves in the role of advocate and mediator between tenants and landlords. Staff noted that, due to the strict scrutiny over their unhoused clients by landlords, case managers often have to make an extra effort to

build relationships with landlords and be advocates for their clients. Agency staff repeatedly stressed that they frequently relied on the goodwill of the landlords with whom they had built relationships to house their clients. This reliance on individual compassion by landlords reveals the excessive amount of responsibility and leverage that individual property owners have over the availability of housing for vulnerable residents. Our housing landscape leaves lay-property owners with disproportionate responsibility over the housing situations of Illinois residents, giving them far too much power to act on their own biases and prejudices against Black and housing-vulnerable populations, further augmenting racial disparities in homelessness.

Echoing the unhoused Black people that we spoke with, agency staff that we interviewed highlighted how implicit bias or racial discrimination by landlords was a prevalent aspect in their client's housing challenges. Landlords frequently made detrimental housing decisions based on stereotypes and stigmas against unhoused Black people. When an unhoused Black renter's identity or background intersected with additional stigmatized identities such as having a criminal record or being a young single Black man, landlords were even less likely to accept tenants, let alone treat them with dignity. For example, one staff member recalled that, when they questioned the habitability of an exceptionally appalling unit meant for a client with a sexual offense record, the landlord replied, **"Well, it's good enough for him."**

Housing Section Summary

Our analysis reveals the major roles that rent burden and eviction filings play in Black homelessness and racial disparities in homelessness. The related experiences of rent burden and unaffordable housing each increase the rate of Black homelessness. However, it is not only the scale of unaffordable housing and the experience of rent burden which contributes to Black homelessness, but their unequal racial impact as well. White homelessness rates are unaffected by rent burden, reflecting greater access to support and resources among white households facing unaffordable housing costs. In contrast, rent burden is significantly linked to homelessness among Black families. Addressing the role of rent burden in Black homelessness therefore requires an approach directed toward both reducing its prevalence and lessening its impact on Black renters.

Unaffordable housing is closely tied to evictions, which we found were a major driver of both Black and white homelessness. The experience of losing one's home dramatically increases the risk of becoming unhoused across the two racial groups. Yet, evictions are far more commonly experienced among Black than white renters. Although our data were not disaggregated by race, prior research has shown that Black renters experience eviction filings at more than twice the rate of white renters.⁴¹ Individuals who experience evictions are at a major risk of becoming unhoused regardless of race, but because eviction is far more common among Black households, evictions also contribute to racial disparities in homelessness.

Participants in our focus groups recounted that the lack of affordable housing meant they could not afford rent despite working full time or even multiple jobs. Therefore, any unexpected expenses or a change in health or employment status could cause missed rent payments and precipitate an eviction. In one instance, a participant described how they found themselves in eviction court because their employer refused to pay any disability for an injury that they got on the job, even as that injury led them to be hospitalized, unable to work, and therefore without income for rent. Other participants stated that the affordable housing available was in unsafe neighborhoods and not in livable conditions, causing them to fear for their own and their family's safety. Aside from quality and safety, affordable housing was often far from jobs and in neighborhoods lacking quality public transportation, making it hard to balance housing and employment needs.

Discrimination in housing due to their race, homelessness, or prior incarceration made the challenges of housing affordability and contending with evictions more difficult for our focus group participants. Participants described instances of discrimination when seeking rental housing with vouchers and explained how restrictive housing rules often isolated them from their networks of support.



Robert Cunningham

"Robert Cunningham. I was born and raised in Chicago, Illinois. I'm 78."

"Last time I got out of prison, I was homeless. They sent me to a halfway house. I was only supposed to been there 90 days, but I wound up being there 13 months. So, after I left there, actually, I didn't have anywhere to go."

"Having a felony, I mean, it's hard to get a job. I had jobs, but I couldn't use my real name because I always had a record so I had to use different names."

"It's all related. They closed down all the mental health facilities. So now, the people that have mental health problems, going to the county jails. I mean, that's not helping you. You need to be in a place where you can get some help. And then it's hard to get help being Black. Yeah, man. Being an ex-convict also. I'm just grateful that I made it through and where I am today, but it wasn't easy."

"Me being an ex-convict, I was fortunate to get this [apartment]. I let them know about my background and everything, but they allowed me to come in. They usually always judge and base everything on your past. The first thing they bring up is your prior arrest. And this is something that happened maybe 20 years ago, and you still talking about that and I already done served my time for that but you still bringing that up. People can change. Just because you did that 20 years ago, don't mean you the same person."

"Unless you've been homeless, you don't know what it's like to be homeless. And I mean, [homelessness response workers] want to help you, but they don't know what the type of help you really need. They're the ones that's got the money, and they can pull the strings and do everything — they do it for certain people, put it like that."

INCARCERATION

Around two million people are incarcerated in U.S. jails or prisons today – four times the number that were incarcerated in 1980.⁴² This period of mass incarceration has occurred despite long term reductions in crime.⁴³ Growth in the jail and prison population has been driven by the increased severity of punishment, including a rise in jail and prison time for minor offenses and an increase in the duration of time served.⁴⁴ Across the U.S., Black people have been disproportionately impacted by mass incarceration. Despite making up only 12 percent of the U.S. population, Black people make up 38 percent of those incarcerated in jails or prisons.⁴⁵ A driving factor in the disproportionate rate of incarceration is that Black residents receive harsher punishment for the same crimes as white residents, particularly for drug offenses.⁴⁶

The harmful and enduring effects of mass incarceration on Black individuals, families, and communities is extensive and well documented. For years following their release, formerly incarcerated individuals experience substantial detrimental health, economic, and financial impacts.⁴⁷ Having an immediate family member in prison or jail, moreover, increases household economic hardship, reduces parental involvement, and increases marital strain.⁴⁸ The loss of income in a household from a family member's incarceration can lead to housing insecurity and homelessness. Beyond families, incarceration has negative spillover effects into local communities as it decreases the number of local workers as well as the skills and abilities of workers in a community, thereby creating economic instability. The effect on communities is particularly large in some areas, like the Austin neighborhood in Chicago, where the incarceration rate exceeds 2,000 for every 100,000 residents.⁴⁹

The effects of incarceration on a family or individual's economic security and wellbeing often fosters housing instability, but few studies have examined the direct link between incarceration and homelessness.⁵⁰ Linking data on jail and prison incarceration from the Vera Institute⁵¹ to PIT counts of homelessness across CoCs, we tested the relationship between Black and white rates of incarceration to changing levels of homelessness from 2015 through 2018.⁵² Specifically, we examined whether

rates of Black incarceration are related to changes in Black homelessness, and whether rates of white incarceration are related to changes in white homelessness. Comparing whether the same condition of incarceration experienced by Black and white residents results in unequal vulnerabilities to homelessness allows us to identify markers indicating effects related to structural racism.

ILLINOIS NUMBERS THAT COUNT

Fixed Effects Regression Models Predicting Relationship of Structural Racism Indicators to Black and White Rates of Homelessness

	Black Homelessness Rate Per 100k (logged)	White Homelessness Rate Per 100k (logged)
Jail Incarceration		
Black Jail Incarceration Rate Per 1,000 Black Residents	0.009* (0.003)	0.004 (0.002)
White Jail Incarceration Rate Per 1,000 Black Residents	-0.011 (0.015)	0.002 (0.011)
Prison Incarceration		
Black Prison Incarceration Rate Per 1,000 Black Residents	0.018** (0.007)	0.003 (0.006)
White Prison Incarceration Rate Per 1,000 Black Residents	0.001 (0.034)	-0.024 (0.028)

Note. Incarceration rates obtained from Vera Institute.¹⁷⁶ Data on jail incarceration rates includes years 2015 through 2018. Data on prison incarceration rates are lagged one year and include data from 2014 through 2016. Homelessness is measured by the PIT data, with annual rates derived from means of consecutive January counts. Sample includes CoCs with harmonized boundaries, 1,148 CoC-years for analysis of jail incarceration rates, 708 CoC-years for analysis of prison incarceration rates. Results obtained from independent fixed effects regression models predicting Black and white rates of homelessness with controls for population (logged), percent of residents with less than a high school degree, industrialization (percent employed in manufacturing), percent of residents who are foreign born, racial composition (percent white), percent of residents in poverty, unemployment rate, housing costs (average share of income spent on gross rent), and median household income. Fixed effects for CoC and year included in all models.

*p<0.05; **p<0.01; ***p<0.001.

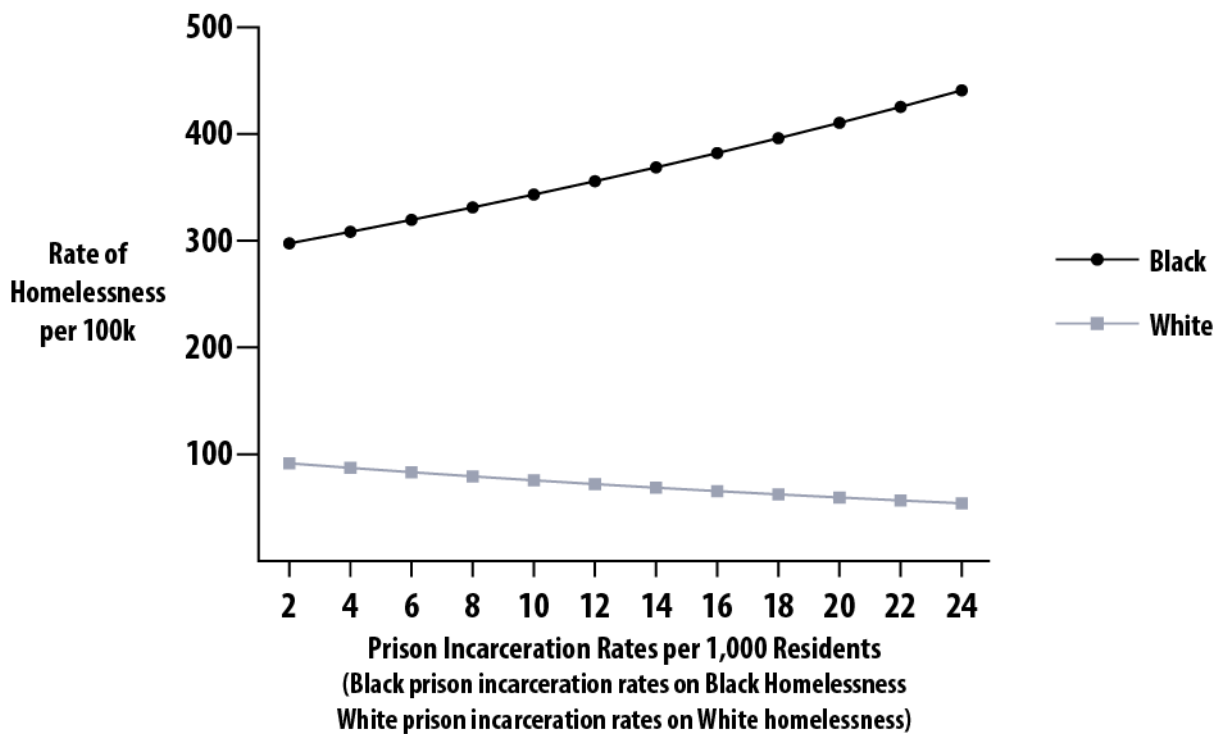
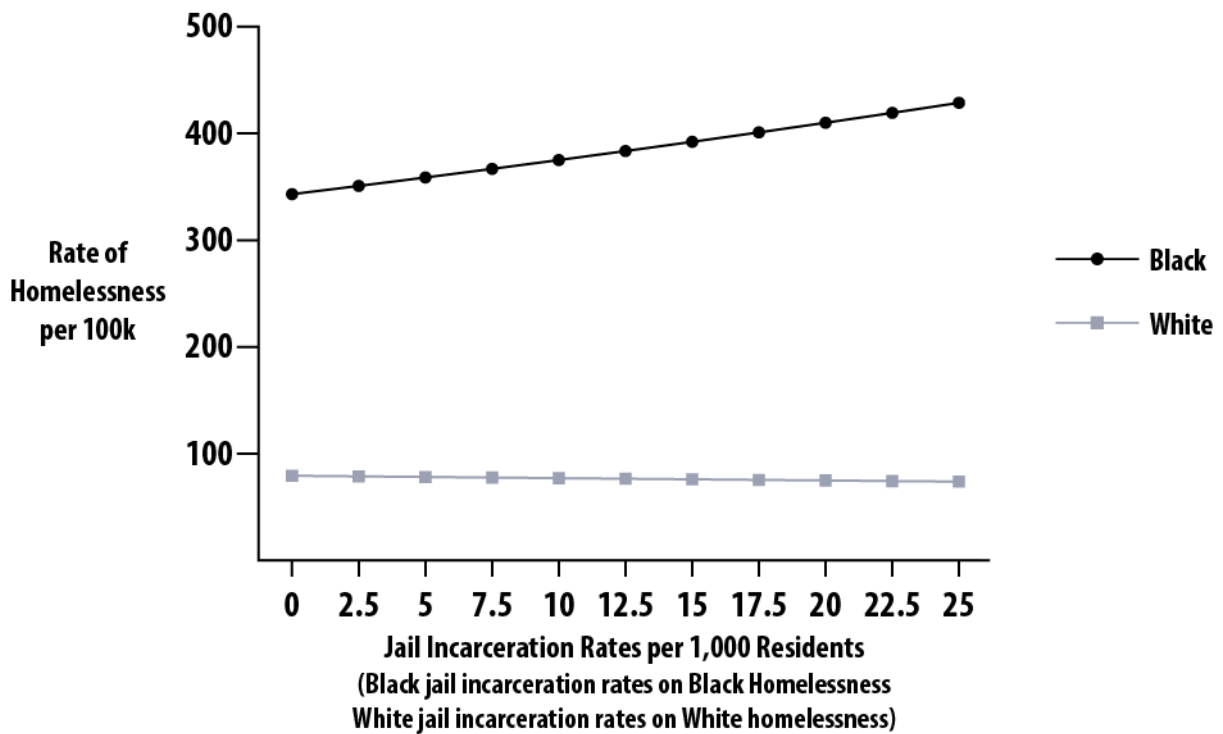
The Relationship of Incarceration Rates to Homelessness

Our analysis reveals that incarceration is a major driver of Black homelessness but is unrelated to white homelessness. Within Illinois' CoCs, an increase in the Black jail incarceration rate of one for every 1,000 residents leads to an increase in Black homelessness of about 1 percent. The effect of prison incarceration is about twice as large: for every additional one in 1,000 Black residents in prison, Black homelessness increases by 1.8 percent. Across both jail and prison, rates of incarceration are unrelated to white homelessness. This suggests that, on the whole, white residents have access to resources and support that mitigate their incarceration becoming a path to homelessness. These resources are generally unavailable to Black residents, who show a strong connection in the data between incarceration and becoming unhoused.

Estimating the relationship of incarceration to homelessness for all CoCs in the U.S., we see that Black homelessness increases steadily as incarceration grows, whereas white homelessness is largely unaffected by changing levels of incarceration. As a result, racial disparities in homelessness grow in CoCs with higher rates of Black incarceration.

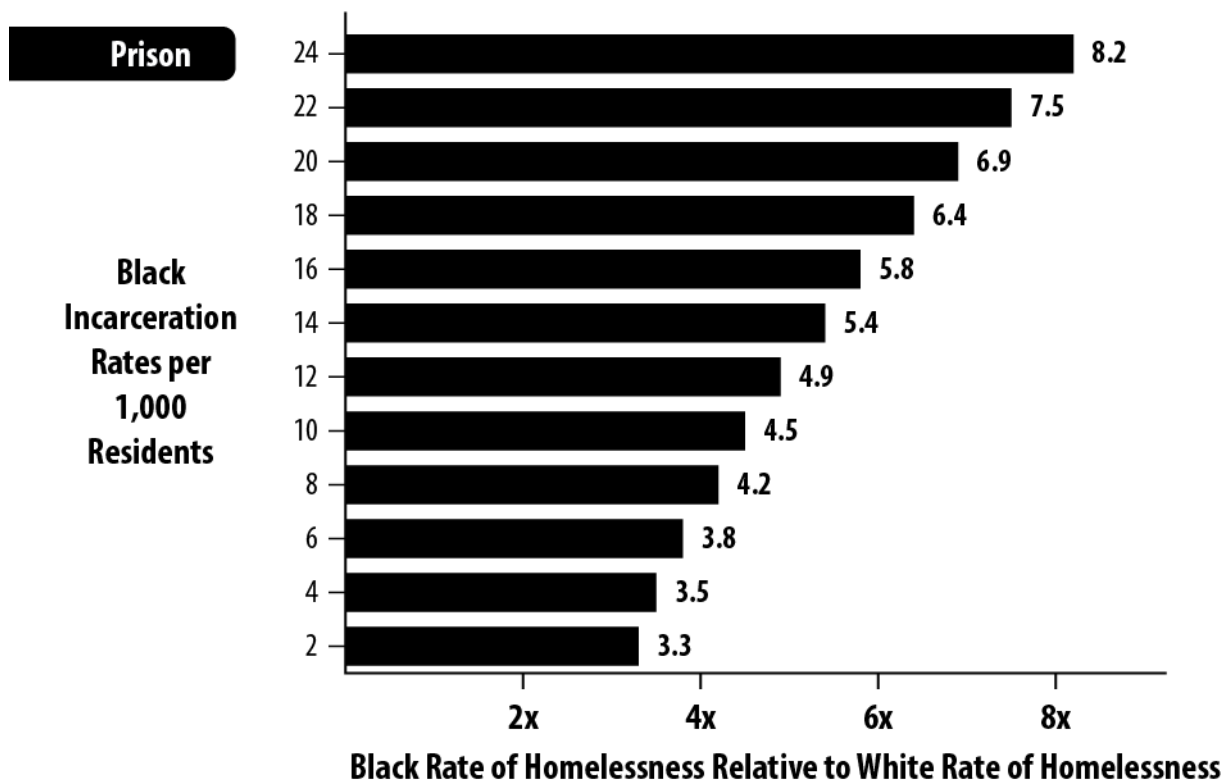
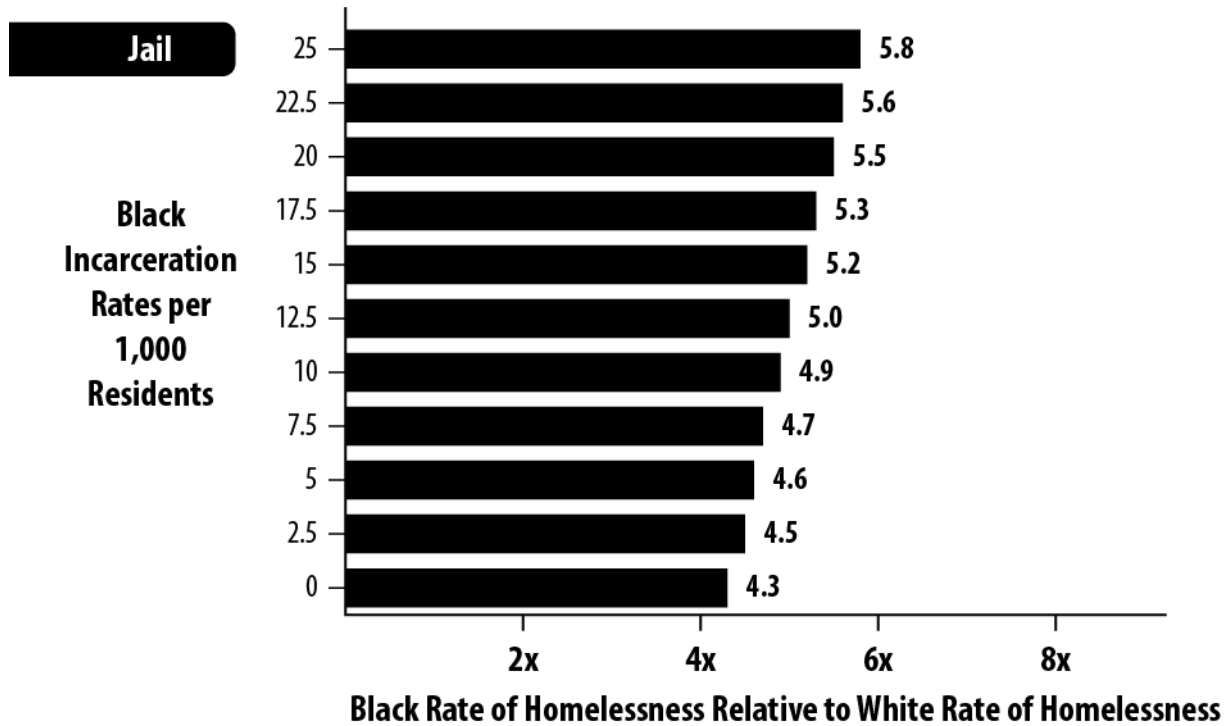
In Illinois, the Black jail incarceration rate in 2018 (the most recent year in our analysis) was 6.7 per 1,000 residents, while the white jail incarceration rate was 1.1 per 1,000 residents. In other words, Black Illinoisans were nearly 7 times more likely to be in jail than white Illinoisans, a rate that mirrors homelessness rates of disparity. Levels of jail incarceration vary dramatically across the state's CoCs. The Central Illinois CoC and Northern Illinois CoC have the highest rates of Black incarceration, with 17 Black residents for every 1,000 in jail. The white rate of incarceration in these CoCs ranges from 2 (Northern Illinois) to 2.7 (Central Illinois), meaning that Black residents are between 6 and 8.5 times more likely to be incarcerated than white residents in these CoCs. Other CoCs, such as Chicago and Champaign County, have lower rates of Black incarceration, at about five residents per 1,000 in jail. Yet, these CoCs have even lower rates of white jail incarceration, with less than 0.5 white residents per 1,000 in jail. As a result, the racial disparity in jail incarceration in these CoCs is the largest in the state. In Chicago, Black residents are 13.7 times more likely to be in jail than white residents. In Champaign County, this disparity is even worse, with Black residents 14.5 times more likely to be in jail than white residents.

RELATIONSHIP OF INCARCERATION TO RATES OF BLACK AND WHITE HOMELESSNESS



Source: Vera Institute.¹⁷⁶ Calculated from fixed effects regression incarceration models reported earlier and documented in Appendix F.

BLACK RATE OF HOMELESSNESS RELATIVE TO WHITES BY COC INCARCERATION RATE, 2022



Source: Vera Institute.¹⁷⁶ Calculated from fixed effects regression incarceration models reported earlier and documented in Appendix F.

ILLINOIS NUMBERS THAT COUNT

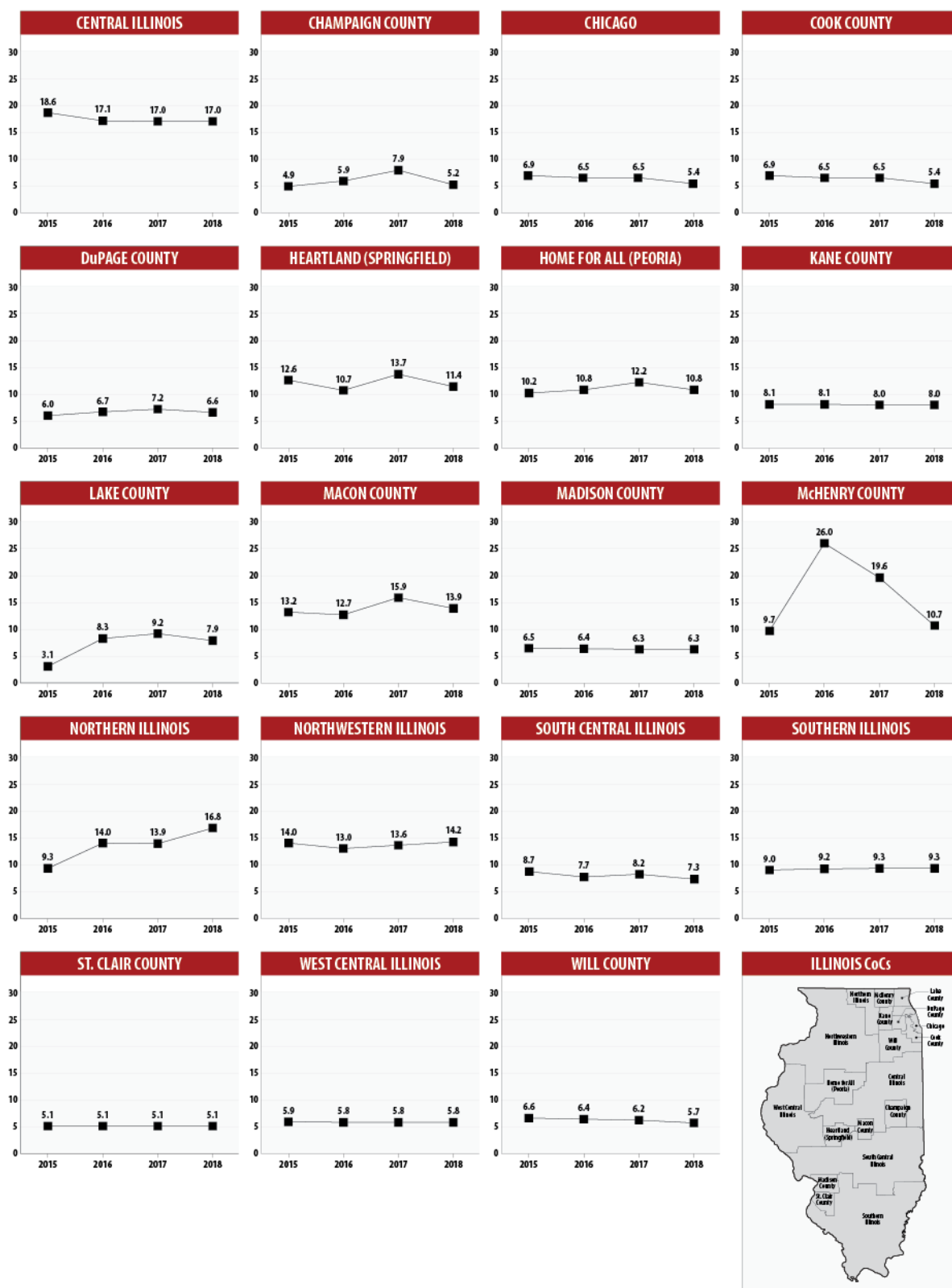
CoCs in Illinois: Jail Incarceration Rates, 2015 and 2018

	2015		2018		Change, 2015 - 2018	
	Black Jail Incarceration Rate	White Jail Incarceration Rate	Black Jail Incarceration Rate	White Jail Incarceration Rate	Black Jail Incarceration Rate	White Jail Incarceration Rate
Central Illinois	18.65	2.1	16.99	2.69	-9%	28%
Champaign County	4.91	0.51	5.21	0.36	6%	-29%
Chicago	6.94	0.52	5.41	0.39	-22%	-25%
Cook County	6.94	0.52	5.41	0.39	-22%	-25%
DuPage County	6.04	0.68	6.64	0.6	10%	-12%
Heartland (Springfield)	12.58	1.06	11.4	1.19	-9%	12%
Home for All (Peoria)	10.16	1.5	10.8	1.56	6%	4%
Kane County	8.1	0.85	8.04	0.88	-1%	4%
Lake County	3.14	1.09	7.87	0.58	151%	-47%
Macon County	13.22	2.39	13.9	1.98	5%	-17%
Madison County	6.46	1.19	6.25	1.23	-3%	3%
McHenry County	9.65	0.92	10.74	1.15	11%	25%
Northern Illinois	9.27	1.79	16.8	1.98	81%	11%
Northwestern Illinois	14.04	1.55	14.17	1.69	1%	9%
South Central Illinois	8.74	1.8	7.31	1.78	-16%	-1%
Southern Illinois	9	2.07	9.3	2.17	3%	5%
St. Clair County	5.06	1.06	5.14	1.11	2%	5%
West Central Illinois	5.92	0.98	5.77	1.03	-3%	5%
Will County	6.64	1.03	5.66	0.86	-15%	-17%
Illinois Statewide	7.4	1.1	6.7	1.1	-10%	-2%

Source: Vera Institute.¹⁷⁶

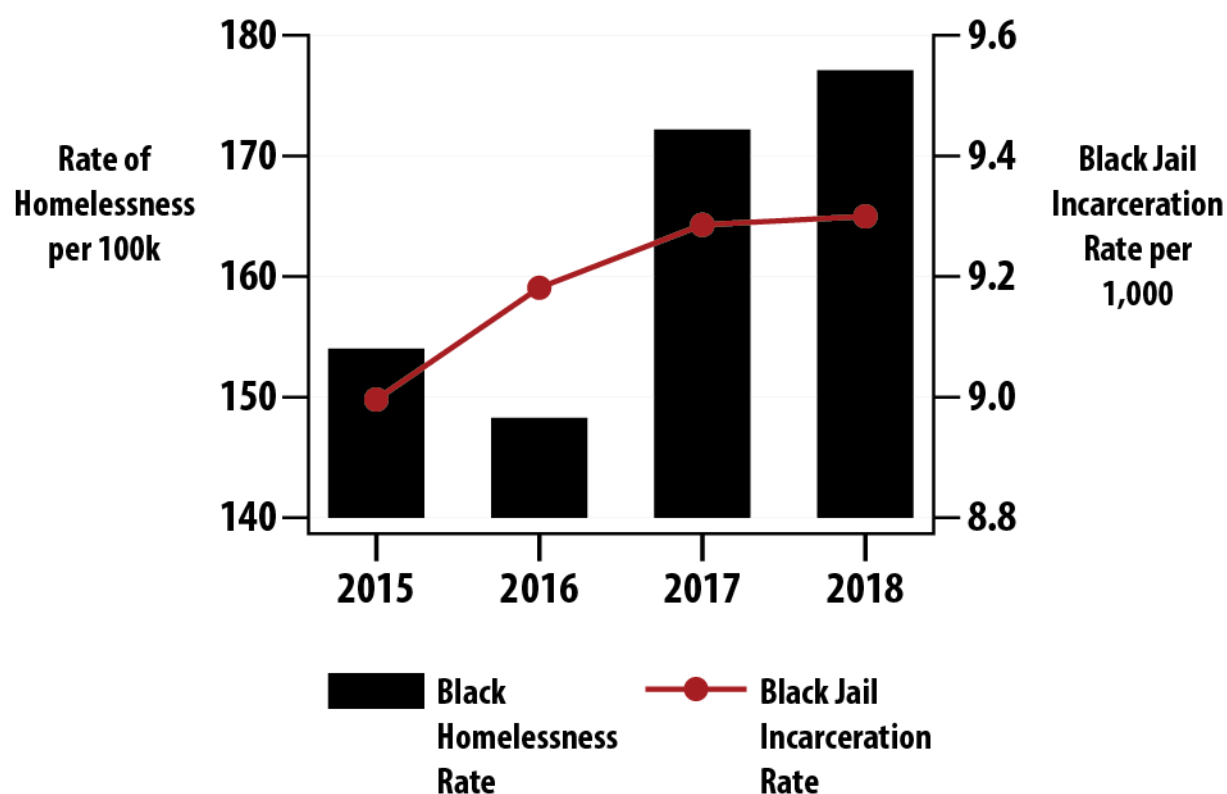
When we focus on fluctuations in the rate of Black jail incarceration for the state of Illinois as a whole, we find that this has fallen by about 10 percent between 2015 and 2018. Yet, there is considerable variability across CoCs. Black jail incarceration has more than doubled in the Lake County CoC, where just over 3 Black residents were in jail for every 1,000 in 2015. By 2018, nearly 8 Black residents were in jail

CoCs IN ILLINOIS: JAIL INCARCERATION RATES, 2015 - 2018



Source: Vera Institute.¹⁷⁶

SOUTHERN ILLINOIS CoC: JAIL INCARCERATION RATES AND RATES OF BLACK HOMELESSNESS, 2015 - 2018

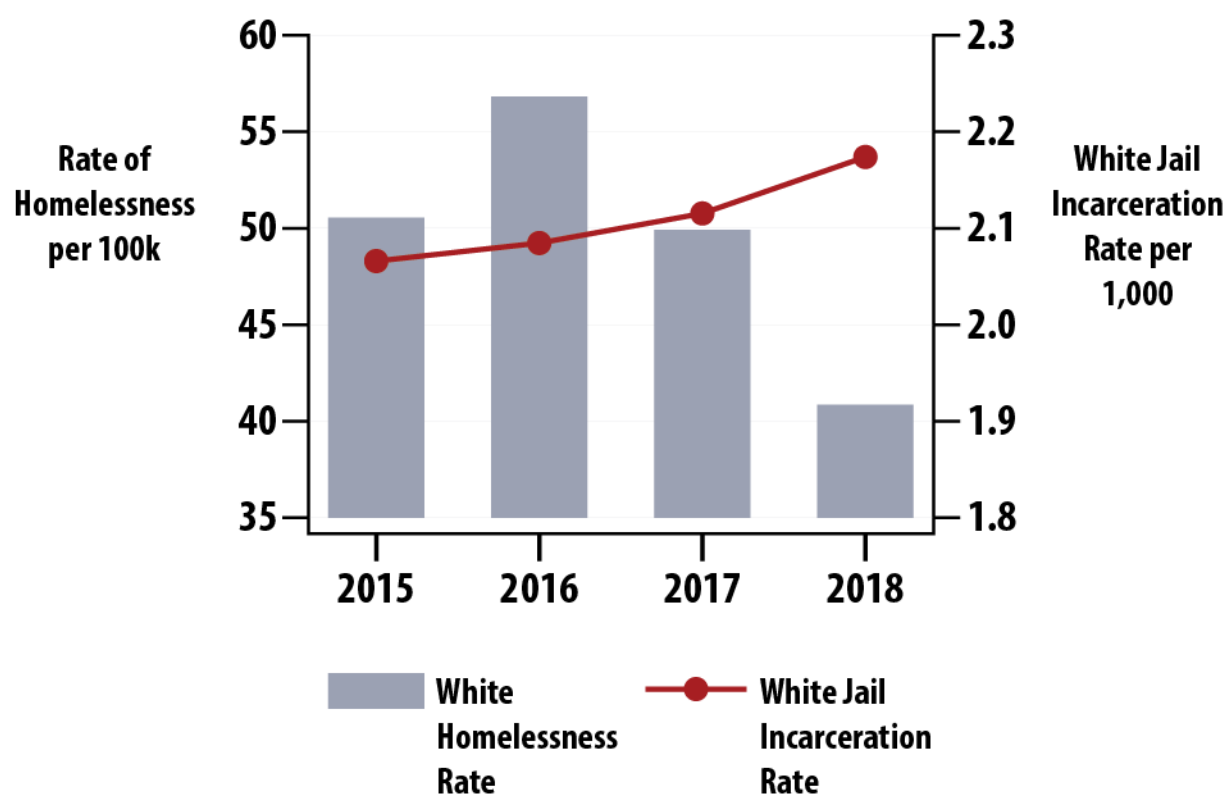


Source: Vera Institute,¹⁷⁶ Point-in-Time count and American Community Survey Five-year Samples.

for every 1,000 in this CoC. Black jail incarceration grew by over 80 percent in the Northern Illinois CoC, and by about 10 percent in the McHenry County and DuPage County CoCs. The largest reductions in Black incarceration occurred in Cook County and Chicago CoCs, where rates of Black jail incarceration fell 20 percent.

Racial differences in the relationship of incarceration to homelessness are illustrated by patterns from the Southern Illinois CoC. Here, rates of Black jail incarceration have increased slightly between 2015 and 2018, alongside a parallel growth in the rate of Black homelessness. These mirroring trends stand in contrast to the patterns observed among white residents. In general, white homelessness and white jail incarceration are unrelated in the Southern Illinois CoC during the observation period. In fact, from 2016 through 2018, the Southern Illinois CoC

SOUTHERN ILLINOIS CoC: JAIL INCARCERATION RATES AND RATES OF WHITE HOMELESSNESS, 2015 - 2018



Source: Vera Institute,¹⁷⁶ Point-in-Time count and American Community Survey Five-year Samples.

experienced a slight increase in white jail incarceration alongside a decrease in white homelessness – the opposite pattern observed for Black residents and contradicting the relationship we would expect if incarceration led to becoming unhoused for white residents.

