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## America's Black Homelessness Epidemic: Rooted in Systemically Racist Public Policies and Administration

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# Walden University

College of Health Sciences and Public Policy

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Terry L. Lewis

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Walden University  
2024

Abstract

America's Black Homelessness Epidemic: Rooted in Systemically Racist Public Policies  
and Administration

by

Terry L. Lewis

Dissertation Submitted in Partial Fulfillment  
of the Requirements for the Degree of  
Doctor of Philosophy  
Public Policy and Administration

Walden University

February 2024

## Abstract

Black people make up a significant population of homeless people in the United States. On a given day in the United States, there are 500,000 homeless people, and despite comprising only 13% of the population, Black people represent on average 42% of the homeless population. This is a major social issue that presents significant criminal justice and financial challenges at the local, state, and federal levels. The purpose of this study was to investigate if systemically racist housing policies contributed to the higher rates of homelessness in the Black community. Based on the review of literature on four public services (housing, jobs, healthcare, and education) and incorporating conflict and elite theories, 10 in-person interviews were conducted, and respondents were asked to respond to a series of questions. Results revealed a connection between structurally racist housing policies and the disproportionate rates of homeless Black people in the United States. Just as this has important implications for positive social change, so does it present opportunities for how to think about reducing the recidivism rates of homelessness among all people.

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## Dedication

This study is dedicated in memory of my beloved and now departed parents, Belton T., and Helen R. Lewis. Each of you, in your own unique way, imparted wisdom that continues to guide the way I live, even today. When I am having a difficult day, I think about our time together and without fail, I become overjoyed with pleasant and priceless memories. Mom, you were tough, yet caring. Dad, I get it, “lead with respect and dignity,” you would say. Unfortunately, our time together was brief. Rest assured, you left an indelible impact, and your legacy continues to live in me. I pray that as you look down from heaven, you like what you see.

## Acknowledgments

I do not have adequate words to express thanks to so many people who have positively influenced me over the years. Regardless of situation, God continues to amaze me by his continued display of mercy and grace. I am thankful for the good and not so good times because each taught me invaluable life lessons. I am proud to be a byproduct of a small-town community where all parents assumed responsibility for raising the village. Each instilled in us the importance of discipline, mutual respect, and love for the other. There are other success stories of men and woman raised in Sunset Park, Rock Hill, South Carolina. Without question, I am not the person I am today, save from the influence of people like Ms. Maggie, Ma Betty, Mr. Henry Miller, Ms. Marshall and so many others. Coach Bob Jenkins was more than a nationally recognized high school track coach. He was a mentor, father figure, confidant, and staunch disciplinarian. I know that he loved and wanted the best for me. Coach died not long ago, and I was not able to bid him a loving farewell. Coach, I think about you often and thank you because without your influence, God only knows what would have become of me.

My late father Mr. Belton T. Lewis was the most influential and respected male figure in my life; however, Dr. Glen Bottoms made a similar impact. Without prompting, he demanded that I request him to be my undergraduate college advisor. Based on the tone of his voice, I abruptly acquiesced to the demands of, what was then, a stranger. For the next three years, Dr. Bottoms dictated what classes I enrolled in, including every one of his classes, which were extremely challenging. He inspired me to be more than a football jock; rather, a leader, role model, a positive example for others to emulate. He has no idea

how much I love, respect, and appreciate him. Ironically, and only relevant to my acknowledgements, both Coach Jenkins and Dr. Bottoms are Caucasian. You may ask, what is your point, TL? Love has no boundaries; it is available to anyone that is willing to receive it. I continue to pray for our country; that we live in peace, harmony, and unconditional love.

To my bride Christy, daughters Tierra, Tera and Christeon, it is such an honor to be your husband and/or father. Christy, thank you for supporting and encouraging me through the dissertation process. When I wanted to quit, without knowing it, you provided encouraging words that inspired me to march on. You stood by me while I often focused on work, school, and other priorities, while neglecting you. Your work ethic and drive to be a superwoman inspires me. I need to remind you more that I love, respect and honor you. Tierra, Tera and Christeon, God knows that I aim to be the father you require of me. I do not always get it right; however, I pray that you can feel the love I have for each of you.

In closing, thanks to everyone, for everything!



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## Chapter 1: Introduction to the Study

According to Rine and LaBarre (2020), homelessness symbolizes one of America's most urgent public policy concerns. The U.S. Department of Housing and Urban Development (2020) reported that on a given day in November 2020, 580,000 citizens experienced homelessness and 12,243 in the state of Georgia. In January 2020, Black people comprised 13.4% of the U.S. population, yet 42% of the homeless demographic (The National Alliance to End Homelessness, 2022). According to Edwards (2021), scholars have not determined how racial overtones have influenced social policy and research on homelessness. Byrne et al. (2021) insisted that to reduce homelessness, more large-scale policy efforts are needed to lower income inequality, and lawmakers should enact local, state, and national policies to help impoverished households afford housing.

In this chapter, I will examine existing structurally racist policies and administrative formations that not only worsen but trigger homelessness among the Black population. Understanding how these acts contribute to homelessness helps politicians, civic and local leaders incorporate realistic solutions to ending the homeless epidemic in the Black community. In my literature review, I considered four policy driven subjects: housing, education, healthcare, and employment; however, I focused on past and present housing policies to understand if a link exists between the policies and high rates of Black homelessness. Although the exploration of housing policies is the core principle that I evaluated in the study, understanding the relationship of employment, education

and healthcare policies are essential to addressing the problem statement, research question and theoretical framework.

### **Background**

According to Sleet and Francescutti (2021), homelessness can be grouped into three definitional categories: people without a place to live; people in obstinate poverty who are forced to constantly relocate; and individuals who are homeless due to personal, societal, or environmental conditions. Examples of homelessness include lacking a stable, consistent, and sufficient nighttime dwelling, living in shelters, or living in inhabitable places. Homelessness is also grouped by individuals or families who escape or attempt to flee domestic violence, have no other residence, and lack the resources or support networks to obtain permanent housing (National Library of Medicine, 2018).

Sample and Ferguson (2020) reported that the top three causes of homelessness are addiction, unemployment, and mental health. Statistically, White people makeup 76% of the U.S. population, and 49% of them are homeless; Black people comprise 13% of the population and 47% of the homeless demographic (Sample & Ferguson, 2020). In 2018, Black children who were 5 years and younger were 29 times more likely than White children to live in shelters (Olivet et al., 2021). The average life expectancy for a homeless person is 50 years; 61% of homeless people are male, and 40% are veterans (Stasha, 2022). Thirty percent of the population experience chronic homelessness, i.e., for a period of 36 months or longer and, in 2023, more than 75% of the homeless population were 25 or older (Curls & Zagame, 2023).



Social stigmas are associated with being homeless. Despite data that supports otherwise, a major misconception is that most homeless people migrate from other communities (Chimowitz, Ruege, 2023). Chimowitz and Ruege (2023) reported that homelessness remained a social problem and for varied reasons including finances, public policy outcomes, natural disasters, social tendencies, and communal attitudes regarding who warrants support. Furthermore, the United States experienced an affordable housing crisis due to the continued escalation of housing cost, shortage of equitably priced housing, and income that are not aligned with the increasing cost of housing.

According to the Declaration of Independence, the right to equal access to public goods and services is rooted in the rights to Life, Liberty, and the pursuit of Happiness (Shattuck and Risse, 2021). The widely viewed murder of George Floyd and ensuing trial has inspired a significant population of Americans to rethink systemic racism and how it enabled structurally racist housing policies (Santhanam, 2021). According to Daniller (2021), 80% of U.S. residents believe that Black people are significantly discriminated against. However, Santhanam (2021) reports that in May 2021, Americans had a more favorable opinion about the direction of the country in addressing systemic racism. Public officials and policymakers play a key role and responsibility for the public bureaucracy to create social justice, fairness, and equality for all people (Ramesh, 2021). Obtaining an in-depth understanding of the political view on systemic racism and discrimination enhances the ability to determine if public policy and administrative aims contributes to higher poverty rates among Black people in the United States.

Researchers indicated a need for further study to explore other policy, factors that contributes to the higher rates of poverty and homelessness among the Black population (Godoy, 2020). In this study, I filled the gap in the literature by exploring institutional barriers created by policymakers and service agencies that marginalize generations of Black people. I explored the lived experiences of public policymakers, local civic leaders, and public service agencies to understand how generations of Black families are impacted by discriminatory housing policies. Future researchers can use this information to conduct related studies.

### **Problem Statement**

Policies implemented to end homelessness fail and make it more difficult for homeless people to obtain housing. According to Goday (2020), people who reside in communities previously impacted by unfair lending practice, i.e., redlining, are more likely to experience shorter life spans than other populations in the same city or municipality. According to Swope et al. (2022), redlining is the system of ranking communities, particularly Black, as dangerous and credit – unworthy. This form of government-supported housing discrimination discouraged banks from approving mortgages, business loans, and offered higher interest rates to Black people (Jones et al., 2018). President Lydon B. Johnson implemented the Fair Housing Act of 1968 to make race-based housing discrimination illegal; yet over the past 50 years, forms of redlining have continued (Karma, 2020). These once-redlined communities are often more susceptible to social ineptness, which means they do not possess the resources or acumen

to deal with natural and human disasters because they lack access to public services (Goday, 2020).

According to Allen (2019), supporters indicate the combining effects of decades of discrimination and disparities related to housing, criminal justice, jobs, and health care systems. According to Byrne et al. (2021), the problem of Black homelessness is so significant that future research is necessary to understand if and/or how wealth inequalities among cities predict Black homeless rates and if specific policies in housing, education, employment, and healthcare can reverse the trend. Furthermore, research is required to understand the lived experiences of the lawmakers who enacted laws and public servants with considerable experience working with homeless and impoverished populations (Byrne et al. (2021). This is important because there is extensive research that illustrates that housing affordability is a major determinant of homelessness (Stafford & Wood, 2017).

Increases in local income inequity is a key contributor to a rise in homelessness (Ostry et al., 2014). For example, unequal financial access results in the formation of institutions that propagate inequalities in power, position, and affluence. This discriminatory practice negatively inhibits investment, modernization, and risk-taking that reinforce prolonged capitol growth (Rohwerder, 2016). There is sufficient research that claims the existence of racist policies; however, limited knowledge of specific aims to financially cripple Black people designed to sustain the wealth gap. Olivet et al. (2021) proclaimed that limited research exists to describe specific policies efforts that contribute to the disproportionate rates of Black homelessness.

### **Purpose of the Study**

The purpose of this qualitative study was to explore how systemic racist policies in employment hiring practices, education, healthcare, and housing policies contribute to higher rates of unemployed and homeless African Americans living in the counties of Chatham, Fulton, and Richmond in Georgia.

### **Research Question**

How have systemic discrimination and racist policies, namely redlining, contributed to the disproportionate number of homeless Black people living in the Atlantic Coast of Georgia (e.g., the Chatham, Richmond, and Fulton counties)?

### **Theoretical Foundation**

The theoretical frameworks that I used for this study were Karl Marx's social conflict theory (Turner, 1975) and Paret et al., elite theory (Damele & Campos, 2022). Research related to the frameworks derived from more recent publications and older versions such as Turner's journals. According to Turner (1975), Marx viewed social conflict as materialist interpretation that characterizes substance as the main factor of reality, not conscience. Furthermore, he believed that history is viewed through the prism of economic conditions which determine social, political, and cultural achievement. These form the superstructure of classism (Turner, 1975). According to Marx, all history is formed by class conflict in which the wealthy are superior to the working class.

According to Damele and Campos (2022), the elite theory is predicated on the sustainment of a ruling class to preserve power. The social structure is maintained through political aims that correlate with an established set of religious beliefs. The elitist

mindset supposes two contrasting paradigms which are the have and the have nots. Politically, the elitist viewpoint is that the organized minority imposes its will on the less organized majority (Damele & Campos, 2022). This is part of an intentional act to deny laborers the ability to obtain wealth. The major theoretical proposition is that, in 2023, the wealthy and political class, which is dominated by middle to senior aged white men, maintain economic and political strongholds. My goal was to understand if these strongholds marginalize the labor class. An overview of the two frameworks is included in Chapter 2.

### **Conceptual Framework**

In this study, I developed my findings from my examinations of the participants' lived experiences. The of the research was to understand if and how systemically racist housing policies, particularly redlining, contributes to the disproportionate rates of Black homelessness in the United States. I examined systemically racist housing policies to address the gap in the literature to understand if a link exists between the political and administrative policies and by the high rates of poverty and homelessness among the Black community. I used a qualitative study with a narrative design to conduct the study. I used the data collected to draw conclusions and make recommendations based on the understanding of the respondent's lived experiences.

### **Nature of the Study**

Methodological options each have their own unique purpose (Walker & Efstathiou, 2022). According to Walker and Efstathiou (2022), qualitative research is a form of investigation used principally in the social sciences to understand concepts,

opinions, or experiences. It is also designed to obtain insights into the thoughts and feelings of the respondents. This is a natural approach to obtain context about people's feelings. The research question and purpose of the study aligned to the qualitative research method in that my goal was to understand how the decision of one group affects another. Quantitative research method was not appropriate for the study.

Qualitative research studies include specific methodological requirements. These are formed within an interpretative model. I used a generic qualitative investigation because it is useful when the study parameters do not align to strict requirements of the other research methods (Eliss & Hart, 2023). The descriptive nature of generic qualitative research was best suited for this study because my goal was to determine how people understand a phenomenon or a condition, based on the ability to address the research question. Finally, this method is useful when little is known about the phenomenon, but a rich understanding is desired (Eliss & Hart, 2023).

Generic investigation was best for the study because the research question and purpose of the study did not fit within the boundaries of one of the established methodologies. I used the generic design to implement established methodologies that fit my epistemological position, discipline, research question and purpose of the study (Kostere & Kostere, 2021). I considered the phenomenological design; however, it was not appropriate for this study.

The participants of this study included five politicians, three public service professionals, two homeless support workers, two law enforcement agents, and three behavioral health professionals who resided in Chatham, Richmond, and Fulton counties

in Georgia. I used individual interviews as the primary data collection method. To best understand the experiences of the participants and how they inform the purpose of the study, interview questions were scrutinized by colleagues and academic and public services professionals.

### **Definitions**

*Brown v. Board of Education* is a case that resulted in the U.S. Supreme Court declaring unanimously that racial segregation in public schools violated the Fourteenth Amendment to the Constitution. The 1954 decision affirmed that separate educational facilities for White and Black students were fundamentally unfair (Yell, 2022).

*Chronically homeless individuals* refer to people with a disability who are continuously homeless for one or more years or who have experienced a minimum of four episodes of homelessness the previous 3 years where the total period they were homeless was at least 12 months (Sleet, D., & Francescutti, L., 2021)

*Homelessness*: when a person lacks a fixed, regular, and sufficient evening residence, and [is sleeping] in a shelter assigned for transitory living accommodations or in places not specified for human dwelling (Sullivan, 2022).

*Public administration* is a field in which leaders serve populations to advance the common good and effect positive change. Public administration professionals have skills to manage at all levels of government (local, state, and federal) and that can be used to work in nonprofit organizations.

*Redlining* is an unfair pattern of disinvestment and obtrusive lending practices that operate as a hindrance to home ownership among people of color (Flournoy, 2021).

*Systemic racism*: refers to systems and structures that have procedures or processes that disadvantage a particular race, particularly, African Americans (White, 2022).

*The Department of Housing and Urban Development* is a federal agency that is responsible for national policy and programs that focus on America's housing needs, which improve and develop communities and enforce fair housing laws (Britannica, T. Editors of Encyclopedia, 2023).

*The Fair Housing Act of 1968* was applied to make race-based housing discrimination illegal (Britannica, T. Editors of Encyclopedia, 2023).

*Vento Homeless Act of 1987* was the first federal legislation to address the needs of the United States' homeless population (Edwards, 2020).

### **Assumptions**

Two assumptions set the foundation for this qualitative phenomenological study. My first assumption was that participants would answer the questions honestly and data collected from politicians might be influenced by their political party affiliation. To reduce the impacts of political bias, I framed the questions to focus on the respondent's subjective experiences dealing with homeless people. My second assumption is that the participants feedback results from their experiences supporting homeless populations in the tri counties of the state of Georgia. Understanding the political climate within the three counties where the participants take residence was key to maintaining an open and



candid dialogue with the participants. This was important and useful because it set the framework during the participants vetting process. I was deliberate in selecting participants that did not appear to have political agendas or biases.

### **Scope and Delimitations**

This study explores the lived experiences of politicians, public service, and behavioral health professionals. One factor not included is the experiences of past or present homeless people. I believe they could have provided insightful information related to the state of homelessness; however, contextualizing policies or systems as root causes would be difficult. The focus of the research is to understand and then describe how public policies and administrative procedures align to the research question, problem, and purpose of the study, including the factors in which they operate relative to the participant population.

