

Utilizing HMIS and Non-HMIS Data to Support Racial Equity

Presented by:

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[Greater Kansas City Coalition to End Homelessness \(GKCCEH\)](#)

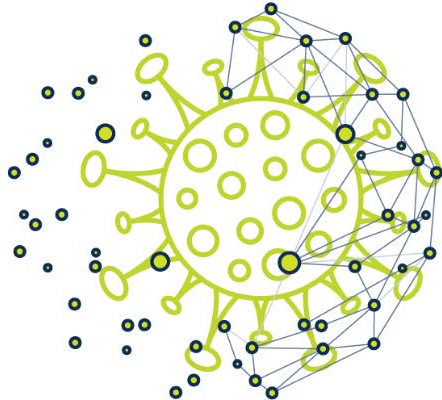
She, Her, Hers

Matt Simmonds, President

Matt@SimtechSolutions.com

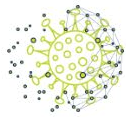
[Simtech Solutions Inc.](#)

He, Him, His



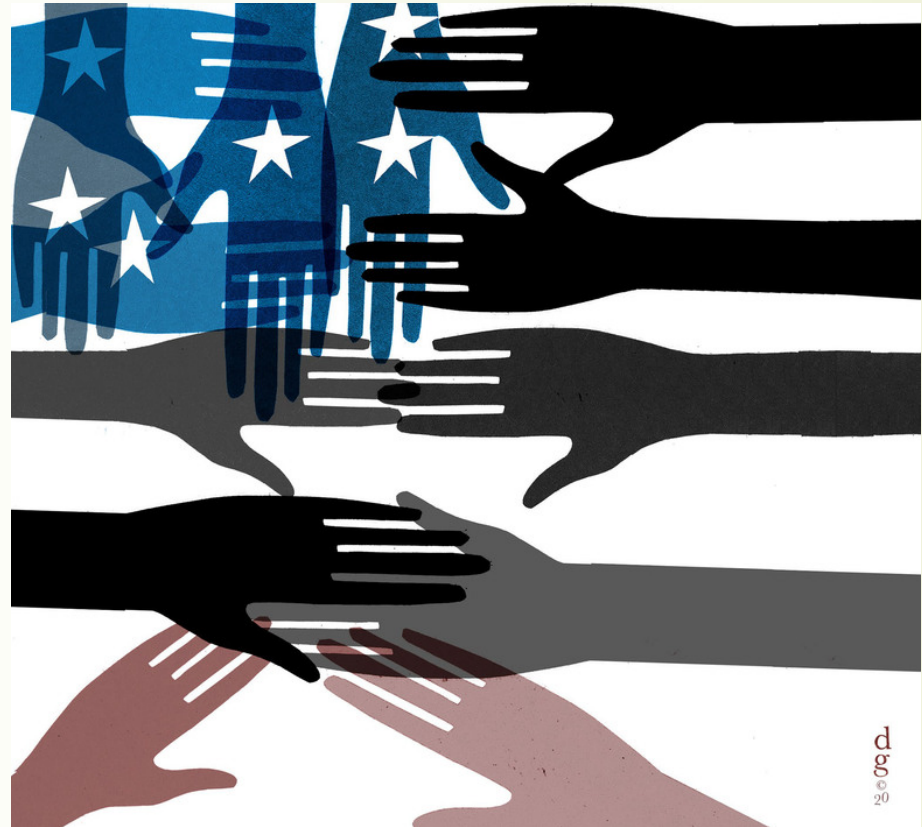
A Year of Crisis

Using Human Services Data
to Recover from the Pandemic



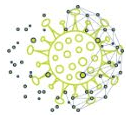
Why is a “Racial Equity Lens” important??

- The US claims to be the land of opportunity yet the persistence of structural racism in our society creates unfair obstacles for minorities.
- By visualizing HMIS and non-HMIS data we can raise awareness of any disparities that do exist so that we can work together to minimize them.
- These same concepts can and should be applied to any marginalized population.



Source: Donna Grethen / Op-Art

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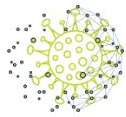


The HUD NOFA and Racial Equity

- Have you assessed whether individuals of different races or ethnicities are more or less likely to receive homeless assistance?
- Are there disparities in outcomes for people of different races and ethnicities?
- If yes, what are you doing about it?

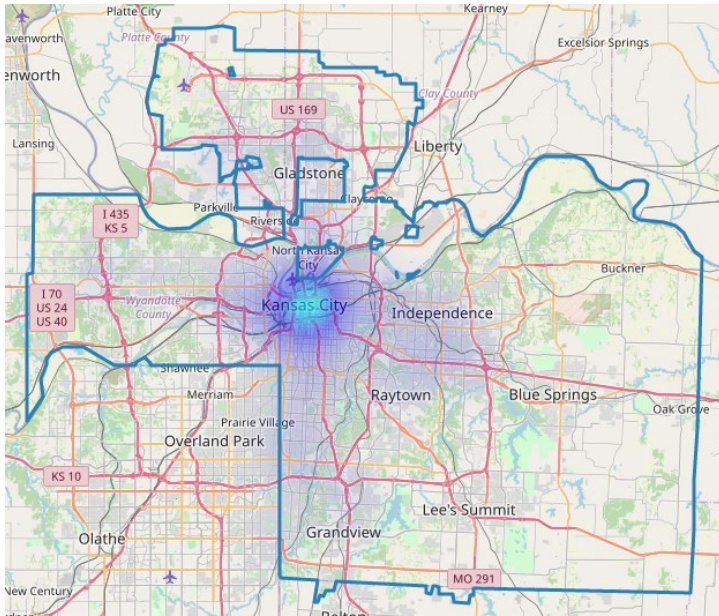
<p><i>m. Addressing Racial Disparities in Homelessness.</i> The CoC has assessed whether there are racial disparities in the provision or outcome of homeless assistance, and if present, taken or will take steps to address such disparities.</p>	<p>5</p>	<p>CoCs must demonstrate:</p> <ul style="list-style-type: none"> • it has assessed whether individuals of different races or ethnicities are more or less likely to receive homeless assistance or to receive a positive outcome from homeless assistance; and • if racial or ethnic disparities are present, the CoC has taken or will take steps to address those disparities.
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SOURCE: [FY 2019 CoC Program Competition NOFA \(hudexchange.info\)](https://www.hudexchange.info)

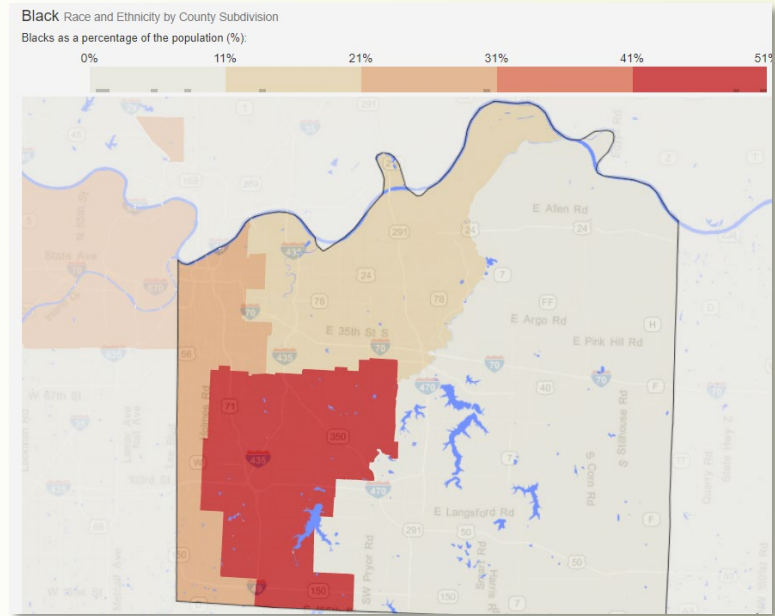


How Over-Represented are Minorities?