Data on prison incarceration is limited in Illinois, preventing us from reporting longitudinal trends to a similar extent that we did for jail incarceration. Our results above showing the link between prison incarceration and Black homelessness are drawn from the full sample of U.S. CoCs. Yet, given the consistency of effects between jail and prison incarceration, we expect trends to be similar among those experiencing prison incarceration in Illinois. The data we do have on the state reports stark racial differences in prison incarceration in 2014. Statewide, Black prison incarceration

ILLINOIS NUMBERS THAT COUNT

CoCs in Illinois: Prison Incarceration Rates Per 1,000 Residents, 2014

	Black	White	Ratio of Black to White Prison Incarceration
Central Illinois	33.6	3.8	8.9
Champaign County	40.7	3.2	12.6
Chicago	21.5	1.4	15.6
Cook County	21.5	1.4	15.6
DuPage County	13.4	1.2	11.6
Heartland (Springfield)	33.4	3.5	9.5
Home for All (Peoria)	34.7	4.1	8.5
Kane County	22.3	1.3	17.7
Lake County	15.8	1.1	14.7
Macon County	51.3	7.5	6.8
Madison County	23.7	3.8	6.2
McHenry County	9.3	1.1	8.1
Northern Illinois	31.6	3.7	8.7
Northwestern Illinois	26.8	3.8	7.1
South Central Illinois	15.1	5.4	2.8
Southern Illinois	16.9	5.3	3.2
St. Clair County	13.4	2.1	6.4
West Central Illinois	22.0	5.2	4.2
Will County	13.3	1.6	8.2
Illinois Statewide	21.9	2.6	8.5

Source: Vera Institute.¹⁷⁶

was about 20 times as high as white prison incarceration. This figure ranges considerably across CoCs. The smallest difference was in the West Central Illinois CoC, where prison incarceration is four times larger for Black than white residents. The largest difference was in the Kane County CoC, where over 22 Black residents per 1,000 were in prison compared to 1.3 white residents per 1,000. These stark differences in incarceration translate to significant disparities in homelessness. Not only are Black residents disproportionately incarcerated in Illinois, but the experience of

incarceration is much more likely to lead to homelessness for Black residents than white residents.

The toll of mass incarceration on housing insecurity creates a clear data trend in our analysis. Yet, the link is only consistently observed among Black residents. White residents' vulnerability to homelessness is unaffected by local rates of incarceration.

In other words, on the aggregate, regardless of how many white residents experience time in prison or jail, their risk of homelessness remains unchanged. This differing impact of incarceration on Black and white homelessness bears the imprint of structural racism. Research has documented numerous ways that Black and white residents who have served time in jail or prison face very different circumstances upon their reentry to society. White individuals with a criminal record are more likely to gain employment and to earn more than Black individuals with a criminal record, all else being equal. This is in large part because of racial biases that disadvantage Black job seekers and white individuals' greater access to higher-paying jobs through their social networks.⁵³ Furthermore, longstanding patterns of residential segregation and disinvestment in Black communities mean that formerly incarcerated Black individuals are more likely to return to neighborhoods with few job opportunities where local organizations which may offer support are overburdened and understaffed.⁵⁴ The cumulative effect of structural racism compounds the challenges facing Black individuals who have experienced incarceration, resulting in an increased risk of becoming unhoused and a worsening of racial disparities in homelessness.

The Lived Experience of Reentry from Incarceration: Focus Group Findings

38 percent of the Black individuals in our focus groups stated that they had been previously jailed or incarcerated. Not only was prior incarceration a common experience for focus group participants, but many of them cited their transition out of incarceration as a core factor in becoming homeless. Several individuals stated that they were denied agency by case managers in determining their housing or selecting support programs prior to their release from incarceration and, in extreme cases, they were not provided with any choice or information about their destination upon release. As one participant recalled, **"When you get short in prison, you fill out a piece of paper of where you want to reside to. I wanted to go back home, and I guess the peoples I was around were selling drugs and [...] they didn't want me to go back to that environment. [...]. They didn't tell me I was coming to Springfield until the day [...] they was releasing me."**

A lack of agency in their placement post-incarceration led many individuals to live in communities that were foreign to them without access to any existing family or social networks for support. As a result, many individuals experienced significant barriers to their reentry, including becoming extremely isolated, turning to drug use, participating in the illegal economy, becoming homeless, or returning to incarceration. As one individual described, being paroled far from family was directly related to why they were currently homeless: **"When I got out, [...] I tried to parole back down south with my family, but they wouldn't let me parole there. [...] So they sent me here [...]. When I came here, I didn't have nothin' but the clothes I had, what they gave me when I got out of the joint. I didn't know nobody. I didn't have nothing. They put me in Salvation Army. [...]. They put me there 'cause I was homeless. When I got out I wasn't used to this kinda livin' 'cause I always had it – I always had a mother and father [...]."**

Focus group participants placed in halfway houses described these as triggering, unstable, and challenging environments from which to build their lives post incarceration. Despite the restrictive rules and limited freedoms of halfway houses, several participants noted they lacked sleep from the constant movement of people in and out of the home at all hours, the ready availability of drugs, and a general lack of adherence in services and programs such as group counseling. As one participant put it, **"Action. Up all night when you're not housed. You know what I mean? That what was what's going on around me. I tried to stay busy. Going to meetings. Tryin' to stay out of the house. Going places, [...] but you got it right around. When it got right around you, it is hard. Eventually I just said [...]. Fuck it, I might as well use, you see. I was thinking I was the only one in the household making meetings. The only thing I could say that wasn't happening was no one was stealing in the house, but the drugs was there. A lot of times I'd get tired. [...]. Always gotta go catch the bus and just ride around. I got tired of that."** Similar to others we heard from who were in halfway houses or shelters, the physical and psychological toll of the environment caused this individual to seek respite from the drug use, chaotic schedules, and untreated mental health challenges of others by leaving the halfway house and spending time in public spaces or aimlessly riding public transportation.

Several focus group participants reported being overwhelmed by feelings of isolation, exhaustion, and anger after their discharge from incarceration. The physical and psychological instability they experienced resulted in many participants

struggling to find stable employment, turning to drug-use, and becoming homeless. This was true not just for those in halfway houses but also for participants who mentioned being involved in other post-prison programs and services. Across focus groups, formerly incarcerated participants overwhelmingly expressed that they felt abandoned during their reentry and lacked the structural support they needed in finding housing and work, leading to challenges paying bills, remaining sheltered, and staying employed.

Interactions with Police for Focus Group Participants

Research and news media have documented how Black people in the U.S. are disproportionately discriminated against and criminalized by police and the criminal legal system.⁵⁵ Focus group participants cited multiple negative interactions with the criminal legal system in court or with police that either created their housing insecurity or was precipitated by it.

Across the state, we heard from focus group participants who recounted multiple instances of mistreatment or discrimination by police based on their race, unhoused status, and/or mental illness. Many felt that anti-Black racism, over-policing in Black neighborhoods, and stigmas against the homeless led police to falsely accuse or criminalize them for behaviors that were not illegal, such as sleeping in a car, riding public transportation, or congregating with others on a street corner. People living out of their car, for example, recounted that they were frequently harassed by police who often searched or arrested them and impounded their car, effectively causing them to lose their mobility, possessions, and refuge all at once. This pushed them into crisis, forcing them to scramble to find a homeless shelter or be homeless on the streets.

Other participants discussed being stopped without cause by police while driving to work or doing errands and having their person and car searched for drugs. One individual described being stopped and searched on three different occasions and by three different modes of transit on his commute to work. Being Black and perceived as homeless brought heightened scrutiny and often daily harassment by police, compounding the instability that many participants were experiencing in their lives. A significant impact of this was that it made it difficult for people to be able to maintain their work schedules and remain employed.

Individuals who lived on the streets also noted that there was significant over-policing of areas where unhoused people congregate or set up shelter. One participant felt that **"definitely racism [... and] their lack of compassion when it comes the homeless"** was behind the treatment they experienced when police were clearing out a homeless encampment where he was staying, adding: **"If we can't be here, then guide us to somewhere we can. They don't care. They just like, 'Hey, if you don't move, you're goin' to jail.' No compassion at all. They don't care. It just seem like they just make the situation worse. It's like they wanna see us turn against each other and stuff, commit a crime or somethin'. They ain't tryin' to help. They wanna catch you when you do a crime. You know what I'm sayin'? They put us in a situation where we have to commit a crime."** This episode illustrates the mistreatment and criminalization of individuals attempting to find shelter outdoors. It also points to the fact that police are ill-equipped or uninterested in providing information that could support rather than further displace already marginalized individuals.

Focus group participants also bemoaned the fact that police were called upon – and often seemed the only option – to handle mental health crises even as they were not properly trained to do so. In one instance, a family member of an unhoused individual in need of psychiatric care who was living out of their car resorted to calling the police as a means to try to get them off the streets with the hope that they would receive the mental health care they needed. Participants and service providers we interviewed agreed that there is a pressing need for more street outreach programs with mental health and case management training as well as greater access to mental health services in Black communities and for vulnerable populations.

Domestic violence brought several focus group participants into contact with police and the courts, with those interactions often causing or compounding their heightened housing vulnerability. Some participants shared having to decide between remaining housed with an abuser or becoming unhoused. According to participants, attempts to protect themselves and their children from domestic violence from partners by calling the police or through orders of protection did little to change their circumstances as police were slow to respond to calls or did not enforce orders of protection. Moreover, with rural parts of the state lacking shelters and services specific to victims of domestic violence, survivors in many parts of the state could not get the support and services they needed.

Long-term Impacts on Housing of the Criminal Legal System

Focus group participants noted multiple ways in which their interactions with the criminal legal system had damaging long-term impacts. As noted when discussing housing, many individuals in our focus groups had been taken to eviction court. For most individuals in our focus groups, those evictions remained on their records, severely limiting or preventing them from finding housing, despite state laws against housing discrimination by landlords based on prior evictions. Others described facing bureaucratic obstacles and legal challenges in having an arrest expunged, leading not only to instances of housing discrimination but also to employment discrimination that left them unhoused for longer than they otherwise would have been. Our prior research on the disproportionate impact of fines and fees on people of color provided a poignant example of how escalating fines and fees – in this instance from parking tickets – can result in an individual losing their car, then their job, and eventually their home.⁵⁶

Whether dealing with fines and fees, documentation of evictions, or arrest records, interactions with the criminal legal system often exacerbated risk factors for homelessness and limited the ability of individuals to gain greater stability and move out of homelessness. Challenging parking tickets in court could mean taking time off from work or finding and affording lawyers that people living from paycheck to paycheck could not afford. Furthermore, participants and agency staff stated that attempts to expunge eviction or criminal records can be both bureaucratically difficult and expensive, as both often require legal representation that can drain personal savings.

Moreover, participants noted that, even when they were able to secure legal representation, they were not always successful in combating discrimination based on their record. One young woman's experience encompasses the way in which several of these dynamics intersect: **"Recently, I got denied because of my criminal background. They said there was a limit on the time that they can deny you for housing based on your criminal background. The actual arrest had happened in 2016. It was well past the limit, but they still denied me. Then I went through the process of filing an appeal [...]. I sat in front of those panels of the people that run the appeal, I sat in front of them, and I poured out my heart to them. [...]. I think I had**

at least 10 reference letters of people who backed me [...]. Then they just basically denied me again [...]."

Incarceration Section Summary

Our data analysis shows that incarceration drives Black homelessness, but not white homelessness, thereby increasing racial disparities in homelessness. Incarceration affects Black homelessness on two fronts. First, Black residents experience extremely elevated levels of incarceration. Across Illinois CoCs, Black residents are 4 to 20 times more likely to be in jail or prison than white residents. In some places, like Lake County, this gap has grown worse in recent years. Our analysis strongly suggests that the mass incarceration of Black residents is a major driver of Black homelessness. The second way incarceration affects Black homelessness rates is through its disproportionate impact. Our analysis indicates that, among those incarcerated, white residents do not become more vulnerable to homelessness while the risk to Black residents increases substantially. These differences reflect how the impact of structural racism differentially shapes the experiences of Black and white individuals with criminal records. Put briefly, white individuals leaving jail or prison possess a number of advantages in accessing stable employment and stable housing due to the greater levels of economic security and stability of their social networks and communities. Enduring racial wealth disparities, residential segregation, and disinvestment from Black communities mean that Black individuals leaving jail or prison have less access to these important support structures, greatly increasing their risk of homelessness. Police harassment and discrimination contribute to the challenges Black individuals face upon reentry. Criminal records, moreover, continue to be a burden to individuals in accessing housing, and attempts to expunge prior criminal histories are difficult due to the bureaucratic hurdles that often require hiring a lawyer.



Jason Harris

"My name is Jason Harris. I was born in Harvey. I'm 23."

"Me and my dad, we was staying up in my grandmother's house. When she had to pay the rent, they'd give her extended time because of her skin color. My dad, he's kind of dark. When they saw him living there, they like, 'Nah, we need the money now. You ain't got it, you gotta go.' We weren't able to pay, they shut the lights off, shut the water off. After that, I told my dad, 'I'm dragging you down, man. I can't, I can't live here with you. I can help you out, let me get on my feet and I'll help you out.'"

"A lot of people would think that you don't want to work because you're homeless. And they'd be saying, like, 'It's so many jobs out here, so many opportunities out here.' That's for y'all, not for us."

"That's one of the big, big reasons why a lot of black people is homeless nowadays, because, you know, they can't really get a job like how other people can."

"I put in for Dunkin Donuts, I put in for hotels, McDonald's, everything. They told me no. I tried Amazon, everybody told me no. Then that's when it was like, you know what? Pick up weapons and go do what you got to do. Sell drugs, do what you got to do. That's why a lot of black people nowadays selling drugs, you know, because they can't get a job. So I was at that point, I was selling drugs. I was robbing people, shooting people, all that. I got caught for all that yeah, did my time for all that, yea. But it wasn't worth it. You go to jail, it's hard to get that off your background."

"When I got released they kept my phone, they kept my wallet, and my book bag. They said, 'We're gonna keep this here for you because we know you're gone be back.' They ain't tell me, 'You can go to a shelter, you could do this, you could do that.' I never knew they had shelters. Damn, a lot of people need to know. There's a lot of people don't have that information."

EMPLOYMENT

Economic insecurity is widely recognized as a foundational cause of homelessness.⁵⁷ Precarious economic situations may lead directly to homelessness⁵⁸ or be a major contributor to social/familial instability and physical and mental health ailments that make individuals at-risk for becoming unhoused.⁵⁹ Yet, the degree to which economic insecurity is related to homelessness is affected by contextual circumstances. Hard times are more difficult to weather when housing is unaffordable, jobs are scarce, and savings are small. Beyond housing and employment, limited access to healthcare may be a major cause of economic precarity that makes it more difficult to access, and maintain, stable employment.⁶⁰

These contextual circumstances are patterned by race. Not only are cities and neighborhoods in the U.S. segregated by race, but the contours of this spatial segregation by race often align with differences in access to key resources as well.⁶¹ By and large, research consistently shows that predominantly white communities have greater access to jobs and more economic resources than majority Black communities. This is particularly true in Illinois. By many measures, Chicago is the most racially segregated metro area in the U.S.⁶² Making matters worse, poverty is concentrated in non-white parts of the city. More than 30 percent of families residing in Chicago's predominantly Black census tracts have incomes below the poverty line, compared to only 2 percent of families in predominantly white census tracts.⁶³ These disparities reflect differing proximity to jobs and economic opportunity, as majority white communities are closer to economic centers and have greater economic opportunities within their neighborhoods than Black communities.⁶⁴

Economic hardship can lead to homelessness when individuals lack other forms of financial support or access to employment opportunities, both of which are resources whose availability differs substantially by race. To examine how these varying conditions shape Black homelessness, we tested whether CoC-level rates of Black unemployment drive rates of Black homelessness. We then compared this relationship to the association of white unemployment to white homelessness to

determine whether the condition of homelessness has a greater impact on Black residents' vulnerability to homelessness, given prevailing inequities in access to economic resources and support. We paired national data on unemployment from the American Community Survey for years 2015 through 2022 (2021 excluded⁶⁵) with data on homelessness from the PIT count and used the same set of analytic models and techniques described in the Introduction and detailed in Appendices D and F. This approach allowed us to determine the relationship of unemployment to homelessness for Black and white individuals, and to identify whether this form of economic insecurity has a greater impact on Black individuals. In doing so, we measured the role of unemployment on both Black homelessness and racial disparities in homelessness.

The Relationship of Unemployment to Homelessness

The effect of unemployment on Black homelessness is substantial. For every one percentage point increase in Black unemployment within CoCs, Black homelessness increases by 1.43 percent. While CoC rates of Black unemployment are unrelated to rates of white homelessness, we observed that increases in white unemployment rates in CoCs led to a decrease in both Black and white homelessness. This does not suggest that white unemployment is good for reducing homelessness. Without a doubt, the economic precarity brought on by unemployment poses a major risk to housing security for all individuals. At the aggregate CoC-level, however, the effects of white unemployment on the broader local economy are that they likely lower the area's costs of living, which help reduce overall homelessness in ways that more than offset the general negative consequences of unemployment. Changes in Black unemployment, in contrast, have less influence on local economic conditions given longstanding patterns of occupational segregation and economic segmentation.⁶⁶ As a result, Black residents experiencing unemployment remain far more vulnerable to becoming unhoused.

The relationship between unemployment and Black homelessness is observed for the full population of CoCs in the country. All else being equal, Black homelessness is estimated to be about 361 persons per 100,000 in the population when Black unemployment is at a low level of 2 percent. In comparison, when white unemployment is at 2 percent, white homelessness is about a third the rate of Black homelessness.

ILLINOIS NUMBERS THAT COUNT

Fixed Effects Regression Models Predicting Relationship of Structural Racism Indicators to Black and White Rates of Homelessness

	Black Homelessness Rate Per 100k (logged)	White Homelessness Rate Per 100k (logged)
Black Unemployment Rate	0.0143** (0.0045)	0.0007 (0.0065)
White Unemployment Rate	-0.1003*** (0.0268)	-0.0409 (0.027)

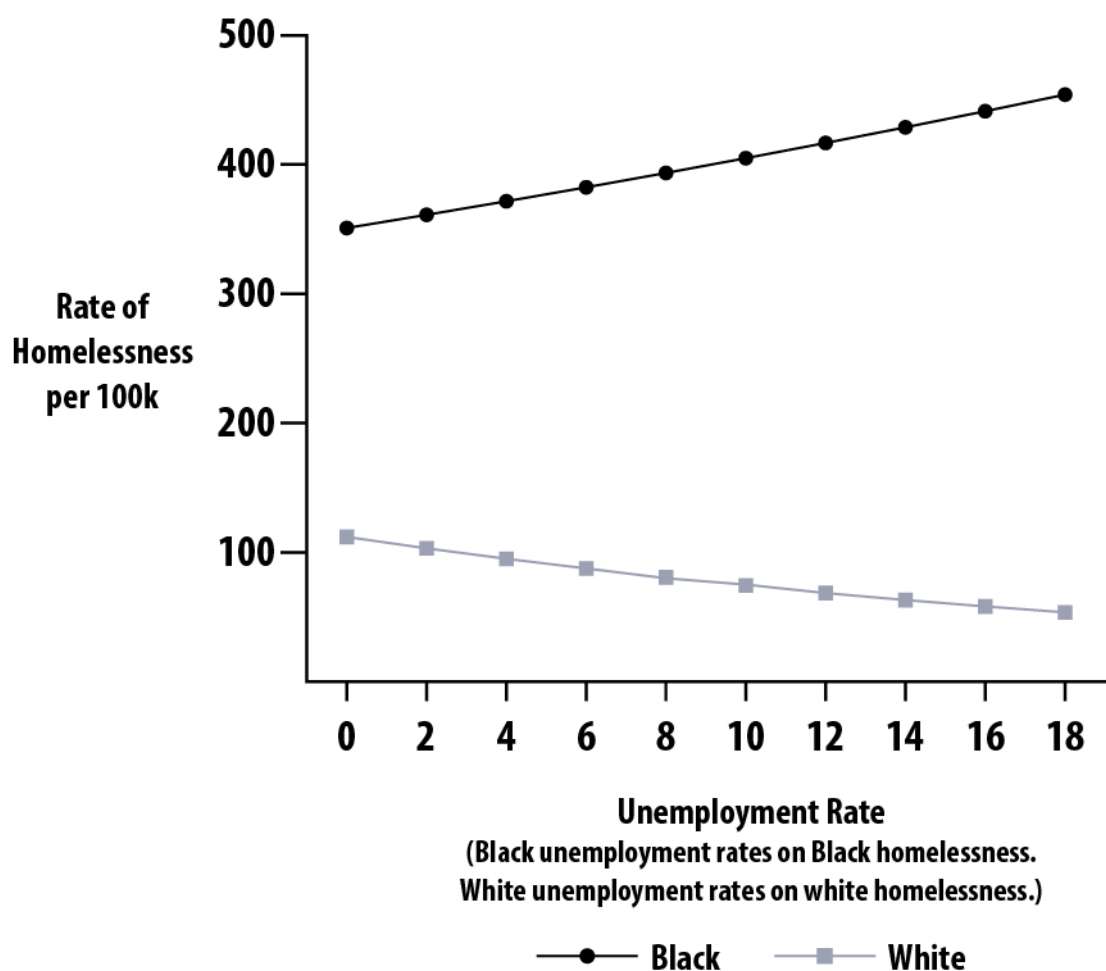
Note. Unemployment data are from the ACS. Homelessness is measured by the PIT data, with annual rates derived from means of consecutive January counts. Sample includes CoCs with harmonized boundaries, year 2015 through 2022. Years 2020 and 2021 excluded due to disruptions in data collection related to COVID-19 pandemic. N=2244 CoC-years. Results obtained from independent fixed effects regression models predicting Black and white rates of homelessness with controls for population (logged), percent of residents with less than a high school degree, industrialization (percent employed in manufacturing), percent of residents who are foreign born, racial composition (percent white), percent of residents in poverty, unemployment rate, housing costs (average share of income spent on gross rent), and median household income. Fixed effects for CoC and year included in all models.

*p<0.05; **p<0.01; ***p<0.001.

As Black and white unemployment increases, racial disparities in homelessness grow. When Black unemployment reaches 6 percent, the Black homelessness rate is estimated to grow by 6 percent from its baseline levels, reaching an average of 382 persons per 100,000 in the population. In comparison, when white unemployment reaches four percent, white homelessness declines by 15 percent. These divergent patterns result in a widening of racial disparities in homelessness, driven heavily by the adverse effects of Black unemployment on Black homelessness.

As Black unemployment rises, not only does the rate of Black homelessness increase, but racial disparities in homelessness also increase. When the Black unemployment rate reaches 8 percent, Black residents are, on average, 4.5 times more likely to be homeless than white residents. When Black unemployment grows to 12 percent, racial disparities in homelessness increase such that Black residents are 5.6 times more likely to be homeless than white residents. More than 10 percent

RELATIONSHIP OF UNEMPLOYMENT RATES TO RATES OF BLACK AND WHITE HOMELESSNESS

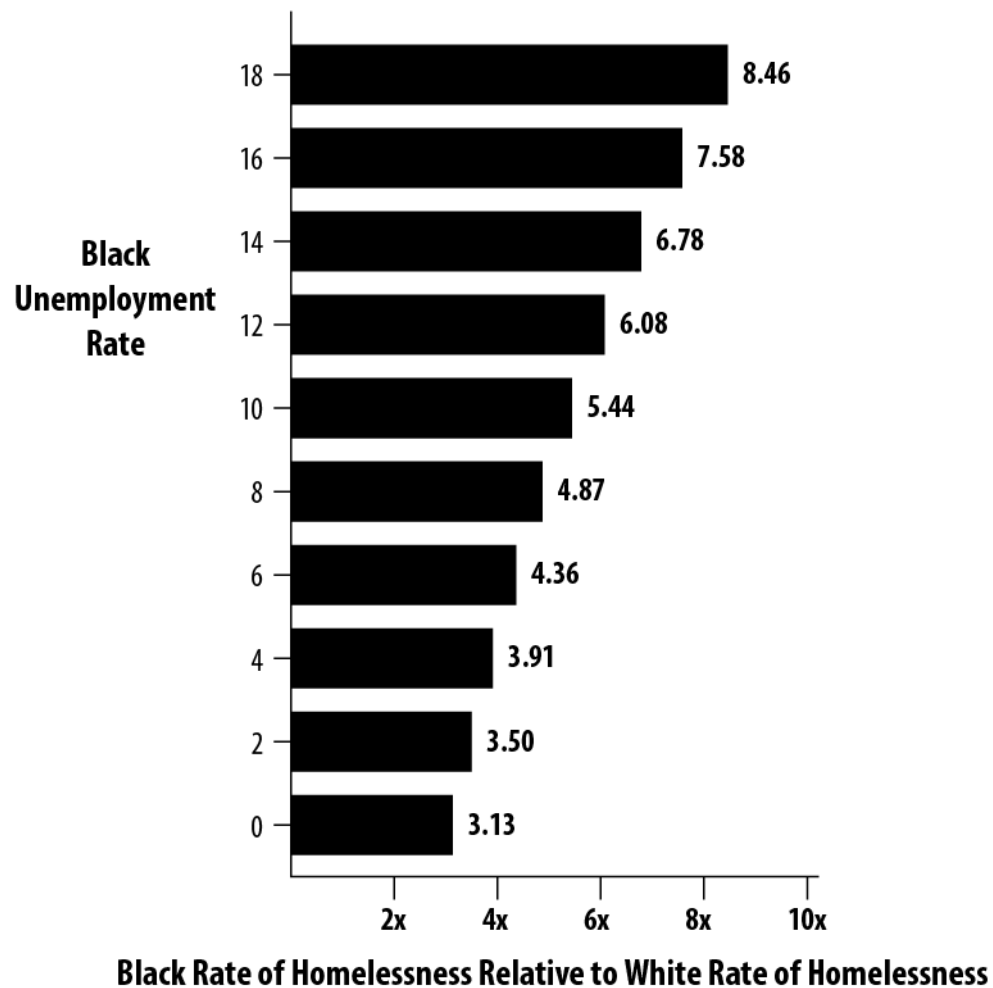


Source: Point-in-Time count and American Community Survey Five-year Samples. Calculated from fixed effects unemployment regression model reported earlier and documented in Appendix F.

of CoCs in the U.S. have rates of Black unemployment exceeding 16 percent. Under these conditions, Black residents are 7 times more likely to be homeless than white residents, all else being equal.

In Illinois, unemployment contributes to Black homelessness, but unemployment rates, and their rate of change over time, differ across the state's CoCs. In 2021, Black unemployment rates were high in both rural and urban parts of the state. Northern Illinois, Chicago, West Central Illinois, and Macon County CoCs had rates of Black unemployment exceeding 16 percent. Only in four CoCs (McHenry County, Kane

BLACK RATE OF HOMELESSNESS RELATIVE TO WHITES BY CoC BLACK UNEMPLOYMENT RATE



Source: Point-in-Time count and American Community Survey Five-year Samples. Calculated from fixed effects unemployment regression model reported earlier and documented in Appendix F.

County, St. Clair County, and Central Illinois CoC) did Black unemployment fall below 10 percent in 2021, with the Central Illinois CoC reporting the lowest rate of Black unemployment at 8.5 percent, a rate less than half of what is found in neighboring Macon County.

Black unemployment has declined in every CoC during the period of observation from 2015 through 2021, but most of this change occurred from 2015 through 2019. With the onset of the pandemic in 2020, Black unemployment stopped declining in many CoCs and increased in others. Black unemployment rates remained

constant in Kane County, Central Illinois, Chicago, Southern Illinois, and West Central Illinois CoCs. Several CoCs experienced an increase in Black unemployment after 2019, including Urbana/Champaign, Macon County, Lake County, McHenry County, South Central Illinois, and Heartland (Springfield). A smaller number of additional CoCs, such as Madison County and Cook County continued to experience a decline in Black unemployment during this period.

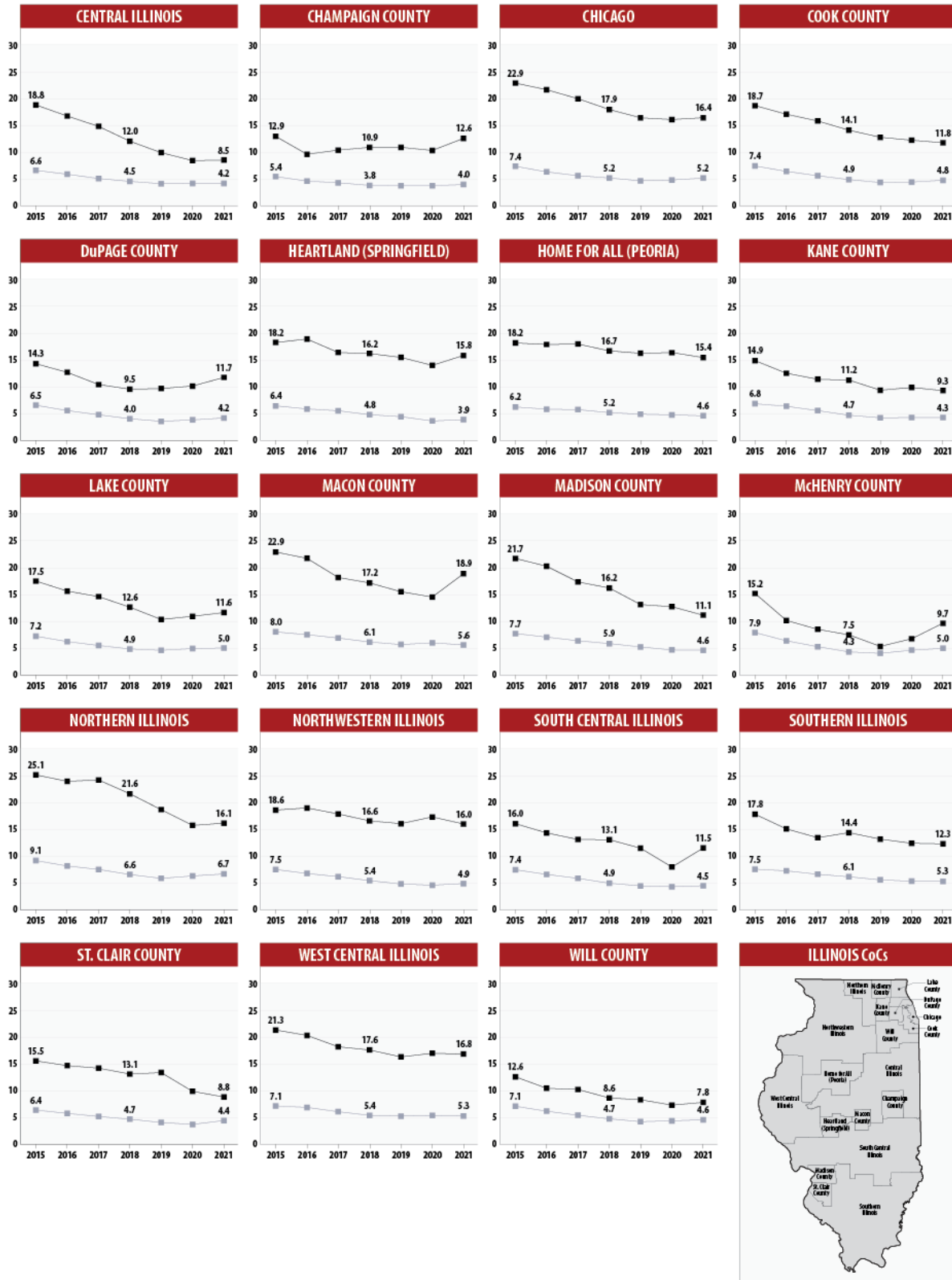
ILLINOIS NUMBERS THAT COUNT

CoCs in Illinois: Unemployment Rates, 2015 and 2021

	2015 Unemployment Rate			2021 Unemployment Rate			Change, 2015 - 2021		
	Black	White	Gap	Black	White	Gap	Black	White	Gap
Central Illinois	18.8	6.6	12.2	8.5	4.2	4.3	-10.3	-2.4	-7.9
Champaign County	12.9	5.4	7.5	12.6	4.0	8.6	-0.4	-1.5	1.1
Chicago	22.9	7.4	15.5	16.4	5.2	11.3	-6.5	-2.2	-4.2
Cook County	18.7	7.4	11.3	11.8	4.8	7.0	-6.9	-2.7	-4.3
DuPage County	14.3	6.5	7.7	11.7	4.2	7.6	-2.6	-2.4	-0.2
Heartland (Springfield)	18.2	6.4	11.8	15.8	3.9	12.0	-2.4	-2.6	0.2
Home for All (Peoria)	18.2	6.2	11.9	15.4	4.6	10.9	-2.7	-1.7	-1.1
Kane County	14.9	6.8	8.0	9.3	4.3	5.0	-5.6	-2.6	-3.0
Lake County	17.5	7.2	10.3	11.6	5.0	6.6	-5.9	-2.2	-3.7
Macon County	22.9	8.0	14.9	18.9	5.6	13.3	-4.0	-2.4	-1.6
Madison County	21.7	7.7	14.0	11.1	4.6	6.5	-10.6	-3.1	-7.5
McHenry County	15.2	7.9	7.3	9.7	5.0	4.7	-5.6	-2.9	-2.6
Northern Illinois	25.1	9.1	16.0	16.1	6.7	9.5	-9.0	-2.5	-6.5
Northwestern Illinois	18.6	7.5	11.1	16.0	4.9	11.1	-2.6	-2.6	0.0
South Central Illinois	16.0	7.4	8.6	11.5	4.5	7.0	-4.5	-3.0	-1.6
Southern Illinois	17.8	7.5	10.3	12.3	5.3	7.0	-5.5	-2.3	-3.3
St. Clair County	15.5	6.4	9.2	8.8	4.4	4.4	-6.7	-2.0	-4.8
West Central Illinois	21.3	7.1	14.2	16.8	5.3	11.5	-4.5	-1.9	-2.6
Will County	12.6	7.1	5.5	7.8	4.6	3.2	-4.8	-2.5	-2.2
Illinois Statewide	20.0	7.2	12.8	13.7	4.8	8.9	-6.3	-2.4	-3.9

Source: 2022 American Community Survey Five-year Samples.