The goal of the data analysis and subsequent findings were to explore potential negative impacts of racist housing and administrative policies and procedures that contributes to higher rates of sustained and generational poverty among Black people living in the United States. Counties in the state of Georgia were selected because I am familiar with the region and have access to a wide range of interview subjects. The following paragraphs addressed limitations of the study.

### **Limitations**

Participants for this study included politicians and public servants. The three counties were amidst the election cycle, and each was opposed by a perspective candidate. A major concern and limitation involved selecting political affiliated

participants that would provide feedback based on their true lived experiences versus political biases. Furthermore, the sample size of politicians does not provide a thorough assessment of policy impacts in other parts of the United States. Therefore, additional research is required to understand how policies influence higher rates of Black poverty and homelessness in other locals.

Cultural bias is not a major concern for this research. However, it is worth noting my experience supporting efforts to reduce homelessness, particularly veterans. I placed significant emphasis to avoid research bias and from engaging participants with subjective opinions or preconceptions that influence data collection and analysis.

Techniques to prevent research bias includes:

- Plan and prepare for participant engagements.
- Follow institutional guidelines.
- Establish the desired outcome, maintain detailed records.
- Include all results in the report.
- Remain transparent about the limitations of the study.
- Communicate with dissertation chair and students with similar doctoral studies.

### **Significance**

This research is significant due to the theoretical and practical contribution it makes to the existing body of research knowledge on the high rates of homelessness among African Americans. The theoretical application of SCT implies that “people marginalized by racism and classism are most likely to experience hardships because, although most have the same aspirations shared by their White counterparts, they believe

their opportunities are limited by systemic inequalities” (Ferrare., & Phillippo, 2023).

This research is significant because it studies social structures to understand and inform the relationship between the provisioning of public services to Black people and how it contributes to higher rates of poverty and the disproportionate number of Black versus non-Black homeless people in America.

The study findings are reported to assist policymakers’ ability to incorporate programs designed to reduce the rates of Black homelessness. It is accomplished when they enact policy changes at the local, state, and federal level that are implemented to reduce the poverty rates among Black people in the United States. The study is significant due to a need to address longstanding policies that deny a large population of Black people equal access to property ownership. It is important because homelessness impacts the availability of healthcare resources, produces higher crime rates, and strains the economy at the local, state, and federal levels (O’Regan et al., 2021).

### **Summary**

According to Bauman (2021), the national average of income paid for housing is 30% of a family’s combined income; however, in Savannah, Georgia, 40% of households contributes more than 30% net earnings to housing. Furthermore, Savannah is only second to Atlanta, Georgia in terms of the homeless population, (Bauman, 2021). I explored the impacts of past and existing housing policies as they relate to the higher rates of poverty and homelessness among Black communities. The gap in the literature illustrates a need for further study to understand the impacts of policies and acceptable norms, like gentrification, and how they contribute to the higher homeless rates among

the Black population (Godoy, 2020). Chapter 2 provides a comprehensive review of the literature and demonstrates knowledge and understanding of the subject matter. It includes a review of education, employment, healthcare, and housing policies.

## Chapter 2: Literature Review

White supremacy has preserved the sanctity of Whiteness to the extent that White people retain greater access to wealth and power than other races (Martinot & Sexton, 2023). Institutionalized White supremacy is the foundation of the United States, which is manifested through racism and the belief that White people are the dominant race (Cross 2020). Embedded into the nature of America's White supremacy is cultural prejudices that persist over generations and across (a) institutional and community structures, (b) human intellectual structures, (c) daily life patterns (Banaji et al. (2021). According to Bailey et al. (2021), racism is more than the outcome of isolated prejudices by people. It is shaped and reshaped by laws, rules, and systems that are authorized, and even applied by various aspects of government, and rooted in the economic system as cultural and societal norms (Bailey et al. (2021). According to Byrne et al. (2021), the problem of Black homelessness is so significant that future research is necessary to understand if and/or how wealth inequalities among cities predict Black homeless rates and if specific policies in education, employment, healthcare, and particularly housing, can reverse the trend.

Policymakers and administrators enacted so-called programs intended to reduce homeless rates; however, instead of reducing the rates, they have made it more difficult for homeless people to secure housing and jobs and enjoy equal access to education and healthcare (Flournoy, 2021). Policymakers did not deem homelessness a problem until 1987. The Vento Homeless Assistance Act of 1987 was the first federal legislation to recognize homelessness as a public policy problem (Edwards, 2021). According to

Edwards (2021), Congress' response to homelessness was to treat it as a temporary issue by allocating homeless people emergency food and housing resources through the Federal Emergency Management Agency. Today, efforts to mitigate homelessness are more prevalent at the local, state, and federal level. In this study, I gathered data to address the need for homelessness prevention versus the appropriation of housing for homeless people.

Structural racist housing policies are a notable contributor to the wealth gap between Black and White Americans that continues to exist today (Rothstein, 2020). Not only did these policies contribute to the creation of the wealth gap, but they also intensified racial discrimination and segregation, which exacerbated the destruction of cultural and societal relationships between Black and White people (Flournoy, 2021). While White people had access to Federal Housing and Veterans Assistance mortgages, Black people were prohibited which denied them the ability to create wealth through land ownership (Rothstein, 2020). According to Ray et al (2021), even today, the path to homeownership is less achievable Black Americans whose rates are 46.4% compared to 75.8% for White people.

Redlining, which dates to the early 1900s, is one of the more notable examples of housing discrimination. The Fair Housing Act of 1968 was implemented to make race-based housing discrimination illegal; yet, over the past 50 years, forms of redlining have continued (Drew, 2020). An example of the continuation of redlining is the Federal Housing Administration's reluctance to implement policy to punish institutions committing housing discrimination (Yearby, 2018). Furthermore, the Fair Housing Act

did not define acts of housing discrimination, which allowed the housing and financial industry to create innovative ways to manipulate policy that discriminates against Black people (LAHSA, 2019).

Berris et al. (2020) reported that the history of slavery, Southern Jim Crow laws, redlining, and federal discrimination in bank loans have led to decreased access to housing for Black people. Furthermore, segregated Black communities are over-policed, which leads to the disproportionate rate of imprisonment, fines, and charges, which negatively impacts the probability of Black people to obtain housing or employment (Berris et al., 2020). The over-policing of Black people leads to excessive fines and fees, which creates a cycle of debt and incarceration that is difficult for them to overcome. Homeless people move from one location to another, accumulating charges, and fines that they are unable to pay. Once a person has served time in prison, it is increasingly difficult for them to obtain a job, which exacerbates the problem of poverty (Williams, 2020). The cycle repeats itself because local, state, and federal laws and policies do not consider the culture of poverty perpetuated by systemic housing and policing policies (Berris et al. 2020). Racist housing policies contribute to higher rates of poverty and homelessness which is a distressing issue for individuals and families who encounter it.

I explored the existing institutional barriers that form discriminatory disparities and systems of racism that contribute to the disproportionate rates of Black homeless citizens of the counties of Chatham, Richmond, and Fulton, in Georgia. In this chapter, I review evidence-based and theoretical literature that is related to administrative and public policies that marginalize Black people and leads to the disproportionate rates of

Black versus non-Black homeless Americans. I present a comprehensive evaluation of specific policy and administration protocols and analyzes its impacts and contributory effects on the Black homeless population. I focused on intentional public policy and administrative systems that are specifically designed to marginalize Black people, thereby exacerbating their ability to achieve equal access to education, housing, employment, and medical care (see Edwards, 2021). My goal was to understand if specific causations exist that create higher rates of homelessness. To achieve a thorough understanding of how higher rates of poverty impact the Black community, I explored education, healthcare, employment, and housing policies; however, the analysis focuses on housing policies to determine if they cause the higher rates of poverty among Black communities.

### **Literature Search Strategy**

My goal for the literature review was to obtain a thorough understanding of existing research related to unequal access to jobs, education, healthcare, and housing among Black Americans. Although I focused on housing policies, I included jobs, healthcare, and education to obtain a comprehensive view of other factors that impact homelessness and how they contribute to extreme poverty rates. The databases that I used to conduct the library research included Political Science Complete, ProQuest Central, SAGE Journals, Google Scholar, and Walden University Doctoral Dissertations. Additional resources that I used were the government database on homelessness, veterans' administration databases, and data from the Georgia census.



Research saturation was achieved using the following keywords: *Public policy and administration, systemic racism, redlining, housing discrimination, education discrimination, healthcare and job discrimination, cycle of poverty, white supremacy, white privilege, telomere length, causation Black homelessness, causation of White homelessness, Republican and Democratic party social views, social conflict, and elite theory*. To ensure synthesis or interpretation of the sources, I incorporated a comparative analysis of peer-reviewed data prior to integrating them into the literature review.

### **Theoretical Framework**

A theoretical framework is critical to research because it provides the fundamental theory that guides and supports the study (Garvey & Jones, 2021). It includes the theories supported by professionals in the research field. It is the overarching source that guides the analysis and interpretations of results (Bethel et al. 2022). The theoretical framework is the catalyst to understanding the relationships between the variables within the study.

The theoretical frameworks that I used for this study were Karl Marx's social conflict theory (SCT) (Crossman, 2019) and Pareto elite theory (Damele & Campos, 2022). I used these two theories to obtain knowledge of policymakers, public service, and behavioral health professionals and how their lived experiences inform the problem and purpose of the study.

### **Social Conflict Theory**

The SCT suggests that society creates conflicts resulting from disparities between classes of people who are categorized into groups based on disparity, power, privilege,

competition, and manipulation (Crossman, 2019). Crossman (2019) stated that central to SCT is that people treat others unfairly based on cognitive predispositions such as prejudicial categorizations grounded by the individual's race. This approach is based on race, ethnicity, and generational authority (Coser, 1967), and represented between the three theories of sociology: functionalism, symbolic interactionism, and conflict theory (Ferrare & Phillippo, 2021). Central to SCT is Marx's theory that the rise of capitalism is motivated by economic, social, and political implications (Fuchs, 2019). The bourgeoisie and the proletariat are in opposition because resources are unfairly distributed. This creates an unequal social order ruled by the bourgeoisie, who, through ideological coercion, establish acceptable values, beliefs, and conditions (Fuchs, 2019). SCT is based on the ability of White elitists to maintain power while the poor achieve minimal societal gains (Crossman, 2019).

Marx claimed that a struggle exists between the social classes because the bourgeoisie are focused on creating wealth by using the lower-class as laborers, who are focused on ending the exploitation (Evans, 2023). SCT was ideal for this study because it includes context to how institutional barriers created by the wealthy, denied Black people the same opportunity; thereby maintaining the wealth gap.

### **The Elite Theory (Public Administration)**

Terms such as *institutional barriers*, *systems of racism* and *formations of discriminatory disparities* are evidenced in Pareto's elite theory, which asserts that elitist goals include preserving dominance, rule by the minority, and social structure sustained by a political formula that correlates with an accepted religion, ideology, or myth (Pareto

et al., 2022). According to Pareto et al. (2022), elitists have two contrasting ideals: (a) a patrician tendency, meaning the elite seeks to preserve the dominant position in the social hierarchy while denying the lower-class access into the minority class; and (b) the minority maintains supremacy through the influence of select social, religious, generational, or personal achievements. Today, White males dominate political, social, and economic superiority. For example, according to Williams (2023, there are about 3,000 billionaires in the world, 16 are Black and seven live in the United States. The foundation of elite theory is that the system of government prevents a large-scale transition of proletariats to the bourgeoisie class. According to Joseph (2022), the goal of the White elite is to maintain the social, political, and economic wealth gap, thus preserving a dominant societal position. Pareto further posits that the core of the elite theory is that every society has a minority population who are the primary decisionmakers, politically, socially, and financially (Mahima, 2020). Other evidence-based literature (Domhoff, 2017; Krugman, 2020; McElwee, 2016) suggests that public policy initiatives favor the wealthy by separating the majority from minority groups. Like SCT, elite theory is founded on the principle that White elites employ systemic measures specifically designed to marginalize the lower class.

Both the social conflict theory and the elite theory whose explanations are about the concept of white is the dominant race and supremacy must be maintained, and elites employing systemic measures to marginalize the lower class are also foundations of a political science theory. For example, the rational choice theory purports that people act in ways which are motivated by their own self-interest, which are how they financially

benefit (Scott, 2000). According to Scott (two thousand), rational choice theory is a method used by social scientists to rationalize human behavior. It has been the central model in economics; however, is more widely used in other fields, namely sociology, political science, and anthropology. As a normative theory, it supposes what people do and how they act to achieve their goals. For this study, rationale choice, as a political science theory, lends to the behaviors of the wealthy to maintain political and economic dominance. However, the social conflict and elite theories best align to the interpretation of findings.

### **Literature Related to Key Concepts**

Core topics of the literature review included a definition of homelessness, social impacts, white supremacy, white privilege, and the cycle of poverty. I performed an exhaustive review of structural racist policies in housing, education, healthcare, and jobs. In this study, I explored how systemically racist housing policies contribute to high rates of Black homelessness in the United States. Although the cornerstone of the review is housing, to ensure a rich understanding and depth of knowledge, the literature review includes a comprehensive exploration of education, healthcare, and employment policies.

### **Homelessness Defined**

According to Zhao (2022), a layperson's definition of homelessness is living without shelter, rough sleeping, in shelter or tents for an extended period. Sleet and Francescutti (2021) report scholars have classified the large group into three categories:

- People with a place to live.
- People in constant poverty and forced to repeatedly relocate.

- People without housing due to personal, social, or environmental circumstances

The population of homeless people has increased in urban areas, which results from the growing disparity of incomes and housing costs. In 2021, men comprised 56% and women 25% of the adult homeless population, with a medium age of thirty-five (Yoo et al., 2022). Homeless people are more likely to experience illness and injury, including diabetes, hypertension, heart attacks, and mental health issues (Albert, 2020). Yoo et al., (2022). The aging process is accelerated among the homeless versus the general population because they have a greater occurrence of geriatrics syndromes, which are impaired cognition of daily living (Bedmar et al., 2022). Consequently, the average lifespan of a homeless person is 17.5 years less than a non-homeless person (Seastres et al., 2020). According to Rajpari (2020), addressing the homelessness epidemic requires collaboration between policymakers, public and private organizations, and civic leaders to promote fair access to housing and job opportunities for the disenfranchised.

### **Social Impacts**

According to Ponio (2021), homelessness is a complex social problem that negatively impacts society. In 2018, former U.S. Secretary of Housing and Urban Development, Shaun Donovan, reported that a single homeless person costs the government \$40,000 per year in public services, i.e., shelters, medical facilities, and social services (Ponio, 2021). Homelessness poses a serious threat to *public security*. According to Pavlakis et al. (2021), 250,000 people, or half of the homeless community, suffer from *mental health* problems and do not have access to adequate behavioral health resources. In addition to human suffering, public costs related to homelessness are

significant. In the United States in 2021, the approximate costs to shelter averaged \$7,500 per month for a single family. This figure does not include costs associated with inpatient hospitalization, confinement, public support, and costs to support the mental challenges posed by living in a homeless condition. For example, in 2020, 30% of homeless African Americans suffered a form of abuse during childhood; these forms of family dysfunction often result in behavioral patterns that results in higher crime rate in Black communities (Tong et al., 2021). Criminal activity is prevalent in communities with high populations of unsheltered homeless persons (Ponio, 2021). Additionally, the risk associated with living among other unhealthy individuals creates a greater threat of exposure to disease.

Another challenge is social exclusion, demonstrated by a wide range of negative outlooks and discriminatory acts toward certain groups by the denial of opportunities. For example, the health consequences of homelessness and impoverished communities are grave, with higher incidence and severity of illness and injury (Watts, 2021). Homeless people are more likely to experience chronic conditions, such as diabetes, hypertension, and heart attack are twice as prevalent among people experiencing homelessness than in the general population. Finally, and essential to this study, is the understanding that, as reported by Watts (2021), the high rates of African Americans experiencing homelessness are a direct result of discriminatory federal laws, policies, established norms, and broken agreements with Indigenous nations. These intentional acts caused transgenerational suffering, forced displacement, exclusion, and denial of education, jobs, and equal access to public services, particularly housing. Finally, there is a significant

and increased need for shelters and volunteers to accommodate the increased population of homeless people in the United States.

### **Importance of the Study**

There are a multitude of contributors to homelessness. Most notable are economic hardships, family issues, domestic violence, mental illness, and the inability to obtain affordable housing (DeLuca et al., 2019). The greatest challenge for homeless individuals is housing and healthcare; therefore, understanding and then mitigating the precursors of homelessness enhances the ability to address this societal problem. Ending homelessness requires a collective effort from all members of society. It is not a Black or White problem; rather, a people problem.