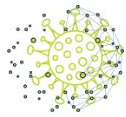
CoC Boundaries



Census Boundaries



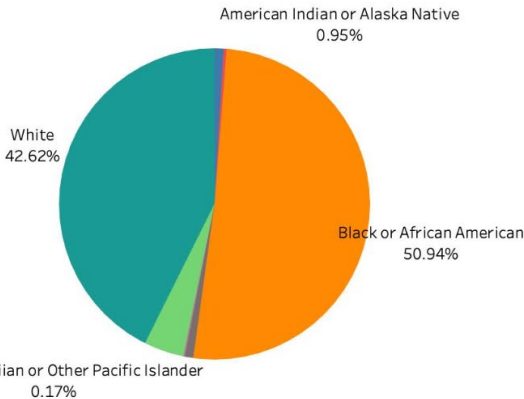
CoC boundaries often do not align with county boundaries, and the racial composition varies greatly from region to region.



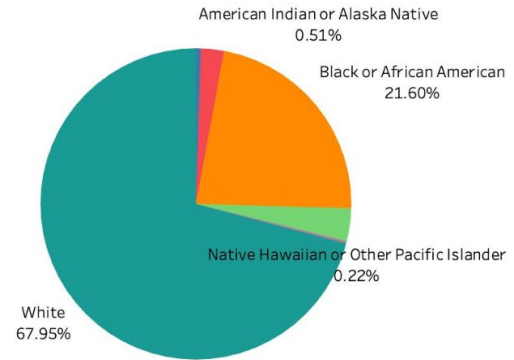
Creating the Racial Disparities Analysis – Census Data

- Census data obtained from www.census.gov
- Census tracts were cross-referenced with CoC shape files to determine which tracts to include.
- Results were fed into Tableau to do a side-by-side comparison of HMIS and Census Data.

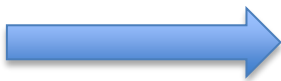
HMIS 2020



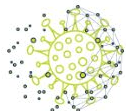
Census 2017



THIS



People who are black represent 51% of the homeless population yet only comprise 21.6% of the total population!



CoC Analysis Tool: Race and Ethnicity

Date Published: March 2020

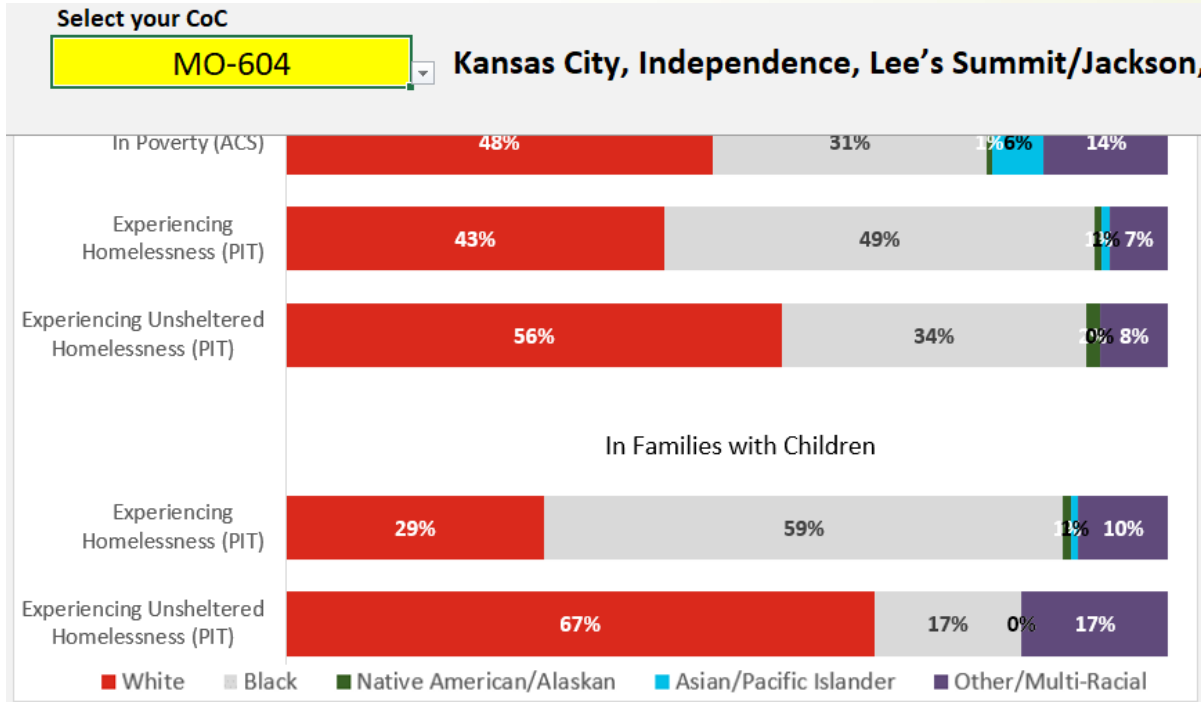
Description

Each community has unique circumstances impacting people experiencing homelessness. The CoC Analysis Tool draws on Point-In-Time (PIT) Count and American Community Survey data to facilitate analysis of racial disparities among people experiencing homelessness. Such an analysis is a critical first step in identifying and changing racial and ethnic bias in our systems and services.

The number of people experiencing homelessness represented in this tool is drawn from the 2019 PIT Count data reported in the Annual Homeless Assessment Report (AHAR) to the U.S. Congress. PIT Counts are unduplicated 1-night estimates of sheltered and unsheltered homeless populations conducted by CoCs nationwide during the last week of January each year.

Select the link below to download the tool. To use the tool, select a CoC from the dropdown at the top of the Dashboard tab. The charts and tables will automatically populate with local and state data. Instruction and further details are provided in the accompanying PDF document and in the “How to Use this Tool” and “Methodology” tabs.

<https://www.hudexchange.info/resource/5787/coc-analysis-tool-race-and-ethnicity/>

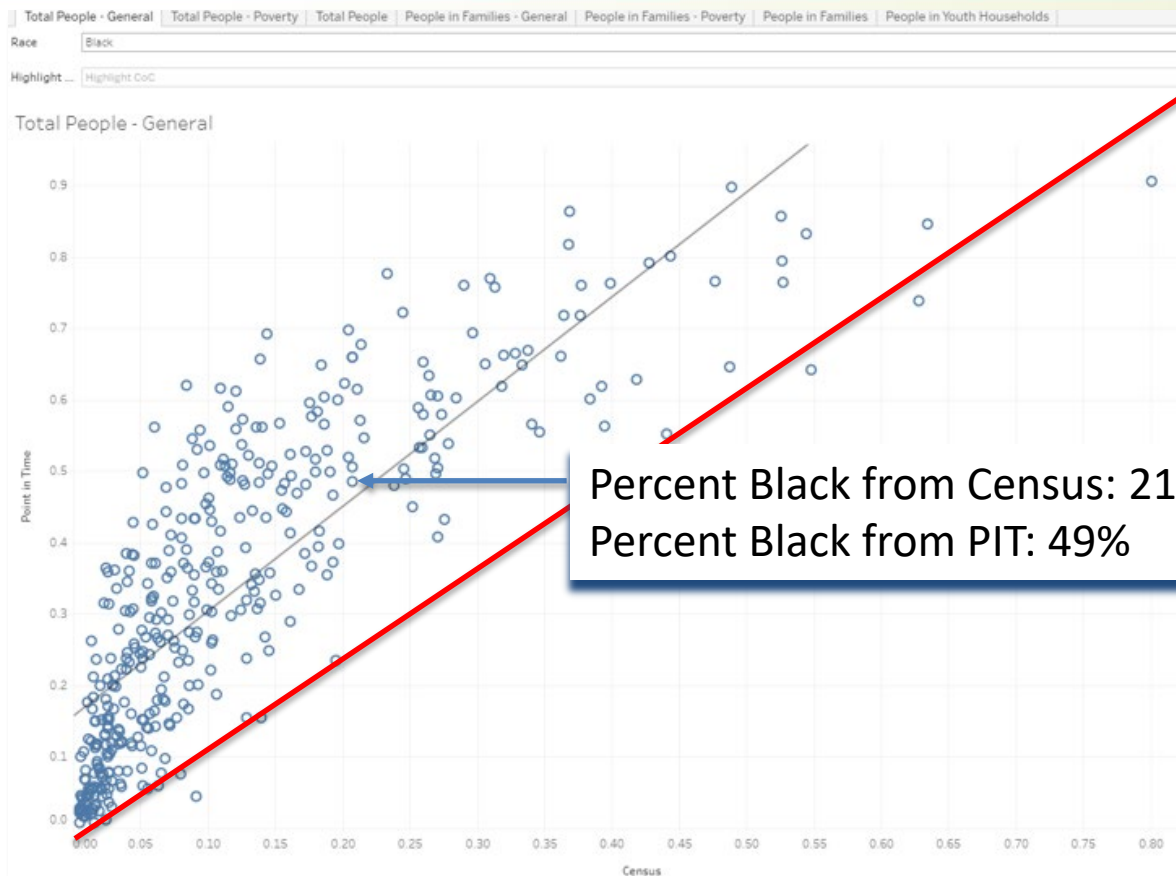


Whites constitute 68% of the overall population and blacks represent 21%.