CoCs IN ILLINOIS: UNEMPLOYMENT RATES, 2015 - 2018

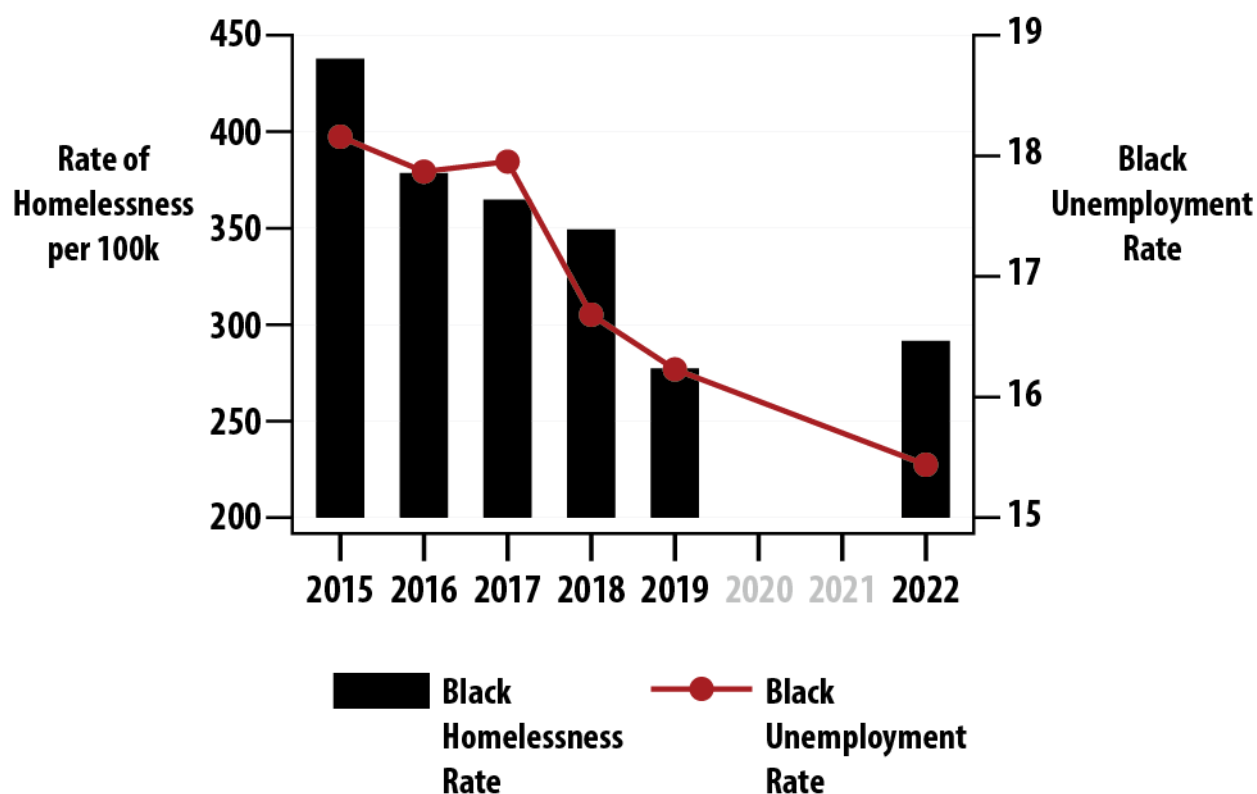


Source: American Community Survey Five-year Samples.

The relationship between Black unemployment and Black homelessness is illustrated clearly in the case of the Home for All (Peoria) CoC, where these two conditions track closely. In 2015, both Black unemployment and Black homelessness were at their highest rates during the observation period. With little exception, as Black unemployment fell, particularly after 2018, so too did Black homeless. By 2019 Black unemployment had fallen by over 10 percent over its 2015 levels, while Black homelessness was reduced by over 30 percent.

Trends in the Home for All (Peoria) CoC also illustrate the disconnect between unemployment and white homelessness. Although white unemployment and white homelessness were both at relatively high levels in 2015, their trajectory diverges through 2022 as white homelessness fluctuates, and even increases between 2019 and 2022, while white unemployment steadily declines in each year.

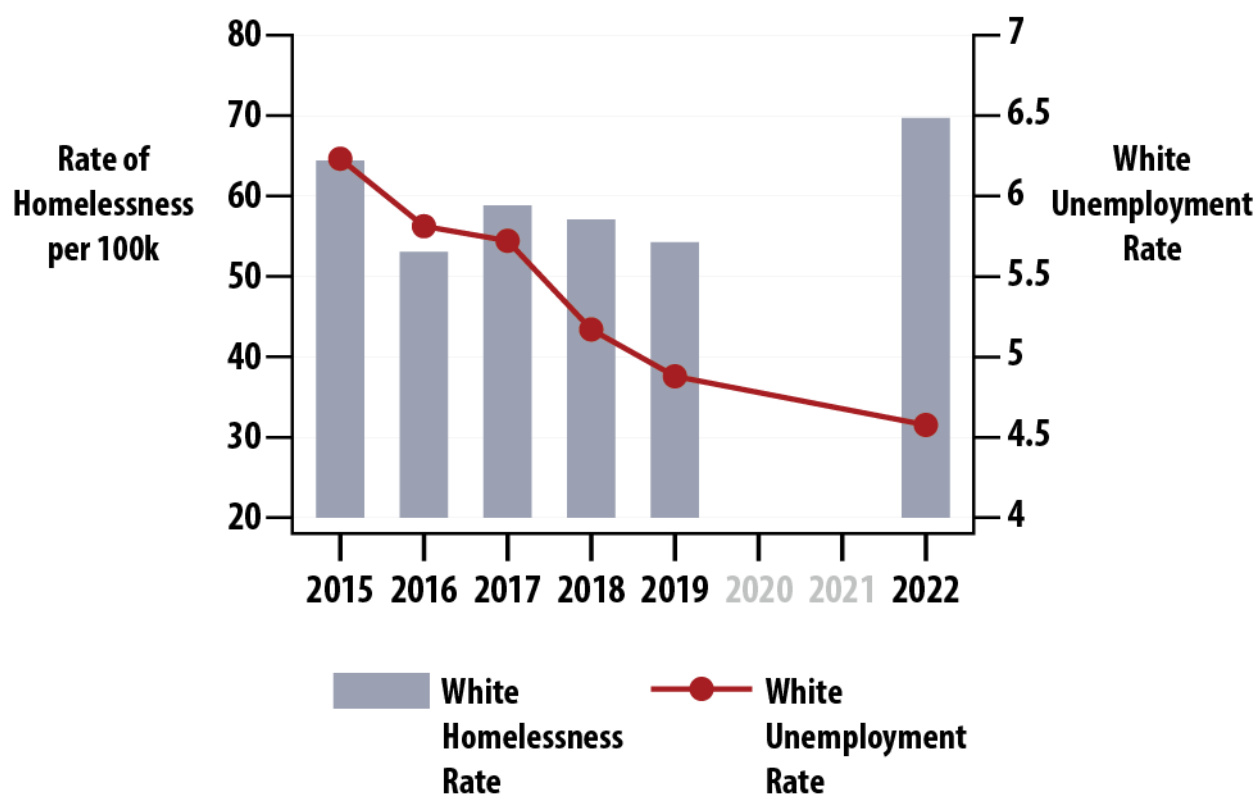
HOME FOR ALL (PEORIA) CoC: UNEMPLOYMENT RATES AND RATES OF BLACK HOMELESSNESS, 2015 - 2022



Source: Point-in-Time count and American Community Survey Five-year Samples.

Patterns in the Home for All (Peoria) CoC illustrate broader trends revealed in our analysis: Black homelessness is much more sensitive to changes to Black unemployment than white homelessness is to white unemployment. Underlying this difference are the racialized conditions which make Black residents more at risk of unemployment leading to homelessness. Longstanding racial wealth disparities mean that white individuals more often have family members to lend financial support during periods of hardship.⁶⁷ Relatedly, and exacerbated by patterns of occupational segregation, whites experiencing unemployment are more likely to know people who may help them find a job, or even hire them.⁶⁸ White residents are also more likely to reside in neighborhoods or cities with more economic activity and available jobs, reducing the length of unemployment spells and their severity.⁶⁹ In other words, white residents experiencing unemployment are buoyed by the accumulated legacies of

HOME FOR ALL (PEORIA) CoC: UNEMPLOYMENT RATES AND RATES OF WHITE HOMELESSNESS, 2015 - 2022



Source: Point-in-Time count and American Community Survey Five-year Samples.

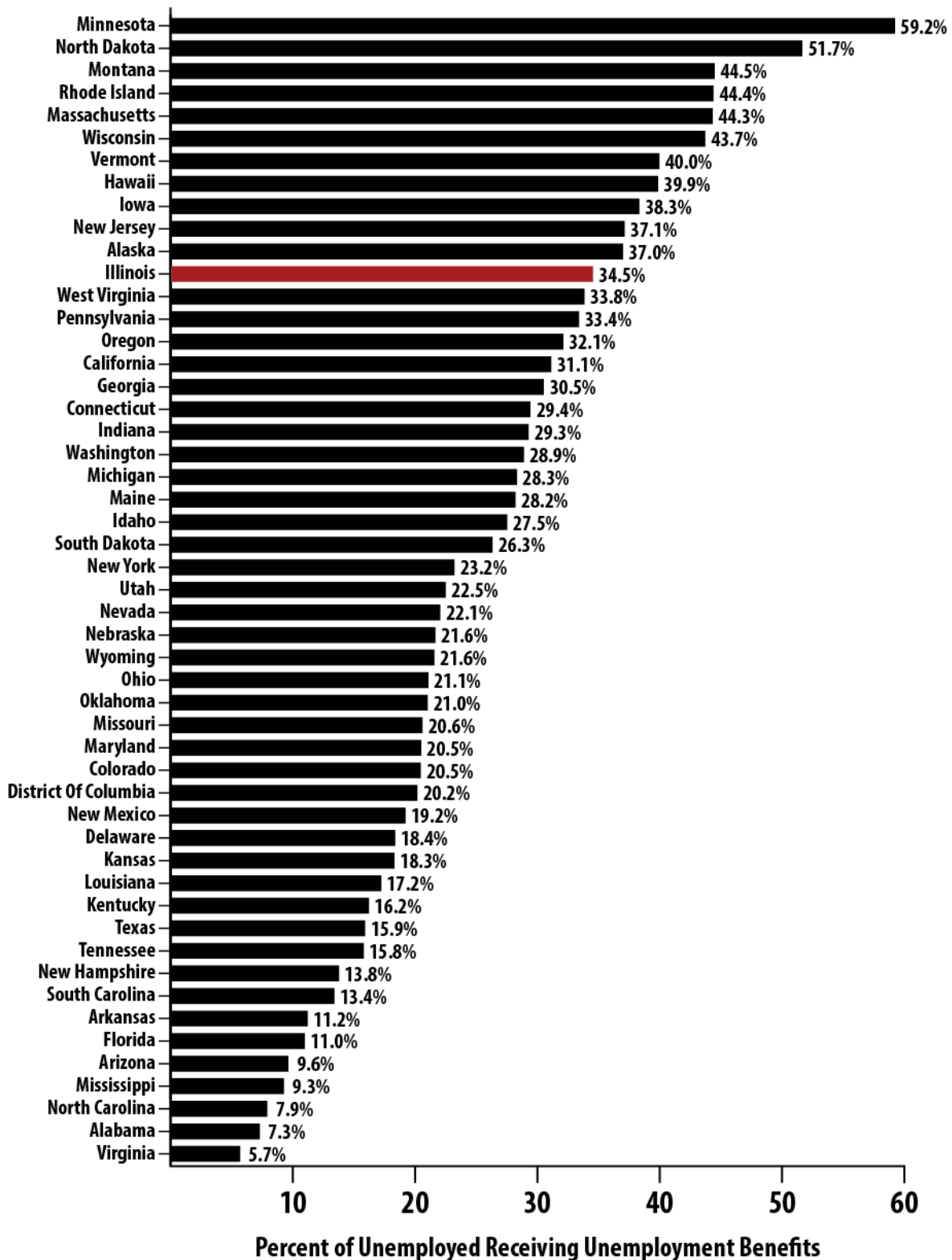
structural racism which facilitates them finding new employment opportunities and increases their access to resources to support them in moments of crisis, whereas the accumulated legacies of structural racism pose barriers to Black residents facing unemployment. While structural racism privileges white residents with support, it deprives Black residents these same prospects.

Unemployment Benefits and Black Homelessness

In the absence of familial or community support, the state may step in to assist and reduce the harm caused by unemployment. One primary way this is done is through unemployment insurance – publicly funded financial support for those who have lost their job. Unemployment insurance, also known as unemployment benefits, is funded through both federal and state taxes, but access to this form of public support is primarily administered through states. As a result, the criteria for qualifying, length of support, and the maximum allowable benefits vary considerably from state to state and over time.⁷⁰ Using state-level data from the Department of Labor and the Bureau of Labor Statistics, we followed prior research⁷¹ and calculated the share of unemployed persons in each state who received unemployment benefits. In 2022, only Minnesota and North Dakota provided benefits to more than half of all unemployed persons in their state. In Illinois, about a third of those who are unemployed received unemployment benefits, a level that was about 10 percentage points less than nearby Wisconsin and nearly half the rate of Minnesota, where 60 percent of the unemployed received benefits. Nonetheless, unemployment benefits are even more restricted in most states. In Michigan, just over a quarter of unemployed residents received benefits, while in places like Arizona and North Carolina, less than 10 percent did. The state with the lowest rate of unemployment benefits was Virginia, where less than 6 percent of individuals received unemployment benefits when they became unemployed.

Public benefits may offer unemployed Black residents critical forms of support that prevent job loss from leading to homelessness. We explored this possibility by analyzing how the share of unemployed persons receiving benefits in a state relates to the rates of homelessness in each state during the period of 2015 through 2022 (see details in Appendices D and F). To identify whether this public support may offset some of the racial differences in the adverse effects of unemployment on

PERCENT OF UNEMPLOYED RECEIVING UNEMPLOYMENT BENEFITS BY STATE, 2022



Source: 2022 Department of Labor, Bureau of Labor Statistics.

homelessness, we tested the relationship of unemployment benefits to both Black and white rates of homelessness.

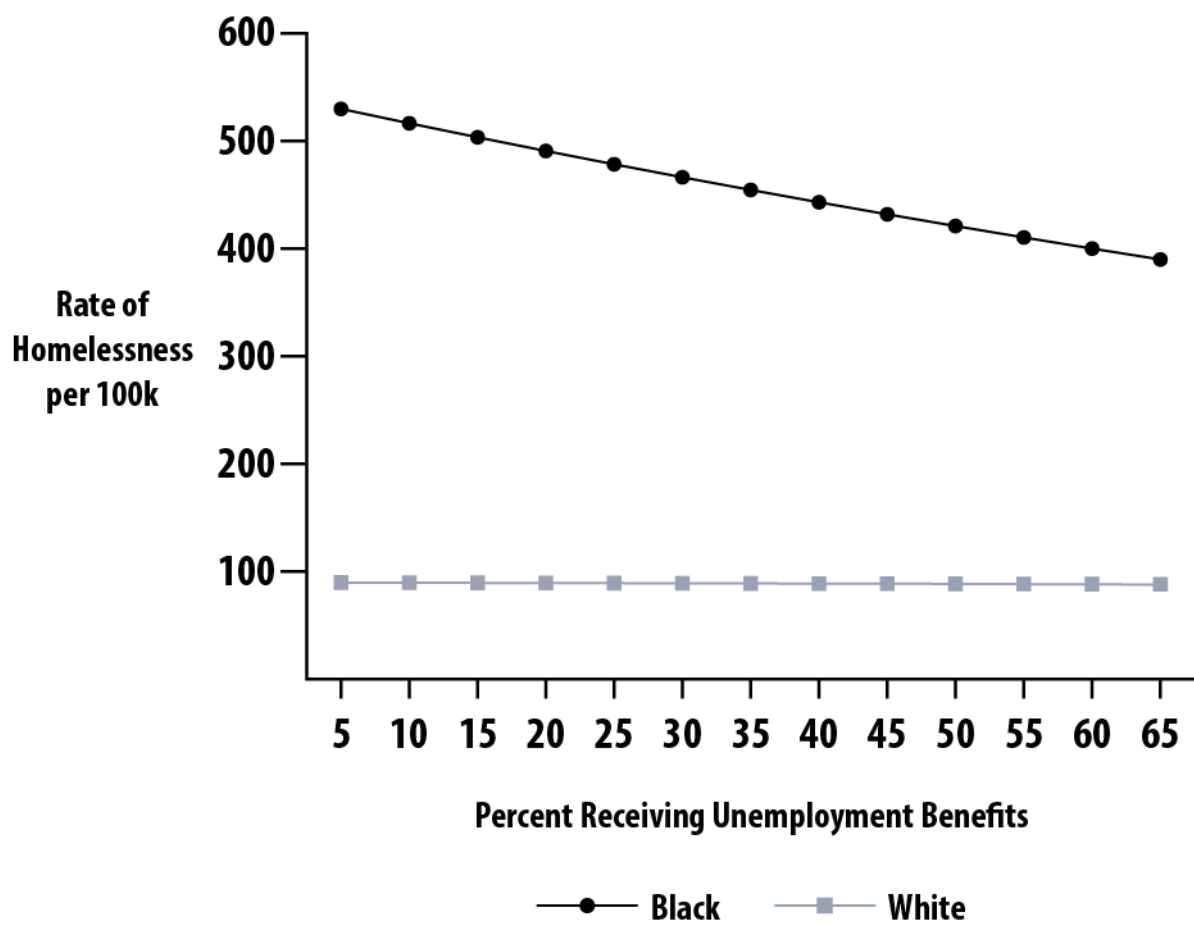
Our analysis reveals that greater availability of unemployment benefits leads to a reduction in Black, but not white, homelessness. For every one percentage point increase in the share of unemployed residents receiving unemployment benefits, the Black homelessness rate falls by 0.51 percent, all else being equal. The white homelessness rate, in contrast, is not affected by the availability of unemployment benefits, likely because of the vastly greater access to support that white residents have through accumulated savings, their social networks, and other structural conditions. For Black residents, unemployment benefits fulfill an unmet need that plays an important role in preventing homelessness.

Across states, as the share receiving unemployment benefits increases, the racial disparity between Black and white homelessness declines. At the lowest extent of availability, when only 10 percent of those who are unemployed receive benefits, we estimate Black homelessness to be, on average, over 530 persons per 100,000 in

ILLINOIS NUMBERS THAT COUNT		
Fixed Effects Regression Models Predicting Relationship of Structural Racism Indicators to Black and White Rates of Homelessness		
	Black Homelessness Rate Per 100k (logged)	White Homelessness Rate Per 100k (logged)
Share of Unemployed in State Receiving Unemployment Benefits	-0.0051* (0.0024)	-0.0003 (0.0016)
Note. Unemployment data are from the Bureau of Labor Statistics for January of each year. Data on unemployment benefits from the Department of Labor for January each year. Homelessness rates derived from PIT and ACS. Sample includes states, 2015 through 2022. 2021 excluded due to disruptions to PIT data during the COVID-19 pandemic. N=357 State-years. Results obtained from independent fixed effects regression models predicting Black and white rates of homelessness with controls for population (logged), percent of residents with less than a high school degree, industrialization (percent employed in manufacturing), percent of residents who are foreign born, racial composition (percent white), percent of residents in poverty, unemployment rate, housing costs (average share of income spent on gross rent), and median household income. Fixed effects for state and year included in all models. *p<0.05; **p<0.01; ***p<0.001.		

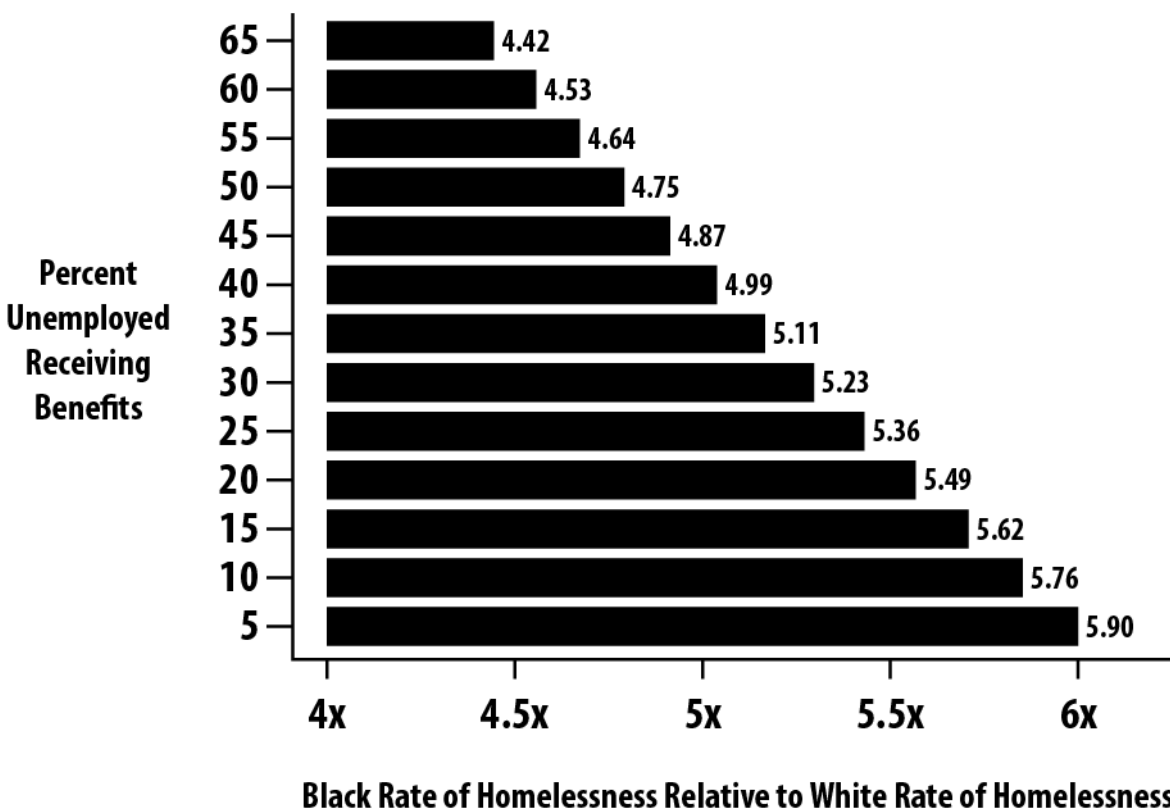
the population, a rate that is 5.7 times larger than our estimate for white homelessness. When 40 percent of those unemployed receive benefits, Black homelessness falls by 20 percent and the gap between Black and white homelessness shrinks, with Black residents being five times more likely to be homeless than white residents. At its greatest availability, when benefits are received by 60 percent of unemployed persons, Black homelessness falls by an additional 10 percent and the disparity falls such that Black residents are 4.5 times more likely to be homeless than white residents. In short, greater availability of unemployment benefits helps reduce Black homelessness and shrink the gap between Black and white homelessness.

RELATIONSHIP OF PERCENT UNEMPLOYED RECEIVING BENEFITS TO STATE RATES OF BLACK AND WHITE HOMELESSNESS



Source: 2022 Department of Labor, Bureau of Labor Statistics, Point-in-Time count, and American Community Survey Five-year Samples. Calculated from fixed effects regression unemployment benefits model reported earlier and documented in Appendix F.

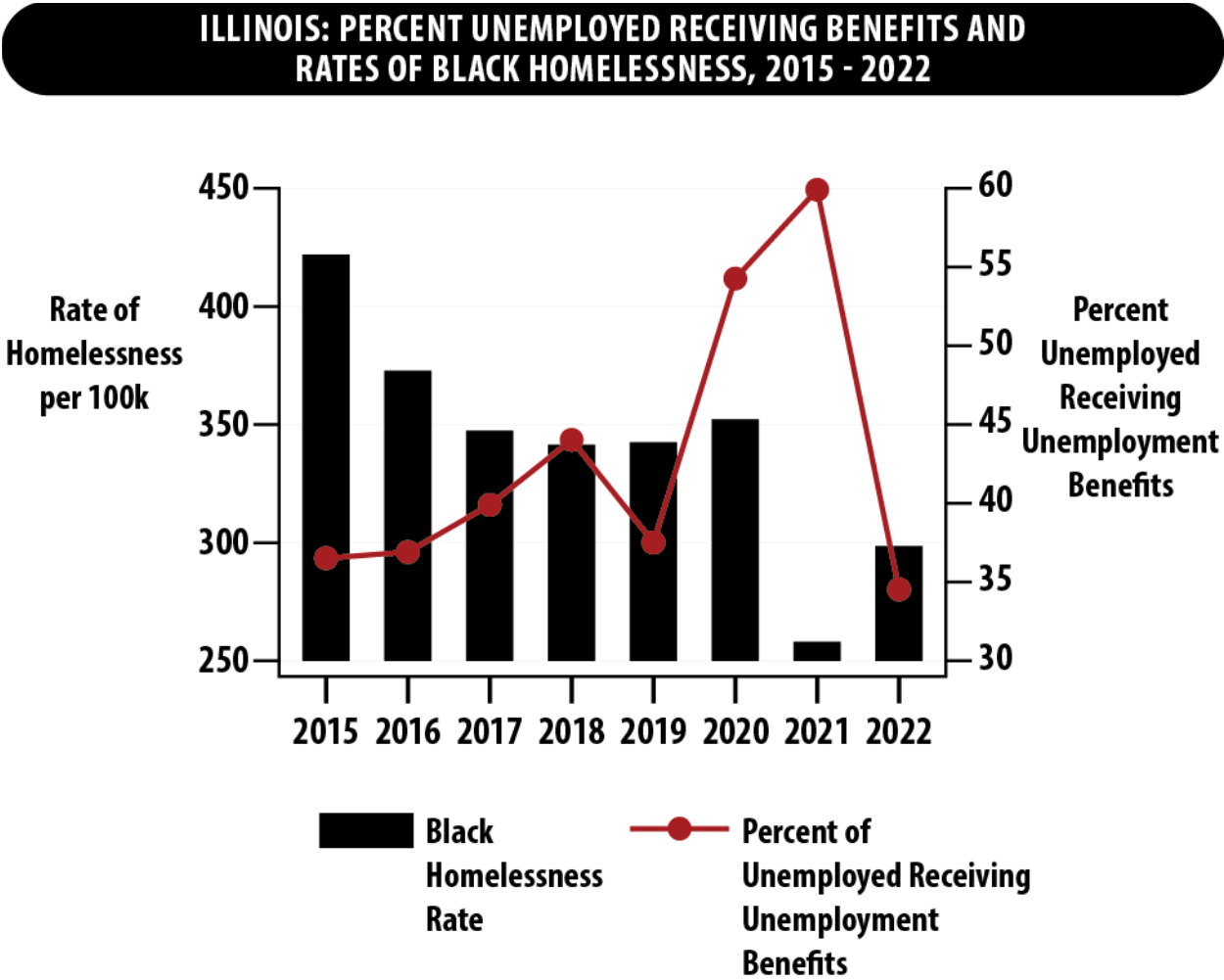
RELATIONSHIP OF PERCENT UNEMPLOYED RECEIVING BENEFITS TO STATE RATES OF BLACK AND WHITE HOMELESSNESS



Source: 2022 Department of Labor, Bureau of Labor Statistics, Point-in-Time count, and American Community Survey Five-year Samples. Calculated from fixed effects regression unemployment benefits model reported earlier and documented in Appendix F.

Since 2015, the share of unemployed persons receiving benefits in Illinois has ranged from a low of 34 percent in 2022 to a high of nearly 60 percent in 2021, a time when increased public spending during the pandemic expanded the accessibility of unemployment benefits. Over time, the rate of Black homelessness is inversely correlated with the availability of unemployment benefits. For the most part, as the share receiving unemployment benefits increases, Black homelessness goes down. The most dramatic shifts were observed in the pandemic years of 2020 and 2021. An influx of public spending during this period expanded the share of unemployed persons receiving unemployment benefits, which coincided with Black homelessness reaching its lowest point during our observation period during 2021. While it is

important to mention the unique effect of the dispersal of unemployment benefits during the pandemic, we also recognize the challenges in collecting PIT data during that time period and approach the homelessness count data with caution. From 2022, however, we find that, as the availability of unemployment benefits falls, Black homelessness begins to increase as well. In Illinois, as in the country more generally, Black homelessness decreases when unemployment benefits increase.

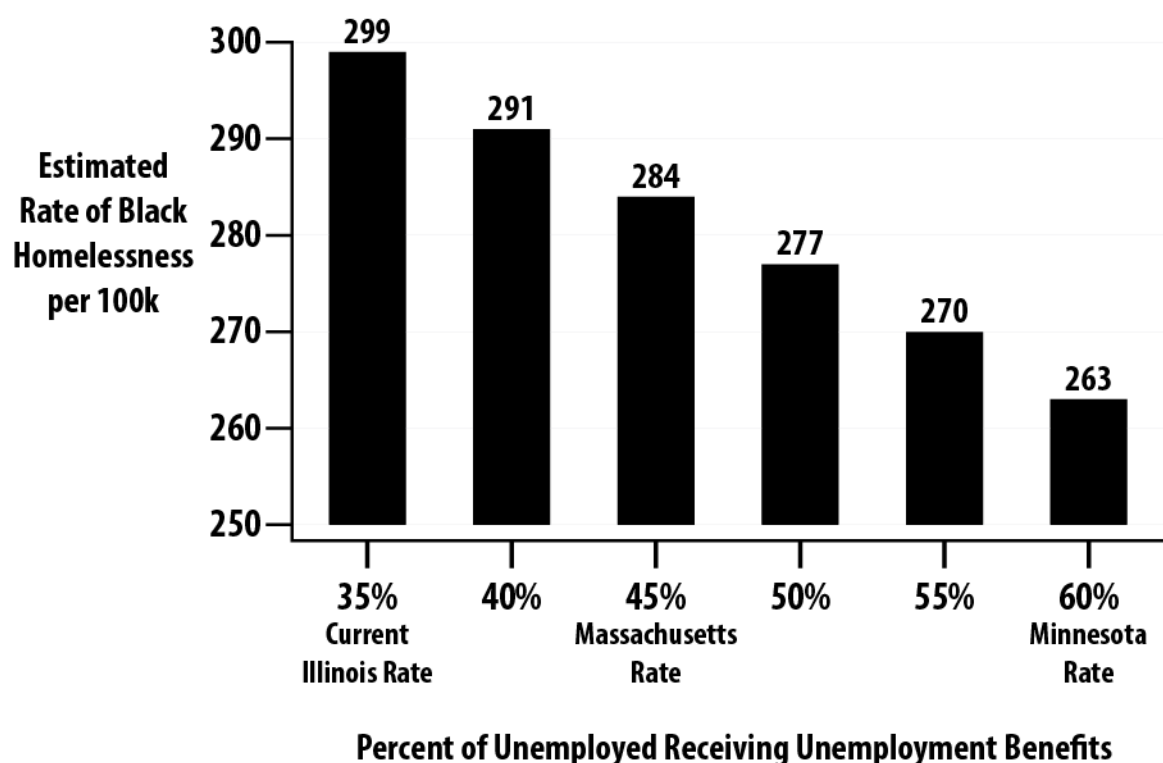


Source: Department of Labor, Bureau of Labor Statistics, Point-in-Time count, and American Community Survey Five-year Samples.

Unemployment benefits are more readily available in Illinois than in many other states, but their accessibility is low when compared to places like Iowa, Vermont, Wisconsin, Massachusetts, or Minnesota. Based on the results of our analysis, and holding all other conditions constant, we estimate that Black unemployment would

fall by 5 percent, or a decrease of 15 persons per 100,000 in the population, if the availability of unemployment benefits in Illinois were expanded from its current rate (35 percent) to that observed in Massachusetts where 45 percent of the unemployed receive benefits. If unemployment benefits were further expanded in Illinois to match the rate observed in Minnesota (60 percent), which has the highest level of unemployment benefit coverage in the country, we estimate that Black homelessness in the state would fall by 12 percent, equivalent to a decrease of 36 persons per 100,000 in the population.

ILLINOIS CoCs: PREDICTED CHANGE IN BLACK HOMELESSNESS RATE WITH GREATER UNEMPLOYMENT BENEFIT COVERAGE



Source: Calculated from fixed effects regression unemployment benefits model reported earlier and documented in Appendix F.

The Lived Experience of Employment Barriers: Focus Group Findings

Participants in our focus groups noted that finding full-time employment that paid a living wage was a significant challenge. Although many were employed, their jobs often did not provide them with sufficient income to comfortably afford housing rates and other necessities in the communities in which they lived or allow them to save for times of crisis. As one participant described, **"I became homeless so many times. Goin' to these different states tryin' to get on my feet and fall right back on my face. It was terrible. This last time I became homeless was because of COVID. I was doin' a share ride. I was drivin' for Lyft. Things became slow. I was makin' good money, but things became slow, and I had to stop."** Having employment, in other words, is not in and of itself a solution to homelessness for marginalized individuals as their income is often not enough to allow them to afford basic necessities such as housing, food, and healthcare or to build up savings and investments that would allow them and their families to go from surviving to thriving.

While their wages were not enough to live on, many participants remarked that their income was often too high for them to qualify for public assistance. Participants voiced their frustrations about a lack of support in instances where they were employed but not housing secure such as when living with family, on a friend's couch, temporarily at a hotel, or in their car but homelessness service agencies would often not provide them with housing or other services because their income levels were considered too high.

Several focus group participants highlighted that the workforce and certificate training programs that were meant to provide a pathway to better paying jobs were time-consuming, had long wait lists, or were expensive. As such, many expressed gratitude for workforce training programs that offered stipends. Some participants who moved to Illinois from other states also brought up that certificate requirements were different here and that they subsequently no longer qualified for jobs they had been trained for in other states. Furthermore, their move meant that they no longer had a local social network that could help connect them with job opportunities.

The digital divide was also brought up as a barrier to employment. Several focus group participants of varying ages discussed the need for computer and digital literacy classes. Agency staff confirmed that many of their unhoused clients lack

fluency in how to use a computer, build a resume, or apply for jobs – crucial skills in an era where most job applications are online.

Lack of transportation was a significant challenge to finding and retaining employment that came up repeatedly. Several participants discussed having to navigate considerable distances between their workplace and residence, whether it was a shelter or permanent housing. Participants spoke about struggling to get to their workplace in their car due to a variety of roadblocks including vehicle theft, impoundment, costly car repairs, and police harassment. They noted that public transportation was not a viable option as it was often lacking in their community or took a prohibitively long time to get them from their residence to their work. Poor public transportation and the need to be reliant on a car was therefore a significant barrier to finding and retaining stable work. As one participant currently living in a shelter stated, **"I had four job interviews last week, couldn't do 'em 'cause I don't have a car. [...]. It's not like I want to be in this situation, but how do I get out of this situation?"** Many participants felt trapped by their need to have a car to be employed. As one individual remarked, **"I make enough money to either basically only get a car or only have a house or somewhere to stay. I can't really do both."** The cost of public transportation was also raised as a barrier and participants who lived in areas with adequate public transit expressed that transit passes funded by programs were an important part in their journey to finding employment and housing stability.

Expectedly, many focus group participants expressed that job loss was a key contributor in a string of events that led to their homelessness. As we previously noted, some of the challenges that led people to lose their jobs included access to transportation, police harassment, and the difficulty of maintaining multiple jobs to make ends meet. Many participants also stated that they lost their jobs or were unable to work due to a chronic health condition, medical emergency, or disability. Several participants from different regions of the state who noted that their disability happened at work explained that they had a difficult time getting their employers to pay worker's compensation and lamented that getting Social Security Insurance benefits was a bureaucratic nightmare that took years – and lawyers – to resolve.

Discrimination in Hiring and the Workplace

Although it is illegal, it is well documented that Black people in the U.S. face significant employment discrimination that affects not only their opportunities for employment but also their income when employed as well as their career advancement.⁷² Compared to white households, Black households in the U.S. have significantly higher levels of unemployment, earn much less for the same work, are less likely to be hired as or to become managers, and subsequently have lower household incomes and levels of wealth.⁷³ These broader trends were reflected in the precarious financial and employment status of our focus group participants.

Participants described multiple instances of employment discrimination based on their race and also due to their homeless status as well as factors such as a previous incarceration or their age. One participant who worked as a store clerk told us that their manager did not allow Black employees to work the cash register. When a customer was paying in cash, they were required to call the manager over to handle the transaction. Another participant described being told that he did not fit in culturally with the other employees, being wrongly accused of stealing, and then being fired from his job, which he attributed to being profiled and criminalized due to being a Black man in a workplace where all other employees were white. Another individual chose to leave their work and move to a different career path altogether due to the toxicity of the predominantly white industry in which they were employed. Their attempt to change careers failed due to difficulties finding work in another field and they eventually ran through their life savings and fell into homelessness.

Focus group participants also had to contend with discrimination related to their unhoused status. Many described several occasions where they were in job interviews that were going well until their homelessness became known. While this was frequently due to an employer's questions regarding their current place of residence, one participant described that this had happened to them because a homeless service provider required them to get proof of interviews for jobs to qualify for program benefits. This individual expressed feelings of shame and embarrassment in having to ask for documentation of the interview from potential employers who would likely no longer hire them due to their homeless status.