The U.S. Department of Health and Human Services is the U.S. government's primary agency for safeguarding the health of citizens, specifically those who are unable to help themselves. Providing services is one of the department's primary initiatives, including five programs that are specifically designed to assist homeless individuals. Byrne et al. (2021) surmise a need for more aggressive policy efforts to reverse multiple years of income disparity in the United States. They further report that policy and administrative efforts to address homelessness are necessary in places where income inequality exists (Byrne et al., 2021).

### **History of White Supremacy**

White supremacy is the belief that Black people are inferior to the White race (Akintunde, 1999). White dominance and superiority were the sociopolitical catalyst of European colonial and America's imperial projects, which touted scientific studies of

physical, intellectual, and social differences among Black and White people (Williams, 2021).

The structure and system of White supremacy infiltrated America through the ideals of European colonists and seeped into the United States through the genocide and internal colonization of Indigenous people and the enslavement of Africans and their progenies (Cross, 2020). Black Code, or restrictive laws aimed to limit the freedom of Black people, was the systemic enabler of enslavement in the United States that limited the rights of freed slaves (Parker, 2020). Black code was introduced after the emancipation proclamation and inception of Jim Crow to address racial segregation (Parker, 2020). Inwood (2019) reported that the earliest form of the White supremacist initiative began around 1618 when White colonists, who stole North America from the Natives, brought over two forms of laborer to work the land. These laborers were indentured European servants and African slaves. Initially, the Black and White slaves lived together, married each other and planned rebellions against White slave owners (Clark, 2020). This threatened wealthy White people; therefore, in the early 1700s, laws were passed to separate Black and White people, making it unlawful to cohabit. Black slavery became permanent and intergenerational, while the slave owners promoted White slaves to oversee the Black slaves and deputized them to capture fleeing slaves. This manipulative method of White dominance aimed to divide the races to protect the wealthy. It can be considered the birth of White supremacy as a system that compels poor and middle-class White people to side with the interests of the ruling class. In return, they



were afforded “perceived” privileges, such as better access to jobs, education, healthcare, and housing.

To understand the impacts of structurally racist policies and administrative protocols, there must be a thorough understanding of the history of White supremacy and how it aims to preserve White dominance. This includes organizing systems and organizations that are specifically designed to marginalizing people of color. For example, in 1865, the Ku Klux Klan (KKK) was established to propagate racism, hatred, and violence (Lester & Wilson, 2020). Article I of the Constitution declares that slaves are three-fifths of a person. The KKK, reborn under the Protestant nativist movement, was a major force in White supremacy. The Civil Rights Movement sparked a major initiative to disband the KKK because Southern Whites did not support their attempts to end segregation. The Civil Rights Act of 1964 and the Voting Rights Act of 1965 aimed to end racial segregation; however, the culture of White dominance did not fade (Skutsch, 2017).

The outcome of *Brown v. Board of Education* of 1954, which established segregation of race in schools unconstitutional, catapulted overt racial desegregation in the United States, often referred to as massive resistance (Delinder, 2004). To counter the results of *Brown v. Board of Education*, *massive resistance* was born to resist the supreme court directive and fight back against the order to integrate public schools in the United States (Davis et al., 2022). *Massive resistance* was referred to as another form of Klan and pro-Confederate method to present more business-like forms of racism designed to maintain the racial and social divide through unequal access to property

rights, education, jobs, and healthcare (Mott, & Cockayne, 2020). Today's White supremacists are organizing into multiple groups, like the Conventional White Nationalists and neo-confederates who promote the existence of a pure White state (e.g., an ethnos state) (Ruane, 2019). Furthermore, White nationalism serves as an ideology that promotes a racial classification of national identity that calls for one superior ethnic group and the preservation of citizenship to White people (Skutsch, 2017). According to White nationalist, White nationalism rejects equality as an ideal and insists that the core of White superiority passes from generation to generation (Ortiz & Needham, 2021). White nationalist, Samuel P. Huntington, claims that the demographic shift in the United States toward non-Whites has created a new culture that is intellectually and morally inferior (Ruane, 2019). Pragmatists argue that the population of White people that share this belief is too small and lacks the influential capabilities to create a culture of White dominance that marginalizes Black people.

Braswell (2022), surmised that, as an ideology that benefits whiteness and White people's livelihood, white supremacy has also endured economic impacts on Americans. Previously referenced, redlining, is a classic example of how white ideology influenced policies that marginalized Black people. Most White supremacists are not members of organized hate groups; rather, they affiliate covertly to prevent unwanted attention. For example, mortgage lenders outlined, in red, maps of Black communities and marked them as considerable risk. These neighborhoods were denied similar benefits from housing and mortgage programs. Consequently, Black communities remained Black, poor, and unable to generate wealth through property

ownership (Braswell, 2022). This form of unfair lending, reported by Braswell, was addressed by Civil Rights legislation in the 1960s, which was born under a white supremacist interpretation, based on financial exclusion.

In the early 2000s, White supremacy was commonly associated with the Ku Klux Klan, David Duke, a neo-Nazi politician from Louisiana. Today, it is more discrete; however, white supremacist ideals influence policies related to mortgage lending, education, healthcare systems, and housing policies (Powell, 2020). White supremacy ideals are common across political lines. For example, the American Freedom Party and Council of Conservatives Citizens have active affiliations with both the Democratic and Republican parties (Powell, 2020). Powell's assertion aligns to the theoretical framework, SCT and elite theory that the dominant race unifies to ensure the separation of power, i.e., black versus white. White supremacy posits that White people are the supreme race and from birth, the sole purpose of Black people is to serve their every need (Pappas, 2017).

### **Understanding White Privilege**

White privilege refers to the economic, political, cultural, and psychological advantages of Whiteness. White fragility is the denial that White privilege exists (Blacksher & Valles, 2021). Understanding whiteness frames the United States' greatest democratic challenges. Whiteness remains an unsettling topic for most Americans because people believe it is insignificant while others do not comprehend what it means to be White (Alexander, 2021). Therefore, it is a challenge to address a crisis that 50% of the American population does not believe exists (McFeeters, 2021). The central theme in this portion of the literature review is to emphasize that White people, as the dominant

race, enjoy privileges that are not afforded to other races, particularly Black people. Furthermore, important to the study is to understand how political, social, and cultural norms are influenced by White dominance. According to Ray (2019), the formation of these norms' dates to the principal role slavery played in the establishment of America. Denying Black people access to property and to create wealth resulted in an unequal competitive environment that continues today (Ray, 2019).

Step one in resolving the “power to control” question is understanding who controls the outcome. According to Batley and Mcloughlin (2015), policymakers, public servants, administrative agencies, and mainstream organizations are the primary public service stakeholders. According to Ray (2019), at the national and level, White males typically occupy stakeholder positions. The most influential people in the United States pass laws, chair major corporations, and lead the most respectable universities. White men comprise 30% of the U.S. population; however, represent 62% of the United States Congress (Villarreal, 2021). The key takeaway from this data is that White males continue to influence decisions that impact all people. The policies authored by a white congress continues to negatively impact Black people who represents the highest poverty and homeless rates in America.

Seventy-eight percent of Democrats believe White people have better access to public services than other races. Seventy-two percent of Republicans do not agree that White privilege provides a racial advantage (Kaebnick et al., 2021). Although the racial divide is considerable across political lines, it is difficult to deny the existence of institutional and systemic racism. For example, a national database of police killings

between 2013 and 2021, reported that Black people were victims of police killings at higher rates than White people in the United States (Reed, 2021). Black college graduates are 48% less likely to obtain employment after one year than White graduates.

Forms of structural racism is evidenced among laws and policies that distribute resources in a manner that degrade minorities, resulting in unfair access to healthcare (Yearby, 2022). These examples shed light on how policies, formalized by White political leaders, negatively impact minorities, particularly, Black people. This is not to indicate that congress is filled with racist, White men and woman; rather to assert that the longstanding systems of racism and white privilege has become an acceptable norm among Black and White people. The literature review is set understand by providing relevant information that heightens the understanding of White privilege and how it influences or impacts policy decisions.

### **The Black Cycle of Poverty**

Black people born into poverty are less likely to transition out of it versus non-Black people. This is due, in part, to education inequities, community influence, job discrimination, parenting, policing and access to credit (Reeves & Guyot, 2018). It typically passes through generations because the senior family members do not have the means to generate adequate income to support a family unit (Auerbach, 2021). Kennedy (2020) refers to the vicious cycle of poverty, which begins when the primary provider of income becomes unemployed. This often results in a change of residence to an impoverished community, resulting in the children in a family attending underserved

schools and the parents working in low-paying jobs. Below is a list of characteristics of the cycle of poverty, as noted by Kennedy (2020):

1. Cycle of poverty refers to families living in abject poverty for three or more generations.
2. Breaking the cycle of poverty is complicated due to the extreme problems encountered by the poor: high-crime neighborhoods, prejudice, and little to no healthcare.
3. Children raised in poverty experience hardships due to the prospect of constantly moving from one impoverished community to another. This often results in patterns of living in low-income, government-assisted housing, obtaining low-paying jobs, and having access to only marginal healthcare.
4. According to Anderson (2020), redlining remains a major factor in today's wealth gap between Black and White families in the United States. For the past 40 years, the standard property owner in a redlined community affected by mortgage lending at the hands of federal government has achieved 52% less, or \$212,023 less, personal wealth created by property value increases than one in a greenlined neighborhood. Black homeowners are almost five times more likely to obtain housing in a once redlined region than in a greenlined neighborhood. This results in significantly diminished home equity and overall financial inequity for Black people (Anderson, 2020).

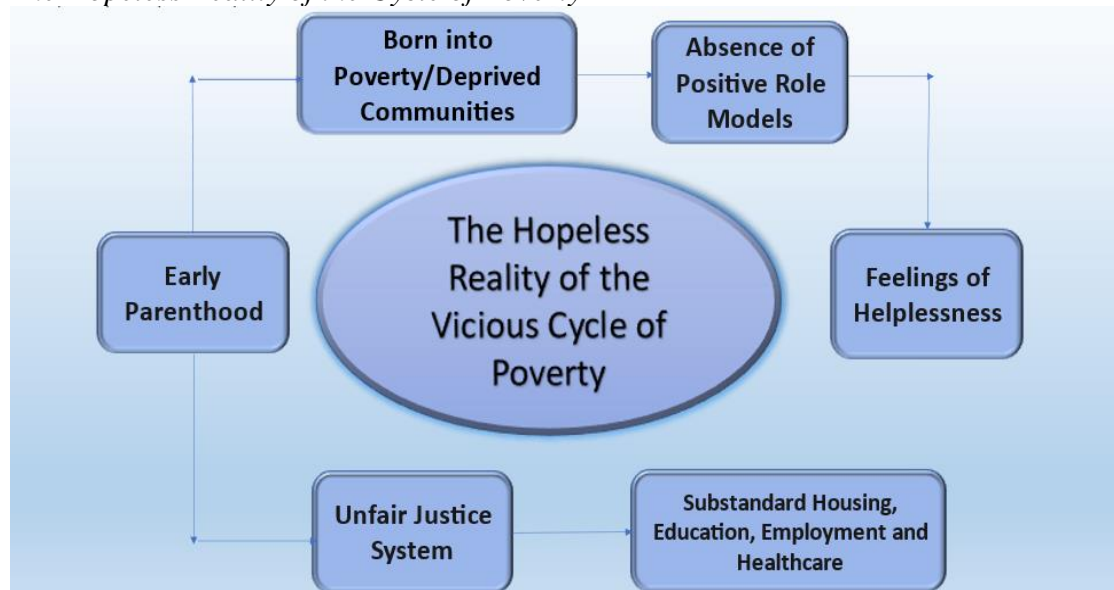
Breaking the cycle of poverty necessitates external involvement that is expensive and complicated to implement. According to Mader (2021), impoverished Black people

maintain a culture of poverty that encompasses its own set of morals. They believe the poor have a different concept of time and do not have a plan to transition out of poverty, but instead live in the moment. They also believe that Black men are central to escalating or redirecting the generations of poverty. Consequently, men are habitually absent in impoverished communities. In 2021, 37% of Black children lived in homes lead by two biological parents.

According to Wilcox et al., (2021) Black children in single parent homes are about 3.5 times more likely to live in poverty. Furthermore, single parent household typically earn less income which leads to issues like unhealthy food options, lack of internet to support scholastic requirements and inadequate housing. According to Wilcox et al., (2021) higher graduation rates are more common for Black young adults raised by two biological parents (Wilcox et al., 2021). The same demographic, raised in single parent homes, are 1.8 times more likely to be convicted and serve time in prison or jail before they reach the age of thirty.

The effects of childhood poverty are far reaching. There is a distinct relationship between family structure and criminalization for young Black people. This includes the adolescent's physical, intellectual, emotional, and social development, which could have long-term effects that are predictive of challenges obtaining waged employment, sustaining healthy relationships, and repeated turns in the criminal justice system.

Figure 1 provides a graphical depiction of sample influences to the cycle of poverty in the Black community.

**Figure 1***The Hopeless Reality of the Cycle of Poverty*

Breaking the cycle of poverty requires heads of households to obtain disposable income, affordable childcare, and education support (Auerbach, 2021). Kennedy (2020) believes that poor people maintain a culture of poverty that establishes its own set of beliefs. The continuous state of living for the present derives from the daily grind to make ends meet. Typically, people living in poverty do not think about saving money or preparing their children for a higher education. Furthermore, they do not prioritize education because they are often distracted by the challenges of living in crime infested neighborhoods, single parent homes, and limited access to income, jobs, and healthcare (Tischauer, 2019). Typically, children are influenced by parents that are present in the home and in impoverished communities. The parents, or guardians, do not possess the experience or ability to generate adequate capital to live above poverty levels (Visser et



al. 2021). This vicious cycle is manifested by a lack of positive role models that causes feelings of despair (Auerbach, 2021).

Critical to the review of the literature is to understand the common characteristics of people who live in low-income communities. One of the most glaring examples stems from redlining which dates to the 1930s. Today, redlined neighborhoods represent the more impoverished communities (Jackson, 2021). Another characteristic is the high rates of teen pregnancy. The relationship between teenage pregnancy and the high rates of adolescent childbirth among Black teens is due to discrimination in access to family planning organizations, differences in perspectives about contraception, and negative social influence (Winters et al., 2012).

In 2018, over 60% of young and single mothers resided in impoverished neighborhoods and one in four teen mothers received government assistance (Gaille, 2016). In poor communities, teen mothers are less likely to complete high school or attend college. According to Gaille (2016), teen fathers are less educated, and are challenged to obtain adequate employment to care for the child. This is a generational barrier and characteristic that is prevalent in low-income Black neighborhoods.

An excerpt from Morrison's (2019) book, *James Cone in Plain English*, defines systemic racism as the political policies, financial institutions, and societal structures that maintain White power by repressing non-Whites and allocating the control, resources, and opportunities in society to White people. According to Braveman et al. (2022), systemic and structural racism are evidenced by widespread discrimination among systems, policies, rooted practices, and traditional values. It perpetuates pervasive and unjust

treatment against Black people; it is intentional and specifically designed to marginalize one group while elevating or maintaining the status quo of another. Racism takes different forms like hateful and violent behavior toward people of color but also in normalized policies and practices that lead to inequitable outcomes for minorities (Lewis, 2022). The following paragraphs examine access to housing.

### **Equal Access to Housing**

This portion of the study explores to understand if housing policies, past or present, contribute to the high rates of Black poverty and homelessness in the United States. When discussing racism, most people think of it as individual beliefs, biases and norms and do not consider that it is also deeply rooted in intentional aims to marginalize minorities, particularly, Black people (Cox & Edwards, 2022). For example, racist housing policies that discriminated against Black people, in specific communities, resulted in reduced property rates, home values, increased rentals rates, segregation in poor neighborhoods. These and other policies contributed to ongoing racial inequalities in access to public services (Harris, 2022).

According to Anderson (2020), due to living conditions, physical and mental illnesses are prevalent among the homeless because they have limited access to treatment, which enhances the likelihood of minor ailments developing into severe medical diagnosis, resulting in a shorter lifespan. Hepatitis A and typhoid fever is a major health challenge for homeless people, especially in urban areas that are populated by Black people (Tsai et al., 2017).

The average white household income earnings are 65% higher than the earnings of Black people and the average overall net worth is ten times greater (Hughes, 2018). To understand if a link exists between unfair housing policies and Black homelessness, it is important to know the history of systemically racist housing policies aimed to negatively impact Black people. Particularly, the effort for rich white men to maintain economic and political separation of powers.