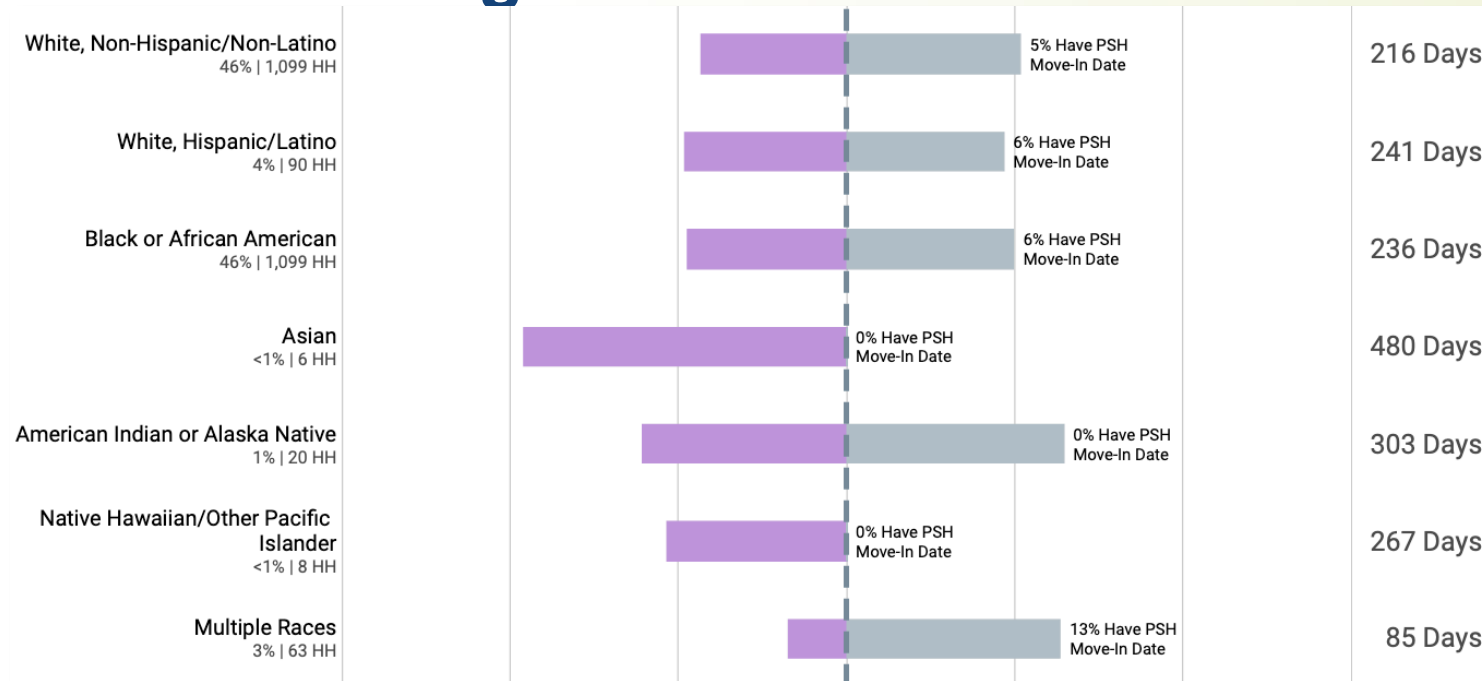
Homeless vs US Census Demographics by Race

<https://homelessdata.com/research-tools/racial-disparity-analysis/>

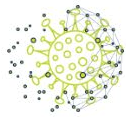




Stella P – Housing Move Ins



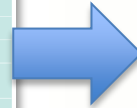
<https://www.hudexchange.info/resource/6067/stella-p-race-and-ethnicity-analysis-guide/>



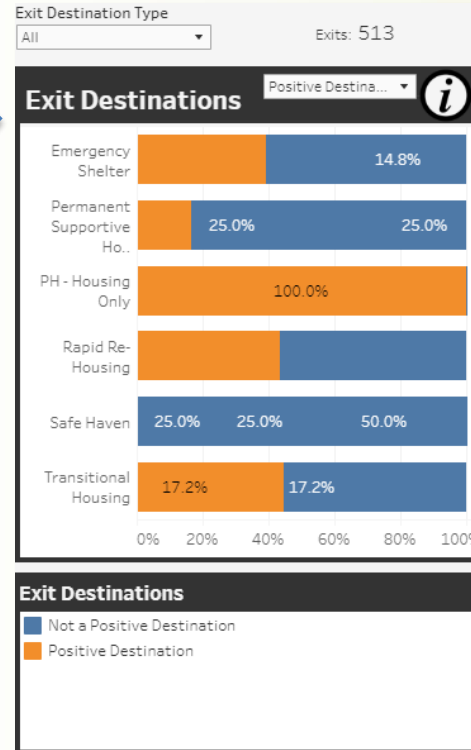
Creating the Analysis – APR Results Recorded

APR (Q23)

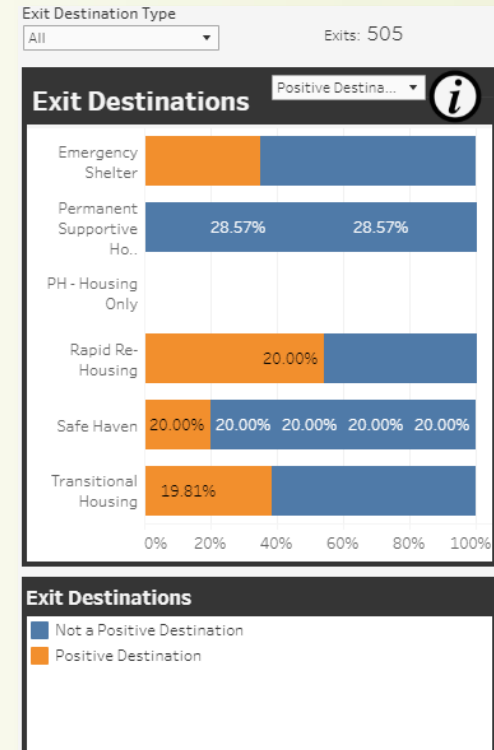
Other Destinations					
Residential project or halfway house with no homeless criteria	0	0	0	0	0
Deceased	0	0	0	0	0
Other	0	0	0	0	0
Client Doesn't Know/Client Refused	0	0	0	0	0
Data Not Collected (no exit interview completed)	2	2	0	0	0
Subtotal	2	2	0	0	0
Total	4	4	0	0	0
Total persons exiting to positive destinations	2	2	0	0	0
Total persons whose destinations excluded them from the calculation	0	0	0	0	0
Percentage	50%	50%	-	-	-



Black



White



Steps to produce Project Performance Dashboards

- HUD APRs run by race for each project in the warehouse.
- The results are written to a data cube.
- The data cube is exposed to Tableau for analysis using de-identified aggregate results.
- The dashboards are publicly shared for full transparency.