Some focus group participants noted that employers that knew they were homeless took advantage of them by either not paying them what they were promised or not paying them at all. Wage theft often took place when individuals were employed in informal work; many of our participants described having to turn to informal labor due to difficulties finding other forms of employment. However, whether informally or formally employed, participants felt that employers who stole wages from them or treated them differently from other employees did so only because they knew that the participants lacked the funding or legal recourse to fight against instances of workplace discrimination.

Interestingly, one assertion that was made repeatedly in all of our focus groups was that workplaces discriminated against older people, especially older Black men. Echoing others, one participant asked in an exasperated voice, **"Where the jobs at? For men that's in our 50s?"** Following up on his own question, he offered the following: **"You better keep your job 'cause it's hard to find a job being an African American man. [...]. In the industry I am [in], I got competition with every other race besides me. Seriously. They come first besides me. Are we still on racism, or are we past that?"**

It is important to note that, at 50 years of age, most individuals have decades of work ahead before retirement and before qualifying for health and other federal benefits. However, focus group participants reported much higher levels of physical and mental decline than is typical for their age brackets. The compounded stress of managing and contending with racial discrimination, housing instability, employment challenges, criminalization, incarceration, and frequent health complications took a physical and emotional toll on all of our participants. Several therefore asserted that programs and services should do more to assist older Black adults as they have a harder time adjusting and "bouncing back" after periods of unemployment, incarceration, health crises, or homelessness.

Although focus group participants were grateful that many service agencies assisted unhoused individuals in finding employment, they criticized programs for failing to take into consideration their prior expertise, skills, salary needs, and the cost of the housing market when recommending jobs. Because these were not considered, participants found that they were frequently presented with jobs for which they did not qualify for or which were unsuitable to meet their needs, yet they were blamed for not applying to these opportunities.

On the whole, individuals who faced one or a combination of the workplace challenges described above stated with dismay that their only viable options were to turn to informal or illegal forms of work to survive, even as these put them at a great risk of losing their housing, being removed from programs, or becoming incarcerated.

Employment Section Summary

Unemployment is a consistent and longstanding driver of homelessness. Our analysis indicates that this form of economic insecurity is particularly detrimental for Black residents. White individuals who face unemployment more commonly reside in places with greater economic opportunities or have family members that are in positions to extend financial support and networks for employment opportunities. Black families certainly offer support to family and community members who face unemployment, but broader and enduring forms of structural racism mean that Black families and communities have fewer resources at their disposal with which to offer support. Racial wealth gaps limit the degree of financial support they can provide, and economic segregation poses barriers to the available job support. Prevailing forms of residential segregation, coupled with public and private disinvestment from Black communities,⁷⁴ further extend both the severity and length of unemployment for Black workers. As with other social conditions recorded in this report, structural racism operates to deepen the impact of hard times for Black families, putting them at risk for homelessness while, at the same time, monopolizing resources and support for white families experiencing hardship.

In the context of structural racism, public forms of support may fill the need that Black individuals face during periods of economic insecurity. We provide clear evidence that unemployment benefits are one form of public support that reduces the challenges experienced by Black families that could otherwise put them at risk for homelessness. Yet, access to unemployment benefits is conditional on prior work conditions, the criteria for which are determined by state regulations. As a result, many unemployed individuals are not able to receive unemployment benefits. Many of our focus group participants noted that their attempts to access unemployment insurance were unsuccessful due to bureaucratic challenges.

In Illinois, about a third of those who are unemployed receive unemployment benefits. Other states with more inclusive criteria have upward of 60 percent of unemployed persons receiving unemployment benefits. We estimate that an expansion of unemployment benefits in Illinois to match those found in other states would reduce Black homelessness. If Illinois, like Minnesota, made unemployment benefits available to 60 percent of those who are unemployed, we estimate that Black homelessness in the state would drop by 15 percent. Structural racism worsens the blow of economic hardship for Black families, making them more vulnerable to becoming unhoused. Yet, public interventions such as unemployment benefits can replace the support which is otherwise limited by prevailing structures of racism.



Rozeta Anthony

"My name is Rozeta Anthony. I'm 54. I was born in Little Rock, Arkansas. When I was like 28, maybe 29, I moved back to Chicago. I've been here ever since."

"I was on the [housing] waiting list for like eight years. And they told me, 'Well, your name must have gotten taken off the list.' And I said, 'How? When every year in September, I send y'all the papers. Birth certificate, social security cards, took pictures of ID and everything.' Then section eight again. Didn't get it. Every time a lottery was open, I filled it out. I still never got any, so I don't know. I never had low-income housing. I always work and paid my full amount of my rent. You know? I did that. I always bust my ass, two three jobs so I could take care of my girls."

"I had to quit my job. I couldn't work no more, cause I ain't had nobody to watch [my children]. And I wanted the morning schedule. That way I could go to work in the morning, then I'd be home by the time they got out of school. But it didn't work that way. They ended up putting me on the afternoon shift. So, I had to resign."

"I done work all my life anyway. So, I guess my body just got tired. Or I was stressed. And didn't realize it, all these years. And it started taking a toll on me."

"I found out I have seizures. And in the process, I found out that I had an aneurysm and insomnia, chronic bronchitis, chronic asthma, COPD, and I have high blood pressure. And I need a stent on my heart. I applied for my disability. I got denied. Then I applied again, I got denied. So I applied again."

"Since I've been sick, it's been it's been a struggle, because I was busy trying to go see all these specialists, trying to get there. But sometimes they have bus passes, sometimes they don't. And then I had to switch my insurance because a lot of people didn't take County Care. So that's my big battle now. Cause I still need surgery. And I still need to get back to the doctor."

HEALTH AND HEALTHCARE

Black individuals in the U.S. experience greater levels of mortality due to heart disease, stroke, and cancer. They also experience higher rates of infant and maternal mortality and are more likely to be considered obese and have diabetes than white individuals in the U.S.⁷⁵ There has been a recognition in the health profession that an individual's health is shaped by factors beyond their personal behavior, or what are often termed the "social determinants of health." Researchers and healthcare advocates have thereby pointed to significant disparities in access to and availability of nutritious food; health care providers; pharmacies; safe and affordable housing; affordable and reliable public transportation; and clean water and air as drivers of disparate health outcomes between racial groups.⁷⁶ Systemic discrimination has meant that Black people in the U.S. are generally less healthy than other racial groups. As participants in our focus groups made clear, health challenges complicated their full employment and made access to insurance more difficult. The lack of access to affordable healthcare and the expenses of medical bills, medicines, and care for chronic conditions, moreover, were a significant driver in their housing instability or homelessness.

Discrimination in Healthcare and its Consequences for Black Unhoused Individuals

The disparities in health that we see in Illinois are shaped by racial dynamics that provide differential access to healthcare facilities as well as biases that influence how health professionals treat individuals seeking care. Participants in our focus groups focused on discrimination against them due to their homeless status as an important factor when recounting their negative experiences with healthcare providers and as a significant barrier to receiving care and being healthy. As one elderly participant stated, **"When I used to go the hospital, I'd get fairly good service. But when I [...] went from the homeless center to the hospital, I sat there for four hours before they got me."** As a result of this mistreatment, this participant decided to use a relative's

address during future visits to the hospital, resulting in a shorter wait time and better treatment from the staff.

Oftentimes, healthcare workers' disregard for the needs of unhoused patients stems from their biases and assumptions about Black people and the homeless population in general. The false belief that Black individuals experience less pain is prevalent among healthcare providers and often leads to doctors and nurses dismissing Black pain or prescribing lower doses of drugs to treat it.⁷⁷ Additionally, homeless individuals have noted that clinicians dismiss their pain or discriminate against them due to the general suspicion, common also amongst the general public, that unhoused individuals are seeking drugs rather than seeking care.⁷⁸ For example, one agency staff member told us that when their clients go to the hospital alone, they are often assumed to have drug abuse issues and be seeking narcotics rather than actually being in pain. Such assumptions lead healthcare workers to be immediately suspicious of, and even hostile towards, unhoused individuals without cause.

Discrimination against the Black unhoused population often impacts their care in consequential ways. One participant, for example, described a time when they were admitted to the hospital for a serious health concern: **"When they found out I was homeless they stopped giving me the utmost care. And you know what they asked me? 'When you leaving?'"** In instances like these, being labeled as homeless led to a decrease in the quality of care. As another participant explained, **"I feel like the hospital acts different, too, once they know you're homeless [...]. When you come in with a backpack they treat you differently, you don't really get checked out [...]. But when I went in there and I gave them my address [...] it was a way more deeper check – 'Are you really okay? What is it?'"** Participant concerns regarding the neglect that unhoused individuals experience at the hands of healthcare providers were affirmed in reflections by agency staff. One staff member noted that a woman in their program went to the hospital on four different occasions for the same health problem and received four different diagnoses over those visits, yet no one seemed to care about reconciling them all.

Another barrier to accessing healthcare that focus group participants mentioned was the slow, confusing, and bureaucratic hurdles required when applying for benefits or other forms of support and ultimately rendered the benefits inaccessible. Many participants stated that successfully applying for and receiving

Supplemental Security Income (SSI) is a lengthy and often arduous process that requires not only finding and being seen by a healthcare specialist but also acquiring a lawyer. Waitlists for unhoused individuals seeking mental or physical services are long and often result in having to wait months to get an appointment. As one agency staff member noted, wait times had gotten so long, especially for specialists, that one of their clients had to wait two months before they could consult a healthcare professional despite the fact that they were having seizures. Similarly, a participant lamented that all individuals with basic Medicaid had only one choice of hospital in their city for psychological support of any kind, stating that it could take 4 to 5 months for someone to get their first appointment with a mental health professional. Another participant with long-term physical and mental health issues stated that they had not applied for health benefits because the application required her doctor's signature but her lack of transportation options left them unable to get to the doctor's office.

Even when an unhoused individual seeking SSI makes it through the waiting lists and is diagnosed by a therapist or psychologist, there is no guarantee that their application will be approved. This was the case with many focus group participants. In response to one participant's frustration with the ongoing struggle of applying for benefits, another participant advised, **"You're going to have to get an attorney that is going to help you or they're going to keep denying you."** Focus groups often became a space for participants to share tips, resources, and advice. Navigating challenges with the healthcare system was a frequent topic of conversation.

In addition to healthcare discrimination and bureaucratic barriers, focus group participants described multiple instances where healthcare challenges severely restricted their employment or resulted in job loss that impacted their ability to remain housed. Dealing with chronic health conditions while managing work schedules was a challenge for many. One older participant described how the fluctuations in their daily dialysis treatment made it challenging to get to work at a set time and thus put their employment at constant risk. Medical crises also precipitated people's job loss. One participant described being forced to quit a decades-long career in nursing due to a stroke. Another recounted how a medical emergency rendered them unable to use their hands, leaving them with no options for work despite a lifetime of experience. For another participant, their medical emergency was the result of severe stress due to having to juggle multiple jobs in order to stay housed and support their family. As

we noted in the employment section, some participants experienced injuries in the workplace that led to their unemployment and subsequently to becoming homeless.

Despite the widespread structural barriers that unhoused individuals face when seeking healthcare, some of the service providers we talked with pointed to personal choices or cultural factors when explaining the lack of consistent healthcare among their clients. One staff member suggested that mental health issues among the Black unhoused population often go unaddressed because seeking mental healthcare in the Black community is taboo. Such explanations for the prevalence of untreated mental illness in the Black homeless population ignore the many individuals who have actively sought mental health support only to be put on a waitlist; discriminated against or misdiagnosed by a healthcare provider; disregarded because they did not have the necessary insurance; or mistreated because there was no culturally competent care in their community. Previous research by IRRPP has shown that, in Chicago, it is practically impossible to find therapists, psychiatrists, or other mental health specialists who are Black. Moreover, after the city closed six public mental health clinics in 2012, it has become difficult to find licensed mental health professionals at all beyond the city's predominantly white Northside neighborhoods.⁷⁹

Shelters and Other Housing Programs Are Sites of Trauma for Black Unhoused Individuals

Many of the focus group participants recounted experiencing shelters and residential programs as sites of trauma rather than healing, often due to having witnessed a disturbing event by someone in a mental health crisis. Participants described having very limited access to both mental and physical healthcare prior to being in their shelter or residential program and noted that the lack of access to care often continued. This scarcity of accessible healthcare leads to shelters being full of individuals who need, but are not receiving, emotional and mental health support and an environment that is tense and emotionally fraught for all that lived there.

Participants stated that shelters often take in residents with issues that service providers are unprepared to address. **"You got people just really shouldn't be here,"** one participant stated. **"They should be [...] in some type of institution."** Staff members themselves shared this sentiment, acknowledging that a large percentage of their

residents are individuals with mental illnesses that they are not equipped to handle. As one stated: **"There are so many people, maybe it's trauma or schizophrenia, and they have a lot of delusions. They are mentally ill. Our facility cannot handle someone that is mentally ill."** Despite this recognition, shelters and other programs often end up taking in individuals with challenging mental health needs because there is often nowhere else for those individuals to get care for their mental health needs. One staff member noted that many of the psychiatric hospitals that were available in the area have all been closed. As a result, many unhoused individuals experiencing a mental health crisis end up in a shelter or in a prison.

For many of our participants, being in close quarters with others experiencing mental health crises provided them with a front row seat to the extreme trauma and sometimes self-inflicted violence that can accompany those with untreated mental health issues. **"I had came across people that I had got cool with and I seen them snap,"** one participant stated. **"There's no help with psychological problems. All you see is a lot of chaos."** This participant went on to tell of an experience he had at a shelter – one he called **"the last stop"** due to the many suicides that took place. **"A few months ago it was a hanging,"** he said. **"Never seen nothing like that in my life [...]. You see a person one day laughing, and then now they laying down in the middle of the driveway. [You ask,] 'What's going on?' They say, 'I wish I wouldn't wake up.'"**

According to this participant, witnessing such events is not only traumatic to many residents in these programs, but also leads to their own mental health crises that then linger unaddressed. Despite all the violence and trauma that takes place, shelters and other residential program staff often fail to follow up with residents to see how they are doing mentally and emotionally. **"To witness a hanging and then there's no follow up?"** the participant said. **"When you see a mass shooting at a school or a grocery store, they send people out to see how [you are doing] psychologically."** But witnessing repeated instances of violence and harm in a shelter or program for unhoused people did not result in psychological support or even increased access to temporary caseworkers. As one participant bluntly stated about the emergency shelter where he resided, **"That's not a good environment conducive to no healing."** Staff members concurred, with one noting that individuals cannot be mentally stable in a shelter environment because there is nothing to do and nothing to look forward

to, but so much happening around you. It's as if shelters are designed to make it harder for unhoused individuals to recover, this staff member suggested.

Healthcare Section Summary

Black individuals in the U.S. suffer from health challenges at a disproportionately higher rate than white individuals. In part, this relates to racial inequities in access to healthcare facilities and biases in how health professionals treat Black individuals seeking care. In addition to racial discrimination, focus group participants detailed how their housing insecure status further compounds their challenges in receiving quality physical and mental health services. Bureaucratic barriers receiving SSI benefits adds to the stress of unhoused individuals not only in seeking care but in having enough income to afford housing and other necessities. Moreover, participants in shelters or other housing programs described these as sites of further trauma rather than as sites of healing, making their journey to stability in housing and health difficult. Systems of structural racism have resulted in Black families being less likely to be in a position to use personal resources to overcome these challenges. As a result, healthcare challenges are a risk factor to becoming unhoused for Black residents.



Biana Clark

"My name is Biana Clark. I was born in Chicago, but I am originally from Peoria, Illinois. I'll be 33 in December. I've experienced homelessness with me and my children. I have four little boys."

"My four-year-old, my youngest child, he's severely autistic, and has seizures all the time. But he's my baby, I love him, but it definitely is hard. And then just being a single mother alone, that's stressful as well. And then also work. I'm in the process of trying to find a good babysitter that not only will be safe and somebody that I trust, but also somebody that can tend to his needs as well."

"Not too many places will take me and my four kids, that was definitely a big challenge. Just being able to find resources, find a roof over me and the kids' head, having to live in our car multiple nights, it definitely was something that was really hard on me."

"Me being adopted, being put into a family that is already below the poverty line, they just never had a lot. I've never been able to have somebody pay up my rent or buy me a car."

"I still saw my parents struggle my whole life. It was definitely hard, being pushed out of my home at 18. And then having to find someone to roommate with to be able to live, I'm trying to go to high school, I'm trying to work. Worry about household responsibilities. It was definitely something that I was not prepared for."

"There were multiple jobs during the time that I was homeless that I wanted to get and I went and applied for it. But I didn't have the funds to get the right outfit, or didn't have the quite, the interview skills to even go walk in there and say what I needed to say."

FOSTER CARE TRANSITION

Youth aging out of foster care face unique challenges that make them particularly vulnerable to homelessness.⁸⁰ Previous research reports that anywhere from 20 to 30 percent of these individuals experience homelessness in the years immediately following their exit from foster care.⁸¹ Absence of familial support, isolation from community resources, unstable housing, and limited support from social workers who emphasize self-sufficiency are some of the major challenges facing youth who age out of foster care.⁸² Research also shows that Black youth aging out of foster care are at even greater risk of becoming homeless than white youth,⁸³ a trend that is consistent with the findings reported here showing that Black individuals face greater barriers to community and social support than white individuals, a large factor in sustaining racial disparities in homelessness.

Considering the major challenges facing youth who age out of foster care, states have implemented a multitude of programs aimed at supporting these individuals during this major life transition. Among many, these programs include financial management services, career preparation service, educational assistance, employment and vocational training, mentoring, and housing support. Yet, these types of programs do not serve all youth who are transitioning out of foster care. Only about a third of youth receive career preparation and financial management services, less than a fifth receive direct financial assistance, and only 10 to 15 percent are supported in supervised living arrangements after aging out of foster care.⁸⁴ In rare cases, youth opt out of these programs. More commonly, additional support from these programs is desired, but eligibility is restrictive, access is limited to far below demand, or the administrative burden to enrolling in programs is too difficult for youth undergoing a major life change.⁸⁵

State management of the foster care system and social work administration results in significant variation across the U.S. in terms of the availability of programs aimed at supporting youth who age out of foster care. For example, only 3 percent of youth transitioning from foster care in South Carolina receive support in the form of supervised independent living services – a program where young adults from the

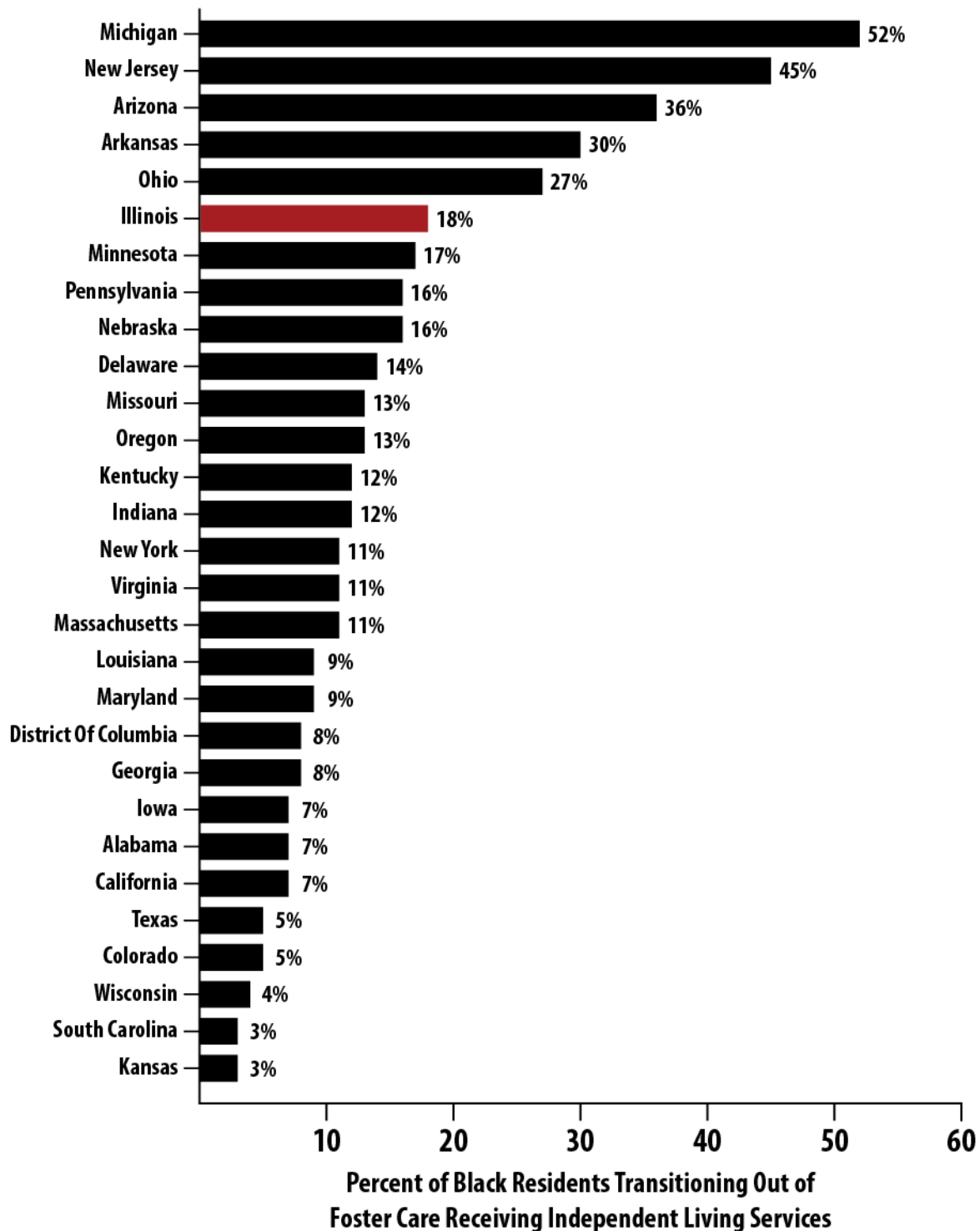
foster care system live independently, with more personal authority than they received in foster care settings, but still have case management and supervision from the state. In contrast, 52 percent of youth transitioning out of foster care in Michigan receive this type of support. This degree of variation exists across all types of programs aimed at helping youth who age out of foster care. The result is that individuals are provided with very different forms of support depending on which state they reside in.

In this section of the report, we explore whether programs aimed at supporting youth who transition out of foster care help reduce homelessness in Illinois and across the country. As with prior sections, we pay close attention to whether the effects of these programs vary for Black and white individuals. We assess data from the 2023 Kids Count Data Center⁸⁶ to record the share of Black and white youth aging out of homelessness who received different types of support in years 2015 and 2018 (years data were available). We analyzed all types of programs but found that two had a particularly meaningful association with homelessness: supervised independent living programs and mentoring services. We therefore report our findings for these two programs in what follows. Our results are derived from the same analytic models discussed in the Introduction and in Methodological Appendices D and F. Data on foster care transition programs were only available at the state-level, therefore our analysis focuses on state program availability and rates of homelessness.

The Relationship of Foster Care Transition Programs to Homelessness

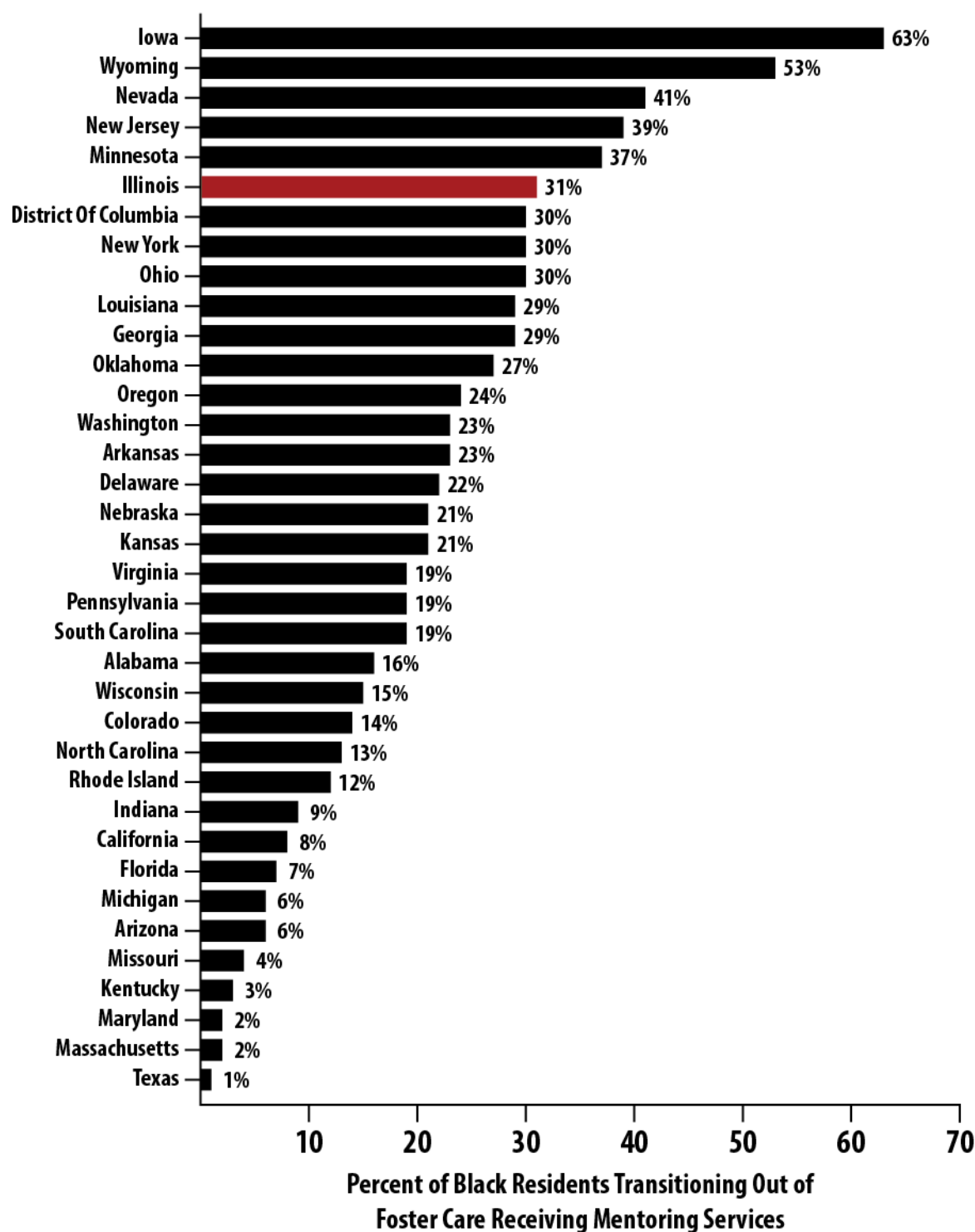
The availability of both supervised independent living and mentoring services for youth aging out of foster care vary substantially across states. In 2018, around one in 20 Black youth transitioning out of foster care received independent living services in states like Texas, Colorado, Wisconsin, Kansas, and South Carolina. Nearly half received this form of support in Michigan and New Jersey. In Illinois, just 18 percent of Black youth aging out of foster care received supervised independent living services. Mentoring services similarly varied across states. Only 1 percent of Black youth received mentoring in Texas, while 63 percent received them in Iowa. A total of ten states provided mentoring to less than 10 percent of Black youth transitioning out of foster care. Only two states, Wyoming and Iowa, provided this service to at least half of these youth. In Illinois, just under a third of Black youth aging out of foster care received mentoring.

PERCENT OF BLACK RESIDENTS TRANSITIONING OUT OF FOSTER CARE RECEIVING INDEPENDENT LIVING SERVICES, 2018



Source: Kids Count Data Center,⁸⁵ Point-in-Time count and American Community Survey. 2018 is the most recent year data on foster care programs are available. States with missing data are omitted.

PERCENT OF BLACK RESIDENTS TRANSITIONING OUT OF FOSTER CARE RECEIVING MENTORING SERVICES, 2018



Source: Kids Count Data Center,⁸⁵ Point-in-Time count and American Community Survey. 2018 is the most recent year data on foster care programs are available. States with missing data are omitted.

ILLINOIS NUMBERS THAT COUNT

Fixed Effects Regression Models Predicting Relationship of Structural Racism Indicators to Black and White Rates of Homelessness

	Black Homelessness Rate Per 100k (logged)	White Homelessness Rate Per 100k (logged)
% of Black Individuals Transitioning out of Foster Care Receiving Supervised Independent Living Services	-0.0026*** (0.0006)	-0.0015** (0.0004)
% of White Individuals Transitioning out of Foster Care Receiving Supervised Independent Living Services	-0.0031*** (0.0006)	-0.0019*** (0.0004)
% of Black Individuals Transitioning out of Foster Care Receiving Mentoring Services	-0.0045*** (0.0009)	-0.0021* (0.0009)
% of White Individuals Transitioning out of Foster Care Receiving Mentoring Services	-0.0045** (0.0014)	-0.0027** (0.0008)

Note. Data on transition from foster care support programs are from Kids Count Data Center, years 2015 and 2018.⁸⁵ Homelessness is measured by the PIT data, with annual rates derived from means of consecutive January counts. Sample includes states, 2015 and 2018, with non-missing data on support programs. N=63 for Black individuals receiving supervised living services, N=76 for white individuals receiving supervised living services, N=69 for Black individuals receiving mentoring services, N=87 for white individuals receiving mentoring services. Results obtained from independent fixed effects regression models predicting Black and white rates of homelessness with fixed effects for state and year.

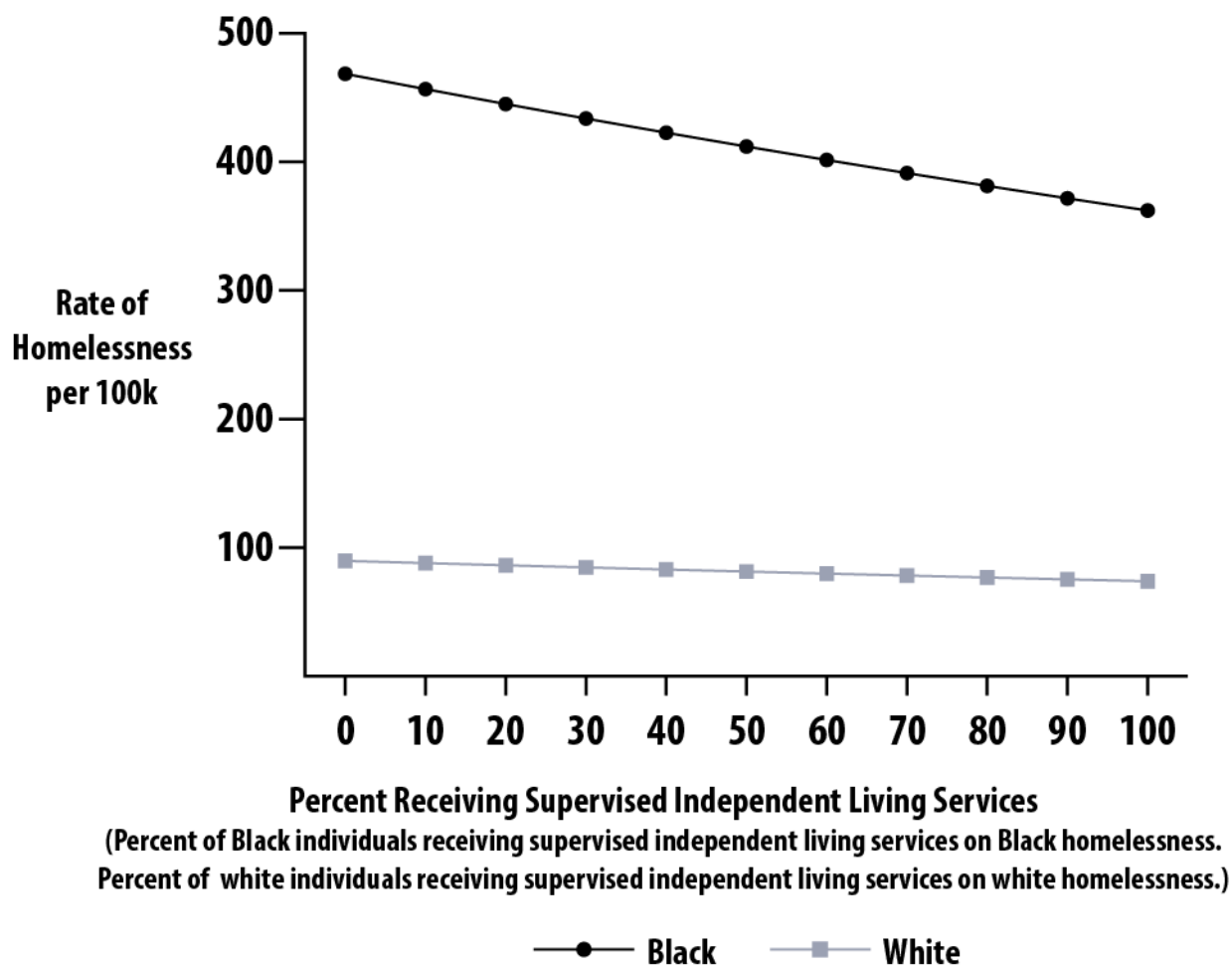
*p<0.05; **p<0.01; ***p<0.001.

Analyzing the relationship between state-level transitional program availability and homelessness, we found that both independent living and mentoring services reduce homelessness. For every percentage point increase in the share of Black youth receiving supervised independent living services, we predict the Black homelessness rate would fall by about 0.3 percent. Supervised independent living services also reduce white homelessness. For every percentage point increase in the share of white youth receiving these services, we predict white homelessness would decline by 0.2 percentage points. In short, the availability of independent living programs

helps reduce homelessness across the board, but the larger effect on Black residents means that it also reduces racial disparities in homelessness.