The wealth gap in America dates to slavery when affluent White slave owners established the economy based on the free labor of Black slaves who did not receive land or payment when slavery ended in 1865. While the wealth gap increased for Black people, White people were afforded the opportunity to create generational wealth and strengthen their understanding of budget and financing (Aladangady, 2021). This jumpstarted the “great separation” of races because Black people did not receive the same opportunities for homeownership, which remains one of the most effective means to build intergenerational wealth (Ray et al., 2021). An article by Zonta (2019) noted that actions of policymakers and public service institutions were critical in the creation and ongoing existence of racist housing policies, such as redlining.

The legacy of redlining continues to adversely impact Black people and their ability to achieve intergenerational wealth. In 1960, 38% of Black people owned homes compared to 65% of White households, and in 2021, homeownership for White Americans averaged 75.8%, while Black Americans averaged 46.4% (Ray et al., 2021). Although the gap in homeownership is significant, equally important to understand the wealth gap is the fact that homes in Black neighborhoods are valued at \$48,000 less than

in White communities. This represents an average variance in equity of \$156 billion per year (Mboma, 2021). These numbers are staggering and reflects how difficult it is for African Americans to create wealth. The ability to create wealth through homeownership remains a challenging task because the properties in Black neighborhood are in less than desirable locations. This is due to the proximity to highly polluted, disease-causing toxins that are not as prevalent in White communities.

The exclusion of Black people from possessing property dates to the end of the Civil War when President Abraham Lincoln signed the Homestead Act of 1862. The President provisioned more than 270 million acres of land to Americans and stipulated that they cultivate and make effective use of the property. The two objectives of the Homestead Act were to support the U.S. government's sale of land to common citizens and make effective use of the land to promote the economy; to aid citizens, regardless of race or gender; and help immigrants and Black people assimilate into American culture. Of 1.6 million applicants, only 3,500 Black people received land (Myers, 2022). Consequently, most workers and farmers could not afford to harvest the land or obtain the necessary equipment and livestock. Furthermore, the act was not clearly organized, which resulted in fraud, and early changes by Congress that amplified the problem. Another policy matter that adversely impacted the opportunity for Black people to obtain property involved a major housing crisis that occurred during the Great Depression of the 1930s, causing thousands of homeowners to foreclose on loans. The situation worsened for Black people who already experienced poor economics. The government implemented initiatives to remedy the failing housing market, including increasing the

volume of low-income housing and providing mortgage assistance (Myers, 2022). The Homeowners Loan Corporation (HOLC), implemented by Franklin D. Roosevelt, paved the way for the Fair Housing Act of 1968, which was implemented to secure insurance for home loans. The HOLC was also recognized for implementing a detailed series of maps that rated communities as risky for mortgage investment (Michney & Winling., 2020). The HOLC preserved a longstanding belief by White people that the presence of Black people in neighborhoods reduces property value (Michney & Winling., 2020).

The HOLC was beneficial for White Americans who were financially capable of purchasing homes; however, it did little to address the housing needs of the poor, including most African Americans (Myers, 2022). Inequitable access to housing is a prominent injustice to the Black community. Discriminatory policies, such as redlining, exclusion of housing communities, and government funding of White neighborhoods, have denied Black people opportunities for acceptable housing and monetary growth (National Alliance to End Homelessness, 2021).

According to LeBlanc (2020), it is more difficult to recognize today, but racist zoning and housing laws are evidenced by nuanced zoning laws and policies. Over time, these policies evolved to align with federal guidelines that oppose racial bias, which means they are technically legal today, yet still contribute to racial inequality. The result is that decades later, low-income Black households are deliberately prevented from receiving bank loans to build wealth (LeBlanc, 2020). This form of structural racism presents barriers for Black people to obtain financial prosperity. The following chapters will examine equal access to education.

### **Equal Access to Education**

A gauge of racial fairness in education is the educational achievement gap, which, according to Han et al. (2020), is the variance in academic outcomes between traditionally advantaged and disadvantaged groups, particularly related to the results of standardized test scores of Black and White students. In the state of Georgia, Scholastic Aptitude Test and American College Testing scores average four-times higher for White versus Black students (Han et al., 2020). Notwithstanding the public perception of the gap in achievement, few public policy or administration advancements change the narrative (Elliott, 2020). A conventional theory related to the educational gap in testing is that White students have access to schools that offers better educators and resources, i.e., teachers, computers, books, and facilities (Ahluwalia, 2021). Han et al. (2020) refutes this theory and asserts that, for this theory to be true, the gap would begin in the initial stages of education and increase as the students advance through the educational years.

*Plessy v. Ferguson* of 1896 codified state supported segregation laws that spread across the country. It was declared by majority opinion (in the Supreme Court) that separate but equal public services, such as schools and public transportation did not violate the 14<sup>th</sup> Amendment Equal Protection Clause (Reed, 2021). The intended purpose of *Plessy v. Ferguson* was to allow Black people access to public services like White people. However, it never materialized because of variances in funding (i.e., teacher salaries, equipment, and facilities). For example, in 2022, 1 White school districts in the United States average revenue was \$14,000 per student, compared to non-White districts which averaged \$11,682. This is a difference of \$2,200, per student and a \$23 billion gap

between White and non-White school districts (Khushal, S, 2022). The following chapters will explore to understand if structural barriers and obstacles in education deny Black people equal access.

To address a gap between education and test scores, President Johnson passed the Elementary and Secondary Education Act (ESEA) 1965 to apportion federal funding for primary and secondary schools (Skinner & Lomax, 2017). The act encouraged educational equality for all students, regardless of race and social background. Title I of the ESEA was set forward to allocate funds to schools. It established that a minimum 40% of students are classified as low income by the U.S. government. This includes students who are characterized as one or more of the following: low-income families, living in rural and areas, Native American, neglected migrants, homeless, and/or having limited English-speaking abilities (Skinner & Lomax, 2017). The funds are allocated to support programs designed to increase test scores and promote academic development. Although lawmakers supported separate but equal policies, legislation like the ESEA was implemented to improve education opportunities for low-income and marginally educated students. In name, efforts to improve education opportunities were promoted by lawmakers, yet they did not enforce the policies they implemented.

Like statistics related to unfair policing, Black students are more likely to receive harsher punishment than non-Black students, even for equal or lesser infractions. They are also punished at higher rates for offenses that teachers interpreted differently. This is based on the perceptions of school administrators (i.e., disrespect, excessive noise, and wandering). Conversely, white students receive lessor punishment for more severe and

offenses, i.e., smoking, skipping school, or vandalism. Furthermore, Gershon (2015) claims that White teachers are less likely to believe that Black students will graduate from college. This is problematic because teachers tend to treat students differently based on their view of potential. This finding is alarming considering, in 2020, 80% of schoolteachers were White (Cummings, 2020). As the gap in racial discipline increases, the racial achievement gap also increases. Finally, a reduction in the discipline gap means a reduction in the achievement gap (Spector, 2019).

The relationship between minorities and poverty is well-documented. Study finding on ethnic minorities and poverty correlate with the gap in education and testing, including limited access to college preparatory curriculum (Cummings, 2020). For example, schools in low-income communities rarely offer science, technology, engineering, and mathematics courses, which are prerequisites for admittance to most 4-year public institutions (U.S. Government Accountability Office, 2020). The achievement and income gap, incarceration rate and economic standing are predictors of the quality of education obtained in the United States, K-12 (Summer, 2020). The issue that policymakers face is how to address racial inequalities that affect students from low-income communities, K-12 public schools (Hope, 2020). While the government plays a key role and responsibility to provide all students equal access to a quality education, family and the community play a key role in how children learn (Bowman et al., 2018).

There is sufficient evidence of an achievement gap in education for impoverished Black people. Past and present financial, societal, and environmental environments are the root causes of the achievement gap in education. Schools located in low-income



communities traditionally do not have access to the same resources as the more affluent schools. The common theme is most schools located in impoverished neighborhoods were redlined dating back to the 1930s. Though progress is made to improve conditions for students in poverty-stricken neighborhoods, more work is necessary to close the education gap, particularly in science, technology engineering and math. The following paragraph will explore equal access to employment.

### **Equal Access to Employment**

Although the focus of my study is systemically racist housing policies, to obtain a comprehensive understanding of other contributors to the high rates of Black poverty, my literature review included jobs, education, and healthcare. This section of the review explores to understand if and/or how elitist aims to preserve power motivated the implementation of structurally racist employment policies. The results of the literature rendered an assessment of the impacts of policies and the relation to unequal access to jobs. I summarized the findings and provided a brief assessment and implication of the literature. This includes a comparison to job, housing, and healthcare.

In the article, *The Impact of Structural Racism in Employment and Wages on Minority Women's Health*, Yearby (2021) reports that structural racism in employment operates throughout society and is the mechanism implemented by the elitist class to ensure the attainment of jobs, while restricting the same access to Black people. The continuum of Black people facing disproportionately higher jobless rates, restricts employment opportunities, promotes decreased pay, with limited benefits. Greater job instability triggers the ongoing cycle of poverty, which is a predictor of Black poverty

and homelessness in the United States (Weller, 2019). Consequently, as reported by Rogue et al., (2022), for Black men, experiencing joblessness and underemployment are merely one of the challenges they face. The ongoing wiles of racial discrimination and mistreatment are demonstrated by the high rates that Black men are criminalized, unequal hiring and firing practices, which results in less opportunity to build wealth. The result is a large population of Black men in low-income communities who are resistant to overcoming economic, health, and social interruptions (Rogue et al. 2022).

In December 2019, the U.S. Labor Market reported 109 months of job growth and the unemployment rate dropping to its lowest point in 50 years (Weller, 2019). However, according to Weller (2019), obtaining “good” jobs remained challenging for Black people. Compared to White people, they continue to experience higher rates of unemployment, less job opportunities, lesser pay, subpar benefits, and greater job insecurity (Olivet et al., 2021). This was not uncommon as evidenced by the fact that, in 2019, even though the United States experienced the most stable expansion of labor markets in the past 50 years, the gap in access to jobs for Black people remained disproportionately less than White people. The ongoing intended or unintended impacts affected generations of Black people in their quest to obtain a livable wage.

A major factor contributing to the gap in access to jobs is the ongoing oppression of African Americans, which is exemplified by an example like the 1921 riots on the Black Wall Street in Tulsa, Oklahoma. Black commerce thrived in a highly populated Black owned business district downtown Tulsa, Oklahoma. Black investors capitalized on commercial real-estate opportunities to open thriving restaurants, hotels, retail,

automotive and other profitable businesses. This angered the local white population because a high percentage of Black businesses grossed higher profits than White competitors. Furthermore, the white elitist dreaded the fact that Black people, men in particular, would equal or exceed them in net gains. So, in 1921, a politically supported initiative emerged which aimed to destroy Black owned businesses. The result was a well-planned, organized and executed attack that targeted and destroyed the Black business district. This effort was supported by law enforcement, the military, and a conglomerate of people that lived outside of Tulsa.

Malicious physical and evasive acts like the Black Wallstreet riots were not common; however, political systems designed to deny equal access to employment continued to persist. To the extent that the U.S. Equal Employment Opportunity Commission was “formed to enforce Title VII of the Civil Rights Act of 1964, which prohibits discrimination based on race or color in any aspect of employment” (U.S. Equal Employment Opportunity Commission, 2022). The problem for Black people, past and present, is these laws are stipulated primarily by White men. Furthermore, employers are more likely to be White males. There are disagreements among politicians that access to jobs is not unequal, as evidenced by the number of employed Black people in America. Later in this section, I will provide statistics that supports the theory that racist employment practices contribute to the racial wealth gap and contributes to the disproportionate rates of impoverished and homeless Black people.

Below, are a sample of statistics that provide context to the gap in employment access. In 2014, thirty-five percent of race discrimination files reported were by Black

people, totaling 25,483 filings. This included termination, terms and conditions of employment, and provocation employment (U.S. Equal Employment Opportunity Commission, 2022). Between 1962 and 2015, except for seven years, the unemployment rate for Black people was 50% higher than White people (Yearby, 2018). In 2019, thirty-five percent of employment positions were filled using job referrals. Meaning that one-third of jobs filled did not result through the application, interview, and job selection process (Austin, 2023). Thirty-five percent of employee discrimination cases were reported by Black people and thirty five percent of jobs are obtained through referrals. I cannot support this claim with peer-reviewed data; however, suggest the need for additional research to explore if a correlation exists between the two.

The following paragraphs examines for specific policies and intentional or subliminal acts that deny Black people equal access to jobs. It is important because a comprehensive understanding is necessary because, for most Americans, employment determines the amount of wealth that is obtained. Furthermore, understanding the link between racism, financial and social disadvantage is essential to understanding why a significant economic gap exist between Black people and other races (Bowman et al., 2018).

One example is that the threat of unemployment, combined with restrictive conditions levied by employer practices, public policy, vague job announcements, and limited access to transportation, limits Black employee's ability to change jobs without significant cost. This disparity of power between employers and employees disadvantages Black workers when racial identity is used as a privilege for White people

and a disadvantage for Black applicants (Wilson & Darity, 2022). Additionally, the substantial racial inequalities in unemployment, noted at every level of education, and involving all genders, are the most alarming evidence against the notion that education or differences in skills are responsible for the black-white unemployment gap. For example, less than fifty percent of black versus white variance in average hourly pay is described by differences in education, experience, or location, which are the primary factors considered to determine wages. Consequently, changes in the ethnic wage gap closely align with changes in policy, such as civil rights enforcement, and with structural trends contributing to greater wage inequality. This is a major contributor to the stressors of living in poverty, particularly, for Black.

Black people from all economic backgrounds deal with the chronic stress associated with living in a racially motivated society, which over time, results in the buildup of physiological erosion. This is caused by the personification of oppression that makes impoverished Black people more susceptible to poor health (Dongtan et al. 2022). For example, 20<sup>th</sup> century policies that promoted the denial of jobs traditionally held by Black men, New Deal programs, and the discriminatory application of the GI Bill disadvantaged Black people (Haider & Rogue, 2022). Decreasing the employment gap results in more Black households achieving financial stability that creates wealth, stabilizes wages, and enhances the confidence and self-esteem of Black people in poor communities. This is important and will be addressed in the following paragraphs.

For Black people, the generational cycle of poverty in United States is based on the ability to obtain wage appropriate jobs that creates opportunities to transition them

out of low-income neighborhoods. This is not a simple undertaking because living in impoverished communities creates generational hardships, namely, access to quality educations and healthcare, lack of community role models and access to goods and services. Living below the medium income level can cause stress, low self-esteem, and trigger feelings of hopelessness. Additionally, I have observed how the defeatist attitude among Black people living in poverty causes resentment against White people, which results from the belief that they are out to “keep the Black man down.” This mentality, coupled with the lack of positive role models and leaders in low-income communities contributes to the ongoing challenge of generational poverty. The following paragraphs undercovers the state of the existing labor market for Black people.

So far, the literature has revealed that the United States remains a nation mired in racial prejudice. The result of this historical discrimination is Black people makeup the largest population of citizens working in low-wage jobs and continues to be left behind in labor market. During the height of COVID -19, they were disproportionately affected due to low-paying jobs, particularly employment that required personal contact, i.e., restaurants, hospitals, tourists, experienced layoffs and pay cuts. Furthermore, throughout the literature review, scholars have attributed redlining as the root cause of Black poverty and homelessness. This is evidenced by Holder (2022) who reported that Black people continue to suffer from employment discrimination, which was exacerbated by redlining; thereby, denying Black people the ability to obtain wealth, and employment.

Another example is Black people are more prone to business cycle transfers than their White counterparts, and during economic downturns, they are usually the first to be

fired. Once the economy rebounds, Black people are re re-hired at a much lower rate than nonblack's (Farber, 2022). Also, low-income Black people who are adversely impacted by the criminalization of poverty are less likely to obtain "good" jobs compared to other races. A report by the Center for Human Rights and Constitutional Law News Updates (2022) notes that Black people who are unable to pay fines for misdemeanor offenses are three times more likely than other races to be imprisoned. They are also more likely to be charged higher fees for their crimes. The result is increased difficulty reintegrating back into the job market, or criminalized Black people are forced to take lower waged jobs. This is another example of how policies can influence the outcome of a single race by denying equal access to employment.

Equal access to education is a major contributor to the high rates of Black poverty and a major social issue in the United States. Per capita, Black people attend and graduate from college at a lower rate than White people. This is because they face more financial challenges to obtain a college education, like more debt than white graduates and higher cost for loans (Hanlon et al. 2022). Furthermore, Black college graduates often face significant job insecurity and higher unemployment rates. According to Austin (2023), the *average* Black unemployment rate is routinely *higher* than the same for White high school dropouts. Ninety percent or more of the Black labor force graduated from high school or obtained a higher level of educational; however, White high school dropouts tend obtain jobs at an equal or higher rates as Black people with high school education (Austin, A. 2023)

So far, the study has provided evidence that systemic employment policies and practices contribute to the large gap in Black and non-Black poverty. The two theories used for this study (SCT and elite theory) are supported by Ziyad (2017), unintentional and purposeful racism are imperative because to maintain the power of whiteness, deliberate acts to marginalize Black people must exist. For example, the January 6, 2020, attack on the White House was directed through social media outlets like Facebook. The Proud Boys, an anti-democratic organization, uses social media to solicit members. These formations are becoming increasingly visible in the United States.