[Kansas City Performance Monitoring Dashboards](#)

Date Range: January 1, 2020 - December 31, 2020

Select Population Type to View Outcomes for:

Filters

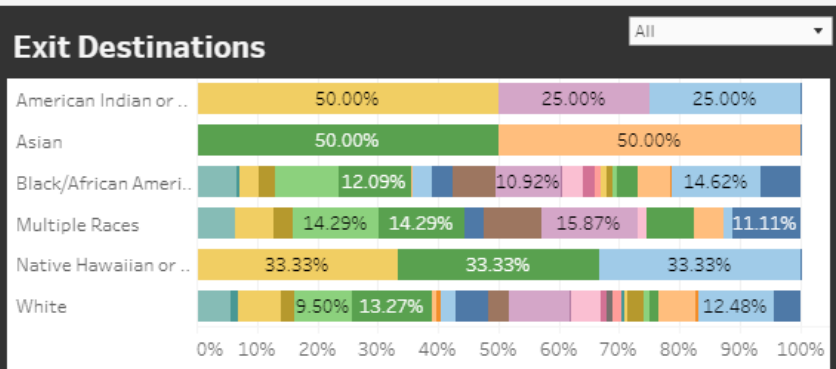
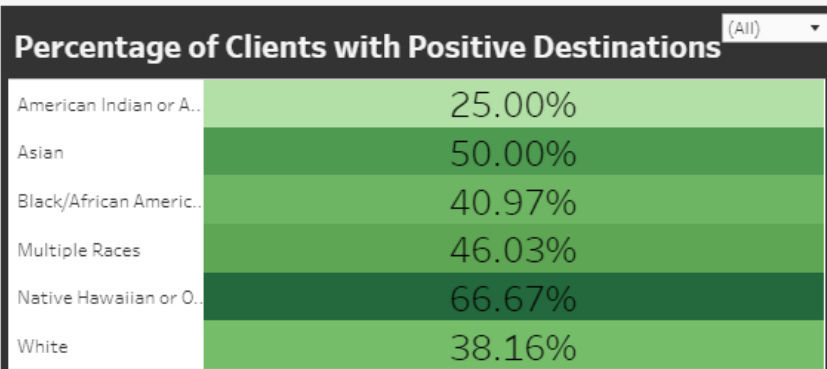
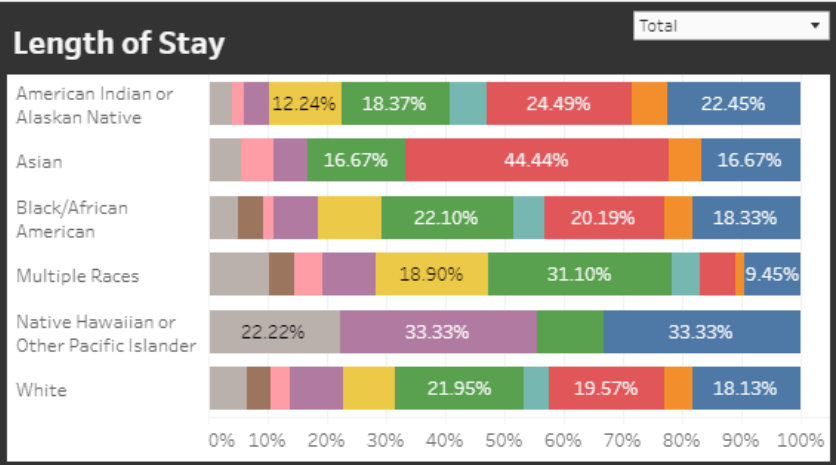
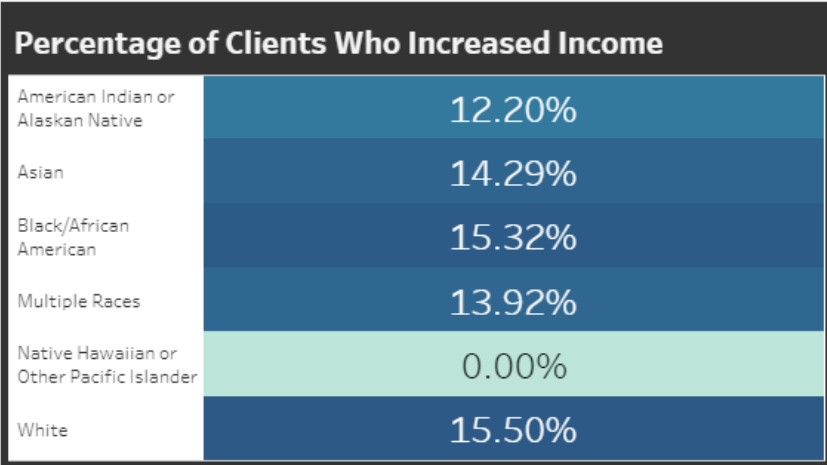
Year:

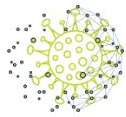
Housing Status:

Project Name:

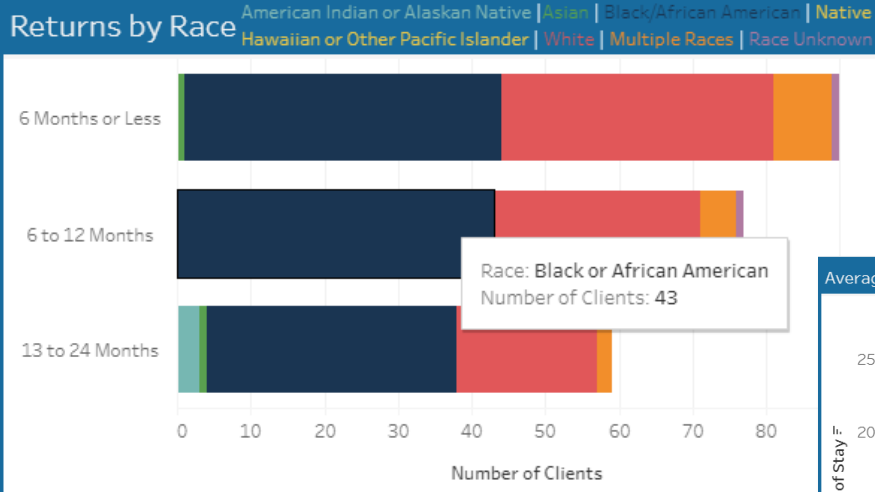
Exit Destinations

- Client Doesn't ...
- Data Not Collec...
- Deceased
- Emergency she...
- Foster care ho...
- Hospital or oth...
- Hotel or motel, ...
- Jail, prison, or j...
- Long-term care...
- Moved from on...
- Moved from on...
- Other
- Owned by clien...
- Owned by clien...
- PH for formerly...
- Place not mean...
- Psychiatric hos...



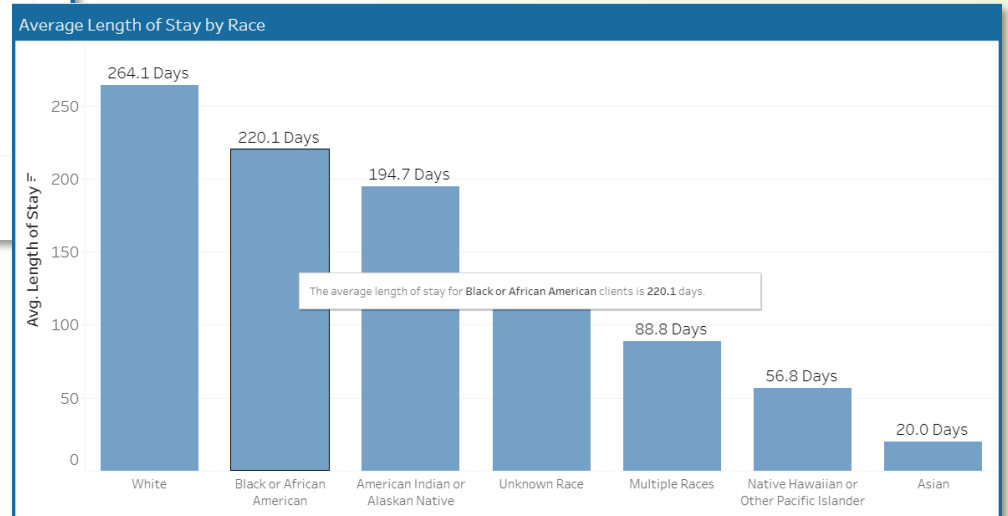


Community Performance Dashboards



Community Performance Dashboards

- Deduplicated by client
- Looks across projects (necessary to calculate returns to anywhere in the homeless system)
- Any number of filters can be applied.