The availability of mentoring services has an even larger effect on reducing homelessness, particularly for Black residents. For every one percentage point increase in the share of those transitioning out of foster care who receive mentoring, our models predict the Black homelessness rate would fall by 0.45 percent. The effect of mentorship on white homelessness is about half as large, but still substantial. With each additional percentage point increase in the share of white youth receiving

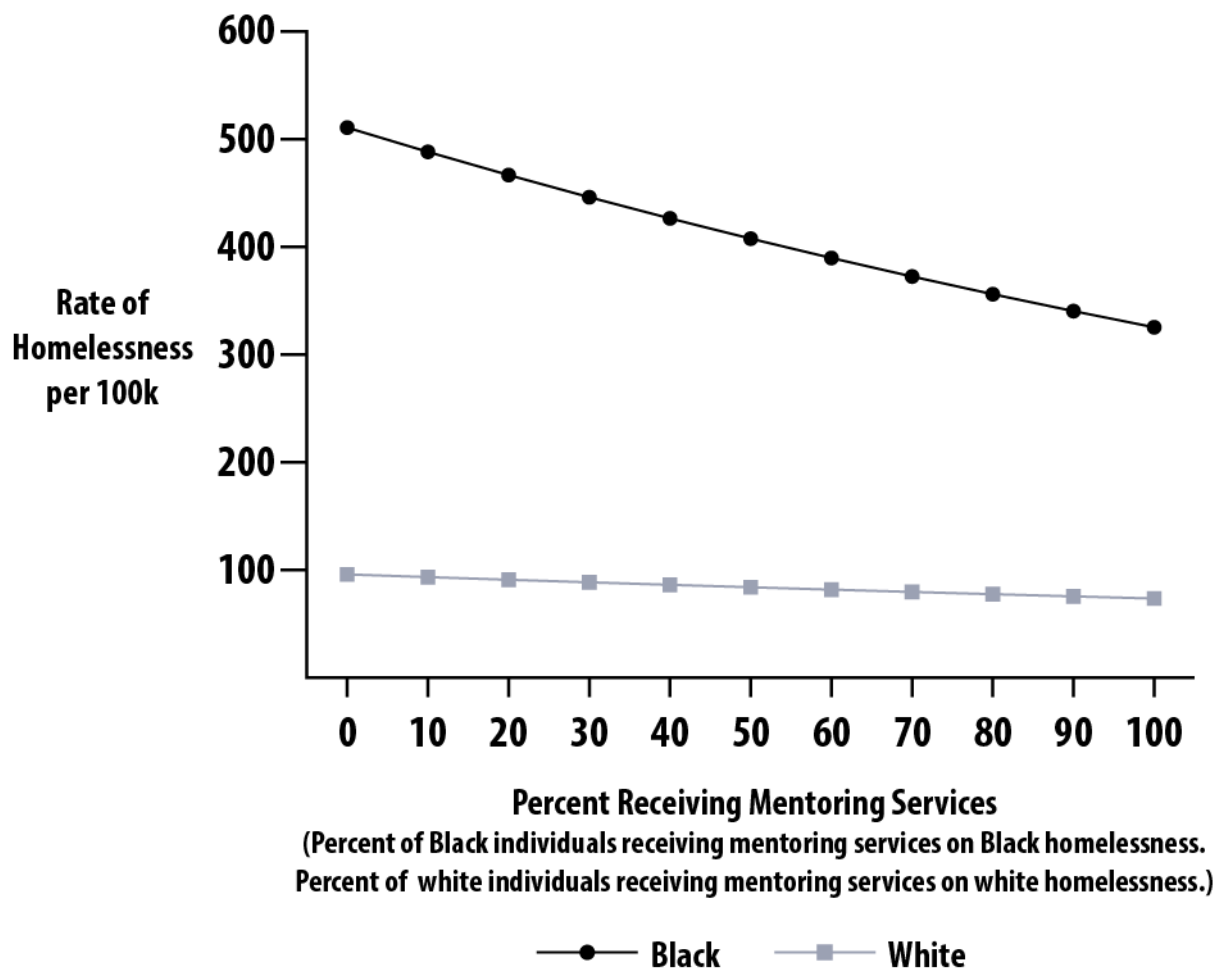
RELATIONSHIP OF THOSE TRANSITIONING OUT OF FOSTER CARE AND RECEIVING SUPERVISED INDEPENDENT LIVING SERVICES TO RATES OF BLACK AND WHITE HOMELESSNESS



Source: Kids Count Data Center,⁸⁵ Point-in-Time count and American Community Survey. Calculated from fixed effects supervised independent living services regression model reported earlier and documented in Appendix F.

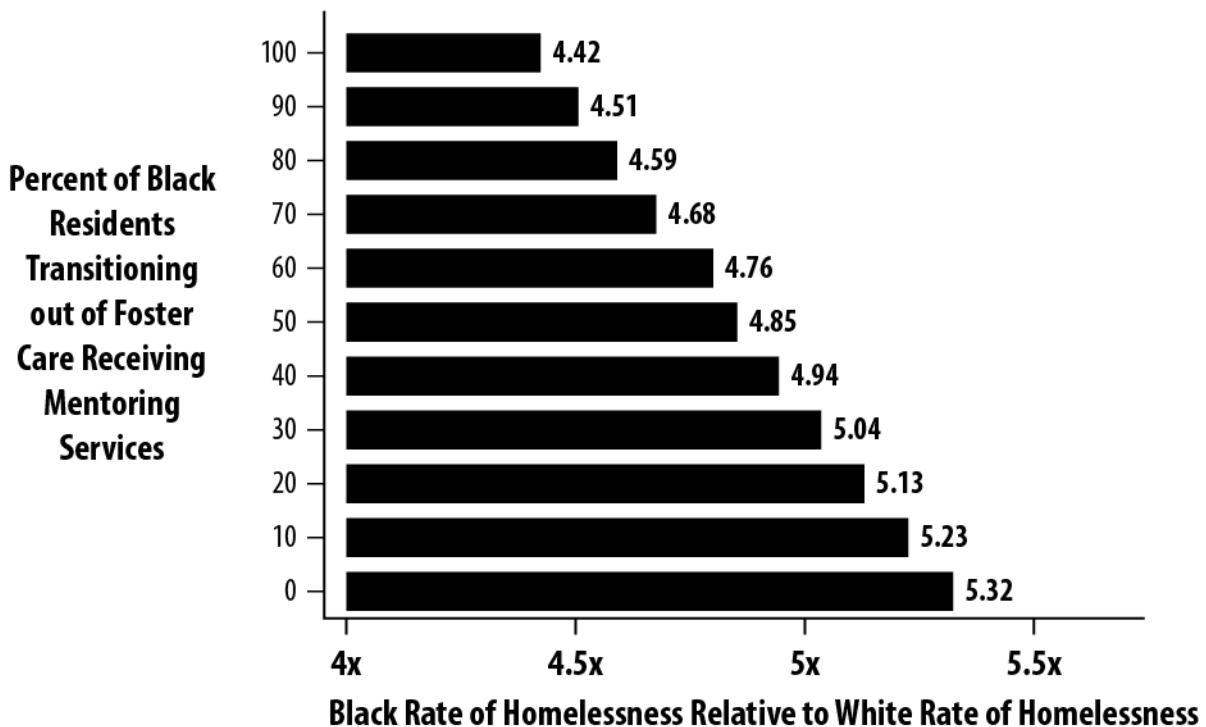
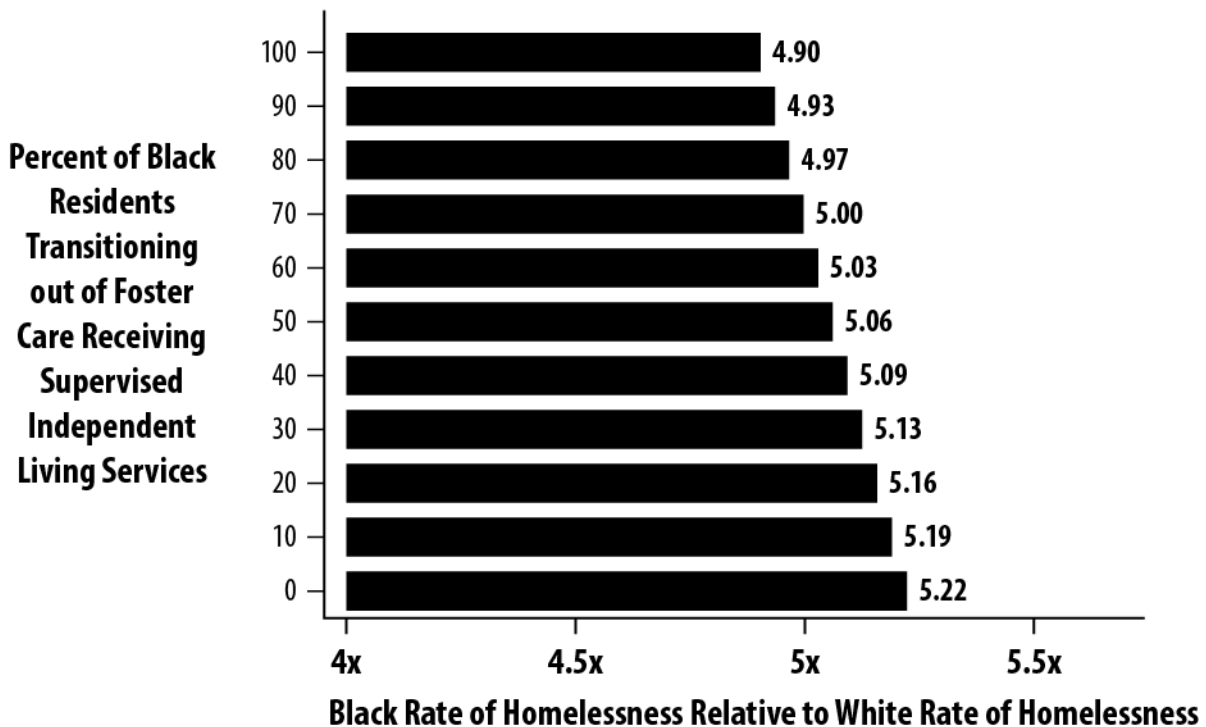
mentorship, our models predict a reduction in white homelessness of 0.27 percent. Put briefly, mentorship programs reduce homelessness, but the effect is larger for Black residents. Consequently, racial disparities also shrink when mentoring services are more readily available. Black residents are about 5.3 times more likely to be homeless than white residents when close to zero youth receive mentoring (a situation observed in Texas). This gap reduces to 4.8 when 60 percent receive mentoring, and, in a hypothetical case where 100 percent of youth receive mentoring, the racial gap in homelessness would be predicted to fall to 4.4.

RELATIONSHIP OF OF THOSE TRANSITIONING OUT OF FOSTER CARE AND RECEIVING MENTORING SERVICES TO RATES OF BLACK AND WHITE HOMELESSNESS



Source: Kids Count Data Center,⁸⁵ Point-in-Time count and American Community Survey. Calculated from fixed effects mentoring services regression model reported earlier and documented in Appendix F.

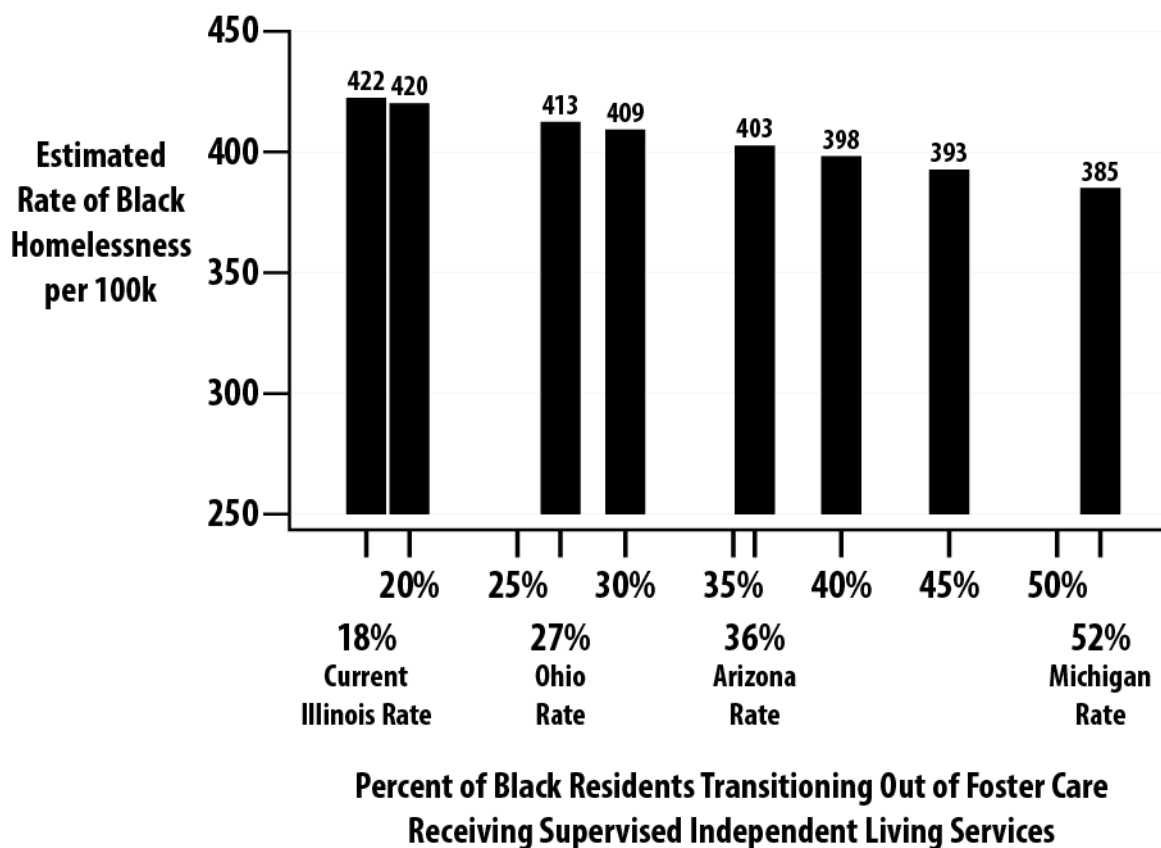
BLACK RATE OF HOMELESSNESS RELATIVE TO WHITES BY FOSTER CARE TRANSITION PROGRAMS



Source: Kids Count Data Center,⁸⁵ Point-in-Time count and American Community Survey. Calculated from fixed effects foster care transition programs regression models reported earlier and documented in Appendix F.

The availability of supervised independent living and mentoring services reduces Black homelessness and racial gaps in homelessness because these have a larger effect on Black homelessness than white homelessness. This suggests that the support offered by these two types of programs helps address major pre-existing inequalities between Black and white youth transitioning out of foster care. White youth may have less need for independent living services and mentoring if racial bias advantages them in access to housing and jobs, opportunities that are not only crucial for wellbeing, but also offer social networks and stability. Black youth, in contrast, may face greater discrimination and racial bias finding jobs and housing.⁸⁷ Among those who do secure housing and employment, relationships may be harder to build due to racial animus between neighbors or colleagues. In this context, independent living services and mentoring services may fill an important gap in providing social support, guidance, and fellowship in an otherwise very isolating time in a youth's life.

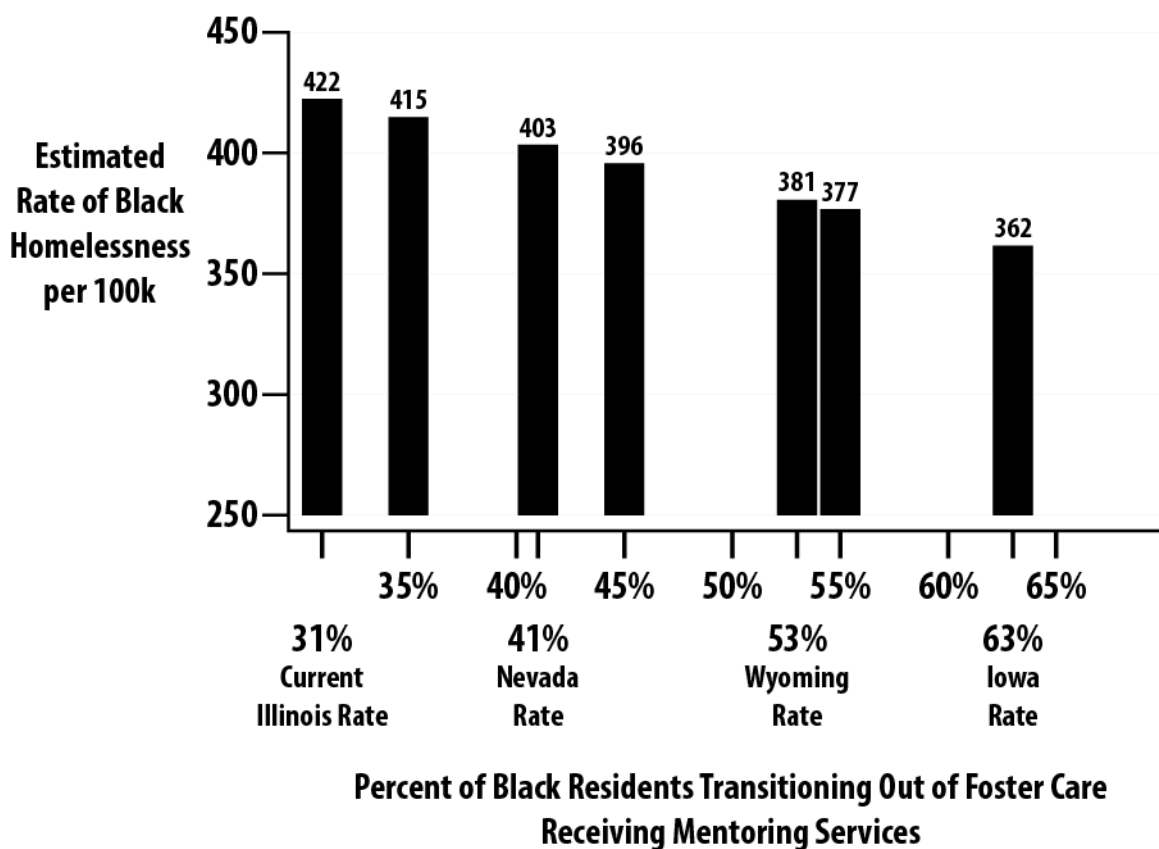
ILLINOIS CoCs: PREDICTED CHANGE IN BLACK HOMELESSNESS RATE WITH GREATER SUPERVISED INDEPENDENT LIVING SERVICES



Source: Calculated from fixed effects supervised independent living services regression model reported earlier and documented in Appendix F.

Considering the role that these two programs play in reducing Black homelessness, we extended our findings to identify how rates of Black homelessness in Illinois would change if these programs served a larger share of youth aging out of foster care. In 2018, the rate of Black homelessness in Illinois was 422 persons per 100,000 in the population and only 18 percent of Black youth received independent living services. If Illinois increased the availability of independent living services to match Michigan, where 52 percent of youth receive such services (the highest in the nation), our models predict that Black homelessness would fall by nearly 9 percent to 386 persons per 100,000 in the population. The potential reductions to homelessness are nearly twice as large under hypothetical increases to mentoring services. In 2018,

ILLINOIS CoCs: PREDICTED CHANGE IN BLACK HOMELESSNESS RATE WITH GREATER MENTORING SERVICES



Source: Calculated from fixed effects mentoring services regression model reported earlier and documented in Appendix F.

31 percent of youth aging out of foster care received mentoring services in Illinois. If the availability of mentoring services grew to match Iowa, where 63 percent of youth receive mentoring, our models predict that Black homelessness in the state would fall by almost 14 percent to 365 persons per 100,000 in the population.

Familial Housing Instability and a Lack of Transitional Resources Result in Many Unhoused Youth

Although there were only seven participants in our focus groups who spoke about being in the foster system as youth, they all brought this up both stated that they aged out of foster care straight into homelessness because they were not provided with the resources or support to find and maintain their own housing. They noted that they were in greater need than other young people since they did not have parental role models in their lives to teach them how to be independent. A lack of support and services to develop independence was also something brought up by other focus group participants who were the children of unhoused parents and had a history of unstable housing as youth that continued for them into adulthood. For both groups, mentoring programs that offered role models and supported their transition into adulthood would have made a difference, especially if the mentors were previously unhoused Black youth who understood the particular barriers that Black youth transitioning out of foster care often face.

Many of the participants with whom we spoke experienced homelessness or housing instability at some point during their childhood. Participants noted that, as kids who lived with unhoused parents or guardians, they oftentimes did not understand the instability of their situation or recognize it as abnormal. Many never witnessed their parents or guardians achieve stability in housing at any point during their childhood, leaving them with little idea of how they could achieve stable housing when they reached adulthood. Patterns established during this time were perpetuated by participants in their own adulthood. One participant, for example, learned early on that family could not be relied upon to offer consistent support or shelter. This resulted in him choosing not to ask for help or support from anyone in his network when he became unhoused as an adult.

Some participants whose family situations were unstable ended up in the Department of Child and Family Services (DCFS) foster care system. These youth rarely fared better than their counterparts, given that many in foster care were moved between different homes multiple times during their time in the system, creating significant housing instability. Moreover, when these youth aged out of foster care, they rarely received support or guidance to help them transition as adults. As a result, they went straight from foster care to a homeless shelter. Notably, finding their own housing was especially hard for 18 to 24-year-old Black youth as they were often turned away by landlords because of the perceived risk of renting to someone their age.

As several participants noted, there are not enough services for the young, unhoused population overall; unhoused Black youth therefore have very few places to go for assistance with the unique barriers they face related to their lack of mentorship in becoming an adult as well as their race and age. The lack of specialized services is particularly damaging to youth given the often-unfounded negative assumptions and biases that service providers have regarding the experiences and needs of young people. According to one agency staff member, for example, the youth in their program are homeless because they lack motivation to go to school or get a job and would rather spend their days in a shelter. This statement does not take into account the many barriers to employment and education that unhoused individuals, especially Black homeless youth, face. Another staff member suggested that the homeless youth in their program were only there because they burned every bridge with their parents. This contradicts the lived experiences of the youth participants in our focus groups, who highlighted the housing instability of their parents or guardians and the limitations of the current foster care system as the primary cause of their homelessness.

Foster Care Section Summary

Youth transitioning out of foster care face considerable challenges with limited support. In the absence of stable social support, state programs may fill important needs, yet the accessibility of these programs varies significantly as a result of funding, eligibility restrictions, and availability. We analyzed the relationship of foster care transition programs to Black and white homelessness and found that both

supervised independent living services and mentorship programs are important factors in reducing homelessness. Expansion in the availability of these programs reduces homelessness across states.

Supervised independent living programs offer housing support and a supervisory bridge for youth aging out of more structured foster care settings. In these situations, young adults have agency over finances, time, and relationships, but they continue to report to case managers and receive support during their transition. Our findings suggest that these programs significantly reduce both Black and white homelessness, but the effect is larger on Black homelessness, resulting in a closing of racial disparities in homelessness. We found a similar pattern for mentoring support, but here the effect on reducing Black homelessness was even larger than that of independent living services and resulted in an even greater decrease in racial disparities in homelessness. This suggests that mentorship programs fill an important gap left by the negative impact of structural racism. This may be because white youth may have greater social capital that serves as a protective factor against homelessness when transitioning out of foster care.⁸⁸ Through fostering relationships and social networks, mentorship programs help reduce the negative impact of social isolation and combat the disparate access to beneficial social networks that can result from longstanding forms of structural racism.



Sincere Hodges

"My name is Sincere Hodges, I'm from Milwaukee, Wisconsin. I'm 22. I'm a gay Black man."

"I never thought that it could happen to me, that you can have it all one day and lose it all the next."

"I was at homeless shelter, had like 50 men in one room. It smelled like feet, and they don't give you a pillow. I cried. I did not even want to lay on the bed. I sat up on that bed for three nights. I didn't even lay down. All you hear is the crying. I would just start crying because I'm hearing them cry. But you don't know what these people really go through. It's sad as hell."

"Homeless shelters offer the resources but they don't make them easy to access. And I feel like it makes people go in there and they lose hope. You got to really put yourself in the shoes of grown men who already don't have no place to stay, and they don't have no power or authority over their life. And they got to come in here, listen to everything you say, and you talk to them like they don't really know much. And then we don't give them the opportunity to try to prove themselves."

"I signed up to get my CNA certification because in Milwaukee I have CBRF, but there we don't use that same terminology. Nobody understands that this certification is the same thing. So I was getting no jobs. I had to go sign up for loans to take the CNA program. I went in the program, got kicked out the program. They were associated with the church. They were prejudiced against my sexuality. Pissed me off. I had a job waiting for me, because I did not finish the course, the job no longer could take me."

"Being homeless is hard work. Those people get up every day and hustle. However much they hustle, but they do it, and that's hard. I do have that respect for them."

HOMELESSNESS SUPPORT AGENCIES

This report has documented various ways that structural racism impacts the housing security of Black residents in Illinois, including limited access to quality and safe affordable housing; rent burden; the negative impact of evictions; disproportionate rates of incarceration; increased barriers upon reentry from incarceration; lack of quality public transportation; lower wages; the racial wealth gap; higher rates of unemployment; differential access to healthcare facilities; bias in healthcare treatment from providers; a lack of independent living and mentoring programs for youth aging out of foster care; and discrimination based on race and homeless status in relation to housing, the criminal legal system, employment, and healthcare.

The net effect of these structural challenges is that Black people in Illinois are homeless at much higher rates than white Illinoisans. The Black Illinoisans who become unhoused often seek out the support and resources of homeless service providers. Focus group participants, and staff at the service agencies from which they sought support services, had a lot to say about their experiences with homeless service agencies that we document in this section of the report.

Awareness and Access to Available Services is Lacking

One barrier that Black unhoused individuals face in Illinois is identifying programs meant to support the homeless population. Many focus group participants described having a difficult time locating services when they first became homeless and stated that they only found out about services through the informal networks they developed in shelters, food lines, on public transportation, and on the streets. As one participant noted, **"If you want to know what's going on in Springfield [...] go to the bread line, the mission, and go to the library. They will tell you everything that's going on and where you should get services. That's how I really found out when I first came here – through the mission, the bread line."** Across the state, focus group participants emphasized that service providers often did not present them with information about all of the programs and services that were available, even if they qualified for them.

When Black clients asked service providers about specific programs, in some instances they were admonished for asking. As one participant recounted, **"I found it very interesting when I said I wanted a particular service, like 'you can't have it because you didn't ask for it when you first came in.' Well, I didn't know about it when I first came here. And nobody bothered to sit down and talk to me about it."**

The belief that services are only offered to those who request them was shared across participants. One participant who was able to find resources through service agencies explained, **"You have to go out there on your own to find resources. You have to go and ask them. They have them, they have the programs for you, you just have to ask what you specifically need."** Overall, participants were very frustrated that they had to rely on informal networks to find and access support, noting that it took time and effort to create such networks and that this unfairly placed the burden on unhoused individuals who may not have a good understanding of what kind of support would be the most beneficial or what kinds of services they could even ask for.

People without an information-sharing network had a very difficult time finding the services they needed. This was especially true for those who relocated to Illinois from a different state. One focus group participant described that they were able to gain acceptance into a housing program because they reached out to someone they knew connected with the program. They reflected on the benefits afforded by their network, stating, **"If I hadn't had that contact, it could've been worse. And it makes me even more aware of people who don't have contacts like that."**

Focus group participants also repeatedly voiced that the lack of information about services was a critical problem they faced *prior* to them becoming homeless. As one participant put it, **"Sometimes it's lack of information. Really, I didn't find out about too many resources until after I was homeless, not before, or I didn't know of certain agencies that could have assisted me to where I wouldn't have been in this position [...]. Sometimes homelessness can be prevented if they have opportunities."**

As we outline in the next section of the report, the state of Illinois offers homelessness prevention services that include providing rental or mortgage assistance, utility payment assistance, job preparation, employment services, and counseling and case management support. Focus group participants noted that they became aware of the existence of programs that could have supported them in achieving housing stability only *after* they had become homeless and were in an acute housing crisis.

In addition to a lack of awareness about available services, many focus group participants relayed that their ability to access services was often hindered by their limited transportation options. Some noted that the cost of public transportation was prohibitive without access to a free bus pass or transit voucher and that getting a discounted bus pass often meant gathering documents and traveling in person to offices far away from the shelter or housing where they lived. For others, the services that they were able to find were not easily accessible via public transportation and could require walking significant distances, making them largely inaccessible to seniors and to those with mobility or health concerns. Many unhoused participants, especially those in Chicagoland, shared that they found public transportation to be dangerous, recounting experiences that included confrontations with police, judgment from other riders, and negative interactions with other unhoused individuals. As one participant who rode the Chicago Transit Authority red line train put it, **"Wow, that was terrible [...]. It was a rough trip in Chicago, wintertime, dangerous riding on the trains [...]."**

Criteria to Receive Services and Lack of Communication Leaves Many Unsupported

Black unhoused Illinois residents who manage to identify potential services and find transportation to those services are much closer to receiving the support they need. However, as focus group participants described, the eligibility criteria for programs and services are often an additional barrier in accessing services. One participant noted that, while there are a lot of places that provide services to the homeless population, they do not hesitate to turn people away who do not meet their criteria. For this participant, being repeatedly turned away by the agencies where they sought support made them question the purpose of these support agencies: **"Why are you saying that this is a place I can come to to get help if I have to have certain standards for you to get this help?"**

Income requirements are one common example of program criteria that participants brought up when venting their frustrations. One participant explained, **"If you make too much, they don't help you with nothing. They don't help you with nothing at all."** Yet, participants noted that there isn't a standardized process to define what

level of income counts as “too much,” and that the requirement that unhoused recipients have an income under a certain threshold does not seem to account for the many extenuating circumstances that might render a person unable to provide for their needs without assistance. An elderly participant with ongoing health issues, for example, shared that they were kicked out of their housing program due to the income from their monthly social security payments despite the cost of their long-term health needs. They noted that they were not pointed towards or offered any other services despite the fact that their **“little \$700 worth of social security wasn’t enough to get me anywhere.”** The result was that they became homeless.

In addition to income criteria, another prevalent barrier for housing insecure individuals and families in need of support is that many wait lists for housing require them to fit a rigid definition of homelessness before they can be considered. Many focus group participants described being turned away or removed from waiting lists for housing because providers required that, to be considered homeless, they needed to be living on the street for a certain amount of time. One participant summarized his interaction with a service provider as follows: **“I tried to find resources and they’re like ‘well you need to be homeless for a year and we don’t consider you homeless if you have a roof over your head. Whether you’re bouncing from couch to couch to couch, you still have a roof over your head [...]. Basically, we want you on that bench for a year before we decide to help you.’”** Under these criteria, couch surfing, temporarily staying with family or friends, or finding temporary lodging in a hotel could disqualify an individual from being placed on a waiting list for housing and receiving services.

Oftentimes, the criteria that programs use to define homelessness is not communicated by service agencies to those on their waitlists. This can result in individuals getting removed from housing wait lists without them being aware that their efforts to find temporary housing have rendered them ineligible. As one participant described, **“I got on their waiting list and then at that point I went to stay with my aunt because [... I thought] I would get in there soon. And then when I came back – my aunt could only house me for about a month – I had to let them know, ‘Hey I’m staying with a friend.’”** Their response: **“You don’t count as homeless so basically you don’t qualify for our program anymore.”**

Many participants felt that rigid and extreme requirements around the need to be continually on the streets or to meet income requirements indicate that service agencies believe individuals must fall into crisis before being worthy of aid. As one participant reflected, it's as if many of these service providers want you to be **"as deep in the struggle as possible"** before they offer any help. Across the state, participants described instances where they were in the early stages of housing insecurity and needed small amounts of support but were denied assistance due to the rigid eligibility requirements of a program, effectively pushing them into an acute crisis before they found any support. This leaves the unhoused Black population wary of the service providers on whom they are meant to rely and ultimately fosters a relationship of distrust between the two groups.

The need to be continually living on the street to meet program criteria was particularly infuriating for focus group participants given that the waitlists for housing often were months-long if not years-long. As one discouraged participant described, **"The waiting list for housing and for them to so-called hurry up and help you or get you placed – it ain't months. It's years."** Given the transitory characteristics of the unhoused population, the fact that waitlists often stretched to months or years made contacting people on the waitlist challenging, leaving many people who needed support in the dark about when – if at all – they could expect assistance.

The challenges of the long wait for housing were further compounded by the lack of communication about program criteria, resulting in participants feeling that the reasons anyone made it to the top of the waitlist were arbitrary. A very common frustration that participants voiced was that, months after applying to be on a housing waitlist, they often found themselves at a lower place on the list than when they first started. While some focus group participants didn't understand why that was, others had deduced or been told about how the waitlists score applicants. As one explained for our benefit as well as to others in the focus group, **"They really look into everything when you apply for housing, like, they look at evictions, they look at like, do you have outstanding light bills. They really look at all of that. And I do know for a fact [...] they go by a point system [...]. Therefore, you could have been 20 yesterday but then when they went through the other applications, and it was people with more points than you, they got pushed above."** Some participants described that their knowledge of how the point system worked meant that they described having

challenges they didn't actually have in order to move up the point system and get to the top of the line faster. As one participant said about the waitlist process, **"It's kind of like a survival of the fittest [...]. You're basically fighting over other people trying to get a roof over your head."**

Many participants observed that there are categories of unhoused individuals who they feel do not have to ask for specific services to receive support. Most often, these are individuals who are seen by service providers as being in the most immediate need or as more deserving of support. One such population that participants mentioned was unhoused women with children or pregnant women. A participant who had turned to the Chicago Housing Authority for housing support expressed that she was upset that they refused to help her find housing because her children were grown. **"Women without small children need as much help as women with children,"** she said. **"It's not like we just out there doing nothing. We're trying to move forward as well."**

Unhoused individuals with serious mental health or issues with substance use disorder and addiction were another group that participants described as being given priority for services. One participant living in a shelter explained, **"You got people in here doing drugs [...]. They care more for them than a person actually trying to do good for himself."** Focus group participants recognized that those with mental health issues needed support – indeed, as we noted earlier, they felt that unhoused individuals in shelters and supportive living were not receiving enough mental health support. However, participants perceived these individuals as more dependent on services and believed that it was because of this dependence that service providers prioritized them. Some participants even suggested that shelters actually *want* Black unhoused individuals to be dependent on services long term, and thus attack their sense of personhood and autonomy, so that they can **"feed off people that are like really down in the dumps."** Many participants surmised that the budgets of service agencies are likely strongly tied to the number of clients in categories of high need and therefore service agencies foster a dynamic of dependence because service agencies are addicted to clients with high needs.

Because service providers are seen as prioritizing populations who are perceived as most in need of services, other populations end up feeling overlooked and under supported. Across the state, the elderly participants with whom we spoke

stated that they need specialized support that accounts for the unique difficulties they face in finding work, managing their health, and navigating other limitations. As one senior participant expressed, **"Funding should be increased for a certain age bracket, I would probably say from 50 to 65; it should be an increase in funding because, basically, younger people have a chance to bounce back. When you get a certain age [...] the body can't bounce back, it can't do what a younger generation can do."**

While some participants believed that staff prioritize the most dependent populations when providing services, others suggested that the staff members decide who to provide services to solely based on their own personal biases. **"They pick and choose who they help,"** one participant noted. Some labeled this bias as favoritism, stating that **"if you're not one of their favorite people you get left in the dust."** However, focus group participants were often uncertain of how one becomes a favorite of the staff. Some felt that staff develop biases against participants due to clashing personalities or because of perceived slights. **"Sometimes I rub people the wrong way and they write me off,"** one participant admitted. **"But it's like, you're in charge of the stuff that goes on in my life so you can't just write me off."** A staff member echoed this sentiment noting that, based on their experience, other staff members often failed to understand what clients were going through and thus took client behavior personally. **"You can't punish them,"** the staff member stated.

Instead of feeling supported, focus group participants felt that providers exert control over clients. Many focus group participants expressed that they often feel that decisions are made for them, rather than with them and that providers do not listen to them. This disregard for the needs and voices of the homeless population feels dehumanizing. **"Dealing with the system and dealing with people, it's like you're just a check off,"** one participant described. **"I'm not just a check off. I'm a human being."** Favoritism, the perception that they are seen as numbers on a sheet rather than people, and the control that service providers exert over services leaves Black unhoused individuals in Illinois feeling helpless in the very places that they turn to for help.

This feeling of helplessness was amplified for participants who lived in shelters run by religious organizations. These participants recounted that access to the programs and services at these shelters required residents to attend church daily

and depended on the being seen as adhering to Christian beliefs; this meant, for example, that unhoused LGBTQI+ individuals or those perceived as LGBTQI+ were turned away. The participants at these shelters also described them as infantilizing and predatory institutions, noting that there were requirements for residents to give tithes to the church as well as a percentage of their income to the shelter that the shelter was supposed to save on their behalf for future use towards housing. One resident expressed disdain about this dynamic, noting that it left him unable to make decisions about what to do with his income: **"They wanted 70 percent of your income and then 3 percent for tithes [...]. So I'm homeless, I'm trying to save as much money as possible and I'm like literally I can't really do too much [...]."** Residents at these shelters did not understand why they were forced to turn over such a large portion of their income and were unhappy that they had no role in the decision of what and how to save. It often left them feeling distrustful and taken advantage of, even though the money was to be returned to them upon their departure from the program. While these shelters were not part of the network of service agencies of the local Continuum of Care and their practices were lamented by other service agency staff we spoke with, the Black unhoused individuals who turned to these shelters for support placed its practices and programs within a broader continuum of experience in all service agencies that included disregard for their autonomy, predatory practices, and disparate treatment.