Although workplace discrimination is illegal, an alarming number of people still believe they are mistreated based on their race, skin-color, birthplace, or gender. In fact, according to Cord (2022), seventy percent of employees in the United States believe that they were the victims of racial discrimination. This form of mistreatment can adversely affect a person's mental being as it can trigger stress, low self-esteem, frustration, and loneliness which caused anxiety and depression (Cord, 2022). To summarize, the United States needs more commitment to the implementation of tougher anti-discrimination laws, a Federal Reserve that support equal access to employment, for all Americans, and a nationally funded employment program that focus on communities with high-unemployment rates (Austin, 2023). These policy initiatives will not operate independently; however, can work together to close the White-Black unemployment gap. The following chapters explore if there is a problem with access to healthcare that impacts the high rates of Black poverty and homelessness.



### **Equal Access to Healthcare**

There are various definitions of health inequalities. Healthy People 2030, which is an organization that focuses on eliminating health disparities. It defines a health inequality as a specific category of health variance that is related to social, economic, and environmental disadvantage, which adversely impacts populations that struggles to obtain quality healthcare (Ndugga & Artiga, 2023). The following paragraphs provide the results of literature reviewed that seeks to understand the existence of equal access to healthcare and how it contributes to the higher rates of Black poverty and homelessness. Title VII of the Civil Rights Act of 1964 and the Americans with Disabilities Act forbids inequitable treatment based on race, sex, and disability (Togioka et al., 2021). There is consensus in the Black community that unequal access to quality medical care is the primary reason that Black Americans experience worse health outcomes (Funk, 2022). According to Funk (2022), they believe this is the result of problems with environmental quality and hospitals placing a lower priority on the healthcare of Black people. In the article *Racial Inequities Persist in Healthcare Despite Expanded Insurance*, Rabin (2021) acknowledged that prejudice and partiality worsen existing healthcare inequalities and promotes new inequalities. He further denotes that the injustices inspired a nationwide discussion about racism, resulting in the acknowledgement that it is a public health crisis. The following paragraph provides statistics related to Black people's perception of the United States healthcare systems.

In the early 2000s, nine percent of White Americans rated their health as poor compared to of Black Americans. Access to healthcare improved due to the Affordable

Care Act; however, the racial health gap has not improved (Rabin, 2021). Chambers et al. (2022) provides the following statistical comparison taken from a group of clinicians that practiced in the San Francisco Bay Area.

1. Black women experience complications during pregnancy and childbirth and are three to four times more likely to die resulting from the same as white women.
2. Black infants are two times more likely to be born immature.
3. The clinicians concluded that inadequate care is the result of clinicians' discriminatory labels and beliefs about Black women.
4. The literature rendered relevant information that identified redlining as a major contributor to the wealth gap between Black and White people. People living in impoverished conditions are more likely to not have access to quality healthcare.
5. Discriminatory policies like controls to abortion access have a greater impact on black versus non-Black people.
6. In comparison to poor white adults, a greater population of poor Black adults live in states that have not expanded Medicaid.

According to Montero et al (2022), a decade after the passing of the Affordable Care Act, healthcare reform is a major concern in the United States. The population of uninsured persons continues to rise, and the different methods that racism and prejudice drive disparities in healthcare are increasingly evident. According to Taylor (2019), the typical American family pays \$8,200 (11% of family earnings) yearly on health care payments, out-of-pocket costs (e.g., copays and prescriptions), and charges resulting from unplanned medical requirements. However, Black people spend 20% of their salaries on

healthcare, which is considerable considering the average wage scale for Black is significantly less than White people. Notwithstanding the minimal gains for the Black community, significant healthcare challenges still exist that disproportionately affect people of color. Twelve American states do not offer Medicaid expansion, and the shortage of healthcare providers are challenging regardless of race; however, the impacts are more prevalent in the Black community, especially in the southern states (Taylor, 2019).

The Medicaid program has significantly benefited poor Americans, pregnant and older people, and people with disabilities. It is a state and federal government funded activity that has supported Americans for 54 years. In 2019, it covered sixty-eight million people, and Black people comprised 20% of the enrollees. The lack of government funded Medicaid and healthcare providers negatively impacts the community because Black people are living longer, yet they encounter illnesses at higher rates compared to other races (Taylor, 2019). Medicare recipients are required to pay premiums, copayments, and pay for services that Medicare does not cover. These additional costs are a problem for beneficiaries with low incomes and significant health care needs. The result is people living in marginalized communities do not seek medical aid until deep into their sickness, which creates long-term cost.

In 2021, the highest population of Black people (56%) in the United States resided in the South (Moslimani et al., 2023). Texas, Florida, and Georgia are the top three most populated states and has the highest number of uninsured residents (Togioka et al., 2021). In fact, a survey conducted by the Urban Institute found that discrimination or unethical

judgements by healthcare officials against Black adults are three times greater than for White adults (Gonzalez et al., 2021). Furthermore, there is considerable evidence that biased policy and administration decisions in the provisioning of health insurance adversely impact Black people (Centers for Disease Control and Prevention, 2022). The impacts of structural racist healthcare policies that target Black people exacerbate existing problems to obtain equal access to housing, jobs, and education (Beech et al., 2021). According to Sabin (2022), studies involving doctors, nurses, and medical specialists revealed that hidden racial bias is related to ambiguous diagnosis, poor clinical ratings, vague diagnosis, and pain treatments.

Though a common occurrence, implicit bias is covert and hard to recognize, especially when it is personal. It is unfair to presume all people are implicitly biased; however, people and administrative programs can reduce the problems resulting from these attitudes and beliefs (Sabin, 2022). Additionally, personal biases exist in greater social, community, and economic systems that adversely impact patient care, and limit the diversity of the health care profession. The result is inequitable division of research funding, which can hinder career advancement for minorities. These forms of structural racist healthcare policies are major contributors to the problem that Black people experience obtaining equitable access to quality care (Rees, 2020). This does not consider healthcare insurance.

A notable example of healthcare disparities resides in the access to health insurance. United States politicians acknowledge that inadequate health insurance coverage is a significant impediment to healthcare access, which, again, creates higher risk of health

challenges for Black people (Yearby et al., 2022). Low income and employment in jobs that does not offer health insurance is the primary causes for high uninsurance rates among Black people. These jobs offer salaries that do not qualify employees to receive public assistance, yet they do not make enough to afford private insurance (Sohn, 2017). Another example of a structurally racist policy is the Fair Labor Standards Act 1938, which introduced a 40-hour work week and federal minimum wage and overtime requirements; however, this does not include coverage for domestic, agricultural, and service occupations, which are primarily filled by Black people (Yearby, 2020). In this example, employees are not included in the law because they are classified as independent contractors and not covered by the Fair Labor Standards Act (Nagele-Piazza, 2018). A major proclamation of the Fair Labor Standards Act is the requirement that all employees be paid at least a per hour minimum wage and premium pay for any time over 40 hours per work week. Consequently, the national minimum wage has not increased since 2009. Cooper et al. (2021) reports that increasing the national minimum wage is key to obtaining a more racially equitable economy. Civil rights leaders and supporters posited that increasing the minimum wage would reduce inequality.

Since the Jim Crow era (1875–1968), racism has remained a fundamental tenant of the United States government’s shaping and financing its health care system. For example, in 1946, the administration enacted the Hospital Survey and Construction Act, universally known as the Hill-Burton Act (Yearby et al. 2022). The purpose of the act was to pave the way to build public hospitals and long-term care facilities. The act mandated that medical facilities provided care to all people, regardless of race; however,

it permitted states to build segregated and unequal facilities. Additionally, federal programs like the Medical Assistance for the Aged program (Yearby et al. 2022), provided medical care to poor people; however, were not equitably funded. Furthermore, it received limited support, especially from states with large population of Black people. The literature reviewed provides evidence that structural racist healthcare policies marginalize Black people. It also surmised that redlining is the primary contributor to the cycle of Black poverty and disproportionate rates of homelessness Black people in the United States. According to Namer et al. (2022), despite the uptick of research on healthcare inequalities, limited research exists about racism in public health services. This is an important research topic because it provides the opportunity to investigate the link between racism and health protection.

Creating a healthier United States for all people means politicians and public service leaders, at the local, state, and national level, must address the systems and policies that perpetuate generational prejudices that deny Black people equal access to healthcare (Michener, 2018). Lawmakers must focus on the social determinants of health that marginalize Black people, and healthcare professionals should openly acknowledge that race and racism factor into healthcare. An example of this was the reintroduction of The Anti-Racism and Public Health Act of 2023, which established an essential framework that provides a more equitable future for Black people Curwin (2023). The legislation aimed to combat racial injustices in health care by creating the “National Center for Anti-Racism” and “Violence Prevention Program” within the Centers for Disease Control and Prevention. (Curwin, 2023). A major initiative formed under the

Anti-Racism in Public Health Act would manage research and programs that analyzes the impacts of racist and anti-racist policies. Understanding the policy impacts would better inform policymakers on a plan of action to lessen the negative impacts; thereby, rendering quality care for all people.

### **Summary and Conclusion**

This literature review has illustrated that unequal access to public services is a predictor of poverty and homelessness for Black people. According to McElwee (2016), crucial decisions about policy have overwhelmingly favored wealthy White people, particularly men, while marginalizing Black people. More than one-fourth of Americans believe racial equity is a problem (Horowitz, 2019). The average White person believes that education is linked to experiences of white privilege. Seventy-five percent of whites with a bachelor's degree or less education believe that being white is advantageous, that Black people are arrested at higher rates and receive harsher criminal charges (Horowitz, 2019). The literature review provided evidence of politically motivated and structural racist laws and policies that distribute resources which adversely impacts ethnic minority groups, particularly, Black people. The following paragraphs summarize the review of literature.

The literature reviewed confirmed the existence of systemic patterns of racism in education, jobs, healthcare, and housing that denies Black people equitable access. The results validated the services as a major contributor to generational poverty and disproportionate rates of homelessness in Black communities. Most notable, is a history of mortgage discrimination that hinders Black people's ability to purchase homes, accrue

savings and generate investments. Reduced capital means less opportunities to create wealth, which is exacerbated by lower levels of income and limited opportunities to achieve generational wealth (Hanks et al., 2018). Reduced capital illustrates one of the most impactful outcomes of discriminatory housing policies.

Property ownership remains the primary driver for average-income Americans to generate wealth. This is especially true for Black families (Hanks et al., 2018). The accumulation of assets improves the ability for people to transition between jobs, relocate to different communities, and finance emergent needs. It also enhances the likelihood for families to maintain economic stability during retirement. Dating to the 1930s, it was not the case for Black people because Redlining encouraged the white elite's effort to maintain segregation by denying Black people access to mortgage lending in highly populated White neighborhoods and surrounding areas.

To combat segregationist ideals, the federal government formed new agencies designed to refute racist aims to prevent Black people from obtaining mortgage loans. For example, the Home Owner's Loan Corporation (HOLC) of 1933 was a New Deal initiative implemented to afford all Americans access to homeownership and financial stability (Egede et al., 2023). The problem is those in power did not equitably distribute the benefits among races. To determine who qualified for mortgage loans, the HOLC, a government supported initiative, rated, and categorized neighborhoods using racial makeup as a principal component. Communities with a large Black population were labeled as volatile and considered risky investments; thereby, denied HOLC loans. According to Swope et al., (2022) there is sufficient research that supports the



evidence that previously redlined neighborhoods are still experiencing high interest rates, denied loans, foreclosures, and reside in homes with low property value.

There is also sufficient evidence that structural racist policies deny Black people equal access to public services. The social isolation of neighborhoods, coupled with intentional efforts to deny Black people the opportunity to build wealth, accelerated a concentration of Black people into poverty. Furthermore, longstanding discrimination has withstood policies designed to provide equitable access to public services.

Living in segregated neighborhoods denies Black people educational opportunities, access to quality healthcare and employment necessary to reside in thriving communities. Furthermore, America's history of redlining has created communities that are isolated and structurally unequal. Today, a substantial portion of the previously redlined neighborhoods remain underserved and experience significant poverty which leads to higher incidence of chronic disease and behavioral health issues. Racial bias, poverty, and political aims to segregate Black communities reduce the likelihood for them to create the wealth needed to obtain access to quality services, like medical facilities, markets, recreational facilities, and jobs. The next chapter presents the research methodology.

### Chapter 3: Research Method

In this chapter, I present the method and research design that I used to understand the lived experiences of politicians and public service professionals in the field of homeless support. A qualitative approach was best for this study because I used it to understand the participants' unique experiences to understand their perceptions of the topic under study. This chapter includes a discussion of the research design and rationale, methodology, study participants, procedures, analysis method, and ethical concerns.

#### **Research Design and Rationale**

I used qualitative research to explore participants' beliefs, attitudes, and interpretation of behaviors (see Hammarberg et al., 2016). Mohajan (2018) asserted that research integrity and robustness are critical to qualitative studies because their purpose is to represent the lived experiences of the participants. Culhane et al. (2013) praised qualitative research methodology because it provides the ability to pinpoint and draw conclusions based on the research question and purpose of the study.

I used a qualitative design because I reviewed the approved Walden University dissertations in public policy and administration. I examined 12 studies that included various forms of participants, e.g., homeless people, behavioral health, public service professionals and civic organizations. A generic research design was ideal for my study because my goal was to understand how policies contributed to the disproportionate rates of black homelessness.

## **Research Method**

I used a generic qualitative method to understand the relationships and lived experiences of policymakers and public service professionals to understand if systemic racist policies related to employment, healthcare, education, and housing, contribute to the high rates of homelessness in Black communities. Gill et al. (2008) asserted that the most common methods of data gathering in qualitative research are interviews and focus groups. Furthermore, they claimed that interviewing is an excellent tool to investigate the views, opinions, and motivations of participants. There are three different types of interviews: structured, semi structured, and unstructured.

Structured interviews are more controlled and involve presenting the same questions to collect data on a topic (George & Merkus, 2022). They are the most frequently used in qualitative research and because questions are predetermined and presented to the participants in the same order. Researchers use the structure of this process to easily compare the participants responses, which is beneficial because the researcher can then identify patterns and opportunities for future research (George & Merkus, 2022). This form of controlled setting is necessary to limit the researcher's ability to modify questions during the interview process and it includes a structure that mitigates the possibility of research bias. Finally, structured interviews are common and familiar to interviewees.

Semi structured interviews in qualitative research are the preferred method to collect data when the researcher needs to obtain a clear and concise viewpoint versus a general interpretation of a phenomenon (Olatunde et al. 2021). This type of interview is

useful because researchers can be focused while having the autonomy to explore different ideas that arise during the interview. Semi structured interviews are useful when the researcher wants to probe to obtain subjective feedback from participants related to a specific situation or phenomenon they have experienced (McIntosh & Morse, 2015). This type of interview is useful when there is sufficient objective evidence about an experience or phenomenon and lacks objective information.

Unstructured interviews are informal discussions about a particular phenomenon. They are informal, unorganized, and the questions are not prepared prior to the interview (Chauhan, 2022). This is useful because participants can speak freely in a less controlled environment. Unstructured interviews are useful when the researcher is exploring a new phenomenon. This type of interview does not require a sizable number of questions and results in a richer, authentic, and conversational style of communication. This results in greater flexibility to analyze the information because the interview is less constrained than structured and semi structured interviews. Participants can provide greater detail related to their experiences (George, 2022).

For this study, I used semi structured interviews because they were the best tool to develop guided interview questions while maintaining the flexibility for participants to further develop the topic. I selected 15 participants for this study. My goal was for each participant to expound on the general idea and provide new insights. Because I used a semi structured interview format, the participants could respond to open-ended questions, and I was able to probe for additional information based on the responses. I developed a list of questions designed to provide context to the purpose of the study and research

questions and used the semi structured format to reorder, remove, or add questions based on the participants' responses. The ordering of questions was less important than establishing a rapport.

Qualitative researchers seek to understand an individual's lived experiences (Neubauer, 2019). The research objective is to obtain a better understanding of a phenomenon aligned to the research question and purpose of the study. It is a valuable method to understand the participant's insights, create awareness about the subject studied and formulate ideas for future studies. Finally, the goal of qualitative research is to comprehend human experience through well-thought-out and interpretive interview questions (Neubauer et al., 2019).