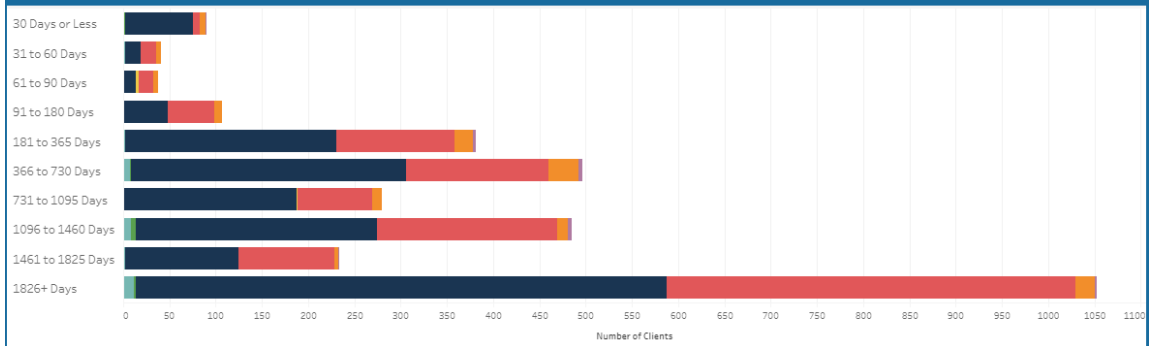


Community Performance Dashboards

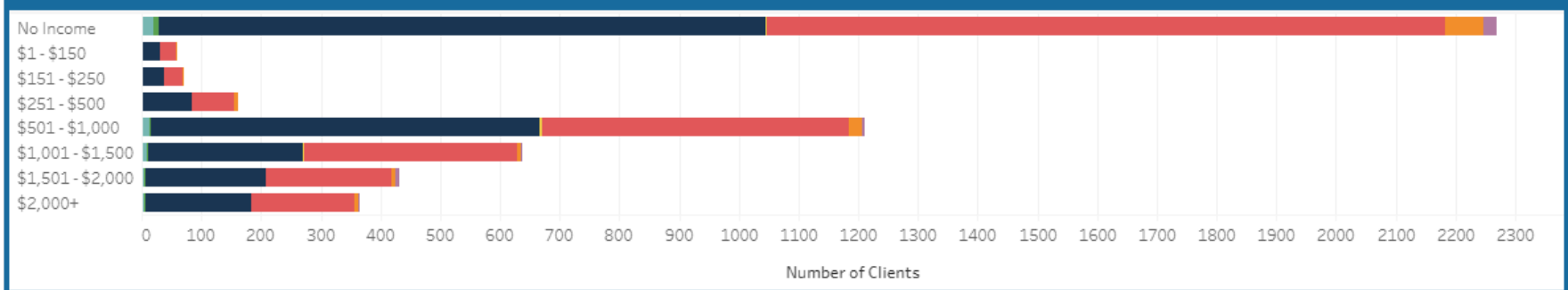
First Time Homelessness by Race-ES SH TH

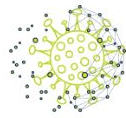


Housing Retention by Race

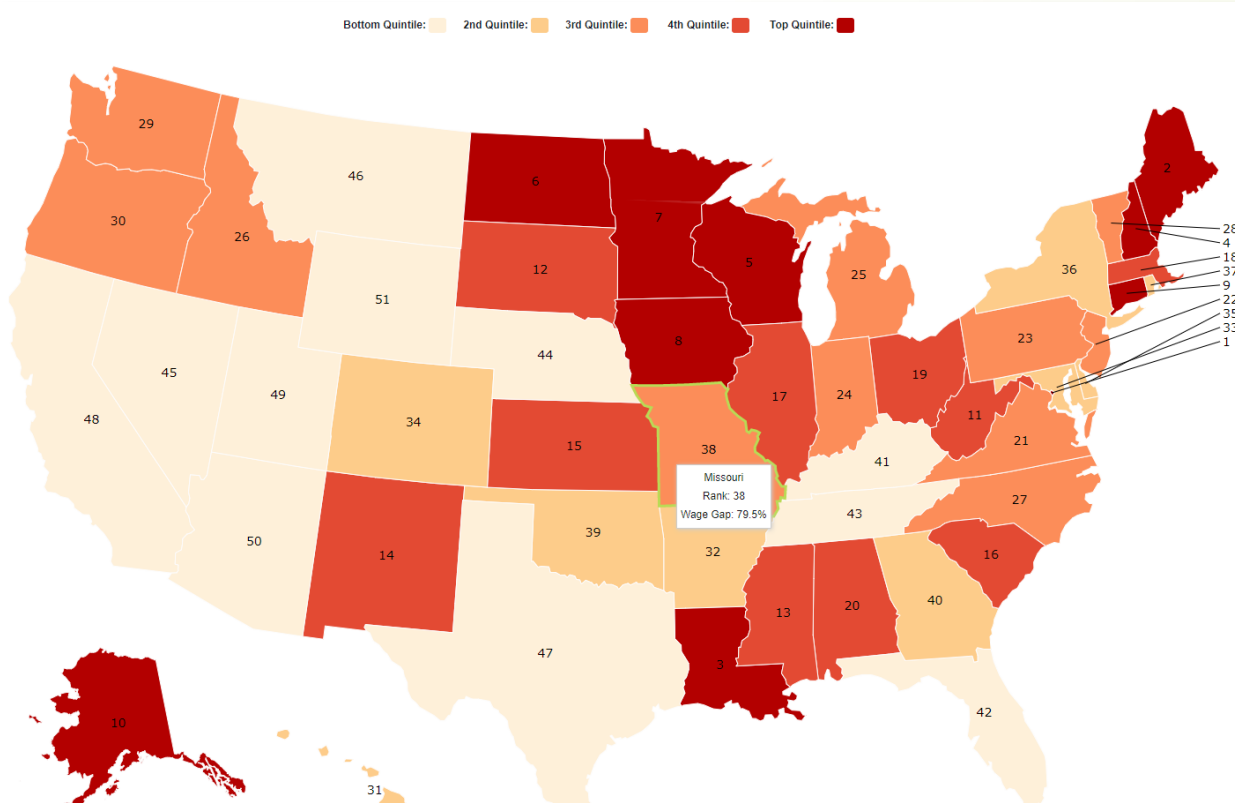


Monthly Income by Race



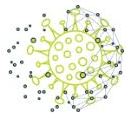


Income Inequality



- Outside of Wyoming, Black people earn between 46 to 91 percent of what White people earn.
- In Missouri, Blacks earn 79.5% of what White people earn.

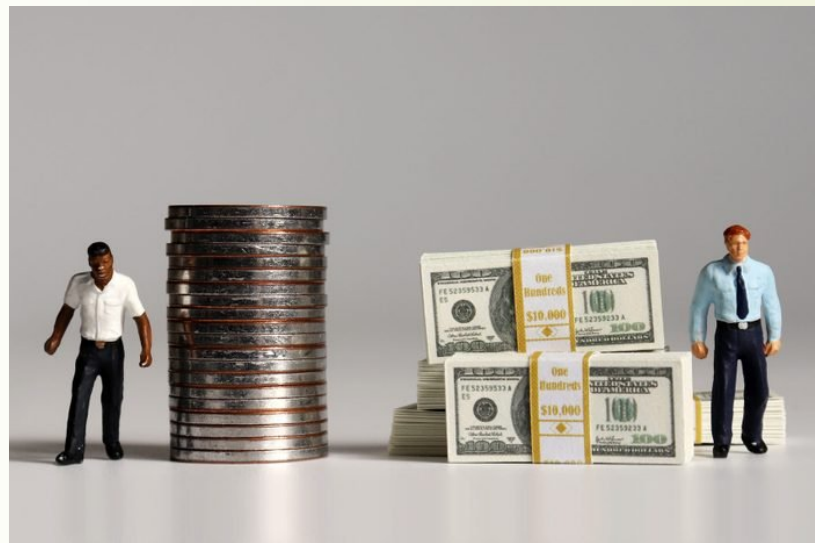
SOURCE:
[Breaking Down the Race Pay Gap \(Zippia\)](#), Kathy Morris & Chris Kolmar



The Cost of Credit

- 1) “Black and Latino borrowers pay 5.6 to 8.6 basis points higher interest on purchase loans than white and Asian borrowers do, and 3 basis points more on refinance loans.”