Across the state, focus group participants pointed to racial discrimination as another reason for the disparate provision of services and why providers disregarded their needs and voices. Participants reported experiences where service providers prioritized the needs of white unhoused folks over Black unhoused individuals. As one participant noted, **"They don't wanna help you because you're a different race than them [...]."** They gave an example of one specific staff member, describing that **"she help her own kind before she help us and I see it all the time [...]. She help the Caucasian people versus more than helping us Blacks."** Participants noted that they didn't feel they had anywhere and anyone to turn to when they experienced discrimination by staff: **"It's a struggle because I feel – you feel powerless. But who do you tell because the person you want to tell on is the person that you tell stuff to."**

Some participants also suggested that the *quality* of the services being provided was different based on the race of the recipient. Specifically, participants felt that they

were expected to accept substandard housing or poorly matched employment leads because of their race. **"When they get to a point when it's not working their way, then their discrimination comes across. 'Listen, you're Black, you need to take this [...].'** And they don't say that, but it comes across," one participant said. Importantly, participants noted that this behavior was not exclusive to white staff, citing multiple interactions with Black service providers during which they felt they were being discriminated against because of their race. These experiences directly challenge the belief of service providers, such as one staff member with whom we spoke, that having Black leadership or Black staff members is enough to combat discrimination against Black unhoused individuals in the provision of services.

Homelessness Support Agencies Section Summary

Due to the impacts of structural racism, Black residents of Illinois often face considerable obstacles finding affordable and safe housing, employment that pays a living wage, and quality healthcare treatment. In addition to these challenges, Black Illinoisans often have to contend with the impacts of disproportionately higher rates of incarceration and evictions than white residents. When they turn to support agencies, however, Black residents of Illinois find a number of obstacles to receiving the support they are looking for and need, including not being told of the services and programs that they are eligible for, inflexible eligibility criteria for programs and services, long-waiting lists for programs and services they qualify for, racial discrimination in placement for programs and services, and being overlooked in favor of support for groups perceived as more deserving of services. The net result of these challenges is that Black residents who are housing insecure and seeking support often feel as if state agencies are forcing them into an acute crisis before they will provide support.



Trevis Sullivan

"Trevis Sullivan, from Springfield, Illinois. I'm 51."

"I've been suffering from depression ever since I was really young. I've been running from that for a long time."

"I went saw the therapist for about a year. I got jumped once before right up the street from it. They almost killed me. So I told her I really dread coming back. She dropped me from the program, and I have to start all over."

"There's a lot I haven't coped with yet. I lost my sister a few years ago. I still ain't been the same, and it's gotten even worse. I almost drink myself to death all the time."

"I want to get my mind right. Be stable. Contribute to society. Make an honest living. Just be normal. That's all I truly want is just to be normal."

"I need a primary doctor now. I made the appointment. I didn't make it, it's so far away. I don't always know where I'm goin to be. I could be kind off far away from where the doctor's appointments at. I might not have any money, or bus tokens or anything. No form of transportation. That holds me back 'cause it's not like I don't want to go."

"None of [the workers at the homeless shelter] like us. I'm gonna say that. It's crazy. They really don't care, at all. It's sad actually. Because everybody's in a bad position in order to be there. It's a lot of attitude comes with the workers. And it's already a hostile environment and so it just gets worse when the workers come at you like that."

"A lot of people, you just see them outside sleeping in daytime because they were up all night, scared to go to sleep. 'Cause what may happen? Anything could happen out there. See a lot of violence on a daily."

POLICY LANDSCAPE AND ACTION STEPS⁸⁹

Policies and Programs Addressing the Challenge of Affordable Housing

As our analysis found, rent burden is a major driver of Black homelessness. For every 10-percentage point increase in the share of Black residents experiencing rent burden in Illinois, Black homelessness grows by 1.7 percent. Considering data from CoCs across the country, Black homelessness is expected to be about 390 persons per 100,000 in the population when the share of Black residents experiencing rent burden is 25 percent. As rent burden becomes more common, Black homelessness grows. When 50 percent of Black residents are rent burdened, Black homelessness grows by nearly 5 percent, to a rate of about 406 persons per 100,000 in the population. At high levels of unaffordability, when around 75 percent of Black households are rent burdened, Black homelessness reaches 423 persons per 100,000 in the population – a nearly 10 percent increase from its levels when only 25 percent of Black households were rent burdened.

Increasing the number of Affordable Housing Units

While building the number of affordable housing units needed to accommodate the rent burdened population in Illinois may take significant time and resources, incentivizing the preservation or creation of new affordable units with existing housing stock offers another pathway to greater affordable housing units on the market. One example of this happening locally is the Preservation Compact, a policy collaborative based in Chicago and housed under the Community Investment Corporation. They have several programs and policies to preserve affordable rental housing in the Chicago market.⁹⁰ These include:

- A \$34 million Opportunity Investment Fund to allow low-income renters access to affordable rental units in high-cost markets. Building owners use this fund to buy or refinance buildings in exchange for including at least 20 percent affordable units. The Fund was launched in late 2018, and has financed 383 units, including 84 affordable units.

- Providing \$26 million in financing through their Energy Savers program to retrofit 11,300 units, saving an average of 25-30 percent on energy bills.
- Developing Preservation Strategies for 1-4 Unit Buildings. As the Preservation Compact notes, a substantial portion of Chicago's naturally occurring affordable housing (NOAH) stock is found in 1-4 unit buildings. These properties are being lost to deconversion and demolition in neighborhoods across the City of Chicago. In response, they developed a \$48 million loan program for responsible investors to redevelop groups of distressed 1-4 unit buildings, and a \$1.5 million acquisition pool to help investors more efficiently assemble these distressed properties. They report that, together, these initiatives have helped improve nearly 1,350 rental units in 1-4 unit buildings.
- Helped pass a Tax Incentive for multi-family unit buildings in Cook County with affordable housing that lowers the taxes by 25 to 35 percent of their assessed value.⁹¹

Another important area of possible intervention is the zoning code. Zoning in the United States has often privileged single family housing, making it more difficult to build or create affordable multi-family housing units. Several cities and states are transforming local zoning codes to incentivize affordable housing construction. These include:

- The Minneapolis 2040 Plan that went into effect January of 2020 allowing up to three units on all residential properties and requires a percentage of affordable housing units in new apartment buildings. Prior to this new legislation, 70 percent of its residential land was zoned for single-family homes.⁹²
- Oregon's 2019 bipartisan House Bill 2001 prohibited single-family zoning as follows: towns and cities with over 10,000 residents were required to allow duplexes on land zoned for single-family homes by June 2021, and towns and cities with over 25,000 residents were required to allow up to four-unit buildings and four or more detached units with a shared courtyard in residential zones by June 2022.

An April 2023 study by The Pew Charitable Trusts shows evidence from cities that changed zoning laws to incentivize housing growth that zoning changes have

created more housing and slowed rent growth. As they note, between 2017 and 2021, Minneapolis has experienced an 8 percent increase in homes and a 1 percent increase in rents and, similarly, Portland, Oregon, has seen a 7 percent increase in homes and a 2 percent increase in rents. Meanwhile, the overall increase in homes in the United States in that time has been 3 percent with a 31 percent increase in rents.⁹³

Pathways to Maintaining or Increasing Housing Affordability

The National Low Income Housing Coalition has documented that there are 443,776 renting households in Illinois that are extremely low income, meaning that their incomes are at or below the poverty guideline or 30 percent of their area median income (AMI). Of these extremely low-income households, 73 percent of them are severely cost-burdened, meaning that they spend over 50 percent of their monthly income on rent and another 13 percent are cost-burdened, spending more than 30 percent of their monthly income on rent. They place the shortage of affordable rental homes for extremely low-income renters at 293,354 and note that the maximum income for a four person extremely low-income household at the state level is \$27,190 yet the annual household income needed to afford a two-bedroom rental home at HUD's fair market rent is \$51,143.⁹⁴

As the National Low Income Housing Coalition points out in their *Out of Reach: The High Cost of Housing* report, the monthly wage needed to afford a fair market rate rent for a two-bedroom apartment in Illinois in 2023 was \$1,279. They note that, in order to afford this level of rent and utilities without spending more than 30 percent per month, a household would need to earn \$4,262 monthly. Over a 40-hour work week, this translates to a minimum wage of \$24.59 per hour.⁹⁵ Under the current state minimum wage of \$14.00, average monthly earnings are \$2,427, meaning that it would take 70.24 hours of work, or 1.756 full time jobs, per week to afford the state-wide fair market rate average rent.

The state minimum wage went from \$13.00 per hour to \$14.00 at the start of 2024, and Chicago's minimum wage has been \$15.00 per hour since 2023. Given the high level of rent-burdened, and severely rent-burdened households in Illinois, our minimum wage continues to severely limit the affordable housing available to low-income households in Illinois. One policy effort that has garnered a lot of attention has

been to provide direct cash assistance to low-income families, which would greatly increase their capacity to afford housing. Two efforts in our state stand out:

- In December 2022, Cook County launched the two-year Cook County Promise Guaranteed Income Pilot, providing \$500 monthly payments to 3,250 low-to-moderate income families in Cook County. On their website, they note that the median age of recipients is 40, the median household income is \$21,000, and 58 percent of the households include children.
- In April 2022, the Chicago Resilient Communities Pilot launched, providing \$500 monthly payments for one year to 5,006 Chicago families with an income less than 250 percent of the federal poverty level who had experienced a hardship due to COVID-19 and were at least 18 years old.

An analysis of the Chicago Resilient Communities Pilot by the University of Chicago's Inclusive Economy Lab noted that there were 150,101 eligible applicants for the pilot. While 250 percent of the federal poverty level in 2022 equaled \$33,975 for an individual and \$57,575 for a household of three, the average enrolled household earned \$15,319. They note that almost 64 percent of households participating were under 100 percent of the federal poverty limit, at \$12,880 for an individual and \$21,960 for a household of three. In a survey of 2,613 of the households participating in the Chicago Resilient Communities Pilot, when asked what their top three priorities were, 68 percent stated that their ability to pay bills was their highest priority, this was followed by paying off debt and saving money – both at 33 percent – as second and third most important priorities, followed closely by finding a new place to live, which was in the top three of priorities for 31 percent of respondents.⁹⁶

As the responses highlight, although there has been a general fear and mistrust of how people who are provided with direct cash assistance would spend extra funds, this and other studies support data that shows that they spend it in ways that support their economic and housing stability. This finding is true for studies focused on direct cash assistance to people experiencing homelessness. In one example from Vancouver, Canada, 50 people experiencing homelessness were provided with a one-time lump sum of \$5,540 Canadian dollars. Compared to a control group of 65 individuals that did not receive the lump sum, researchers found that they spent fewer days homeless, had greater savings, and spent the money on essentials. They also found that the decrease in time they spent in shelters added up to a savings of \$28,700.⁹⁷

Rent control or rent stabilization efforts are another way in which cities and states have attempted to ensure rent affordability. Typically, rent control or rent stabilization laws establish a maximum rate at which rents on a defined set of rental properties can increase per year. New York City is perhaps the most popular example cited for rent control. However, as the NYC Rent Guidelines Board noted in a 2017 publication on the history of rent stabilization, there are fewer than 22,000 rent-controlled apartments in New York City (out of an estimated 3,469,240 total housing units). The median age of tenants in rent-controlled units in 2017 was 74 years of age and their median annual income was \$28,260 in 2016.⁹⁸

More recently, California passed the Tenant Protection Act of 2019, which not only established just cause eviction guarantees but also put in place rent control measures for residential properties. This Act went into effect in January of 2020 and made it illegal to increase the rental rate for a unit by more than 5 percent plus the percent change in the cost of living (to be capped at 10 percent).⁹⁹

In Illinois, House Bill 5390, or the Tenant Protection Act, was introduced on January 28, 2022. This bill includes rent control measures that limit increases in rent in a 12-month period to equal to or less than the change in the Consumer Price Index or 3 percent, whichever is lower. Along with rent control measures and other provisions, this bill also includes a Right to Counsel Program and a Small Rental Property Owner Repairs and Improvement Fund that can be accessed by landlords with 12 units or less. In February of 2022, HB5390 returned to the House Rules Committee.

In addition to efforts at rent control or rent stabilization, other cities and states have used rent subsidies to address the challenges of the limited supply and long waiting lists for federal subsidies like Housing Choice Vouchers. One example is Washington D.C.'s Flex Program which provides \$8,400 per year for families earning less than 40 percent of the area median income, or \$56,920 in 2022. Funds do not change based on family size or rental cost and the family decides when to use the funds towards their rent. Families can stay in the DC Flex program for up to five years or until they earn more than 40 percent of the area median income.

Researchers at the Urban Institute compared families in the DC Flex program to a control group and found that 30 percent of control group participants received

rapid rehousing during the year while only 9 percent of DC Flex participants did. In focus groups, those enrolled in the program noted that it helped them maintain housing stability when they became ineligible for other subsidy programs.¹⁰⁰

Support for Tenant Rights

Another important area of focus is addressing discrimination against low-income renters. Many of our focus group participants discussed discrimination by landlords based on having a Housing Choice Voucher, making it very difficult to find safe and affordable housing. Illinois has already taken steps in this direction as, on January 1, 2023, source of income became a protected class under the Illinois Human Rights Act. This means that any legal, verifiable source of income or housing assistance payment must be treated as employment income by landlords. Among others, this includes Housing Choice Vouchers, Supplemental Security Income (SSI), and Temporary Assistance to Needy Families (TANF) funds. Additionally, under this provision of the Illinois Human Rights Act, landlords cannot charge different amounts, request different security deposits, or charge additional fees for renters that use housing subsidies.¹⁰¹

In January of 2021, Cook County passed the Cook County Residential Tenant Landlord Ordinance. As Illinois Legal Aid explains, amongst the provisions of the ordinance, it stipulates that a security deposit cannot be more than 1.5 times the monthly rent. If the security deposit is more than one month's rent, tenants can pay the extra amount in installments in the first six months of moving in. The ordinance also states that late fees cannot be more than \$10 per month if the rent is \$1,000 or below and, if rent is above \$1,000, the fee can only include 5 percent of the amount over \$1,000. Moreover, if the landlord does not make minor repairs – meaning repairs that cost less than \$500 – the tenant can pay to have the repairs done and take the money out of their next rent payment. Furthermore, if the landlord does not want to renew a lease, they must notify the tenant at least 60 days before the lease ends. If the notice is given under 60 days before the lease ends, the tenant gets an extra 120 days after they get the notice.¹⁰²

ACTION PLAN RELATED TO AFFORDABLE HOUSING

The Illinois Department of Human Services (IDHS) has a statewide Homeless Prevention Program that helps households facing temporary economic crises from becoming homeless. As IDHS notes on their website, the program provides “rental/mortgage assistance, utility assistance, approved case management and approved supportive services directly related to the prevention of homelessness to eligible individuals and families who are in danger of eviction, foreclosure or homelessness or are currently homeless.” Currently, there is a cap on services equal to the dollar value of six months of the applicant’s rent or mortgage.

In Chicago, the Homelessness Prevention Call Center (HPCC) provides emergency rental assistance to Chicagoans at risk of homelessness. Data from June 2022 tracking calls to HPCC from the University of Chicago’s Inclusive Economy Lab documents that there were 5,324 calls between April 2nd and June 30th, a 7.1 percent increase from the previous six months. They found that, of those that called, 77.1 percent were eligible for state funds but only 31.3 percent received assistance because of funding constraints or staffing constraints. As they explain, to be eligible for HPCC funds, “callers generally need to have a valid financial crisis that state funding can fully resolve. This means callers with need in excess of \$5,000 will generally be considered ineligible, since capped State funding cannot fully eliminate their reported household debt. Callers are also limited to receiving funds once every two years. Once funding for the week runs out, all remaining eligible callers are turned away until funding is replenished.”

A study of weekly calls to Chicago’s HPCC from 2010 through 2012 found that “those calling when funding is available are 76 percent less likely to enter a homeless shelter. The per-person cost of averting homelessness through financial assistance is estimated at \$10,300 and would be much less with better targeting of benefits to lower-income callers. The estimated benefits, not including many health benefits, exceed \$20,000.”¹⁰³

Given the proven benefits of averting homelessness through financial assistance and case management, we recommend the state build on the success of the Illinois Homeless Prevention Program

and work to ensure that all eligible applicants to Homelessness Prevention Call Centers throughout the state are provided with the services and benefits of the IDHS Homeless Prevention Program.

Policies and Programs Addressing Evictions

As our study found, for every additional one in 100 households that experience an eviction filing, Black homelessness rates increase by just under 0.5 percent. Since the act of filing an eviction against someone stays on their record, there are often long-term consequences for an individual's ability to find housing, even in instances where an individual was not evicted or had no judgment against them. Expunging an eviction can be a difficult, bureaucratic process and may require legal assistance that is not readily available or affordable and is often an avenue that individuals may not be aware that they can, or must, take.

Legal and Court Related Remedies Related to Eviction

Illinois laws currently allow a landlord to end the landlord-tenant relationship for any reason as long as they provide notice to the tenant before an eviction is filed in court. A Housing Action Illinois report from 2019 cites data that there were 56,948 eviction cases filed in Illinois in 2016 and that 26,453 of those, or 46 percent, resulted in evictions.¹⁰⁴ While 30,495 households were not evicted, these filings resulted in a public record of an eviction filing. With landlords often purchasing reports on tenants from companies that collect information on eviction filings from courts but do not provide information on the context or outcome, those public eviction filings become a significant barrier for individuals in finding future housing. Advocates propose a series of changes to eviction policies and practices:

- Housing Action Illinois called for expanded opportunities to seal eviction records at the point of filing, such that eviction cases would *only* become available after a case results in an eviction order or judicial finding against the tenant. Moreover, they recommended expanding access to discretionary sealing of eviction records by judges so that they can take into consideration

factors such as whether the landlord and tenant entered into a settled agreement.

- Enterprise Community Partners, a national nonprofit working to address affordable rentals and other housing related challenges, recommended that states pass legislation allowing for conditional dismissal of a court case, enabling a judge to dismiss an eviction case in instances where the landlord and tenant come to an agreement and to open it only if one of the parties does not follow the agreement.¹⁰⁵ While the eviction filing will remain part of their record, a conditional dismissal keeps the eviction judgment off a tenant's housing history and credit report and enables them to show future landlords that their case was dismissed. Enterprise also recommended that states increase the threshold for landlords to file an eviction to disincentivize their use of evictions in disputes with tenants by increasing court filing fees; imposing a state-level ban on pursuing evictions in small claims court as the barrier to entry for landlords is too low and small claims court do not require either party to have legal representation, which often disadvantages tenants; and passing clean hands eviction requirements such that a landlord must be free of outstanding building code violations to file for an eviction.
- The Housing Justice League, a coalition of nearly 40 community groups, has been working to pass a Just Cause Ordinance in Chicago whereby landlords would only be able to evict a tenant due to tenant fault – such as non-payment of rent, causing damage to the property, or unlawful activity – or because the landlord is taking the unit off the market or renting to relatives. As they point out, 25 percent of the evictions in Chicago are no-fault evictions where the tenant has not been late on rent, caused damage to the property, or acted in another manner to warrant an eviction. They propose that the landlord be required pay relocation assistance to the renter when evicting due to an independent reason. However, if the tenant is at fault, the landlord would not have to pay relocation assistance.¹⁰⁶ They note that this type of legislation exists in some form in seven states and more than fifteen cities.¹⁰⁷

Eviction Mediation and Support Services

Multiple housing advocates have noted that there is a need for greater eviction diversion programs that would include mandated mediation services for residents

and landlords; emergency rental assistance and settlement assistance for people facing evictions; and a right to counsel for people facing evictions.

Recent examples of eviction diversion programs include those of the cities of Philadelphia and Grand Rapids which instituted programs during the pandemic meant to keep residents housed and prevent them from becoming evicted. Each of these programs provided landlords or tenants who were entering eviction proceedings with access to rental assistance funds and either mandated mediation hearings prior to filing evictions (Philadelphia) or required conditional dismissals (Grand Rapids).

In Philadelphia, between September 2020 and May of 2021, their Eviction Diversion Program had mediated approximately 1,200 cases, with around 80 percent reaching agreements or continuing to negotiate. In Grand Rapids, from January of 2018 to December of 2020, their Eviction Prevention Program worked with 324 households that included 456 adults and 525 children and the court put forward 445 conditional dismissals allowing participants to repay past due rent. Of those, 246 households under a conditional dismissal agreement were able to access emergency financial assistance and nearly 80 percent of the total cases were able to avoid an eviction judgment.¹⁰⁸

As Housing Action Illinois found from an analysis of 105,272 Cook County eviction cases filed from 2014 to 2017, 81 percent of landlords in those proceedings had an attorney while only 12 percent of tenants had an attorney. They therefore recommended that Illinois pass right to counsel legislation like that of New York City or San Francisco. They cited a study showing that the cost of a mandated legal counsel program would result in greater numbers of people remaining housed and more than pay for itself when considering the savings in homeless shelter costs from evicting those individuals and families.¹⁰⁹ Enterprise Community Partners recommended other states follow the right to counsel bill passed in May of 2021 in Maryland.¹¹⁰

ACTION PLAN RELATED TO EVICTION

The Illinois Housing Development Authority (IHDA) manages the Illinois Court-Based Rental Assistance Program (CBRAP). This program provides funding to tenants and landlords in Illinois who have pending cases in eviction court. As it currently functions, the program is only available to litigants in eviction court and both tenants and

landlords need to apply for CBRAP assistance to access up to \$25,000 in emergency rental payments for up to 15 months of past-due rent and 3 months of future rent payments to prevent eviction.¹¹¹

The Illinois Equal Justice Foundation (IEJF) Grant Program provides grants for legal help and information to nonprofits in Illinois delivering free legal help and information to people facing eviction. Individuals seeking services can find these via a telephone call, text, or through the Eviction Help Illinois website (<https://evictionhelpillinois.org/>). These services are funded via a partnership between the Equal Justice Foundation and the Illinois Department of Human Services (IDHS). As IEJF noted in a 2023 report, “Since its launch in 2020, Eviction Help Illinois has provided legal information, advice, representation and mediation services to more than 430,000 Illinoisans.”

One of the grantees of IEJF is Resolution Systems Institute (RSI), a court alternative dispute resolution services firm. Since 2021, they have been working with Kane County, Kankakee County, and Winnebago County to provide eviction mediation services. This includes having staff conduct an intake to assess the landlord and tenant needs and connect them to an attorney or rental assistance services. Trained mediators then support both parties and explore how to keep the tenant in their home or have them move out in such a way that they can avoid having an eviction on their record.

An evaluation that IEJF conducted on RSI’s program in Kane County found that 42 percent of tenants eligible for mediation were referred to the program and contacted the program coordinator, resulting in 28 percent of eligible cases being mediated. Of those cases, 74 percent resulted in an agreement that avoided eviction and almost two-thirds of tenants that accessed the program were referred to housing counseling, rental assistance, and legal assistance.

Illinois has already taken important steps to address evictions. We recommend the state build on the success of these existing programs in the following ways:

- **Increase the capacity of the IEJF grant program to provide grants for eviction mediation services across Illinois.**
- **Ensure mediation services connect tenants and landlords to the funding provided by the Illinois Court-Based Rental Assistance Program (CBRAP).**
- **Explore expanding the support for tenants under CBRAP for instances where the landlords do not wish to participate in the program.**
- **Evaluate whether landlords with tenants that meet the low-income criteria of the program should be required to apply for CBRAP when filing an eviction.**

Policies and Programs Addressing the Effects of Incarceration

Our analysis reveals that incarceration is a major driver of Black homelessness but is unrelated to white homelessness. Within Illinois' CoCs, an increase in the Black jail incarceration rate of one for every 1,000 residents leads to an increase in Black homelessness of about 1 percent. The effect of prison incarceration is about twice as large: for every additional one in 1,000 Black residents in prison, Black homelessness increases by 1.8 percent. Across both jail and prison, rates of incarceration are unrelated to white homelessness. This suggests that, on the whole, white residents have access to resources and support that mitigate their incarceration becoming a path to homelessness. These resources are generally unavailable to Black residents, who show a strong connection in the data between incarceration and becoming unhoused.

Housing Action Illinois states in their 2019 *Black and White Disparities in Homelessness* report that, "As our criminal justice system disproportionately targets

people of color, especially Black people, a housing system that discriminates against people with records violates fair housing principles.”¹¹² At a fundamental level, support for policies that end mass incarceration – and especially the mass incarceration of Black people and of people of color – is a critical housing rights issue.

Housing and Employment Discrimination Against Formerly Incarcerated Black Residents

Illinois has already taken important steps to address this issue. In 2019, SB 1780 amended the Illinois Human Rights Act (IHRA) to make it a civil rights violation for housing providers to discriminate on the basis of an arrest record.¹¹³ SB 1480 further amended IHRA in 2021, adding provisions restricting the use of criminal history records for employers when making hiring decisions.¹¹⁴

As such, the IHRA currently stipulates that “It is a civil rights violation for an owner or any other person, or for a real estate broker or salesman, because of unlawful discrimination, familial status, immigration status, source of income, or an arrest record [...] to:

- A. Refuse to engage in a real estate transaction with a person or to discriminate in making available such a transaction;
- B. Alter the terms, conditions or privileges of a real estate transaction or in the furnishing of facilities or services in connection therewith;
- C. Refuse to receive or to fail to transmit a bona fide offer in a real estate transaction from a person;
- D. Refuse to negotiate a real estate transaction with a person;
- E. Represent to a person that real property is not available for inspection, sale, rental, or lease when in fact it is so available, or to fail to bring a property listing to the person’s attention, or to refuse to permit the person to inspect real property;”

Furthermore, as the IHRA states, “It is a civil rights violation for any employer, employment agency or labor organization to inquire into or to use an arrest record [...] as a basis to refuse to hire, to segregate, or to act with respect to recruitment, hiring, promotion, renewal of employment, selection for training or apprenticeship, discharge, discipline, tenure or terms, privileges or conditions of employment.” The

IHRA does not prevent state agencies, schools, or private organizations from using sealed felony conviction information when conducting a criminal background check to evaluate an employee.¹¹⁵

On July 30, 2023, Illinois passed SB1367, or the Public Housing Access Bill (PHAB), which shortened look-back periods to six months for applicants to all federally assisted housing providers to improve equity and access to affordable housing for individuals with criminal records. SB1367 notes that federally assisted housing providers shall not consider arrests or detention; criminal charges or indictments that do not result in a conviction; a conviction that has been vacated, expunged, sealed, or impounded by a court; matters under the jurisdiction of Illinois Juvenile Court; and convictions occurring more than 180 days prior to the date of the application for housing.¹¹⁶

Many of our focus group participants echoed how important these policy changes are as they reported many instances of discrimination by both landlords and employers due to having a conviction on their record, making it very difficult to find safe and affordable housing or a job. These changes to the IHRA along with the PHAB are just the first step as there remain multiple barriers to their full implementation, including a lack of awareness by landlords and employers about this law, a lack of sufficient enforcement mechanisms, a lack of awareness on the part of formerly incarcerated individuals about their rights when seeking housing or employment, and a lack of awareness of those who understand their rights about how to file a charge or complaint.

At a more local level, the Cook County Board of Commissioners amended the Cook County Human Rights Ordinance on April 25, 2019, to prohibit housing discrimination based on an individual's covered criminal record, including arrests and juvenile records.¹¹⁷ The law stipulates that landlords cannot consider criminal history that is more than three years old, and that they must conduct an individualized assessment of any criminal history that is less than three years old. As a Cook County website explains, an individualized assessment is a questionnaire that considers all relevant factors from an individual's conviction in the previous three years, including – but is not limited to – the length of time since the most recent conviction, the age of the individual when the offense occurred, any evidence of rehabilitation, and the individual's rental history before or after the conviction. After the assessment, a

landlord can only deny the applicant housing by demonstrating that a denial based on a criminal conviction is necessary to protect against a clear risk to personal safety and/or property. Furthermore, landlords are no longer allowed to include a checkbox on housing applications asking whether an applicant has a criminal background.¹¹⁸

Workforce Development for Formerly Incarcerated Individuals

The Illinois Department of Employment Security (IDES) has multiple programs and initiatives meant to address the challenges of finding employment after reentry from incarceration. Their Re-Entry Employment Service Program (RESP) connects individuals exiting from IDOC or county jails to job readiness workshops and employment assistance. This includes publishing a list of occupations for formerly incarcerated individuals with information on openings, wages, and required skills as well as an online job board and information about IDES offices to prepare individuals for the job search. RESP assists individuals with applications, resumes, cover letters, interview preparation, how to address the issue of their record, and thank you letters. For employers, RESP provides no-cost insurance coverage – or Fidelity Bonding – from theft, forgery, larceny, and embezzlement from \$5,000 to \$25,000 that allows employers to hire applicants they deem at risk due to their past life experiences. This program also offers Work Opportunity Tax Credits to employers who hire individuals from certain target groups, including public assistance recipients, veterans, individuals with felony convictions, Supplemental Security Income recipients, Temporary Assistance for Needy Families recipients, and Supplemental Nutrition Assistance Program recipients.¹¹⁹

The Illinois Department of Commerce and Economic Opportunity (DCEO) also offers programs for individuals exiting prisons or jails in Illinois. They run the Returning Resident Clean Jobs Training Program to provide training in IDOC prisons that provide vocational or occupational training to prepare individuals for entry-level jobs in the clean energy sector.¹²⁰ Another example is the Kewanee Life Skills Re-Entry Program, which is a broad partnership among IDOC, DCEO, Employment Security, Human Services, and the Illinois Community College Board. As they note in an April 2019 report, “Since 2017, 233 inmates have participated in essential skills training, cognitive behavior therapy, high school equivalency/GED courses (if applicable), technical education, work experience within the institution, and job search. To date,

16 inmates have graduated with a welding certificate from Black Hawk Community College and are employed in their home communities.”

In 2022 the Chicago Cook Workforce Partnership started a 34-month pilot project, The Reentry Navigation Initiative: The Road Home, which provides a comprehensive reentry program that works with individuals both pre-release and post-release who face barriers to employment. Reentry navigators who were formerly incarcerated and have themselves experienced the reentry process work with individuals on workforce development, occupational training, post-secondary education, approved apprenticeships, and permanent, unsubsidized job placement. In their 2022 annual report, the Chicago Cook Workforce Partnership wrote that the pilot had served 600 people, with 214 placed into employment and earning an average of \$23.88 per hour. They are continuing to work on finding employment for the remaining participants.¹²¹

While workforce training is important, there are other opportunities to address prison work programs themselves. In a report, the Metropolitan Planning Council (MPC) notes that, “prison work programs pay meager wages and are not designed to allow prisoners to build up cash reserves they can use once their sentences are complete.” The net result being that even if individuals released from IDOC can find a landlord that will rent to them, “having sufficient funds to pay a security deposit and initial rent charges is a bigger challenge. Often initially unemployed and lacking financial resources, a formerly incarcerated person may end up homeless.” MPC points out that the Department of Justice offers a Prison Industry Enhancement Certification Program (PIECP) that enables qualifying state and local prisons to pay incarcerated individuals with prevailing wages for the work they do.¹²² 28 states are named as PIECP participants in their June 30, 2023, quarterly report. Illinois is not among them.

Decriminalizing People Experiencing Mental Health Crises and/or Homelessness

Participants in our focus groups repeatedly noted that a great many of the people in shelters and in homeless service agency programs are suffering from an untreated mental health challenge. They stated that these mental health challenges often bring unhoused people into conflict with each other and with other people, at times leading to negative encounters with police. Focus group participants also frequently discussed

that police officers harass, discriminate against, and approach them as if they were criminals because they are Black and homeless. Illinois has made important strides in decriminalizing mental health crises and breaking this important link between mental health challenges and homelessness.

For example, on August of 2021, Governor J.B. Pritzker signed into law the Community Emergency Services and Supports Act (CESSA). The bill was organized by Access Living in Chicago, which notes on a page on their website dedicated to CESSA that young Black and Brown disability advocates in their Advance Your Leadership Power group came up with the idea because they “wanted to fight the widespread criminalization of people who experienced mental health crises.”¹²³ CESSA requires emergency response operators (911 / 311 centers) to refer calls seeking mental and behavioral health support to a new service (988) that will dispatch a team of mental health professionals instead of police. A statewide committee and eleven regional committees are working with the Illinois Department of Human Services on how to implement the Act. The law stipulates that procedures should not change until protocols and standards have been developed and approved and critical staff are fully trained.¹²⁴

In Chicago, the Collaborative for Community Wellness has been leading a coalition working to pass a Treatment Not Trauma ordinance that would fund a public mental health crisis response and care system so that, instead of police, teams of social workers, paramedics, and peer-support workers would respond to social and mental health crises. The coalition is calling for a \$100 million dollar investment to train the care response teams, establish a city-wide 988 hotline connected to the Chicago Department of Public Health, reopen the public mental health clinics closed a decade ago, and halt the implementation of the police co-responder program which continues to send officers to mental health crisis emergencies.¹²⁵ The work of the coalition led the Chicago City Council to create a working group on October 4, 2023, that will assess how Chicago can better support people with mental health issues.

A July 2019 report by the U.S. Department of Health and Human Services (HHS) titled *Approaches to Early Jail Diversion: Collaborations and Innovations* names several programs that decriminalize homelessness, mental health crises, or substance

use disorder. In Kansas, the explicit mission of the Wichita Police Department Homelessness Outreach Team (HOT) is “keep [the] homeless out of jail if possible and divert them to services or shelters.” Their outreach team partners with numerous behavioral health and housing agencies to refer people experiencing homelessness to service providers.¹²⁶ The program publishes a comprehensive brochure that lists service providers and agencies with their address, contact number, and a brief description for a range of services: housing supports, employment and job training services, food assistance, health services, veteran assistance, legal representation, free laundry services, and more. As the HHS report summarizes, “When a person faces charges for violating a public ordinance, HOT officers have the ability to withdraw charges retroactively if the person engages in services, or request the person participate in mental health or drug court instead of the judicial system.” The HHS report highlights data from Wichita’s police database documenting that, in 2011, HOT officers engaged with more than 12,500 people and helped place 932 in housing.¹²⁷

Since 2020, a partnership between IDHS and the Illinois State Police (ISP) has created a deflection program to connect individuals in need with support programs. Whereas diversion programs support people *after* they have entered the criminal legal system, deflection refers to collaborative interventions connecting public safety and public health systems to create community-based pathways to treatment and services for individuals *before* entry into the criminal legal system. Through the collaboration between IDHS and ISP, the Treatment Alternatives for Safe Communities (TASC) and their Center for Health and Justice brought communities together in many drug enforcement districts in Illinois to define a network of services and an action plan for individuals needing support. As such, when police in drug enforcement districts where the deflection program is active encounter individuals with substance use disorders, they are empowered to call a deflection specialist from TASC that can connect that individual with appropriate services.

Reentry Services and Support for Individuals post-Incarceration

In 2017, a working group of the Illinois Housing Task Force assessed permanent supportive housing (PSH) in the state. “Permanent supportive housing,” as they

wrote in their report, “is meant for people who need supportive services to access and maintain affordable housing, are experiencing or at risk of homelessness, are living with disabilities, and/or are experiencing or at risk of institutionalization.” They estimated that, of the 49,590 individuals being paroled or discharged from jails and prison in Illinois at that time, approximately 7,934 individuals (or 16 percent) would benefit from permanent supportive housing. Despite this need, no individuals released from jails or prison were receiving PSH support at that time.

The Illinois Housing Task Force report cited data from 2010 that put the estimated yearly cost to keep a person incarcerated in IDOC prisons at \$38,268 and at \$52,195 for local jails. In contrast, they put the highest PSH cost per year at \$27,600, or at 27 percent less than the cost to keep someone in prison and 47 percent less than the cost to keep someone in jail for one year.¹²⁸ Furthermore, as the Illinois State Commission on Criminal Justice and Sentencing Reform assessed in 2018, 39 percent of people that leave the IDOC will return to prison within three years after being released. The cost for each person that returns is approximately \$151,600.¹²⁹ As we heard in focus groups, and as multiple studies have documented, being housing insecure, being homeless, and being incarcerated form a pernicious cycle that has a tremendous personal, social, and financial cost on Black Illinoisans, their families, their communities, and on all of us in turn.