### **Role of the Researcher**

For this study, I collected and analyzed data using participant interviews. The data collection was complex because it required responses based on the lived experiences of policymakers, and public service professional in Chatham, Richmond, and Fulton counties in the state of Georgia. The role of the researcher is to obtain unbiased and trustworthy data (Wick & Gumbinger, 2020). Furthermore, the researcher is responsible for ensuring that the methodology informs the gap in the literature, purpose of the study and research question. I used interviews because they provided the opportunity for participants to express their beliefs, biases, and opinions about participants in the world.

To ensure trustworthiness, five persons with doctoral degrees and my employers Vice President of Operations reviewed the data. Furthermore, I performed a minimum of five reviews of the data and compared similar dissertations for outliers and exceptions in

the data and sample. Trustworthiness in research is determining the validity or truthfulness of the data, how it is interpreted and analyzed. There are four tools to validate the trustworthiness of data. Credibility refers to the confidence the researcher has that the data is truthful. There needs to be enough information to ensure the truthfulness of the data. Dependability refers to the stability of data over time. This required me to repeatedly read the transcripts. To achieve dependability, colleagues, family members and coworkers reviewed the transcripts, which is confirmability. Transferability is the ability to transfer findings to other populations. Authenticity is related to the way in which a researcher conveys the feeling and tones of the participants. I accomplished authenticity by incorporating direct quotes from the interviews.

To achieve consistent, unbiased, and trustworthy data analysis, I used five colleagues to analyze and code the data. Interviews were recorded verbatim and included annotations for unspoken gestures, such as laughing, crying, and blushing, and phonic dictation of idioms, filler words, and expressions. Next, the communications protocol and records were coded (e.g., marked or labeled with one or more short descriptors of the sentence or paragraph; see Wick & Gumbinger, 2020). I could not achieve the data collection objectives without first establishing a positive and trusting rapport with the participants that created a path for open, candid, and nonthreatening dialogue. To ensure accuracy of data collection and analysis, I avoided personal biases, preconceptions, or premonitions.

### **Participant Selection**

I selected the participant sample to address the purpose of the study and research question. My goal was to explore how systemic racism in employment hiring practices, education, healthcare, and housing policies contribute to the higher rates of unemployed and homeless African Americans living in the counties of Chatham, Richmond, and Fulton in Georgia. I answered the following research question: How has systemic discrimination in the provisioning of public services to Black residents of Chatham, Richmond and Fulton County Georgia contributed to the disproportionate rates of Black homeless? I interviewed politicians and policymakers in each county to understand if a link exists between policies and Black homelessness.

The research question and purpose were aligned to participant selection so that I could understand participant experiences. When selecting a sample size, I considered factors within the study, e.g., purpose, research question, and gap in the literature (see Hennick & Kaiser, 2022). I contacted the participants using public websites located on the county public service website. Participants were recruited based on their experience with the phenomenon and willingness to share their experiences. Before selecting participants, I brainstormed the ideal candidate that would provide a rich response to questions. I selected a wide range of participants, of different races, genders, and political affiliation who possessed experience with homeless people and capable of clearly articulating their experiences, thoughts, and beliefs.

The goal of qualitative researchers is to understand social phenomena from the perception of the participants experiencing them. This includes gathering

nonquantitative data including interviews, observations, and recorded documents to obtain insights into respondents' experiences, attitudes, and behaviors. Qualitative research provides in-depth insights; however, the accuracy and general nature of conclusions is achieved based on the quality of the sampling process. Sampling is an essential element of qualitative research because it involves choosing participants capable of providing useful insights into the research question and purpose of the study (Gill, 2020).

I used purposive sampling for this study because, according to Gill (2020), it is a preferred method when the researcher seeks to incorporate participants with specific experience and skills related to the research question. The researcher screens the subgroup based on a predetermined criterion, to determine the final participant population. Purposive sampling is best when studying groups with unique characteristics or experiences (Campbell et al., 2020). The unique nature of this study is that the experiences of the participants denote the outcomes of a population of homeless people.

### **Data Collection**

The study of homelessness encompassed by the exploration of structural racist practices is a sensitive topic that requires an in-depth understanding of participants' lived experiences. Although my goal was to understand how policies impact a select homeless population, the 15-person participant population did not include homeless people. The research question and purpose of the study were focused on understanding if/how policies contribute to higher homeless and recidivism rates among Black people. Selecting a specific population of participants with relevant experience, skills, and knowledge to



address the research question is critical to understanding the impacts of policies. I selected the 15 participants based on the belief that they possessed the required attributes to provide credible feedback.

Semi structured interviews were chosen because they provided the best opportunity for the participants to convey their perceptions, behaviors, and motivations in a succinct manner. Doran et al. (2019) surmised that by design, semi structured qualitative interviews are useful when the researcher aims to examine social processes of various phenomena (i.e., individuals' feelings, experiences, and knowledge). Given the complex nature of this study, selecting a data collection method that examined each phenomenon (e.g., policymakers, administrative leaders, and homeless person) in its natural setting allowed me to obtain open-ended responses to see the world from the participants' perspective.

The interviewed participants consisted of politicians, behavioral health and public service professionals that resided in Chatham, Fulton, or Richmond County Georgia. Participants received a readahead packet that summarized the purpose, method, and expected outcome of the interview process. To adhere to recruiting and ethics protocols, I ensured that perspective participants understood the interviews were voluntary, that I have an ethical responsibility to maintain confidentiality, to clearly define the purpose of the interview and university guidelines. Table 1 depicts the summary of participant population by position, gender, county, and years' experience.

**Table 1***Participant Demographics*

Participant/Profession	Race	Gender	County Lived	Years Experience
Politician (X1)	W	M	Chatham	6
Senior Behavioral Health (X2)	W	M	Chatham	4
Politician (X3)	B	M	Fulton	23
Behavioral Health (X4)	B	F	Richmond	18
Politician (X5)	B	F	Richmond	18
Operational Administration (X6)	B	F	Fulton	13
Politician (X7)	W	F	Chatham	21
Homeless Shelter (X8)	B	M	Chatham	23
Finance Administration (X9)	B	F	Chatham	11
Law Enforcement (X10)	B	F	Richmond	17
Housing Administration (X11)	W	F	Fulton	17
Law Enforcement Politician (X12)	W	M	Chatham	22
HR Administration (X13)	B	M	Chatham	26
Senior Law Enforcement (X14)	B	F	Richmond	12
Behavioral Health (X15)	B	M	Fulton	8

*Note.* Makeup of interviewed participants includes the Tri-Counties in Georgia.

Interviews were conducted in locations that were conducive to achieving total anonymity and were structured, yet flexible, with open-ended questions and follow-ups. Finally, I ensured the questions aligned with data gathering and data assessment objectives.

### **Data Analysis**

According to Wong (2008), data analysis in qualitative research is the process of methodically seeking and organizing the interview transcripts, observation notes, and non-textual materials that the researcher collects to enhance the understanding of the participants' experience. This process was achieved primarily by coding and categorizing the data. It involved understanding significant amounts of information by decreasing the quantity of material drawn from the interview, discovering meaningful patterns, and summarizing the data by creating a coherent chain of supporting evidence (Wong, 2008). The following paragraphs provide an overview of data triangulation and how it is implemented in my study.

Triangulation involves studying a social phenomenon by combining data from opposing sources to answer the research questions (Donkoh & Mensah, 2022). It is the art of studying one phenomenon from different forms of data, using multiple theories, approaches, and researchers. The information gathered from multiple sources was used to support and inform a research problem, by reducing personal biases. For my study, the goal was to enhance the validity of the findings and ensure reliability of the results. I presented the data in a manner that explicitly articulated how the participants' lived experiences translated to observations, results, and findings. To achieve triangulation, I incorporated varying techniques. I selected a large participant population of varying race,

age, and geographical location. My interview questions were developed in a manner to ensure that data saturation was achieved. Environmental triangulation was achieved because my participant selection was taken from three counties in the state of Georgia: Chatham, Fulton, and Richmond.

To fully understand the perceptions, behaviors, and motivations of participants, I used discourse, thematic, and narrative analysis to interpret the interview data. Given the political and cultural dynamics of the study, discourse analysis allowed me to focus on how policymakers and administrative leaders express themselves in different social contexts. The thematic and narrative analyses primarily focused on the homeless population and how the participants expressed themselves in words, themes, and codes to achieve a greater understanding of participants' lived experiences supporting homeless people.

The last step in data analysis is coding, which is the process of labelling and arranging the data in a manner that presents the easiest path to discover themes in the data and the connections among the themes. I used inductive coding to draw directly from the data and coded throughout the analysis process. It facilitated the best path to identify categories and themes that resulted from participant feedback. I selected the MAXQDA software to analyze transcribed interview data. This software was useful for this study because it offers exceptional tools to analyze documents derived from interviews. It also offers visualization tools, charts, and tables and was simple to understand.

## **Issues of Trustworthiness**

Trustworthiness refers to the accuracy of the research study, data, and findings in terms of its trust value; it includes credibility, transferability, dependability, and confirmability (Connelly, 2016). It is essential to the usefulness and reliability of the research findings.

### **Credibility**

Credibility is achieved when the research conclusions illustrate the opinions of the people under study. It is the first aspect, and most important condition, which establishes trustworthiness in research. It expresses the researcher's confidence that the study is truthful. Credibility in qualitative research means there is confidence in the data. The use of multiple sources (triangulation) was implemented throughout the analysis process. It served as an excellent tool to discern true information. Finally, I shared the analysis with other Walden University doctoral students. This *peer debriefing* technique was instrumental in negating the possibility of bias.

### **Transferability**

Transferability in qualitative research is achieved by providing readers with evidence that the researcher's findings are applicable to other studies, circumstances, times, and populations (Munthe-Kaas et al., 2019). It considers the extent that findings in qualitative research are generalized or transferred to other conditions or situations and allows other researchers to connect the study to their experiences. For this study, I ensured the transferability of data collected during the exploration of public policies and administration roles that impacts homeless outcomes for Black people. The research

results are transferable to future studies related to public and administrative policies and homelessness. I aimed to provide evidence that the data is applicable to the study and ensure that it supports the need for further investigation, specifically related to redlining as a central cause of the cycle of poverty. Transferability was critical to my study because the data analysis yielded findings that were not originally considered.

### **Dependability**

Guest et al. (2012) views dependability as the researcher's explanation of how changes are integrated into the phenomena, including modifications to the research design. The goal of dependability is to achieve consistent stability of data over time. Dependability in qualitative research is related to trustworthiness and is measured to the degree that it could be repeated with the same results. To achieve this, I repeatedly reviewed the interview transcripts to achieve a rich understanding of the data. This allowed me to clearly understand the interpretation of the data and achieve a consistent understanding of the information presented. Next, I validated the dependability of the study by enlisting fellow Walden University doctoral students to review the data and analysis. Finally, I obtained support from colleagues and family members with doctoral degrees to review and examine the research and the data analysis to confirm that the conclusions are consistent and repeatable. This level of detailed review was necessary to negate the possibility of research bias or based on my own ideas.

### **Confirmability**

Confirmability is the final standard of trustworthiness in qualitative research. It requires that a minimum of two people confirm the accuracy of the data, and the

meanings are accurate based on my interpretations of the participants responses. It validates that the data analysis is influenced by participant engagements and not by the researcher. I documented repeated validations of data, and a doctoral mentor validated the data to ensure the analysis reflected the thoughts, words, and feelings of the participants. Interviews were conducted in person, and transcripts were provided to participants prior to finalizing the analysis process.

### **Summary**

Data collected was analyzed to understand if structurally racist policies, namely redlining, contributed to the higher rates of homelessness in the United States. The gap in the literature focused on housing policies; however, the literature reviewed included healthcare, education, and employment policies, which helped me to obtain a more comprehensive understanding related to how other policies contributed to higher rates of black homelessness. In this chapter, I described the strategy and rationale that guided the research. I aimed to inform the reader about the process used to validate the hypothesis in a manner they can duplicate. Furthermore, I ensured the data was credible, transferrable, dependable, and confirmed the accurately aligned. Finally, the research design was intended to succinctly structure the information and organize the major components to address the research question and purpose of the study. Chapter 4 discusses the results of the study.

## Chapter 4: Results

The purpose of this qualitative study was to explore how systemic racist policies in employment hiring practices, education, healthcare, and housing policies contribute to higher rates of unemployed and homeless African Americans living in the counties of Chatham, Fulton, and Richmond in Georgia. I developed one research question for this study: How have systemic discrimination and racist policies, namely redlining, contributed to the disproportionate number of homeless Black people living in the Atlantic Coast of Georgia (e.g., the Chatham, Richmond, and Fulton counties)?

In this chapter, I present the results of the study. First, I describe the setting, summary of participant demographics, and the data collection process. Next, I explain the data analyze process and before presenting the results, validate the data for trustworthiness.

### **Setting**

Participants in this study included politicians, and public service professionals that directly support homeless activities. Each possessed an extensive background supporting homeless people. Their education ranged from bachelor's to PhD and jobs include director of finance, human resource, housing, supply and demand, behavioral health, chief of police and city council. Fifteen participants volunteered to conduct in-person or virtual interviews using the Microsoft Teams application. The setting was in the three largest counties in the state of Georgia (e.g., Chatham, Richmond, and Fulton). Participants were selected to answer the following research question: How have systemic discrimination and racist policies, namely redlining, contributed to the disproportionate



number of homeless Black people living in the Atlantic Coast of Georgia (e.g., the Chatham, Richmond, and Fulton counties)?

### **Demographics**

Participants were men and woman of all races and ethnic backgrounds and experience serving in their work capacity. Ten participants identified as Black and five identified as White or Caucasian. Eight participants identified as female and seven as male. Three participants work in the field of behavioral health, three in law enforcement, three in housing, three as politicians, and three as public administrators. To recruit the participants, I used county or city websites that contained contact information and emailed 23 candidates. I received initial concurrence from 19, and 15 confirmed. The four that noncommitted were not available due to work schedules. Prior to the official engagement, I conducted a pre- interview, by telephone, with each participant, to clarify any questions or concerns related to the interview process or the content contained in my interview letter and consent forms. This included a brief review of my personal background, the intention for social change, interview questions, and the roles and responsibilities of the participant and interviewer. Interview times and locations were scheduled to accommodate participants' requests to meet in their private offices.

I validated the data by using data analysis and data source triangulation, which was implemented to reduce the probability of researcher bias. I conducted 15 individual in-person interviews with participants living in one of the three tri-counties of the state of Georgia. Interviews did not exceed 45 minutes and were conducted in secluded locations or using Microsoft Teams video. Participants were advised on the university's rules and

guidelines related to confidentiality and informed that, at any time, they could end the interview.

### **Data Analysis**

I used the thematic analysis method to analyze the interviews. It is effective for summarizing significant elements of a large dataset and ensures that the researcher incorporates a detailed and organized approach to managing data (Kiger & Varpio, 2020). This resulted in a clear, concise, and organized report. The thematic analysis method is a strategy to evaluate validity by merging information from various sources (Nowell et al., 2017). Considering the research question, I analyzed the responses into practicable content (i.e., codes derived from words or phrases that align with the problem statement and purpose of the study). I performed multiple reviews of the data and looked for patterns and trends. Themes were extrapolated from codes and organized to form the analysis and results. Each theme represented a crucial point resulting from the data collection in relation to the purpose of the study. I used this method to understand the participants' lived experiences in specific times and places and draw conclusions based on the respondent's feedback. The results were successfully coded data and formation of themes that I used to address the research question and purpose of the study.

Thematic analysis was useful given the broad range of data collected to provide clarity on the purpose of the study. According to Kiger and Varpio (2020), it is a data analysis process that involves reviewing a data set, identifying patterns, methodically coding, organizing themes and creating a story. It is an excellent method to identify patterns and meaning in qualitative data. I used thematic analysis to obtain a deeper

understanding of the data and to present it in the form of a story. I used MAXQDA because it is regarded as one of the best qualitative data analysis programs. It was easy to use and includes artificial intelligence to help with audio transcription. I also transcribed and coded the data because I wanted to obtain a comprehensive understanding of the data. This was time consuming; however, through this process I gained confidence that my data analysis was representative of the participants' response to the research question.

### **Coding**

Coding the data was key to my understanding the participants' lived experiences and their relationship to the purpose of the study because I used it to obtain significant insights into the respondents' attitudes and behaviors. Coding in qualitative research involves dividing the data into defined groups or themes. It involves processing, organizing, and sorting data used to locate and arrange similar content and organize different data in the same or separate data sets (Parameswaran et al., (2020). This form of coding made it easier to recognize consistency and scale in participants' answers to the interview questions. I was concerned about research bias to the extent that I decided to develop the codes based on the review of the data. This is referred to as inductive coding (see Dovetail Editorial Team, 2023).