- 2) “Minority applicants — who were more financially qualified than their white counterparts — were offered higher-priced car loans 60% of the time, *costing them an extra \$2,662 each* over the course of the loan.”



SOURCES:

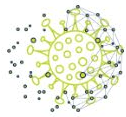
- 1 [UC Berkeley, Consumer-Lending Discrimination in the FinTech Era](#)
- 2 [National Fair Housing Alliance, Missing Credit: How the US Credit System Restricts Access to People of Color](#)



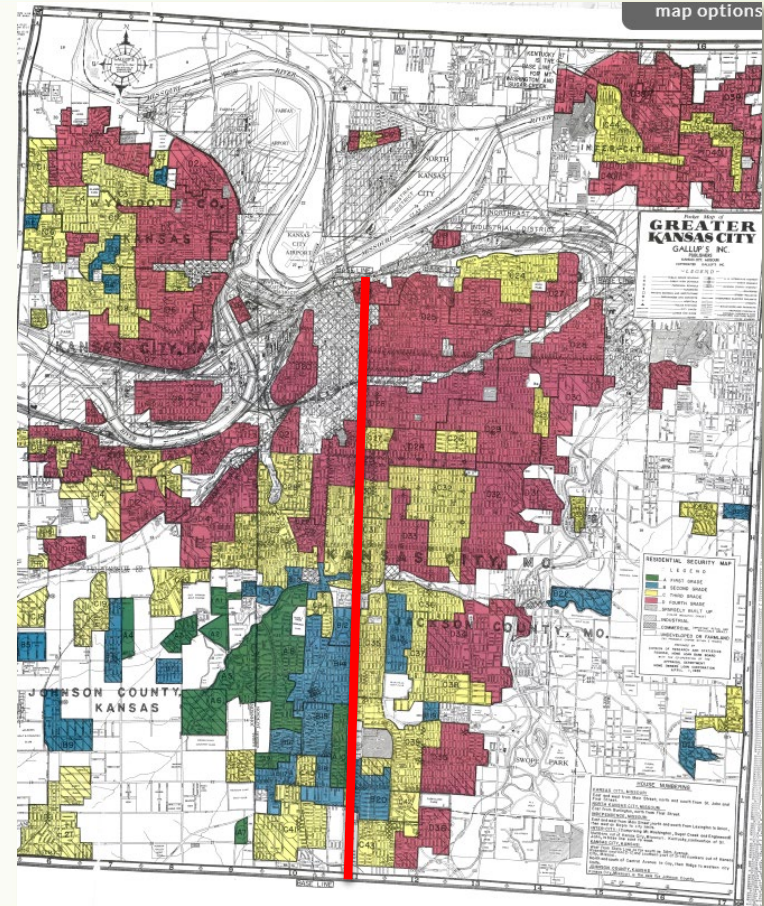
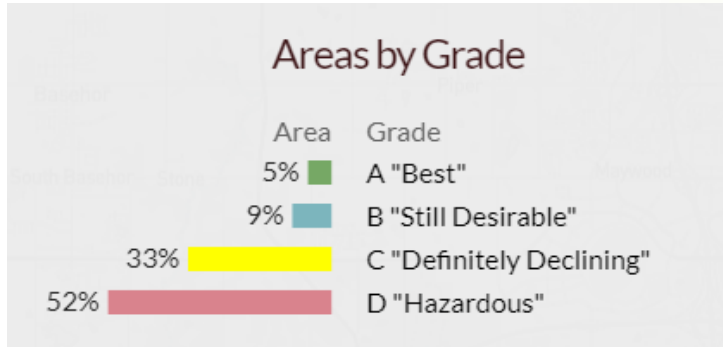
The Enduring Impact of Redlining

- The Home Owners Loan Corporation (HOLC) and the Federal Housing Administration (FHA) were established to help homeowners recover from the Great Depression.
- Loan rates were established by the grade of the property with Grade D – Red (Hazardous) areas defined by areas containing any minorities.
- From 1934 to 1962, fewer than 2% of the \$120 billion in FHA backed loans were granted to people of color.
- Subprime and fringe lenders, who charge higher (often predatory) rates, filled the gap.
- Defaults on these high cost, predatory loans return the assets back to the lender.
- Communities of color have 35.1% fewer traditional banks and twice the number of non-traditional credit establishments such as payday lenders and check cashers.

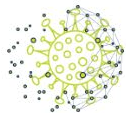
SOURCE: <https://financialservices.house.gov/uploadedfiles/hhr-116-ba00-wstate-ricel-20190226.pdf>



Redlining in Kansas City



Source: [Mapping Inequality: Redlining in New Deal America](#) (University of Richmond)



West vs East of Troost Avenue



Mural of Civil Rights leaders at 31st and Troost

SOURCE: <https://www.raceprojectkc.com/resources.html>

ZIP CODE: 64113

11,000
Residents

2.6%
Below Poverty Level

2.3%
Unemployed

\$163,573
Average Household Income

\$113,536
Median Household Income

289
Business Establishments

94.7%
White

1.7%
Black

2.4%
Hispanic or Latino

1.3%
Two or more races

99.2%
High School Graduate

78.4%
Bachelor Degree or Higher

ZIP CODE: 64130

21,000
Residents

29%
Below Poverty Level

12.4%
Unemployed

\$35,734
Average Household Income

\$28,493
Median Household Income

218
Business Establishments

91%
Black

4.5%
White

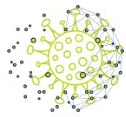
2.8%
Hispanic or Latino

2.8%
Two or more races

77.7%
High School Graduate

13.6%
Bachelor Degree or Higher

1 Mile



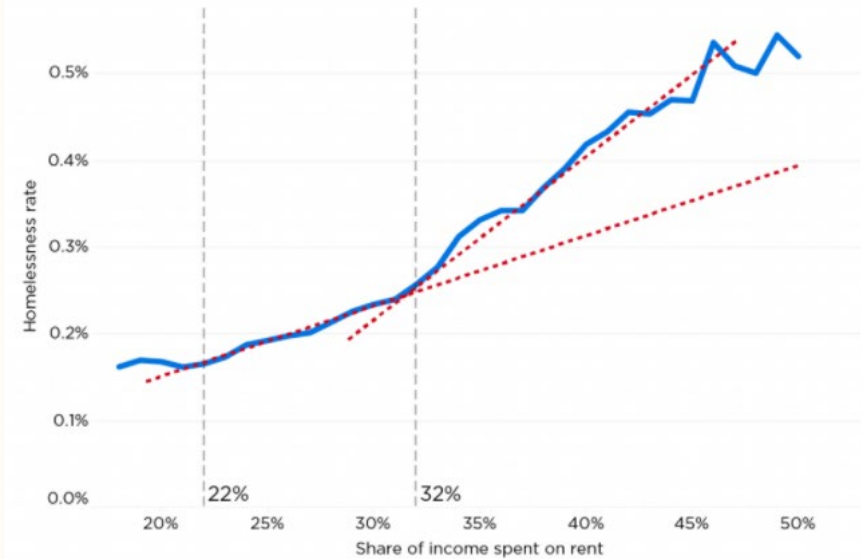
Housing Rent Burden

- Calculated by dividing Fair Market Rent by Area Median Income
- Can be used as an “early warning system” for future spikes in homelessness with the aid of current jobs data and rental rates.