In November 2024, Chicago residents will weigh in on the Bring Chicago Home referendum that would change the Real Estate Transfer Tax (RETT) such that properties sold for less than \$1 million would see a decrease in the RETT they pay while properties sold above \$1 million would see an increase. Advocates estimate that this change will produce over \$100 million dollars each year that can be directed towards programs for permanent supportive housing and other programs that alleviate homelessness.¹³⁰

In addition to access to supportive housing, the UIC Great Cities Institute *Chicago Reentry Report* notes the significance of adequate access to healthcare as a critical component in the successful reentry of formerly incarcerated individuals.¹³¹ The report cites research showing that the reentry population lacks access to adequate healthcare, and especially of access to mental health and substance use disorder treatment, due to unemployment and insufficient income from low-wage work.

The Great Cities Institute report cites the expansion of eligibility for Medicaid under the Affordable Care Act as a significant opportunity to provide insurance and better healthcare services to incarcerated and formerly incarcerated individuals. In May of 2023, the Illinois Department of Healthcare and Family Services (HFS) took important steps in this direction requesting a five-year extension of the Section 1115 Demonstration Waiver from the federal Centers for Medicare & Medicaid Services to expand its Medicaid services. Among the benefits that HFS seeks to focus on is “housing supports including pre-tenancy and tenancy sustaining services for individuals and families experiencing or at risk of homelessness; medical respite for those experiencing or at risk of homelessness to avoid or step down from higher levels of care; [and] justice involved community reintegration to connect adults and youth with vital services and supports in the months preceding release from incarceration.”¹³²

A pilot project that holds promise in addressing mental health and reentry needs is the Second Chance Act Youth Offender Reentry Program. This is an IDHS collaboration with the Illinois Department of Juvenile Justice and Chapin Hall at the University of Chicago to update the state’s strategic reentry plan for young people with co-occurring substance use disorder and mental health issues being released from secure correctional facilities in Cook County. As IDHS notes, the pilot will provide individualized, comprehensive aftercare planning and services for 48 youth targeted towards “reduced recidivism and improvements in mental health, substance use disorder, family functioning, peer supports, health care, housing, education and vocational readiness.”¹³³

Another report we wish to highlight is the joint Metropolitan Planning Council (MPC) and Illinois Justice Project’s *Re-Entry Housing Issues in Illinois: The Current Situation, Challenges, and Possible Solutions*.¹³⁴ This report was the culmination of three years of research into this issue. It assesses many of the approaches that are used to address housing for previously incarcerated individuals and finds that the IDOC’s “most effective program is one that sends selected prisoners who have less than two years remaining on their sentences to Adult Transition Centers (ATCs).” They point out that individuals in ATC programs have much lower recidivism rates and that ATCs provide not only housing but also educational programs and vocational training. However, they note that “IDOC only has funding to support 908 beds to

serve the potential needs the thousands of prisoners who are released each year.” MPC finds that funding appears to be a critical limitation in expanding the number of ATC beds as there were 1,280 ATC beds available in 2007 but these were trimmed in 2012 to 750 due to budget cuts and only rose to 908 beds by 2019.

ACTION PLAN RELATED TO INCARCERATION

The 2018 Illinois Public Act 100-0575 called on the Illinois Housing Development Authority (IHDA) to “create a Frequent Users Systems Engagement (FUSE) Re-Entry rental subsidy supportive housing program for the most vulnerable persons exiting the Illinois Department of Corrections (IDOC). The Re-Entry rental subsidy supportive housing program shall be targeted to persons with disabilities who have a history of incarcerations, hospitalizations, and homelessness.”¹³⁵ Through supportive housing that includes wraparound case management and support services, FUSE programs stabilize the lives of people cycling between streets, shelters, hospitals, and jails whose use of crisis services does not improve their lives but comes at a high cost in public resources. McLean County is currently the only Illinois county with an active FUSE Program.¹³⁶

Illinois Public Act 100-0575 also called on IDOC to “engage in reentry planning to include individualized case planning for persons preparing to be released to the community. [...]. All inmates within one year of their mandatory statutory release date shall be deemed to be in reentry status.” IDOC was tasked to coordinate and work with community partners and state agencies in creating and supporting successful transitions through planning and programs prior to release that would ensure that individuals would have appropriate documents (birth certificate, social security card, ID); vocational or educational goals; financial literacy and planning; access to physical and mental healthcare as well as substance use disorder treatment; living and transportation arrangements; family reunification as appropriate; and information on employment service programs for people with arrests or convictions. Echoing PA 100-0575, we heard from focus group participants, homelessness agency staff, and members of the Racial Equity Roundtable on Black Homelessness that there is an acute need for coordinated reentry programs and a standard, statewide information packet and orientation for individuals exiting from jails and prisons that has details on housing, employment, healthcare, and education services.

We recommend the state build on its current efforts and accelerate the work of IDOC and related state agencies in living up to the commitments of Public Act 100-0575. The research data from multiple studies documents that the social, material, and human costs to repeatedly incarcerate individuals far exceeds the cost and investment required to scale up the supportive housing programs which can ensure that individuals do not cycle in and out of jails, prisons, hospitals, shelters, and the streets.

In achieving this, we would like to highlight the work by the Justice, Equity, and Opportunity (JEO) Initiative led by Lieutenant Governor Juliana Stratton to reimagine public safety and equity in Illinois through a trauma-informed and healing-focused lens. In particular, we would like to emphasize the importance of the role of the JEO in improving communications and coordination across state agencies and supporting research and pilot programs as critical to its capacity to deliver on its stated goals: addressing the social determinants of crime and incarceration; improving equitable deflection and diversion opportunities from the justice system; improving the conditions of populations impacted by historical disinvestment and trauma; and supporting positive reentry outcomes that reduce recidivism.¹³⁷

Policies and Programs Addressing Challenges of Employment

Our analysis found that the effect of unemployment on Black homelessness is substantial. For every one percentage point increase in Black unemployment within CoCs, Black homelessness increases by 1.43 percent. The relationship between unemployment and Black homelessness is observed for the full population of CoCs in the country. All else being equal, Black homelessness is estimated to be about 361 persons per 100,000 in the population when Black unemployment is at a low level of 2 percent. As Black unemployment increases, racial disparities in homelessness grow. When Black unemployment reaches 6 percent, the Black homelessness rate is estimated to grow by 6 percent from its baseline levels, reaching an average of 382

persons per 100,000 in the population. When the Black unemployment rate reaches 8 percent, Black residents are, on average, 4.5 times more likely to be homeless than white residents. When Black unemployment grows to 12 percent, racial disparities in homelessness increase such that Black residents are 5.6 times more likely to be homeless than white residents. More than 10 percent of CoCs in the U.S. have rates of Black unemployment exceeding 16 percent. Under these conditions, Black residents are 7 times more likely to be homeless than white residents, all else being equal.

Laws Addressing Employment Discrimination

The Illinois Human Rights Act (IHRA) offers protections from discrimination by landlords on the basis of an individual's source of income and on the basis of an arrest record. It also offers protection from discrimination by employers based on race. The Illinois Department of Human Rights explains that IHRA "protects employees from discrimination in all terms and conditions of employment, such as: hiring, firing, layoff, harassment, selection, promotion, demotion, performance evaluation, transfer, pay, tenure, discipline, terms and conditions of employment (working hours, vacation, and sick leave, etc.), seniority, and union representation."¹³⁸

In addition to legal protections against discrimination on the basis of race, Illinois has laws against discrimination on the basis of an individual's homeless status. On August 22, 2013, Illinois Public Act 098-0516, also known as the Bill of Rights for the Homeless Act, was passed into law. One of the goals of the Public Act is that no one in Illinois "be subject to unfair discrimination based on his or her homeless status." Amongst other rights, this Public Act lists "the right not to face discrimination while maintaining employment due to his or her lack of permanent mailing address, or his or her mailing address being that of a shelter or social service provider."

Despite these protections, focus group participants routinely expressed instances of employment discrimination due to being Black and/or to being unhoused. These included discrimination in hiring, differential treatment in the workplace, and wage theft. Participants noted that prevalent misconceptions about unhoused Black individuals being lazy, unwilling to work, or using drugs and alcohol were a significant barrier to finding stable work and earning a living wage. It is important to note that these misconceptions weren't only barriers on the part of employers but

also were misconceptions that existed on the part of homelessness agency staff. The shared misconceptions of employers and agency staff present significant barriers to successful employment searches and job attainment.

Focus group participants expressed some of the limitations that discrimination laws have insofar as unhoused individuals often do not know how to file claims, do not pursue filing a claim due to negative experiences with government agencies, or do not have access to legal representation. Moreover, as researcher Sarah Golabek-Goldman explained in her article, “Ban the Address: Combating Employment Discrimination Against the Homeless,” the wording of the Illinois Bill of Rights stating that homeless individuals should “not face discrimination while *maintaining* employment” [emphasis added] does not offer as strong a protection as possible in supporting homeless individuals in possible cases of discrimination in *seeking* employment. Instead, they advocate for Illinois and other states to pass Ban the Address policies/legislation whereby “employers would only ask for a ZIP code on initial applications and refrain from asking for a street address until after granting a provisional offer of employment.”¹³⁹

Workforce Development for Unhoused Individuals

There is ample research demonstrating that securing employment offering a living wage is critical to the capacity of individuals in finding and maintaining stable housing. As we discussed, employment that offers a living wage is essential for people experiencing homelessness to find a pathway to safe and stable housing and stable housing is critical to in helping individuals maintain stable employment. In the section on current programs and policies that address the challenges of affordable housing, we highlighted the gap between minimum wage and affordable housing and noted the importance of the Cook County Promise Guaranteed Income Pilot and Chicago Resilient Communities Pilot programs which are providing \$500 monthly payments to a number of low-income families in the Chicagoland region. Moreover, the section on programs and policies that address the effects of incarceration on homelessness offered examples of workforce development programs for people who experienced incarceration. In this section of the report, we highlight additional challenges in employment for Black people experiencing housing instability or homelessness as well as highlight an example of a workforce development program that addresses the intersection of housing and employment needs.

In March of 2018, Heartland Alliance's National Initiatives on Poverty & Economic Opportunity published a report noting that, "Nationally, [...] there is no single federal agency – and very few federal funds – dedicated to meeting the employment needs and interests of individuals and families who are homeless and unstably housed." As Heartland Alliance points out, federal workforce legislation meant to support people facing barriers to employment exists. Indeed, the Workforce Innovation and Opportunity Act (WIOA) signed into law on July 22, 2014, explicitly states on its U.S. Department of Labor website that this "is landmark legislation that is designed to strengthen and improve our nation's public workforce system and help get Americans, including youth and those with significant barriers to employment, into high-quality jobs and careers and help employers hire and retain skilled workers."¹⁴⁰ The Heartland Alliance report calls out the lack of recognition by this landmark law that housing insecure job seekers face significant barriers to employment and need workforce development programs that strengthen housing and job security as interrelated systems.

Although the Heartland Alliance report laments that unhoused individuals are not given priority in the queue for American Job Center career and training services, they also observe that "WIOA allows local WDBs [Workforce Development Boards] and the Governor to establish additional priority populations from among a statutorily-defined list of numerous populations who face barriers to employment that includes people experiencing homelessness as one possibility." Indeed, when Illinois Governor Pritzker's Executive Order 3 from January 2019 called on Illinois to strengthen its commitment to workforce development and job creation that can better serve disenfranchised communities, homeless individuals were on the list of those considered as disenfranchised individuals along with 12 other categories.

However, in the resulting 36-page report from the Department of Commerce and Economic Opportunity, *An Action Agenda for Workforce Development and Job Creation*, there is only one other mention of homelessness beyond that list and there are no examples of programs addressing the workforce development or employment opportunities for homeless residents.¹⁴¹ Given the importance of workforce development programs that support the needs of unhoused individuals, we commend the recent partnership by DCEO with OPEH on a "Home Illinois Pilot Project" to provide grants totaling \$5,000,000 to CoCs in Illinois that will support

connecting people experiencing homelessness to employment opportunities. As we heard in our focus groups, more workforce development programs that take into account the specific challenges in employment for homeless individuals are needed. In particular, participants voiced that there was a need to prevent the loss of subsidies from state benefits as housing insecure individuals are working to increase their income through workforce development programs. They also stated that there was a need for more workforce development and certificate programs that include a stipend or other financial support in order to enable unhoused individuals to participate.

The U.S. Department of Housing and Urban Development (HUD) Jobs Plus Program provides grants to Public Housing Authorities across the nation to support comprehensive workforce development programs that will advance the employment outcomes of public housing residents. As HUD notes, they have awarded more than \$136 million through 56 grants since 2015 through the Jobs Plus Program. The Chicago Housing Authority (CHA) has received several grants through this program.

In February 2021, CHA launched a Jobs Plus Program with a \$2.8 million dollar HUD grant at Dearborn Homes that “will provide a comprehensive menu of available employment and workforce development resources onsite, including job readiness training, workforce preparation workshops, networking events, job clubs, education and literacy services, computer/technology resources, business and employer partners, transitional jobs and employment placement services programs. Additionally, the program will utilize the Transforming Impossible to Possible (TIP) model to provide a strength-based, trauma-informed approach to service.” CHA notes that there are 1,622 residents at Dearborn Homes and that 574 of them are work-able adults.

CHA reported that a past \$3 million dollar Jobs Plus Program grant for Altgeld Gardens that established a similar workforce plan and rent incentive running from 2015 through September 2019 resulted in over 500 residents being placed in jobs. This represented 59 percent of the work-eligible residents having employment and was an 11 percent increase in employment for residents over the four-year life of the program. The importance of the increased stability that employment opportunities and secure housing had for these residents was underscored by a HUD evaluation of the program which documented that the average annual household income in 2015

of the 3,551 residents at Altgeld Gardens was \$13,117 while the local fair market rent for a two-bedroom was \$1,093 monthly.¹⁴² In addition to workforce opportunities created by Jobs Plus Program grants, CHA runs a Workforce Opportunity Resource Center that provides “the resources and tools needed for economic development and individual economic independence” to Section 3 eligible public housing residents by connecting them with potential employers.¹⁴³

ACTION PLAN RELATED TO EMPLOYMENT

Our report found that greater availability of unemployment benefits leads to a reduction in Black homelessness. More specifically, for every one percentage point increase in the share of unemployed residents receiving unemployment benefits, the Black homelessness rate falls by 0.51 percent. The current rate of people accessing unemployment benefits in Illinois is 35 percent. In Massachusetts, the rate of access to unemployment benefits is 45 percent and in nearby Minnesota, the rate is 60 percent. We estimate that, were Illinois to match the rate of Minnesota, Black homelessness in the state would fall by 12 percent.

One research study analyzing unemployment insurance data from 1990 to 2019 shows that, in comparison to white families, “Black and Latino families experiencing job loss are less likely to receive UI [Unemployment Insurance] benefits despite likely being eligible.” After an analysis of national data, the authors conclude that administrative burdens play a large role in this gap. Administrative burdens are understood as the responsibility that is typically placed on residents to learn about a program, understand if they are eligible, complete applications, navigate program procedures, and follow through on the conditions of the benefit. The authors challenge policy makers and state agencies to make full coverage of benefits the goal, writing that this “makes it the explicit responsibility of the state to ensure that all families receive the support they need and deserve, regardless of their cognitive abilities, language facility, or physical capacities.”¹⁴⁴

Policy makers and state agencies in Illinois can take steps towards full coverage and increase the share of unemployed residents receiving unemployment benefits. In October of 2023, the U.S. Department of Labor granted the Illinois Department of

Employment Security an \$11.25 million dollar grant to strengthen, modernize, and redesign their unemployment insurance program. As part of this grant, the Office of Unemployment Insurance Modernization under the U.S. Department of Labor made available technical assistance that includes making applications accessible through mobile phones, simplifying complexity through plain language, automating workflows, adopting modular systems that are easy to maintain, and remote public options for ID proofing.

We commend the work that IDES is doing to increase accessibility to unemployment benefits and recommend that they ensure that the Unemployment Insurance Modernization grant addresses the critical need to have Illinois unemployment insurance applications mobile ready; include feedback from housing insecure and unhoused individuals in the application improvement process; simplify the steps to apply; use simple, plain language in all public facing communications (application process, website, emails, etc.); and provide low-barrier ways to verify the identity and application documents of individuals.

Policies and Programs Addressing Healthcare Challenges

As our report documents, Black individuals in the U.S. suffer from health challenges at a disproportionately higher rate than white individuals. The poorer health outcomes for Black people in the U.S. stem from racial inequities in access to healthcare and healthcare facilities as well as racial discrimination and biases in how health professionals treat Black people seeking care. Homelessness, and discrimination against unhoused individuals, further compound the challenges that individuals

face in accessing and receiving quality physical and mental health services. As the National Healthcare for the Homeless Council argues, “Poor health is a leading cause of homelessness, and homelessness creates new health problems while worsening current ones.”¹⁴⁵

Until the 1990s, the prevalent view of how to address homelessness was a treatment first model, whereby, as a HUD analysis states, “individuals experiencing homelessness must be treated for underlying issues, such as addiction or mental health issues, before becoming eligible for independent, sustained housing.”¹⁴⁶ The treatment first model offered a staircase approach that often began with emergency shelter and treatment services in congregate settings meant to stabilize individuals then, once individuals were following treatment programs, they moved on to transitional living, with permanent housing and independent living as a final step.

The recognition that stable housing is critical for the physical and mental well-being of individuals led to a different model with the founding of Pathways to Housing in New York City in 1992. Pathways placed individuals experiencing homelessness into scattered-site housing and offered treatment services *without* making them a condition for housing. The program required those housed at Pathways to pay 30 percent of their income and meet with a staff member twice a month. This model became known as Housing First and, with the HEARTH Act of 2009, became entrenched in federal policy, “expanding the availability of permanent housing to families, youth, and nondisabled single adults and authorizing rapid rehousing (RRH) assistance.”¹⁴⁷

Advocates for the unhoused have long argued that housing is health care and HUD’s conclusion in reviewing the Housing First model makes it clear that the model works: “Housing First programs appear to reduce the use of hard drugs, improve the health status of people living with HIV/AIDS, and reduce the use of costly emergency services, all of which are indicators of improved health.” However, the ethos of the 1980s backlash against perceived dependence on government subsidies and the idea that individuals experiencing homelessness need to show they were willing to work remain entrenched today as can be seen by the many programs that continue to impose rigid conditions and requirements on homeless individuals as pre-conditions to assistance.

Housing First: Housing as Healthcare

Assessing available research and data from 2014, the Department of Health and Human Services documented that the high rate of acute physical disorders (3 to 6 times higher than non-homeless individuals), high rates of untreated mental illness, poor continuity of care, and lack of insurance and transportation meant that “homeless people frequently use EDs [Emergency Departments] as their primary or only source of healthcare.”¹⁴⁸ The use of EDs as a primary source of healthcare for homeless individuals has only risen since 2014. As the Centers for Disease Control reported, the national rate of emergency department visits by homeless individuals rose from 141 visits per 100 per year in 2010–2011 to 310 visits per 100 in 2020–2021.¹⁴⁹

The cost of having emergency departments as the primary or only point of care for homeless individuals is high. A lack of continuity in care combined with the challenges of managing nutrition, medications, stress, and recovery without stable housing mean that homeless individuals “have higher rates of illness and die on average 12 years sooner than the general U.S. population.”¹⁵⁰ The cost in dollars for hospitals to treat homeless patients in EDs is also very high and, given that they often see the same patients repeatedly, the care they can provide is often ineffective in the long term.

Taking a Housing First approach, Chicago’s Center for Housing and Health started the Better Health through Housing (BHH) Collaborative in 2014. The goal of this alliance of 28 supportive housing agencies was to bridge the gap between housing and health care in Cook County. In 2015, the BHH Collaborative and University of Illinois Hospital and Health Sciences System began working together, with UI Health beginning to “mov[e] individuals directly from hospital emergency rooms into stable, supportive housing, with intensive case management.”¹⁵¹ This initiative began collaborating with more health partners and, in a 2018 report, the program registered that it had provided housing to 91 homeless individuals with chronic health conditions that had repeatedly brought them into the emergency department.

The majority of program participants were between 45 and 64 years old, and 56 percent were Black.¹⁵² When surveyed, 86 percent of those housed through the initiative stated that the program had a positive impact on their health. In an

article about the initiative, Stephen Brown, the Director of Preventative Emergency Medicine at UI Hospital and Health Sciences System, noted that the program has led to “significant drops in ED utilization (-41 percent), inpatient admissions (-52 percent) and significant mortality (-38.5 percent over 5 years)” within the UI hospital system.¹⁵³ The National Alliance to End Homelessness cited that a Housing First approach that moves homeless people out of the emergency room, jail, or emergency shelter can provide “an average cost savings on emergency services of \$31,545 per person housed in the course of two years. Another study showed that a Housing First approach can cost up to \$23,000 less per consumer per year than a shelter program.”¹⁵⁴

The success of the Better Health Through Housing partnership led to the creation of the Flexible Housing Pool (FHP) in 2018 which included a new public-private partnership with the Chicago Department of Public Health and the Chicago Department of Family and Support Services. In addition to health partners, the program continued to add housing units and in 2022 reported having 193 landlords in its housing portfolio. Assessing its success as well as looking ahead, the Center for Housing and Health notes on its website that, “As of May 2023, the FHP has housed 1,100 people in 670 households. The FHP aims to house 5,000 people by 2033.”¹⁵⁵

Healthcare Challenges for Unhoused Individuals

Since the passage of the Affordable Care Act in 2010, Illinois has been able to expand access to health insurance for individuals and families who are at risk of homelessness or lack housing stability. Today, Illinois residents who are citizens of the U.S. and age 19 and older are eligible for Medicaid if they have a modified gross income up to 138 percent of the federal poverty level. This translates to \$20,120 for an individual and \$41,400 for a family of four. The landmark health legislation also increased access to insurance by creating subsidies for individuals earning up to 400 percent of the federal poverty level. In addition, it established a Former Foster Care group whereby young people that exit foster care at 18 can receive up to 12 months of Medicaid benefits and those who leave foster care at age 19 or later can receive benefits until age 26.

While healthcare coverage is generally available through Medicaid to unhoused individuals, other barriers often limit Black unhoused individuals’ access to

healthcare. As quantitative and qualitative data have shown, a lack of transportation is a significant barrier to healthcare access. Difficulty finding healthcare providers and specialists as well as the time that it took to be seen by healthcare providers were brought up repeatedly by focus group participants. For many older unhoused individuals or those living with a disability, bureaucratic barriers in applying for and receiving Supplemental Social Insurance benefits added to the stress of finding appropriate medical care and income for housing, food, and other necessities.

As focus group participants described, and as other research has found, the stresses of being housing insecure or homeless can lead many unhoused individuals to self-medicate through substance use. At the same time, as the U.S. Department of Health and Human Services explained, “SUD [substance use disorder] increases a person’s risk of homelessness, and research shows SUD to be a leading cause of homelessness in the United States.”¹⁵⁶

A particularly worrying trend, and one that disproportionately affects Black residents in Illinois, has been the prevalence and consequences of opioid use in the state. As reported by the Illinois Department of Public Health (IDPH), the statewide opioid fatality rate for Black residents is 73.9 persons per 100,000 in the population. In contrast, the fatality rate for white residents is 20.8 persons per 100,000 in the population.¹⁵⁷ While state-wide statistics on the number of homeless people dying of opioid overdoses are not readily available, studies have shown that “people experiencing homelessness are at significantly higher risk of opioid overdose, and have higher barriers to accessing treatment.”¹⁵⁸ As IDPH recognizes, the opioid epidemic in Illinois has resulted in “increased rates of infectious diseases such as hepatitis C and HIV, lost productivity in the workplace, crime, neonatal abstinence syndrome, and homelessness.”¹⁵⁹

In 2018, the U.S. Senate passed the Opioid Crisis Response Act (OCRA). As the National Alliance to End Homelessness highlights, “one of the most notable aspects of the bill is that it recognizes stable housing as a critical part of treatment and recovery – particularly for people experiencing or facing homelessness. The Act encourages states to use local Medicaid programs to pay for housing-related services for homeless people with OUD [opioid use disorder].”¹⁶⁰ To support this, OCRA made available community block grants funded through 2023.

ACTION PLAN RELATED TO HEALTHCARE

Greater insurance coverage via Medicaid will not alone solve the challenges posed by the strong relationship between housing and health. However, this relationship can offer important avenues by which to create better outcomes for Black homeless individuals and Black housing insecure residents of Illinois.

In our section on reentry from incarceration, we noted that, in May of 2023, the Illinois Department of Healthcare and Family Services (HFS) publicized their request for a five-year extension of the Section 1115 Demonstration Waiver from the federal Centers for Medicare & Medicaid Services to expand its Medicaid services. Part of the benefits that HFS sought with the extension of Medicaid in Illinois were “housing supports including pre-tenancy and tenancy sustaining services for individuals and families experiencing or at risk of homelessness; medical respite for those experiencing or at risk of homelessness to avoid or step down from higher levels of care; [and] justice involved community reintegration to connect adults and youth with vital services and supports in the months preceding release from incarceration.”¹⁶¹

We recommend the state ensure that Housing First principles and programs are prioritized in all aspects of healthcare treatment under the five-year extension of Section 1115 of Medicaid. This would include paying for housing-related services using Housing First model providers for unhoused individuals with chronic health problems and opioid use disorder in hospitals, jails, and shelters. It would also include the pre-tenancy and tenancy sustaining services for individuals and families at risk of or experiencing homelessness and connecting youths and adults with services and supports in a timely manner before they are released from incarceration.

We also encourage the state to use Medicaid extension funds or other sources of funding to address the bureaucratic barriers that keep Black unhoused individuals from accessing healthcare. For example, greater support for housing insecure Black individuals to successfully apply for Supplemental Social Insurance benefits would go a long way towards addressing both the health and housing needs of some of our states most vulnerable Black residents.

Policies and Programs Addressing the Challenges of Youth Aging out of Foster Care

As our analysis found, the availability of supervised independent living and mentoring services for youth aging out of foster care has an important impact on the likelihood of these youth becoming homeless. For every percentage point increase in the share of Black youth receiving supervised independent living services, the Black homelessness rate is predicted to fall by about 0.3 percent. The availability of mentoring services for Black youth aging out of foster care has an even larger effect on reducing homelessness, with every one percentage point increase in the share of those receiving mentoring resulting in a predicted 0.45 percent decrease in the Black homelessness rate.

State Support for Youth Aging Out of Foster Care

Several federal laws have established parameters of services for youth exiting the foster care system. In 1999, The Foster Care Independence Act established what is now known as the John H. Chafee Foster Care Program for Successful Transition to Adulthood. Through the Chafee program, states are provided grants to support the housing, economic, educational, and other support services for youth transitioning from foster care. In 2014, the Preventing Sex Trafficking and Strengthening Families Act mandated that agencies consult with children in foster care age 14 and older in

developing their transition plans. This Act also requires that children aging out of foster care receive critical records: a copy of their birth certificate, Social Security card, health insurance information, medical records, and a driver's license or equivalent State ID. More recently, in 2018, the Family First Prevention Services Act enabled states to extend the Chafee program from 18 years of age to 23. Illinois is one of 31 states, along with Washington D.C. and Puerto Rico, to extend the program to youth up to age 23.

The John H. Chafee Foster Care Program for Successful Transition to Adulthood was originally named the John H. Chafee Foster Care Independence Program. As the difference between Independence and Successful Transition to Adulthood suggests, there has been increased recognition that youth exiting foster care need extended support and face greater challenges in making the transition to adult life. In a November 2018 fact sheet, the Child Welfare Information Gateway explained that, "For many years, child welfare policies and programs emphasized the importance of preparing youth for independent living. The underlying concept was that, once out of care, youth would need to function on their own (i.e., be independent). Today, many child welfare professionals are talking about *interdependence* rather than *independence*. *Interdependence* promotes the idea that young adults benefit from developing and maintaining supportive relationships that will help them achieve their goals rather than only relying on themselves to achieve them."¹⁶² The fact sheet explained that young adults aging out of foster care need support as they navigate managing money; pursuing educational or vocational training; finding and maintaining employment; securing housing; maintaining health and wellness; and developing additional life skills (such as preparing meals, doing laundry, and grocery shopping).

In Illinois, the Transitional Living Program offers supervision and case management for young people in the child welfare system between 17 ½ and 21 years of age in order to prepare them for independent living. The Independent Living Options Plan for young people from 19 to 21 years of age provides them with case management and support services to assist them in transitioning to independent living and adulthood. In their Illinois Services Data Snapshot, the National Youth in Transition Database reported that, for fiscal year 2022, 44 percent of Black youth in the Illinois Department of Child and Family Services (DCFS) completed an Independent Living Needs Assessment and that the average rate of completion of the assessment for all DCFS youth was 39 percent from 2018 to 2022.¹⁶³

Illinois Department of Child and Family Services Programs for Foster Youth

DCFS has an Office of Transition Services to support youth aging out of the foster care system. On its website, DCFS lists multiple employment programs that foster youth can apply for, including internships, vocational and job training, and employment opportunities. The National Youth in Transition Database reported that, for fiscal year 2022, 48 percent of Black youth in DCFS were in an employment or vocational training program.¹⁶⁴

DCFS also lists several educational opportunities for foster youth, including a competitive scholarship for those that have aged out of foster care, a Youth In College/Vocational Training Program, and the Education and Training Voucher (ETV) Program, which is the main form of educational support for youth that have aged out of foster care.¹⁶⁵ In a recent assessment of Illinois ETV data from 2007 to 2017, the Urban Institute documented that Illinois had provided 2,978 awards totaling \$8.2 million to 1,844 young people. On average, each young person received \$2,758 per school year and Illinois averaged 271 awards per year. For the 2020-2021 school year, DCFS reported that they had made a total of 184 ETV awards and that 89 of them were new.¹⁶⁶ The National Youth in Transition Database reported that, for fiscal year 2022, 19 percent of Black youth in DCFS received post-secondary educational support.¹⁶⁷

In terms of healthcare, as of January 1, 2014, Illinois has been able to provide medical coverage as part of the Former Foster Care group established under the Affordable Care Act. Young people that exit foster care at 18 can receive up to 12 months of healthcare and young people who leave foster care at age 19 or later can receive benefits until age 26. A provision in the passage of the Substance Use-Disorder Prevention that Promotes Opioid Recovery and Treatment for Patients and Communities (SUPPORT) Act on October 24, 2018 also required states to extend Medicaid eligibility to young people who turned 18 after January 1, 2023 and aged out of foster care in one state but moved to another.¹⁶⁸

With respect to housing support, the Youth Housing Assistance Program from DCFS offers current and former youth between 17 1/2 and 21 years of age with two forms of support. The first is housing advocacy services which include assistance in securing affordable housing; links to community-based resources (utilities, clothing,

food); consumer education; budget counseling; and follow-up services of at least three months after securing housing. The second form of support is cash assistance to attain or maintain housing stability and can help with costs such as a security deposits, rent, utility bills, and appliances. The DCFS website also provides several links to additional means of support through IDHS.

DCFS 2021 Survey of Youth Aging out of Foster Care

An important source of data about how youth aging out of foster care are accessing DCFS programs is the *Voices of Youth in Care: Responses to the DCFS Youth Experiences Survey* report from December 2021. This report was a result of the passage of Illinois State Legislature SB1743 in 2019, which required DCFS to conduct a standardized survey to get feedback from youth that have aged out or transitioned out of the foster care system. DCFS administered a survey from September 2020 to September 2021 and received 260 responses from eligible 19 and 20-year-olds.¹⁶⁹

With respect to employment, half of the respondents stated that they were currently employed. Among those not currently employed, 37 percent were in school, 34 percent could not find a job, 13 percent had no transportation, 11 percent had a disability or health condition, 8 percent had no childcare, another 8 percent lacked identification, 4 percent had unstable housing, and 3 percent cited having a criminal record. When asked about receiving employment support, of the 169 respondents that answered this question, 27 percent stated that they had not received any employment support while 38 percent stated that they had received one form or another of employment support.

The *Voices in Youth Care* report documented that two-thirds of survey respondents who were receiving postsecondary educational assistance – Youth in College, Youth in Scholarship, and tuition waivers – had completed some college compared to 15 percent of those who were not receiving any postsecondary educational assistance. When asked about receiving some form of educational support, of the 200 respondents that answered this question, 37 percent had been provided information about scholarships/tuition waiver, 32 percent were given information about Youth in College, and 32 percent were told about the ETV program. 12 percent noted that they did not receive any information about the educational support available to them.

With respect to housing, the *Voices of Youth in Care* report documented that, for the 178 youth still in DCFS care, the overwhelming majority at 61 percent wished to live in their own apartment after leaving care. Of the 59 youth respondents who had aged out of DCFS, 50 responded to the question on where they lived since aging out as follows: 39 percent lived in their own apartment and paid all of the rent, 27 percent lived in someone else's apartment and did *not* pay rent, 24 percent lived in someone else's apartment and paid some rent, 15 percent lived in their own apartment and paid some of the rent, and 10 percent lived on the streets or in a shelter.

198 young people responded to the question asking them to identify which of six listed types of housing support they received. 36 percent reported that their provider prepared a Transitional Living Program/Independent Living Options plan, 26 percent had a life skills class, 10 percent were part of the Youth Cash Assistance Program, 7 percent were referred to the housing authority for a voucher, and another 7 percent were part of the Youth Housing Advocacy Program. However, 19 percent stated that they didn't receive any of the housing support listed. Many of the open-ended responses to the DCFS survey from the youth aging out of foster care pointed to a lack of knowledge of the programs that could have supported their transition:

"I haven't had much help in the past 6 months I'm not even sure who my caseworker is. I am not satisfied at all. It got to the point where I went out on my own and got an apartment."

"I just really feel like I should be getting more information for my future and how to go about getting in these different programs that can assist me when I have to age out. I think there could be more support in showing [in] detail the help that youth in care can expect."

"The ETV and YIC programs are fantastic but can be egregiously difficult to coordinate with – especially on one's own behalf. [I] receiv[ed] the run-around when utilizing the very resources I was told to. Quite disheartening."

"I been in the system for 6 years and I had a lot of different caseworkers... who don't do nothing, don't help me out and try to find resources I didn't know none of these programs even existed. My casework don't even tell me nothing. She tell me she gone find something out and never get back to me so I really didn't know."

Midwest Evaluation of the Adult Functioning of Former Foster Youth Report

Two decades before the latest DCFS survey, Chapin Hall at the University of Chicago led a team of researchers who planned and undertook a multi-year study titled the “Midwest Evaluation of the Adult Functioning of Former Foster Youth: Outcomes at Age 23 and 24.”¹⁷⁰ The first part of the study took place between May 2002 and March 2003 and involved 732 baseline interviews with 17- to 18-year-olds in foster care from Illinois (474), Iowa (63), and Wisconsin (195). Subsequently, between March of 2004 and December of 2004, researchers interviewed 603 of the original participants who were then 19 years of age. A third wave of research was conducted between March of 2006 and January of 2007 where 591 of the original participants were interviewed at age 21. The fourth and final phase occurred between July of 2008 and April of 2009, when participants were between 23 and 24 years old and included interviews with 602 young people.

The Midwest Evaluation study report centered on this fourth wave of research which included 381 residents of Illinois, 53 from Iowa, and 168 from Wisconsin. 328 of the total Midwest Evaluation study participants were Black. The report focused on a comparison and analysis by researchers of their findings from this fourth set of interviews with data from a National Longitudinal Study of Adolescent Health that interviewed 1,488 young people between 23- and 24-years of age.

The findings from the comprehensive Midwest Evaluation study were sobering. With respect to housing, 67.4 percent of participants had lived in three different places or more and 30.1 percent of participants had lived in at five or more places since exiting out of foster care. 37 percent stated they had been homeless or had couch surfed during this time. Almost half of those who had been homeless reported that they were homeless more than once and 27.4 percent had been homeless four or more times. 13 percent of those that had been homeless reported episodes of homelessness that lasted between one to three months and 20.5 percent said they experienced episodes of homelessness lasting for over three months. Moreover, researchers found that 7 percent of the study participants were incarcerated when they reached out for the last round of interviews, compared to one-tenth of one percent of the National Longitudinal Study participants that were incarcerated at the last interview of that study.