The selection of a methodology determines which coding scheme the researcher applies to address the research questions and purpose of the study. For example, coding can derive from previous research and be applied to the data (deductive) (Locke, et al., 2022). I chose to develop codes based on the data arrived from participant interviews. I took every precaution to ignore previous information related to the topic which was

useful to developing conclusions that were grounded in the data (inductive). Furthermore, I ensured that the coding process aligned with the research methodology and focused on using the codes to develop a rich description of the respondent's experiences. By doing this, I was able to summarize and synthesize the feedback based on the respondent's lived experiences.

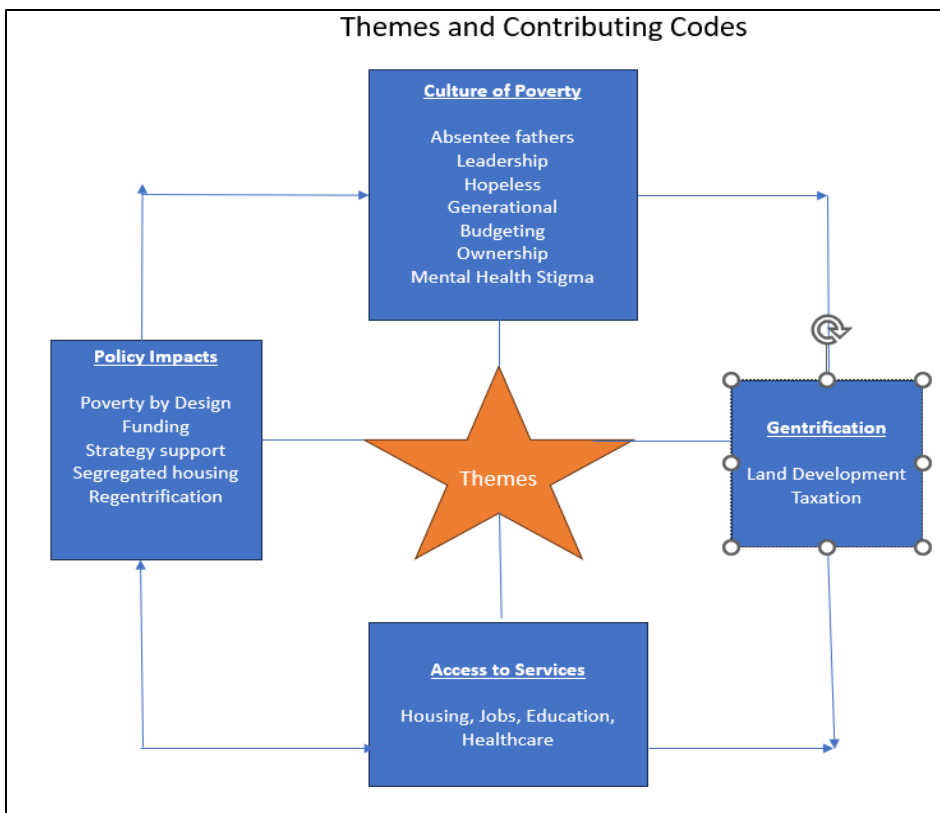
The interview questions were drafted absent any consideration of potential codes; I asked open-ended questions to obtain more actionable insights to the subject matter. Furthermore, I was able to assign labels to words or phrases that signified relevant themes in each response. This was important because I was able to integrate and analyze the responses from multiple respondents. I incorporated a mix of content and narrative analysis to identify codes and themes. Content analysis focuses on tagging and categorizing the data identify themes (Kyngäs, H, 2020). Narrative analysis (Rodríguez-Dorans & Jacobs, 2020), was useful when conducting interviews because it helped me organize the participants' lived experiences in the form of a story. To obtain a thorough understanding of the data, I conducted manual coding, and used a professional automated coding service to validate the manual coding. Figure 2 depicts the codes, subthemes and themes that derived from respondent interviews. Throughout the interview process, I referred to the research question and purpose of the study to ensure questions were appropriately aligned to achieve the purpose of the study.

**Table 2***Alignment of Themes, Subthemes, and Codes*

Theme	Subtheme	Code
1. Families raised within a culture of poverty	No significant subthemes	Absentee fathers, poor community leadership, hopelessness, mental health stigma, take ownership
2. Gentrification	No significant subtheme	Land development, capital investments, increased property taxes
3. Access to Services	Policy decisions, Intentional and politically supported	Unequal access to housing, jobs, education, healthcare, subpar housing and education resources, hiring termination rates for Black people, access to healthcare in poor communities
4. Systemically racist policies	Aimed to marginalize Black people	Land development, segregated housing, gentrification, redlining, criminalization of Black people

Once the data was coded, I compared them to the research questions to understand how the coded data informed the problem I was exploring. I accomplished this by grouping the codes into categories and analyzing the coded framework to explore for connections or themes. This was an excellent tool to understand the link between the coded data and research question. This was a useful method for me to sort the data by separate topics across respondents to identify relationships, trends, and themes.

Table 2 is a graphical depiction of the themes derived from professional data transcribed by MAXQDA and manually coded data analysis that was reviewed by three colleagues, all obtaining doctoral degrees in public administration. MAXDA was instrumental in identifying additional data patterns. I used text searches for specific concepts that were already coded to confirm that all were reviewed. This provided me confidence in the data analysis process.

**Figure 3***Themes and Contributing Codes*

*Note.* Policing or longstanding culture of poverty as a root cause were not mentioned in the research question or purpose of study.

I performed multiple reviews of the data and then analyzed them through coding methods using MAXQDA Qualitative Software. Furthermore, a family member who has a PhD in public policy reviewed the data. This level of detail resulted in four themes that emerged from the coding strategies: solving generational poverty, gentrification, access to housing, and politically motivated policies. Examples of coded passages Included the following: The family dynamic plays the greatest role in generational poverty.

Gentrification is merely a new and different form of redlining that contributes to Black poverty. Black people are consistently denied equal access to housing and other services. It is a design to maintain a specified number of poor Black people who continue to suffer from the effects of political aims to marginalize Black people; thereby maintaining the wealth gap.

Special attention was given to ensure interview questions and coding were performed without bias. The following paragraphs provide respondent feedback related to solving generational poverty, the challenges associated with gentrification, equal access to housing and public policies. Participants provided well-thought-out and informative feedback that provided critical context related to the research question.

### **Solving Generational Poverty**

In Chapter 2, I described generational poverty as a family who has been impoverished for three or more generations. Data analysis confirms that poverty has devastating impacts on young people. Children raised in poverty experience hardships due to the prospect of constantly moving from one impoverished community to another. They are more likely to experience hopelessness, literacy, and behavioral challenges. Breaking the cycle of poverty is complicated due to the extreme problems encountered by the poor, including high-crime neighborhoods, prejudice, and little to no healthcare. This often results in patterns of living in low-income, government-assisted housing, obtaining low-paying jobs, and having limited access to healthcare.

Participant X1, a politician in one of the tri counties shared,

I think the family dynamic plays a key role in what happens to kids' lives and how they perceive things. When they do not have stability at home, they don't have that stability out in the real world.

Participant X2, a senior behavioral health professional, noted that, "Twenty-plus years' experience tells me the problem is, we as a people, African Americans, Black people, still do not engage in therapy at the points of other groups. It is still not culturally acceptable." Participant X3, another politician with 28 years of political experience noted,

I think the increase in black homelessness is from a long legacy of segregated housing to poor and unsafe areas, which lead to worse outcomes, whether it is in mental health, job attainment, getting across town to the better job to secure better housing. Despite the challenges, Black people must take responsibility for decreasing the extreme poverty rates.

The respondents identified three distinct contributors to Black poverty: family dynamic, stigma associated with mental health and unfair housing policies, which is addressed in the research question. I did not anticipate that family dynamics and stigmas associated with mental health would be noted as contributing factors to poverty.

Gentrification was a major theme that resulted from the data analysis. Picardo (2022) defines it as the transformation of a community from low-income to high value. It is often marked as urban development and known to have negative impacts on marginalized people. In my study, the research question focused on systemically racist housing policies, namely redlining and how it contributes to the wealth gap between



Black and White people. The interview questions did not include a reference to gentrification; however, participants referred to how it is counterintuitive to the claim that it is designed to help low-income communities by providing access to better resources.

The following is an example of feedback from participant X4, a city councilmember:

It is going to get tougher and tougher for those generational homeowners to maintain and sustain their communities. So, you know that is the only thing I can think of when I look at commonalities and different pockets of the city. The politicians' focus is growing revenue, which pushes minorities out of communities, which dates back three generations. Now they just call it a different name, gentrification.

The scope of the interview questions provided the opportunity to discover contributing factors to the high rates of black homelessness that were not previously considered.

### **Gentrification**

According to senior behavioral health professional (PhD), participant X4, “the old form of redlining and present-day gentrification continues to negatively impact people in poor communities which are primary homes to Black families”. Another example of the impacts of gentrification observed by respondents included ongoing commercial land development, increased property taxes, and collaboration among land developers and politicians to place high-cost development in low-income locations. This adversely impacts Black people due to land restrictions like zoning, community dues and growth regulations. Participant X5, a politician and finance professional, remarked that:

The ability to understand the definition of affordable housing is important because it is not clearly defined across political and public service platforms. People will tell you that affordable housing is being able to live there at a reasonable wage. But that is not true. They will say low-income families can afford to live in the neighborhood, but now that we have gentrification coming in and people are relying on the fact that most do not have the resources to pay for that. So, they are pushing lower income people out and pushing them into other low-income areas where the poverty cycle continues. I see it often, and my political leaders are not doing anything about it.

Another administrative professional, participant X6, noted the lack of support from political leaders. “We have put in some requests with our legislators to put a rent cap on so we would be able to keep people in this area, so they are not impacted by gentrification, but political leaders will support it.”

Participant X7, a politician and pastor expressed concern about the negative effects of regentrification.

You have so many retired elderly older Black ladies or people that are on fixed incomes who live in these areas where you really do not have any control. You just basically at the whim of whoever the property owner is and they just give you anything. You really cannot do anything with it because you cannot afford anything else. So, it is continuous. It is a game, it is a revolving door, you know developers pushing these elder people and their generations out.

In this section, I highlighted the major themes related to generational poverty and the effects it has on the Black community. The results emphasized the fact that unfair housing policies are the root cause of generations of poverty for Black people; however, surprisingly, respondents brought to light that gentrification is a social problem that often worsens the living conditions in Black neighbors. Furthermore, it causes poor families to relocate to other low-income communities, which increases segregation. The following section summarizes the results of access to services.

### **Equal Access to Housing**

Longstanding patterns of racism in the United States have negatively impacted access to resources in healthcare for Black people (Tzeng et al., 2022). Sickness and impermanence are aligned with health inequalities in low-income, Black communities. Income influences health and lifespan through clinical, behavioral, social, and environmental instruments (Khullar & Chokshi, 2018). The legacy of racist housing policies against Black people, who were denied wealth building opportunities afforded to Whites, prevented the ability to create wealth (O'Regan & Zimmerman, 2019).

According to participant X8, who is a homeless shelter senior professional:

“Black people have been excluded from economic investment and obtaining mortgages and business loans, we are feeling the effects of that, but Black people were blocked from purchasing homes in communities where they could support one another.” A senior finance professional, participant X9, expressed frustration over the regentrification in his community, “They make money off the fact that Black people are impoverished and cannot live in affluent communities. And they build housing developments that are going

to keep them caged. Low-income residents are not mentally prepared to get yourself out.” Participant X10, homeless shelter executive, stated that “Marginal wages, and longstanding racial bias prevented Black people from owning property, which results in Blacks struggling to pay rent. People that struggle to pay rent are susceptible to an impoverished state, prone to eviction, and even homelessness.”

According to O’Regan and Zimmerman (2019), high-opportunity communities provide families with the best chance for upward social mobility; however, due to universal housing discrimination, Black families disproportionately live in lower-opportunity areas. O’Regan and Zimmerman (2019) further denote that housing segregation was an intentional public policy act that dates to 1930s, where Black communities were labeled by the government as hazardous, subversive, undesirable, inharmonious, and lower grade residents. Consequently, the intentional isolation of Black people allowed policymakers to undervalue Black communities, denying equal access to quality housing, suitable school funding, wage appropriate job opportunities, healthcare access, and nutritious food options (O’Regan & Zimmerman, 2019). Director of Housing, Participant X11, responded that “it was just in our community. But you know what it is now? It changed the name of it. It is gentrification. Yeah, I mentioned it earlier, redlining back then, gentrification now. It is all the same.”

### **Public Policies**

An underlying weakness in previous efforts to address redlining are the result of de jure segregation which are deliberate acts, laws, and public policies that are supported by public administrators and law enforcement from the local to federal level (Egede et al.,

2023). participant X12, a 15-year politician and law enforcement officer, lamented: “Granted, segregation was supposed to decrease because of the Fair Housing Act of 1968. The country remains extremely segregated and usually causes significant economic disadvantage and restricts opportunities for Black people to obtain good employment, education, healthcare, and housing.” According to Solomon et al. (2019), the problem is that low-income and Black neighborhoods in urban areas, have been marginalized by public policies passed under the mask of building new public communities that help Black people, or enhances final growth. This further supports participant X15’s claim regarding the negative impacts of racially segregated neighborhoods. Later in this chapter, I will address other respondent finding related to the segregation of Black people.

The review of the literature established that the wealth gap between Black and White people has remained constant and extreme. In 2021, the net wealth of a Black family in the United States was one-tenth of a white family (Mineo, 2021). At the end of 2020, seventy-five percent of white families owned homes compared to 44 percent of Black families. This division has remained for at least four decades. Participant X13, an HR Director, explained that:

Even today, Black people continue to be excluded from economic investment and obtaining mortgages and business loans, all is still we’re feeling the effects of that, you know, but we were blocked from purchasing homes and investments in our communities where we could kind of support one another. And that has the effect.

There is a common belief among the participants that redlining, dating to the 1930s, was the catalyst for the black and white wealth gap; however, Black people continue to feel the effects in 2023. It may be difficult for the 44 percent of Black homeowners to understand the impacts; however, politicians, from each county, supported X13s claim.

Discreet and not so discreet public policies remain intact in 2023. For example, predatory financial services disproportionately target the Black community, inhibiting their ability to create wealth. According to Braveman et al. (2022), payday lenders and check cashing services are typically situated in lower income/minority communities. Each typically charges excessive fees and outrageous interest rates. Banking services located in segregated communities routinely subjugate patrons to higher interest rates (Braveman et al., 2022). Braveman's observation is, again, acknowledged by participant X13, who later in the interview, claimed; "Like redlining, these intentional racist policies inhibit land ownership, which inhibits Black people's ability to accumulate wealth, finance education and propel themselves out of generational poverty." X13 believed that systemic racism is so rooted into society that it is viewed as the natural order of things. I believed this to mean and conclude that the system of racism is so common, a large population of people are not aware of the structures that are in place to maintain the wealth gap. Furthermore, this is a primary reason Black poverty and homeless rate are so high.

According to Witte (2022), there is substantial research that supports the belief that discrimination is rooted in the criminal justice system. Black men or more likely to

be arrested, charged, and convicted, and are disproportionately targeted by the police. Additionally, there is a significant pattern of imprisonment that reflects discriminatory policing and sentencing practices. Incarceration is a life-changing outcome that hinders the opportunity to build stable families, obtain a livable wage and secure affordable and safe housing after release (Nellis, 2021). It also decreases the amount of earned income after release and adversely impacts the livelihood of children. Participant X14, a law enforcement professional, remarked.

I also think incarceration, you know, where Black people are over criminalized and over policed that I think that when you lock them up, there's no accident that when we come out, you know, with no job and no support, you know, so many people leave these prisons and jails and come out and with nowhere to go.

According to Walsh (2021), policing against Black people is rooted in the racist activities of a nation and its culture. Deep-seated in slavery, racial inequalities in policing and police violence remain prevalent and driven by implicit and explicit prejudice (Walsh, 2021). X11 further acknowledged that significant changes to the criminal justice system cannot be achieved unless there is acknowledgement of a racist criminal justice system. That the only way to mitigate the social problem is to focus on the sources of racial inequalities.

### **Summary**

In this chapter, I discussed the analysis of data that resulted from interviews with fifteen participants, who were selected based on the ability to provide context related to the purpose of the study and research question. They reported on a cycle of Black poverty

in underserved and low-income Black communities, the impacts of gentrification, unequal access to housing, and systemically racist housing policies. In the following chapter, I provided the results of a review of the results of data analysis, coding and four theme. I explained the limitations of the study and presented recommendations.



## Chapter 5. Finding

### **Discussion, Conclusions, and Recommendations**

The purpose of this qualitative study was to explore how systemic racist policies in employment hiring practices, education, healthcare, and, particularly, housing policies, contribute to the higher rates of homeless. To accomplish this, I interviewed a range of public servants to understand their lived experiences dealing with homeless people. The results can positively impact social change by providing local, state, and national policymakers with information that can guide decisions that reduce the recidivism rate of not only Black but all homeless people in the United States. In this study, I addressed the question: Are past and/or existing public policies, namely redlining, predictive of the lived experiences of previous and current homeless persons of differing races, ages, and gender, living in Chatham and Richmond County, Georgia?