Source: [Homelessness Rises Faster Where Rent Exceeds a Third of Income - Zillow Research](#)

Homelessness climbs faster when rent affordability reaches 22% and 32% thresholds

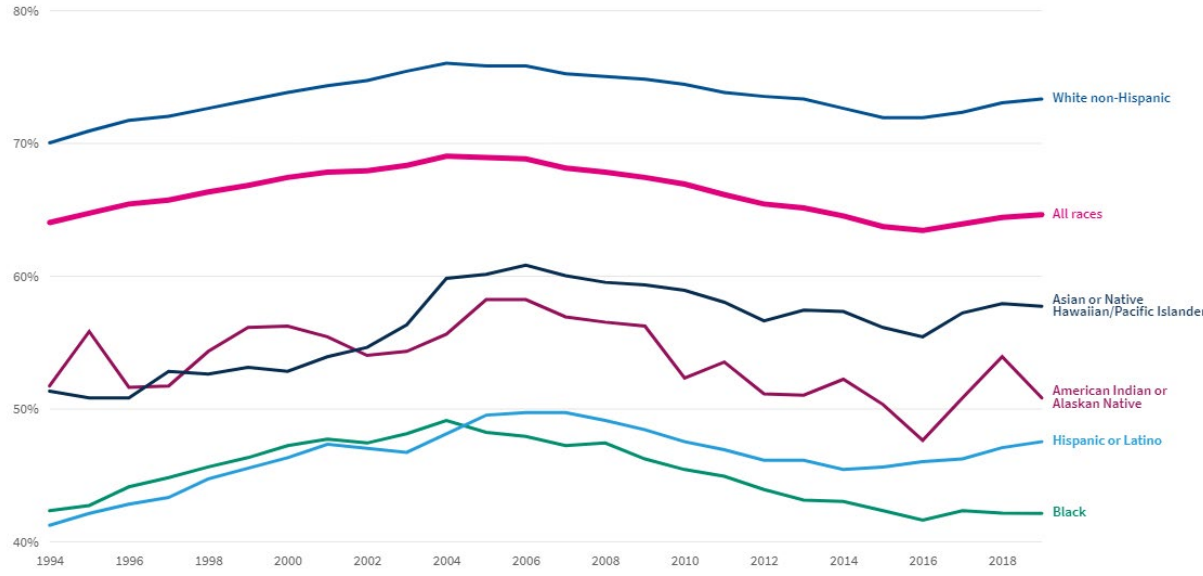
An uptick in rent affordability beyond 22 percent translates into more people experiencing homelessness. Beyond 32 percent means a faster-rising rate of homelessness — which could mean a homelessness crisis, unless there are mitigating factors within a community.



Zillow Economic Research | Source: An analysis by Zillow Research Fellow Chris Glynn of the University of New Hampshire, Thomas Byrne of Boston University and Dennis Culhane of the University of Pennsylvania.

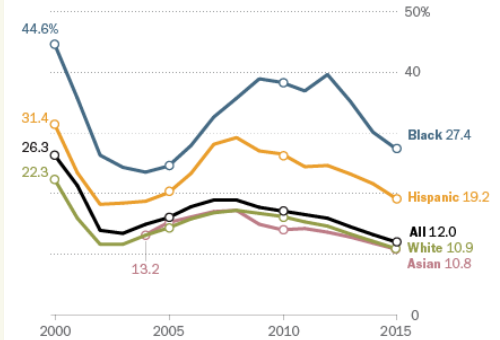


Homeownership Rates by Race



Despite recent improvements, blacks and Hispanics still have harder time getting mortgages

Denial rates



Note: Data based on applications for conventional loans for one-to-four-family home purchases, including manufactured homes. Data on Asians were not broken out separately until 2004. Hispanics may be of any race.

Source: Pew Research Center analysis of Home Mortgage Disclosure Act data

PEW RESEARCH CENTER

SOURCES:

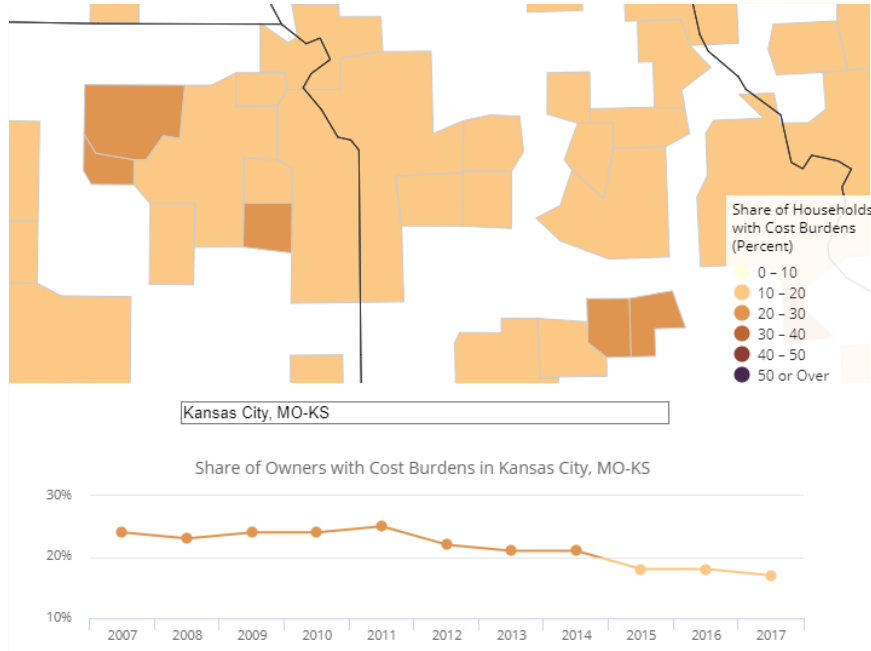
<https://usafacts.org/articles/homeownership-rates-by-race/> (US Census)

https://www.pewresearch.org/fact-tank/2017/01/10/blacks-and-hispanics-face-extra-challenges-in-getting-home-loans/ft_16-12-28_homeownershipobstacles_2/



Housing Rent Burden (Own vs Rent)

White Households with Cost Burdens



- In 2019, the US homeownership rate was 64.6%. Among Black Americans, it was 42.1%.
- In KC, only 44.7% of all minorities are homeowners.

Kansas City, MO-KS

Share of Homeowner Households with Cost Burdens: **17.0%**

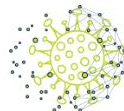
Share of Homeowner Households with Severe Cost Burdens: **7.0%**

Homeowner Households with Cost Burdens: **92,065**

Median Homeowner Household Income: **\$79,300**

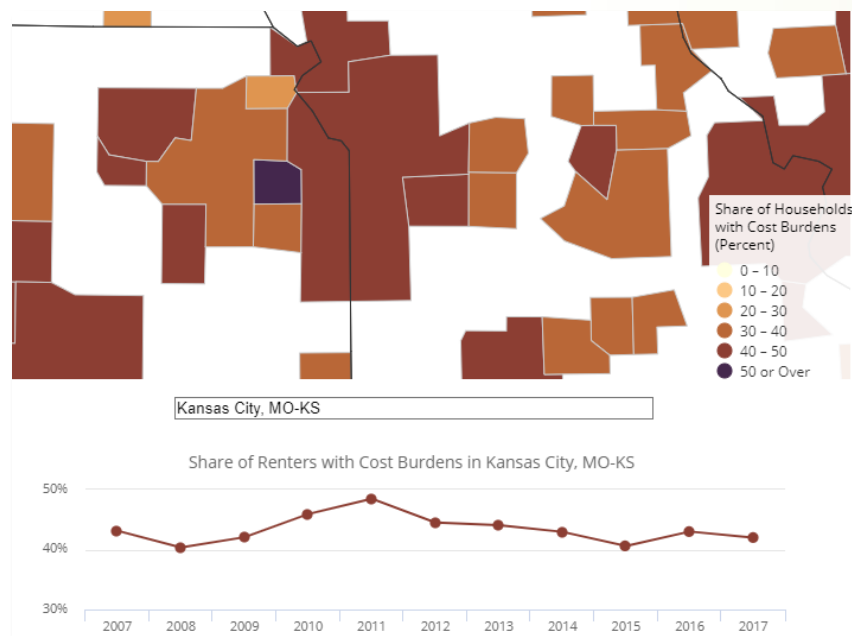
Median Homeowner Monthly Housing Costs: **\$1,112**