When discussing their preparation for independent living, 24.5 percent of the young people stated that they felt very prepared to be self-sufficient when they were first interviewed at 17 or 18. This compared with 19.8 percent who felt they were not at all prepared when they were first interviewed. As the researchers described, “More than one-third of these young people reported that there was some training or assistance they wished they had received, but did not receive, while they were in foster care. Most commonly, they expressed a general need for training in independent living skills. Some indicated that they had never received independent living skills training despite having been told that such services did exist. Others who did receive training in independent living skills wished that it had started at a younger age.”

With respect to education, when the Midwest Evaluation study participants were compared with participants in the National Longitudinal Study, Midwest Evaluation participants were over three times less likely to have a high school diploma or GED and only 5.7 percent had a 2- or 4-year college degree compared to 28.8 percent of the National Longitudinal Study participants. 37.5 percent of Midwest Evaluation study participants reported that they faced barriers to continuing their education, with the most common being a lack of funding to do so or the need to work full time.

More than 90 percent of the participants in the Midwest Evaluation study reported that they wanted to work, and 74.9 percent of them had been actively looking for work in the four weeks prior to their interview, yet only 48 percent of them were employed. When asked about income from work within the past year, 72.7 percent reported income. Researchers calculated that the median income of Midwest Evaluation study participants was \$11,432.11 (2023 dollars). For comparison, 92 percent of National Longitudinal Study participants reported income in the past year and their median income was \$26,150.96 (2023 dollars). Only 47.3 percent of Midwest Evaluation study participants had a savings or checking account. In contrast, 85.1 percent of the National Longitudinal Study participants had a savings or checking account.

The effect of the financial challenges that the Midwest Evaluation study participants faced came through starkly when researchers asked about hardships they had encountered in the past year. 28.5 percent of respondents reported they lacked enough money to pay the rent (compared to 7.4 percent of National Longitudinal Study participants); 26.9 percent did not have enough money to pay a utility bill

(compared to 11.8 percent of National Longitudinal Study participants); 26.4 percent had put off paying a bill to buy food; 35.8 percent stated that “sometimes or often food didn’t last and they could not afford to buy more”; and 14.8 percent reported going hungry and not eating because they could not afford food.

Many participants reported using government benefits to support themselves in the past year. Most of the support they were able to receive related to food insecurity. 49.4 percent of Midwest Evaluation study participants reported they had used SNAP (then known as food stamps). Of the 196 women participants who were custodial parents, 58.2 percent had received Supplemental Nutrition Program for Women, Infants and Children (WIC) benefits, while of the 248 male and female participants who were custodial parents, 11.3 percent had received Temporary Assistance for Needy Families (TANF) benefits. Midwest Evaluation study participants also reported using other benefits but at much lower numbers: 15.1 percent received Supplemental Security Income (SSI). 8.4 percent received rental assistance or were in public housing, and 7.72 percent had received unemployment insurance within the past year.

ACTION PLAN RELATED TO FOSTER CARE TRANSITION

The Fostering Connections to Success and Increasing Adoptions Act of 2008 mandated that “during the 90-day period immediately prior to the date on which the child will attain 18 years of age, [...] a caseworker on the staff of the State agency, and, as appropriate, other representatives of the child provide the child with assistance and support in developing a transition plan that is personalized at the direction of the child, includes specific options on housing, health insurance, education, local opportunities for mentors and continuing support services, and work force supports and employment services, and is as detailed as the child may elect.” However, as the data from the 2009 Midwest Evaluation report and 2021 DCFS report show, waiting until 90 days before a young person turns 18 is not enough time for them to develop a suitable and actionable transition plan that can ensure their success.

Recent data from the Kids Count Data Center show that young people transitioning out of foster care continue to lack support. As Kids Count Data Center noted, in fiscal year 2015, only 19 percent of young Black people aging out of foster

care received supervised independent living services. For fiscal year 2018, there were 18 percent of Black foster care youth aging out who received supervised independent living services. This mirrors the overall percentage of young people receiving supervised independent living services which was at 19 percent in FY2015 and 16 percent in FY2018. Not all young people aging out of foster care may need or want supervised independent living, but the data from the Midwest Evaluation and DCFS reports, in combination with the low program participation rates in the National Youth in Transition Database and the Kids Count Data all point to a significant gap in training and support for independent living. Black youth aging out of foster care lack knowledge and awareness of the programs meant to support them.

We recommend that DCFS mandate and ensure that all young people in their care complete the CFS 2032-1 Youth Driven Transition Plan by age 17 and that, as part of that transition plan, DCFS provides concise, easy to understand information to young people about the programs for which they are eligible, what they need to be able to access those programs, where they can apply, and how they can get support collecting the necessary information and applying from a counselor or case worker.

Moreover, transition plans should also include a comprehensive plan for how DCFS and other state agencies will support the young person in their journey towards adulthood. As the authors of the Midwest Evaluation study conclude, "extending foster care is not enough. We should consider the possibility that it is unrealistic to expect youth aging out of foster care to make it on their own when

many young people in the general population continue to receive financial and emotional support from their families well into their early adult years."



Sterling Poindexter

"My name is Sterling Poindexter. [I'm] 67. I'm from Chicago originally. I spent a great deal of time in the military and as a police officer. I'm a combat veteran. I have sustained PTSD."

"I've worked every day of my life since I was 13 years old. [My mother was] 97 years old, she had dementia. I had to stop what I was doing in my life. When I was taking care of her, I couldn't leave her alone. The last couple of years of her life I was not working."

"Back in '85 I was a policeman making good money, doing what I wanted to do. I didn't give a fuck if you are homeless. If you tried and couldn't get a job, you're hungry, you haven't eaten three or four days. I was one of the worst example of what I'm seeing now, my brother cops out here. When I was homeless over just a year and I was going to a job fair, this white cop pulls up over there on 95th and Ashland. 'What are you doing?' Say, 'What do you mean what I'm doing, I'm waiting for the bus, man.' I took offense to the fact that I can't stand on a corner in a city that I that I once patrolled. A city in a country I protected. I lost blood over. That hit at that moment. If I had everything to do all over again, I'd be a different person because I see the disparity in the city, in this country, in this world."

"I go to the VA. I don't take psychotropic drugs, and they think that would be the best course of treatment for me. I don't need that. I need help and the help I need has to be at a human level. Homelessness and veterans should never be together. They come back home with that leg doesn't work or a traumatic brain injury or sometimes they don't remember their names. And that's scary."

"How do we help them? I'm waiting for my veterans benefits now from the VA. Guys wait years before they get their compensation for their injuries and for their illness and their problems."

CONCLUSION

We conclude this report where we started – with the stark reality that Black residents in Illinois are nearly eight times more likely to experience homelessness than their white counterparts. Herein, we added to a growing body of research showing that these patterns are a result of deeply rooted and interconnected structural inequities – long histories of discriminatory policies and practices that have generated pervasive racial disparities in wealth, health, education, and housing. This history and its contemporary manifestations have left Black individuals and families much more vulnerable to experiencing housing insecurity and to becoming unhoused both here in Illinois and across the country. While it can be challenging to acknowledge and confront how public policies have contributed to many of the inequities we face today, it also reminds us that public policies can be a key part of the solution. We end, then, by underscoring the urgent need for systemic change, for us as a state to be proactive in addressing inequities generated by structural racism.

Addressing the root causes of racial disparities in homelessness will require comprehensive measures that include not only short-term solutions like continued financial assistance for Black families that are housing insecure but also long-term strategies that dismantle systemic barriers contributing to racial inequities in homelessness such as ending the mass incarceration of Black people.

To achieve this, we urge legislators and public officials to prioritize targeted initiatives that address the unique challenges faced by Black residents across our 19 Continuums of Care. In conjunction with the Racial Equity Roundtable on Black Homelessness, we set out a series of action steps in this report that should serve as a focal point for this work. We also urge policy makers and state agencies to commit to ongoing data collection and analysis to monitor and assess the effectiveness of interventions, ensuring that progress is sustained, and disparities are systematically reduced.

An Illinois that works for all, where all residents have access to safe, dignified, and affordable housing, where all residents can earn a living wage and benefit from readily available and culturally competent medical and mental health services, is possible

only if we intentionally create policies and practices that address racial inequities and the needs of our most vulnerable residents. This is not only a matter of racial justice but a pragmatic approach to building an Illinois where every individual, regardless of their background, has the opportunity to thrive.

ACTION PLAN FOR RACIAL EQUITY FROM ILLINOIS OFFICE TO PREVENT AND END HOMELESSNESS

In response to the recommendations made by the Racial Equity Roundtable on Black Homelessness, the Illinois Office to Prevent and End Homelessness (OPEH) presents the following action plan. In Governor Pritzker's FY25 Proposed Budget, \$50M is allocated to support the implementation of this Action Plan for Racial Equity (APRE).

APRE includes commitments made by OPEH and state agency leaders in State Fiscal Years 2025 and 2026. The framework of APRE includes three pillars of Home Illinois, the state plan to prevent and end homelessness: build affordable and permanent supportive housing, bolster the safety net, improve financial stability and close the mortality gap. Activities are categorized as a process, policy or program.

BUILD AFFORDABLE AND PERMANENT SUPPORTIVE HOUSING

Agency	Type	Activity
IHDA	Policy	As a work group of the Illinois Affordable Housing Taskforce, survey the housing policies that other states are implementing and/or considering to reduce racial disparities in housing and homelessness; Provide recommendations to the Governor's Office for consideration
OPEH	Process	With leadership at the Governor's Office, convene municipal leaders about local data and analysis included in the report
IDHS	Process	Create community engagement and communications campaign to change the narrative on the root causes of homelessness
OPEH	Program	Support capacity building and curriculum development for communities to address "Not In My Back Yard" (NIMBY) challenges in shelter and permanent supportive housing development

BOLSTER THE SAFETY NET

Agency	Type	Activity
IDHS	Process	Create community engagement and communications campaign on how to access homeless prevention and shelter resources
IDHS	Process	Create community engagement and communications campaign to engage landlords to rent to unhoused households
OPEH	Process	Support communities in reaching their goals in ending veterans' homelessness, by providing data and technical assistance support
OPEH	Process	Create a position within OPEH to coordinate implementation of the action plan
OPEH	Process	Further internal data analysis infrastructure to understand impact of investments to address Black-White disparities in homelessness
OPEH	Process	Explore state oversight mechanisms for persons experiencing homelessness to resolve complaints in homeless housing and services programs
DCFS	Program	Launch a pilot program to support the housing and mentorship needs of youth transitioning out of DCFS care; Evaluate the impact on housing stability
IDHS	Program	Launch a pilot to support the housing and services needs of unhoused persons living with a mental health disability and discharged from the Madden Mental Health Center
IDHS	Program	Provide outreach and end education services to Black communities on how to access services for persons with intellectual and developmental disabilities
IDOC	Program	Apply the learnings from Returning Home Ohio program in Illinois, by launching and/or expanding a permanent supportive housing pilot for returning citizens

INCREASE FINANCIAL STABILITY

Agency	Type	Activity
IDHS	Program	At shelters, provide outreach and enrollment support for state administered benefits, such as Medicaid and Supplemental Nutrition Assistance Program (SNAP)
IDHS	Program	Continue Access to Counsel program that provides legal aid services to households in eviction court
IHDA	Program	Continue the Court Based Rental Assistance Program with state funding, supporting households in eviction court

METHODOLOGICAL APPENDICES

Appendix A: Defining Homelessness

The McKinney-Vento Homeless Assistance Act, reauthorized in 2009 as the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, includes federal guidelines for defining homelessness and requirements for annual homeless population counts. According to the HEARTH act, homeless individuals and families are defined as those who reside in homeless shelters, in public or private places not designed for sleeping (such as a car or park), those in emergency or transition shelters, those who may imminently lose their housing (e.g., they are temporarily staying in a hotel or motel), those who are sharing housing with others but not paying rent (also known as “doubled-up” or couch-surfing), and unaccompanied youth or families who meet the definition for homelessness under other Federal guidelines.

As outlined in the HEARTH Act, local communities are required conduct Point-in-Time (PIT) counts of their homeless population. These counts do not include all individuals who meet the HEARTH Act definition of homelessness because some forms of homelessness are very difficult to observe under the methods currently used (see Appendix B). Instead, four primary criteria are used to identify individuals included in the PIT counts. These are:

6. An individual or family who lacks a fixed, regular, and adequate nighttime residence.
7. An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.
8. An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including hotels and motels paid for by Federal, State, or local government programs for

low-income individuals or by charitable organizations, congregate shelters, and transitional housing).

9. An individual who resided in a shelter or place not meant for human habitation and who is exiting an institution where he or she temporarily resided.

Section 103 (a) of the McKinney-Vento Homeless Assistance Act
As amended by S. 896 The Homeless Emergency Assistance and Rapid Transition to
Housing (HEARTH) Act of 2009

In this report, we use the more extensive HEARTH Act guidelines to define homelessness in our qualitative analyses and in more general discussion. However, our quantitative analysis of PIT data required that we provisionally use the more restrictive criteria enumerated by the four criteria above. These PIT counts underestimate the homeless population, but nonetheless give us a good idea of how homelessness has changed over time because they use consistent, clear, and observable definitions.

Appendix B. Continuums of Care

Homelessness services in the U.S. are administered across nearly 400 Continuums of Care (CoCs) that receive federal funding. CoCs are groups of nonprofits, faith-based centers, local governments, school districts, and other organizations that coordinate care and services for a geographically defined community. CoCs jointly apply for federal grants, conduct annual Point-in-Time (PIT) counts, and manage homeless management information systems (HMIS).

The size and boundaries of CoCs vary across the country. Some CoCs align with city boundaries, such as the Chicago CoC. Others, like the DuPage County CoC, are defined by a single county. Sometimes, multiple counties form a single CoC. The South Central Illinois CoC, for example, includes 18 counties. Yet another type of CoC includes only portions of a county. The Cook County CoC is one instance of this, where the CoC includes all parts of Cook County except the portion falling within the city of Chicago.

CoCs coordinate and conduct annual PIT counts of local homeless populations. Data from these counts are publicly accessible through the U.S. Department of

Housing and Urban Development (HUD). Throughout this report, we draw on these data to compare how rates of homelessness vary from one CoC to another as well as from the years of 2015 through 2020 as well as for 2022 (PIT counts in 2021 were suspended in many CoCs and so we do not use data from this year). To conduct longitudinal analysis, we harmonized CoC boundaries for the 382 U.S. communities reported in 2022. We used CoC shapefiles from HUD to construct the harmonized file, matching prior year CoCs only if they shared the same boundaries. 371 CoCs had consistent boundaries from 2015 through 2022. CoCs whose boundaries changed during the observation period are included for the most recent years following the change through 2022.

Illinois contains 19 CoCs. The table below provides the name for each Illinois CoC and their service area.

Central Illinois	DeWitt, Ford, Iroquois, Kankakee, Livingston, Logan, Mason, McLean, Menard, Piatt, and Vermilion Counties
Champaign County	Champaign County
Chicago	The City of Chicago
Cook County	Cook County (excluding Chicago)
DuPage County	DuPage County
Heartland (Springfield)	Sangamon County
Home for All (Peoria)	Fulton, Peoria, Tazewell, Woodford Counties
Kane County	Kane County
Lake County	Lake County
Macon County	Macon County
Madison County	Madison County
McHenry County	McHenry County
Northern Illinois	DeKalb, Winnebago, and Boone Counties
Northwestern Illinois	Bureau, Carroll, Henry, Jo Daviess, Knox, LaSalle, Lee, Marshall, Mercer, Ogle, Putnam, Rock Island, Stark, Stephenson, and White-side Counties
South Central Illinois	Calhoun, Christian, Clark, Clay, Coles, Crawford, Cumberland, Douglas, Edgar, Effingham, Fayette, Greene, Jasper, Jersey, Ma-coupin, Montgomery, Moultrie, and Shelby Counties
Southern Illinois	Alexander, Bond, Clinton, Edwards, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jefferson, Johnson, Lawrence, Marion, Massac, Monroe, Perry, Pope, Pulaski, Randolph, Richland, Saline, Union, Wabash, Washington, Wayne, White, and Williamson Counties
St. Clair County	St. Clair County
West Central Illinois	Adams, Brown, Cass, Hancock, Henderson, McDonough, Morgan, Pike, Schuyler, Scott, and Warren Counties
Will County	Will, Kendall, and Grundy Counties

Appendix C. Point-in-Time Counts

Throughout this report, we use Point-in-Time (PIT) count data to measure the homeless population. The PIT count is an annual tally of the number of people experiencing homelessness on a single night in January. Because individuals and families often transition in and out of homelessness and because homelessness varies seasonally, the January PIT counts offer a comparable measure of how homelessness changes over time.

The Department of Housing and Urban Development requires CoCs to conduct PIT counts and submit their data annually. HUD also requires CoCs to use standardized methods and practices in conducting these counts.¹⁷¹ PIT counts do not cover all homeless individuals, only those meeting the first four criteria outlined in the HEARTH Act (see Appendix A): those who lack a fixed nighttime residence, those residing in a place not meant for sleeping, those in a homeless or emergency shelter, and those in temporary housing arrangements. Individuals and families who are doubled-up or couch surfing comprise an important homeless population not reflected in the PIT data. Recent research suggests that the population of those who are doubled-up may be as much as six times the number reflected in official PIT counts.¹⁷²

Administrative data, most commonly from HMIS (homeless management information systems) are used to count the sheltered homeless population. For the unsheltered population, CoC workers and volunteers canvas their community to count and, sometimes, survey the unhoused population.

Resources and staffing vary considerably across CoCs, meaning that some may be better equipped to generate accurate PIT counts than others. Relatedly, a report from the Government Accountability Office recommends additional support for PIT counts in order to address this variability and improve the accuracy of homelessness counts.¹⁷³

The PIT count is a massive undertaking and the primary source of information on the U.S. homeless population. Despite the challenges in conducting the PIT count, recent studies indicate that these data provide reliable estimates that correlate with additional measures of homelessness.¹⁷⁴ Furthermore, most of our analysis focuses on changes within states or CoCs over time. Therefore, differences between CoCs

in PIT methodology would have minimal bearing in our discussion of changes in homelessness over time and the associated contributing factors.

PIT counts were suspended or significantly reduced in many CoCs during 2021 due to the COVID-19 pandemic. We therefore drop this year from our analysis.

All descriptive analyses in the report use PIT January count data as originally reported by HUD. When examining the relationship of homelessness rates to social conditions, we measured annual rates of homelessness (at state or CoC-level) by calculating the mean of consecutive January counts. This more closely corresponded to the time frame used in data measuring other social conditions, such as incarceration rates or unemployment, which were collected and aggregated throughout each year.

Appendix D. Data Sources

We used multiple sources of data throughout the report to measure different social conditions that shape racial disparities in homelessness. We document these sources of data in the table below.

Measure	Source
Homelessness Counts and Rates	Point-in-Time data, obtained through HUD, provided homelessness counts by CoC and state. Corresponding populations to calculate homelessness rates were obtained through the American Community Survey, measured at the census tract-level and aggregated to CoCs. PIT counts from 2021 were dropped due to pandemic-related disruptions in data collection. See Appendix C for additional details.
Share of Black and white households experiencing rent burden	Rates of rent burden were derived from the American Community Survey Public Use Microdata, ¹⁷⁵ measured as the percentage of renting households paying more than 30 percent of income on housing. Microdata was originally geocoded to PUMAs (Public Use Microdata Areas) and merged to CoCs.
Eviction Filing Rates	Eviction filing rates were obtained from Eviction Lab proprietary data for years 2015 through 2018. ¹⁷⁶ Court issued data was used for CoCs not covered by proprietary data. Eviction filing rates were originally measured at the county-level and merged/aggregated to CoCs.

Incarceration rates	Jail and prison incarceration rates were obtained from the Vera Institute. ¹⁷⁷ Data on jail incarceration include years 2015 through 2018. Data on prison incarceration include years 2014 through 2016. Data are reported only for CoCs with at least 10,000 Black residents. Vera Institute data was originally measured at the county-level and merged/aggregated to CoCs.
Black and White Unemployment Rate	Unemployment rates were obtained from the American Community Survey. Data were measured at the census tract-level and aggregated to CoCs.
Share of unemployed in state receiving unemployment benefits	Unemployment data are from the Bureau of Labor Statistics for January of each year. Data on unemployment benefits are from the Department of Labor for January of each year.
Share of Black and white individuals transitioning from foster care who received supervised independent living or mentoring services	Data on foster care transition programs are from Kids Count Data Center, years 2015 and 2018, measured at the state-level. ⁸⁵
Control variables in analytic models	Population, percent of residents with a less than a high school degree, industrialization (percent employed in manufacturing), percent of residents who are foreign born, racial composition (percent white), percent of residents in poverty, unemployment rate, housing costs (average share of income spent on gross rent), and median annual income are from the American Community Survey.

Appendix E. Merging Tracts, Counties, and PUMAs to CoCs

When using data from the American Community Survey, we primarily relied on tract-level data which we could aggregate to CoCs with precision because tracts do not intersect CoC boundaries. In other cases, however, data were not available at this level of detail. When measured at the county-level (e.g., data on evictions and incarceration) we used three approaches corresponding to the different possible spatial relationships between counties and CoCs. First, a CoC may contain a single county, or multiple counties, and align with county boundaries. This required a simple aggregation of data. Second, multiple CoCs may exist within a single county. In these cases, we merged the county data to the corresponding CoCs. Third, CoCs may intersect county boundaries and contain portions of multiple counties. In these cases, we assigned CoCs to the intersecting counties and aggregated their data. Our analysis

also used microdata from the American Community Survey to measure rent burden. The most detailed spatial unit in these data are PUMAs (Public Use Microdata Areas) which correspond to neighborhoods in urban areas and counties or county groups in suburban and rural areas. In cases where PUMAs straddled the borders of CoCs, we adopted the approach used in previous research¹⁷⁵ and weighted respondents based on the likelihood of belonging to a CoC, calculated from the proportion of PUMA population residing in each CoC, determined at the census-tract level with the Geocorr application from the Missouri Census Data Center.¹⁷⁶ We used these weights when aggregating the individual-level microdata to CoCs.

Appendix F. Analytic Models Used to Estimate the Relationship of Structural Racism to Rates of Homelessness

Our report includes several results derived from a set of equations designed to estimate the relationship of different forms of structural racism to changing rates of Black and white homelessness within CoCs over time. We designed our model to identify two mechanisms through which structural racism may shape racial disparities in homelessness. First, we explore whether Black residents disproportionately experience social conditions that increase the risk of homelessness. Second, we test whether Black residents are disproportionately impacted by these experiences. That is, whether the same type of circumstances will be more likely to lead to homelessness for Black residents than white residents.

Using the data described above (Appendix D), we applied a pair of fixed effects equations that independently estimate the relationship of social conditions to Black and white rates of homelessness:

$$\text{Equation 1: } \log(\text{Rate of Black Homelessness}) = y_{00} + B_i s_{ji} + \lambda R_{jt} + c_j + z_t + e_{jt}$$

$$\text{Equation 2: } \log(\text{Rate of White Homelessness}) = y_{00} + W_i s_{ji} + \lambda R_{jt} + c_j + z_t + e_{jt}$$

Equation 1 is used to examine rates of Black homelessness and Equation 2 is used to examine rates of white homelessness. In each equation, rates of homelessness are measured as the mean of consecutive January PIT counts to correspond with the social, economic, and administrative data used to predict homelessness that is

collected throughout each year and reported as annual measures. To test the role of structural racism, we focus on s_{ji} in each equation, which represents the social conditions we explore as aspects of structural racism in this report. These include rent burden, eviction filing rates, incarceration rates, unemployment, unemployment benefits, and program for youth transitioning out of foster care. B_i estimates the relationship of a specific social condition to Black homelessness and W_i estimates the relationship of this social condition to white homelessness. If both B_i and W_i are positive and significant, then the social condition examined is a universal driver of homelessness. If s_{ji} is more commonly experienced by Black residents, however, it will contribute to racial disparities in homelessness through differential exposure – the first mechanism underlying structural racism. If B_i is larger than W_i , then the social condition, s_{ji} , operates through the second mechanism of structural racism by having a disproportionate impact on Black residents.

Each equation includes additional parameters to account for potential confounders. R_{jt} represents control variables that may influence rates of homelessness but are not directly related to the forms of structural racism we focus on. These control variables include demographic characteristics (logged population, percent with less than high school education, percent foreign born, percent white) and economic conditions (percent employed in manufacturing, overall unemployment rate, median annual income, percent in poverty, and average percentage of income spent on rent). c_j is a fixed effect for CoC, in models predicting CoC rates of homelessness, or state in models predicting state rates of homelessness. z_t is another fixed effect for year. Combined, these two fixed effect parameters account for stable unobserved characteristics of CoCs or states as well as nationwide longitudinal shifts that are unrelated to the specific conditions within CoCs or states. In each equation, y_{00} represents the constant, or conditional average mean of homelessness. Lastly, e_{jt} represents time-variable unobserved factors contributing to homelessness.

We apply Equations 1 and 2 to estimate the relationship of structural racism to homelessness throughout the report. Our analysis of rent burden, evictions, incarceration, and unemployment are at the CoC-level. When analyzing employment benefits and foster care transition programs, our analysis is at the state-level. When analyzing unemployment benefits, we use January PIT counts to determine rates of homelessness, rather than using the mean of consecutive January counts, because

we measure rates of unemployment benefit receipt in January of each year. Our state-level analysis of foster care transition programs included less than 90 observations. For this reason, as well as the fact that the relationship of these programs to our control variables is unclear, we excluded R_{jt} from this set of analyses.

Appendix G. Qualitative Methods

The design, implementation, and analysis of this report was a collaborative effort between the Illinois Office to Prevent and End Homelessness (OPEH), the Institute for Research on Race and Public Policy (IRRPP), the Racial Equity Roundtable on Black Homelessness, and organizations serving homeless populations across the state.

The Racial Equity Roundtable

All steps in the research, production, and dissemination of this report were guided by a roundtable of 23 Black leaders and experts doing work to support the homeless population across the state. They included service providers, community organizers, legislators, scholars, and individuals with lived experience of homelessness. The roundtable was organized by OPEH and supported by IRRPP and, starting in February, it met bi-monthly throughout 2023 to inform the design and research of the report, the community listening sessions and focus groups, policy implications and action plan, as well as report dissemination events. The State Homelessness Chief co-convened the roundtable and worked with IRRPP to set the agendas, invite participants, and facilitate meetings.

Community Listening Sessions

As part of the study, OPEH organized seven listening sessions with community members, homelessness service professionals, and individuals with lived experience of homelessness across the state of Illinois in order to ensure the study was informed and guided by community needs and perspectives. OPEH reached out to homelessness organizations and local Continuum of Care (CoC) networks to advertise the listening sessions. Listening sessions took place in February 2023 in the following locations:

- Catholic Urban Services, East St. Louis
- Peoria Public Library, Peoria
- Access Living, Chicago
- Statewide online session
- Carbondale United, Carbondale
- Shawnee Community College, Cairo

Approximately 90 individuals attended the listening sessions. At each session, \$25 visa gift card stipends were provided by OPEH to all unhoused individuals who attended in person. In each session, the State Homelessness Chief asked attendees what structural factors they felt should be a priority for policy makers to help prevent and end Black homelessness as well as examples of policies or practices from government or community-based organizations that have helped keep Black residents from becoming unhoused or remain stably housed.

Notes from the listening sessions were then evaluated by IRRPP and used to structure the literature review, focus group questions, and overall orientation of the qualitative and quantitative portions of the report.

Focus Groups

IRRPP facilitated 10 focus groups with people who have lived experience with homelessness in order to understand what structural factors contributed to them becoming unhoused as well as to assess their experiences and level of engagement with government and community-based agencies before, during, and after they became homeless.

Individuals were considered eligible for the study if they were 18 years or older, identified as Black or African American, and had lived experience with homelessness, including those who had previously or were currently unhoused. In addition to this eligibility criteria, IRRPP sought to recruit individuals with additional intersectional identities in order to identify the diversity of needs within Illinois' Black unhoused population. This included elderly people, young people, military veterans, individuals who have experienced incarceration, individuals living with mental or physical disabilities, parents with children, survivors of domestic violence, individuals

identifying as LGBTQI+, and Black people living in various homeless situations such as in shelters, on the streets, out of their car, or doubled up with friends/family. While all individuals who arrived at the scheduled focus group and met the main eligibility criteria (18 or older, identifying as Black, and previously/currently unhoused) were invited to participate, each focus group session tended to center on specific themes and population needs. For example, we had a focus group composed almost entirely of male veterans and another one composed entirely of women.

The recruitment of participants was made possible because of the efforts from local CoC homelessness organizations across the state. Organizations that we contacted and were able to collaborate with us reached out to clients who met the criteria from their programs or at other service agencies in the area. Organizations were asked to aim for six to eight individuals per focus group and to provide a private large room onsite or at a neighboring location, such as a public library conference room. Organizations frequently worked to provide rides to invited participants to ensure they could attend the focus group. Focus groups took place throughout the month of June 2023 and were hosted by organizations in the following cities:

- Springfield (2 locations and host organizations)
- Peoria (2 locations and host organizations)
- East St. Louis
- Aurora
- Chicago Heights
- Chicago (3 locations and host organizations)¹⁷⁷

At the scheduled date and time, IRRPP conducted 2-hour focus group sessions to discuss participant's experiences with homelessness and the homeless service system. Food was provided to focus group participants during the session and, at its close, \$50 visa gift card stipends were provided to each participant. Prior to the sessions, IRRPP researchers conducted a brief screening instrument with all potential focus group participants to ensure they were eligible and that they understood and consented to being part of the study. The screening instrument also enabled the facilitator and researchers leading the sessions to better understand the specific identities and backgrounds of individuals in attendance at each focus group. In total,

the sample size of the focus groups was 73 participants. According to the screening information, 52 participants identified as men, 20 identified as women, and one identified as gender fluid. 12 participants identified as LGBTQI+. 40 individuals self-identified as having a physical or mental disability. 28 reported having previously been incarcerated. 20 reported having been homeless together with family members. And 8 reported being military veterans or having served on active duty.

Staff Conversations

In addition to the focus groups with Black unhoused individuals, IRRPP researchers were also able to talk to homelessness service agency staff members after several of the focus group sessions were completed. Conversations with staff members enabled us to expand on what we heard from focus group participants as well as to better understand the challenges that participants were facing from the perspective of service agency staff. Conversations with agency staff also delved into the challenges and frustrations that staff had with the delivery of support to unhoused individuals, bureaucratic impediments, and the personal stress and burnout that service agency staff were feeling in the aftermath of the pandemic and the essential role they play in helping some of the most vulnerable residents of Illinois.

Public Narrative Project

In addition to research for the report, members of the IRRPP team met with nine individuals who identified as Black and had experience with homelessness to conduct interviews and get their portraits as part of a public narrative project. The public narrative project will result in a public exhibit of edited descriptions of their experiences with homelessness along with their portraits and is meant to give the public a personal understanding of how structural factors lead to homelessness and of the lived experience of homelessness from Black residents in Illinois. Organizations in Peoria, Springfield, Chicago Heights, and Chicago helped IRRPP identify eligible and interested participants. Two participated in the focus groups in the summer, and the remaining seven were newly recruited. Each participant received \$150 compensation for their time and consent to use their image and story in the public narrative project. IRRPP interviewers shared some general findings from the quantitative data

and focus groups to ask interviewees how, if at all, their experiences related to the report's findings. After a 45-60-minute conversation sharing their experiences with homelessness, participants had their portrait taken by IRRPP's partner photographer, Akilah Townsend. With the generous consent from these participants, the interviews and portraits will be exhibited as part of the public dissemination of the report in 2024.

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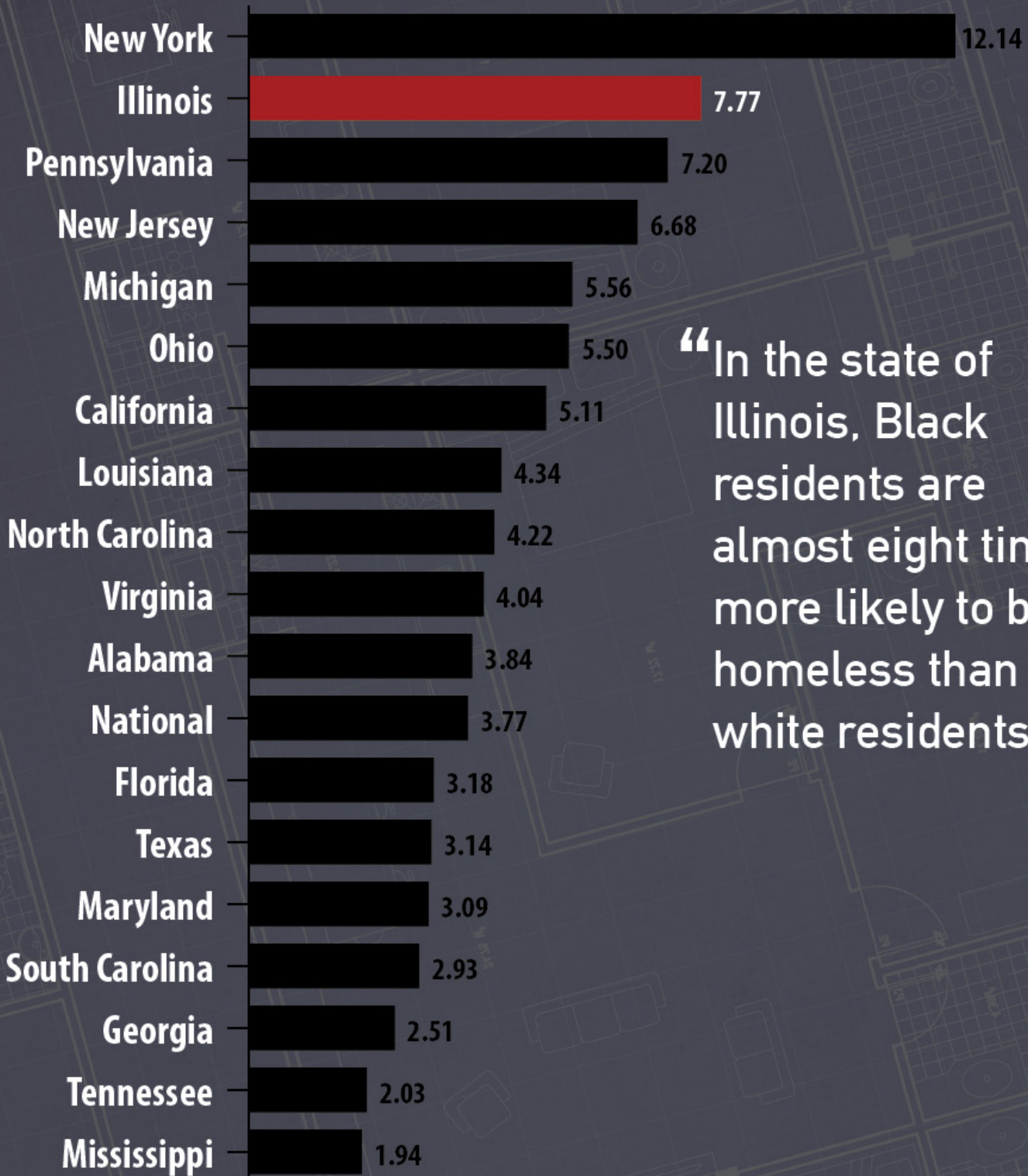
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- 177 We are deeply grateful to the organizations that partnered with us and could not have done the research for the report without them. However, we are not publishing the names of the organizations to protect the anonymity of their clients.

RATIO OF BLACK TO WHITE HOMELESSNESS IN 2022 IN STATES WITH AT LEAST 1 MILLION BLACK RESIDENTS



“In the state of Illinois, Black residents are almost eight times more likely to be homeless than white residents.”