For this study, I used Marx's social conflict theory and Pareto et al.'s elite theory (Juraev & Ortikova, 2021) for the theoretical framework because the concept of both theories is fundamentally based on the concept that white is the dominant race and supremacy must be maintained. I focused on understanding how systems of racism marginalize Black people. I used these frameworks to organize, define, and establish a structure to select participants and prepare interview questions. Terms like *institutional barriers*, *systems of racism*, and *formations of discriminatory disparities* are notable in Pareto et al.'s (2022) theory, which asserts that elitist goals include the preservation of power, rule by the minority, and social structure sustained by a political formula that correlates with an accepted religion, ideology, or myth (Pareto et al., 2022). According to

Pareto et al. (2022), elitists have two contrasting ideals: (a) a patrician tendency, meaning the elite seeks to preserve the dominant position in the social hierarchy while denying the lower-class access into the minority class; (b) the minority maintains supremacy by the influence of select social, religious, generational, or personal achievements.

### **Interpretation of Findings**

The study sample of responses apply to a larger population who share the same experiences. Therefore, these responses can be used to draw conclusions and generalizations about larger population of the same or similar group. I uncovered four themes in this study: generations living among a culture of poverty, gentrification, equal access to public services and unfair public policies that marginalize Black people. I identified poverty as the primary contributor to the disproportionate number of homeless Black people in the United States. Prior to beginning the research, I believed that mental health issues or excessive drug and/or alcohol use would be the root cause, especially in the Black community. According to the participants, political and public policies do contribute, in various forms, to higher rates of poverty in the Black community. Furthermore, generational poverty is exacerbated by understaffed and underfunded schools, high crime rates, unaffordable housing and limited access to quality health care and jobs.

The ongoing struggle with poverty and homeless recidivism rates derives from unfair housing policies which impact the wealth gap today. I interviewed four politicians that currently live in Chatham, Richmond, or Fulton County, in the state of Georgia. Each reported and I interpreted their responses to indicate that gentrification is one of the

present-day forms of structured efforts to increase wealth for White people, while decreasing it for Black people. Participant X13 labeled it as “the institutional transfer of poverty from one community to another.” Gentrification, its intentionality, and negative impacts were common themes among the respondents. The rising cost of living, over policing, political and social displacement are major problems associated with gentrification in the Black community. Redlining and gentrification are different in that, one aimed to deny Black people access into White neighborhoods and the other pushes them out. The results are overcrowded and impoverished communities and high homeless rates that are driven by poverty.

Four participants of differing ethnicities attributed poverty as the root cause of Black homelessness and ascribed a culture of generational poverty among the Black community. One respondent referred to people living in poverty as ascribing to the crab in the bucket mentality, which is a metaphor for how people respond when they observe another person reaching a milestone that they cannot achieve. This means that when caught and placed in a barrel, they will pull down other crabs that try to climb out of the bucket. Politician X1:

When we achieve positions of power, or get a few promotions, we get into our groups of Black folks and try to establish ourselves as the dominant force in that group. We deny other Black people the opportunity to gain experience from us and what we did to make a better life for ourselves and their family because we do not want to see others shine. We degrade our young people by complaining about their goals.

I interpret X1 to mean that Black people are often the catalyst for their financial inequities due to the crab in the bucket mentality. This ideal was evidenced during slavery as slave owners pitted Black people against each other by segregating them into classes, i.e., house slave and yard slave (Ruef, 2022). Black people must take responsibility for helping others, otherwise, they are solely dependent on other races to help them achieve financial independence.

Participant X4 reported that “a culture that fostered a lack of personal ownership among impoverished Black people continue to exist in United States.” This refers to the belief that people who live in poverty must take responsibility for improving their financial state and not live a victim mentality. The victim mindset is common for people living in highly populated Black neighborhoods, which is to blame external circumstances for their socioeconomic situation (Boone, 2022). Also included is the belief that Black people are owed compensation for slavery. X4 asserted that “the children are taught to be passive instead of proactively working to earn a livable wage that transitions them out of poverty.” Passing this mentality through generations weakens the communities, discourages financial independence, and enhances the likelihood that future generations will live in poverty.

A common theme acknowledged by the four politicians interviewed was the existence of policies that have a more adverse effect on Black people. X2 reported that “the wealth gap among Black households is due to differences in the value of homes and property.” Homes owned by Black people are often located in low-income communities where property values are significantly lower than mostly White communities.

Participant X12, senior law enforcement officer and Alderman, noted “the alarming rates that Black people are incarcerated compared to non-Black people is based on a post-civil rights initiative to replace Jim Crow, which means that Black people are over-criminalized and incarcerated to replace segregation.” In 2021, 32% of the state of Georgia’s population and 61% of the prison population was Black (Nellis, 2021). Participant X12 believed that “unfair policing leads to higher incarceration rates, lower wage jobs and absentee heads of household in the Black community.” A behavioral health professional described a link between policing, mental health, and homelessness. I interpreted it to mean that Black neighborhoods are over-policed in terms of surveillance and social control, which includes investigatory stops. Conversely, they are under-policed in terms of resources and police presence to disincentivize acts of crime.

According to Shattuck and Risse (2021), “the right of equal access to public goods and services is rooted in the rights to life, Liberty, and the pursuit of happiness.” The Declaration of Independence asserts equality as a founding principle, and the 14th Amendment guarantees equal protection of the law. Contextualized in the Declaration of Independence is language that speaks to all people, regardless of race, having access to good services, i.e., including access to education, healthcare, housing, and environmental inequality of access to public goods and services protection (Shattuck & Risse, 2021).

During President Biden’s first days in office (e.g., January 20, 2021), he called for immediate action to promote equity for all Americans, referring to equity as a “battle for the soul of [the] nation” because “systemic racism” is “corrosive,” “destructive,” and “costly” (“Racial Discrimination in the,” 2022). In recent years, public policy has

focused on the advancement of macroeconomic growth but has contributed little to ensure equal access to all. Communities in all three of the counties studied were similar in that large scale development initiatives did not plan for the devastating impact on poor people. These public policies reinforced the inequality of access to public goods and services, including health and education in low-income communities, particularly for Black people (Shattuck & Risse, 2021). Participant II believes that the impacts on poor people, particularly Black people, will lead to expanding the wealth divide.

Minorities struggle with medical costs, and to keep a roof over their head. They are struggling to eat; they are struggling to get the right healthcare situations under control.” “How do we look out there, and how do we make it fair? How do we make it where the people that need a hand up or need that extra little bit of help? How do we make it fair for them to be able to compete with folks that have a leg up better than everybody else?

I interpreted the participants’ observations to align with the theoretical framework, in that, the root of racial inequity in the United States is a longstanding and intentional effort to maintain the wealth gap between elitist White men and people of color. Furthermore, I interpreted the participants’ responses to indicate that local politicians were more concerned about property and commercial development in their districts and do not consider a plan to address displaced residents. Even today, unfair policies (i.e., regional zoning policies and national loan interest withdrawals) are a disadvantage to Black families and low-income communities (“Systematic Inequality and”, 2019).

## **Implications**

I confirmed that the literature review, methodology, and frameworks aligned so that I could address the research question and purpose of the study. Future researchers may use my findings to explore how the findings can influence public policy research and inspire positive change.

Significant connections were found between the data and existing literature. Participants referred to a system of government that is designed to ensure the separation of wealth between rich and poor people. In the History of White Supremacy section in this study, I explained that White dominance entails a system of marginalizing Black people. Furthermore, White nationalism serves as an ideology that promotes a racial classification of national identity, which calls for one superior ethnic group and the preservation of citizenship for only White people (Skutsch, 2017). Respondents remarked about the ongoing culture of white supremacy in the United States, including Participant IV:

Because the system, the system of White supremacy, is systematically keeping Black people at a certain income threshold. While Black people comprise 13% of the population, we are disproportionately homeless because of redlining, because of the education system. The systemic aims to maintain extreme poverty rates in Black communities is driven by politically motivated systematic efforts like redlining, the toxic environment in the low-income communities and the disproportionate rates that Black people are criminalized.

This is interpreted to and aligned to other respondent's acknowledgements that counter the passive beliefs by White people that racism in America does not exist. The cycle of poverty within the Black community was evidenced in my research and data. According to Kennedy (2020), the cycle of poverty describes a situation where it is extremely difficult for families to transition out of poor neighbors. It typically passes through generations because the senior family members do not have the means to generate adequate income to run a family unit (Auerbach, 2021). In the section, *The Black Cycle of Poverty*, I explained that abject cycles of poverty are when families are living in abject poverty for three or more generations. I believe breaking the cycle of poverty is primarily the responsibility of Black people. One of the longstanding political leaders attributed responsibility to Black people and stated that they must take ownership, serve as better examples, and create opportunities by taking greater initiative. According to Mader (2021), impoverished Black people maintain a culture of poverty that encompasses its own set of morals. They believe that the poor have a different concept of time and do not plan; rather, live in the moment. They also believe that the Black male is central to escalating or redirecting its generations cycle of poverty.

In his article, *Black American Culture and the Racial Wealth Gap*, Hughes (2018) offered an antidote that provides causation for the racial wealth gap. He observed the marginalization of Black people from New Deal policies created to encourage homeownership, income growth, and wealth accrual. Post-World War II, White were recipients of the government supported real estate loans; however, by the 1960s, New Deal policies no longer existed and denied Black people the ability to create generational



wealth through home and property ownership. This, coupled with the negative impacts of redlining, income suppression, and drastically higher market prices, prevented African Americans from entering the housing market (Murphy, 2020).

A participant with executive experience in the mental health field reported the catastrophic impacts of redlining, by stating. The below paragraph is a lengthy dialogue between one of the participants and me. I decided to include it because it provided context to the impact of the earliest form of discrimination and how it impacts Black communities today. The participant is a politician who also works as a senior behavioral health professional. Participant X15.

I think the increase in Black homelessness is from a long legacy of segregated housing to poor and unsafe areas, which resulted in worse outcomes. Be it mental health, job attainment, getting across town to a better job to secure better housing “It is just that cycle of poverty about which we are talking. Also, there is a history of government subsidies that were not equally given to African Americans. So, now, you are talking about a history of poverty. There was a history of serving, but there was not a history of giving back. So, there was no equality. All those folks that came back from World War Two and got those houses down on Main Street that you are used to looking at in the small towns, Black people still were segregated to other sides of town and did not have that privilege. So, now what is being passed down? If dad at least had that house that the GI Bill helped him get in the 1940s, and then he passes that down, you may not want to stay there because you are better than that now. And so, you can sell that house, put that

40,000 towards your new house. So, it makes the people who did not have that advantage, even if their dad served, they are starting from beginning or they never even got the chance to have that mindset of ownership.

The respondent provided valuable information that addressed the research question and purpose of the study. In addition to redlining, other policies, like Roosevelt's New Deal and Lincoln's Homestead Act of 1862, were created to generate wealth for all Americans; however, they only benefited White people (Nickerson, 2021). The literature review and data collection provided sufficient evidence that unequal access to housing is a significant contributor to the disproportionate rates of homelessness among Black people. According to McElwee (2016), crucial decisions regarding policy have overwhelmingly favored White elitists and marginalized Black people. Therefore, to achieve a deeper understanding of how policies influence the wealth gap, additional research is needed to understand if and how they contribute to the disproportionate gap in the population of homeless Black people in the United States.

### **Research Study Boundaries**

In this section of the chapter, I discuss research boundaries in the context of my study. I focused my study on the three largest counties in the state of Georgia (i.e., Chatham, Richmond, and Fulton) and selected the participants based on the ability to understand their lived experiences in relation to the purpose of the study. To address the research question and purpose of the study, I obtained data from politicians, behavioral health professionals, homeless support professionals, law enforcement professionals, and public administration professionals using semi structured interviews.

To ensure that the conclusions were not an interpretation of firsthand experiences, I solicited support from family and friends who have obtained a PhD in a similar area to the topic of this thesis. Three people performed macrolevel coding of my data, and each rendered the same result. Eleven of the fifteen participants agreed to review the transcribed data and provided feedback. I took extra care not to subconsciously influence participant feedback. I developed indirect instead of direct questions to avoid preconceived responses from participants and analyzed 100% of the data collected. I solicited support from work colleagues to review the questions and recommend changes.

### **Future Research**

The empirical research results from this study and the literature review indicate that the disproportionate rates of Black homelessness in the United States is a major social concern. The literature review and data collected from the fifteen participants revealed that the root causes of homelessness must be addressed when attempting to find solutions to this issue. Furthermore, policymakers and public administrators must promote equality of access to provision affordable housing, behavioral health services, medical services, education, and employment to create a path for homeless people to obtain and maintain stable housing. The research further revealed that local governments do not consistently provide evidence-based housing policy programs.

As this study only focused on the three largest counties in the state of Georgia, I recommend that future studies are conducted in mid-western and west-coast states, such as Indiana, Kansas, California, Washington, and Arizona. These states are recommended for future research because they are comprised of different formations of political

leadership (e.g., Democrat, Republican, or a mixture of both). Furthermore, additional research is needed to understand if the predominance of a certain political affiliation drives higher rates of poverty and homelessness for Black people. Finally, I recommend that a similar study is conducted to understand the root causes of the homeless populations of other races (e.g., White, or Hispanic).

The goal of this study was to understand the root causes of the disproportionate rates of Black homelessness in the Tri-Counties of the state of Georgia and then, recommend practices to reduce the recidivism rates while combating poverty in Black communities. I asserted that Black people must take the lead to address prevalent poverty and homelessness rates. Below is a summary of five actions that I believe Black people must employ to begin steps towards ending generational poverty.

1. Black people must actively participate in the intervention to reduce poverty rates. Political leaders should be consulted and aligned to the goals of impoverished communities and become part of intentional and focused acts to address the *Black cycle of poverty*.
2. Limit the focus on individual solutions. Place significant emphasis on a collective and organized plan to embolden and inspire a renewed mindset towards obtaining better jobs and obtaining skill trades. Black leaders spearhead an initiative to help people understand the differing levels of support that is available to assist them.
3. Black people must take the lead on identifying the issues that affect them. Issues are better resolved when identified by the people they impact. Working together to uncover simple solutions to complex problems is empowering and increases

people's confidence. Black people must champion the initiative to address the shortage of resources in urban and suburban locations, that limits access to quality education and jobs.

4. Black people must achieve and maintain an increased level of awareness regarding the epidemic of poverty and rampant growth of low-income neighborhoods that are growing at alarming rates due to gentrification and political aims to enhance land development in low-income communities. This includes increased involvement in local council, budget and zoning meetings which are open to the public.
5. Reducing Black homelessness is an American problem, not a Black problem. It is not a straightforward process because it requires a concentrated transformation of thinking among the affected. It takes time to enable and support those impacted by generational poverty to become active participants in their personal development.

I provide the following recommendations for local, state, and federal policymakers to implement to address the issues discussed in this research project. None of these suggestions is a quick solution. Each suggestion requires a meaningful change in how localities govern, and the manner communities take ownership to create positive social change:

1. Policymakers should revisit the decision to reduce already inadequate assistance for low-income communities.
2. Make provisioning affordable housing a political priority.

3. Revamp rent regulation laws that accelerate the loss of low-income housing should be strengthened.
4. Establish a working group that focuses on reducing the homeless recidivism rates.
5. Explore opportunities to increase land development while providing alternate means of affordable housing for the impacted group.
6. Increase sensitivity training for law enforcement officers that better informs them of cultural differences.
7. Implement a campaign plan to inform minorities about mental health.

### **Conclusion**

Since the inception of slavery and then segregation, African Americans have endured the denial of rights and socioeconomic opportunities (Albert, 2020). Albert (2020) purports that the disproportionate rates of Black homelessness results from a longstanding and intentional act of racial discrimination devised to maintain the wealth gap between Black and White people. Redlining, which dates to the 1930s, was a federal-government-supported effort to inhibit economic investment, such as finance and business loans, in Black communities. The result is apparent today, because Black people continue to live in impoverished communities where they are subjected to environmental poisons, over policing and still have limited access to quality care, goods and services, nutritious food, and economic opportunities (Jones et al., 2018).

The empirical results from this study and the literature review indicate that the disproportionate rates of Black homelessness in the United States is a major social

concern. Further studies should be undertaken to investigate how the results from this study would compare to results from studies undertaken in other regions of the United States. There is an urgent need for political leaders at the local, state, and government level to devise strategies that focus on the root causes of the high recidivism rates of Black homelessness. This is only accomplished when Black people, which are resident outside of in low-income communities, participate in the process.

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