Sources: <https://www.jchs.harvard.edu/son-2019-cost-burdens-map>
<https://usafacts.org/articles/homeownership-rates-by-race/>
<https://www.bizjournals.com/kansascity/news/2017/12/14/kansas-city-metro-minority-homeownership.html>



Housing Rent Burden (Own vs Rent)

Black Households with Cost Burdens



- Lower wages = less home ownership
- Predatory lending focused on minorities
- Home ownership enables wealth transfer, builds equity, and has tax benefits

Kansas City, MO-KS

Share of Renter Households with Cost Burdens: **42.0%**

Share of Renter Households with Severe Cost Burdens: **19.0%**

Renter Households with Cost Burdens: **125,244**

Median Renter Household Income: **\$39,000**

Median Renter Monthly Housing Costs: **\$930**



Bureau of Labor Statistics – Jobs Data

Percent distribution of employed, age 16 years and over, by industry, 2019 annual averages

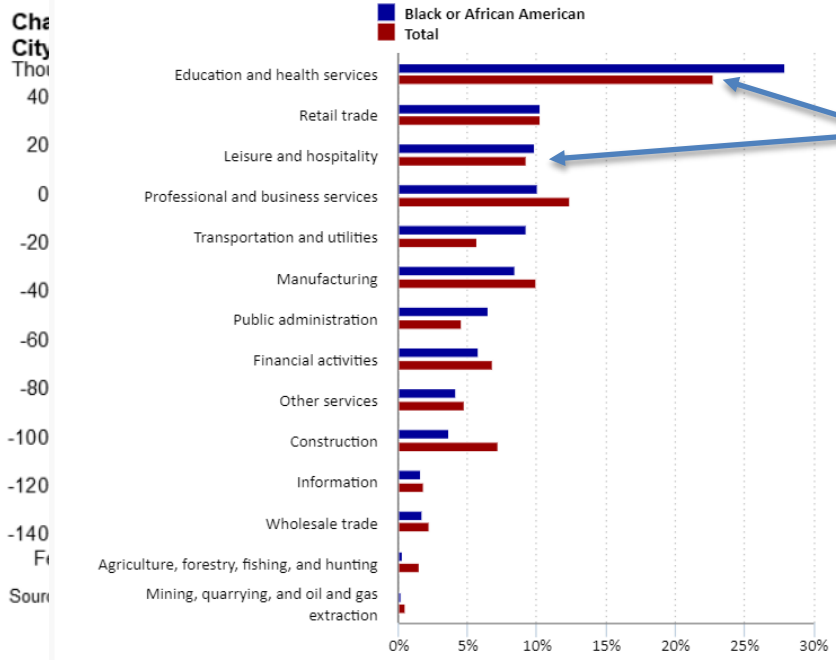
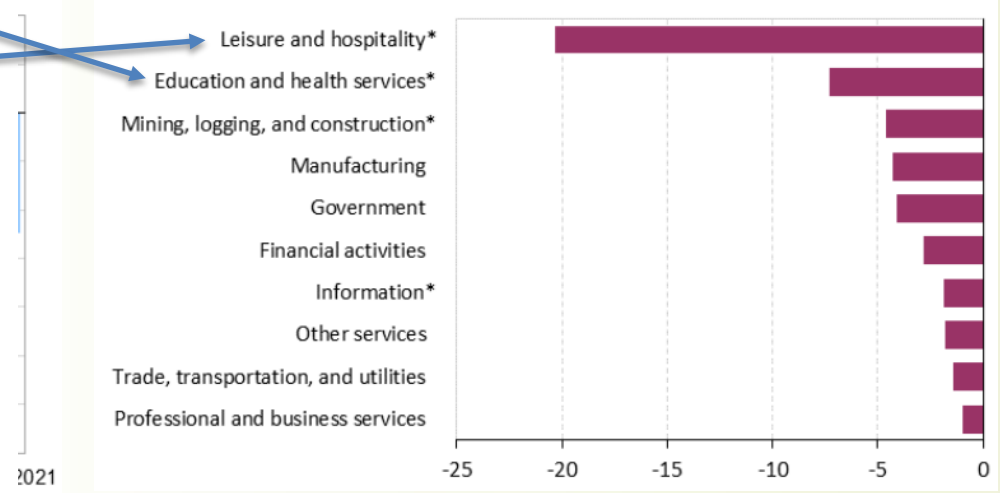
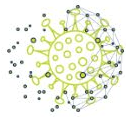


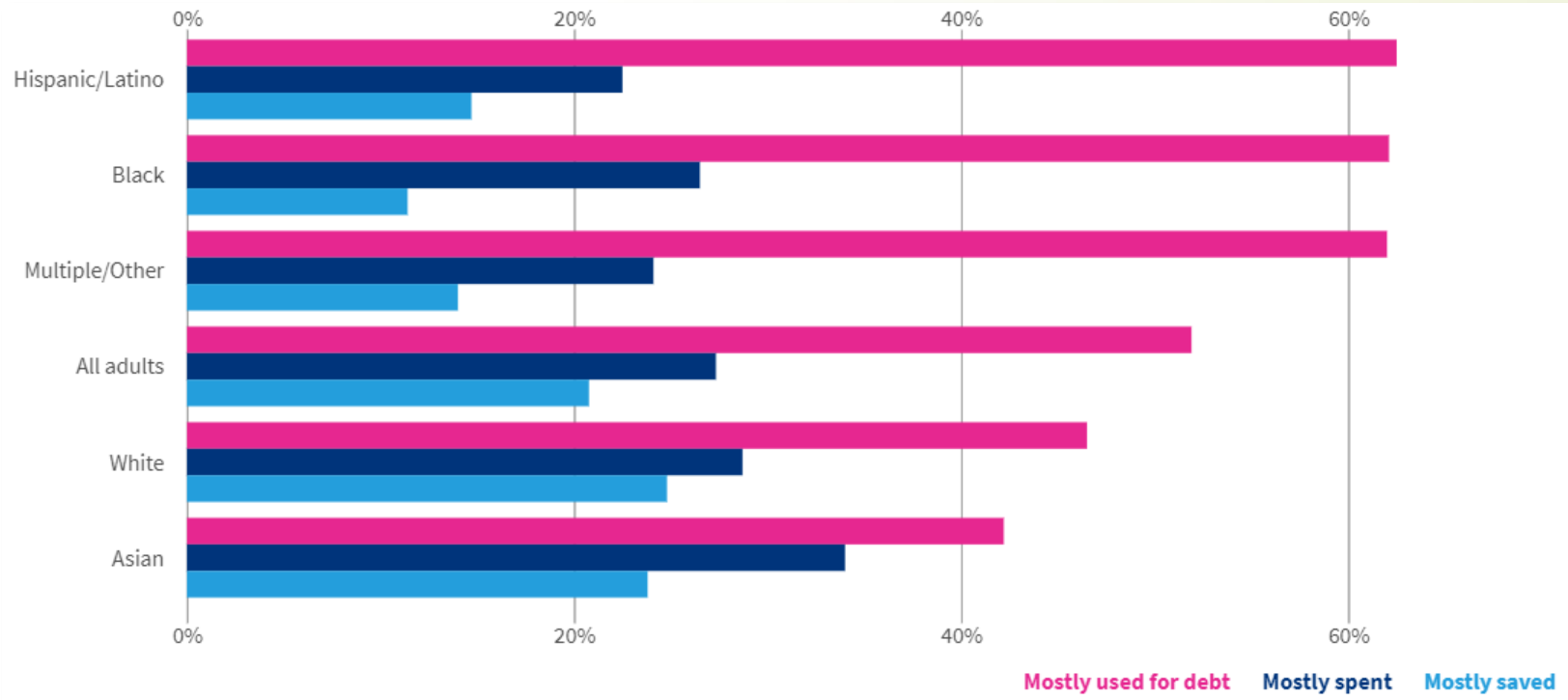
Chart 2. Over-the-year net change for industry supersector employment in the Kansas City metropolitan area, February 2021 (in thousands)



SOURCE: [Kansas City Area Employment – February 2021 : Mountain-Plains Information Office : U.S. Bureau of Labor Statistics \(bls.gov\)](https://www.bls.gov)



How Stimulus Checks Were Spent by Race

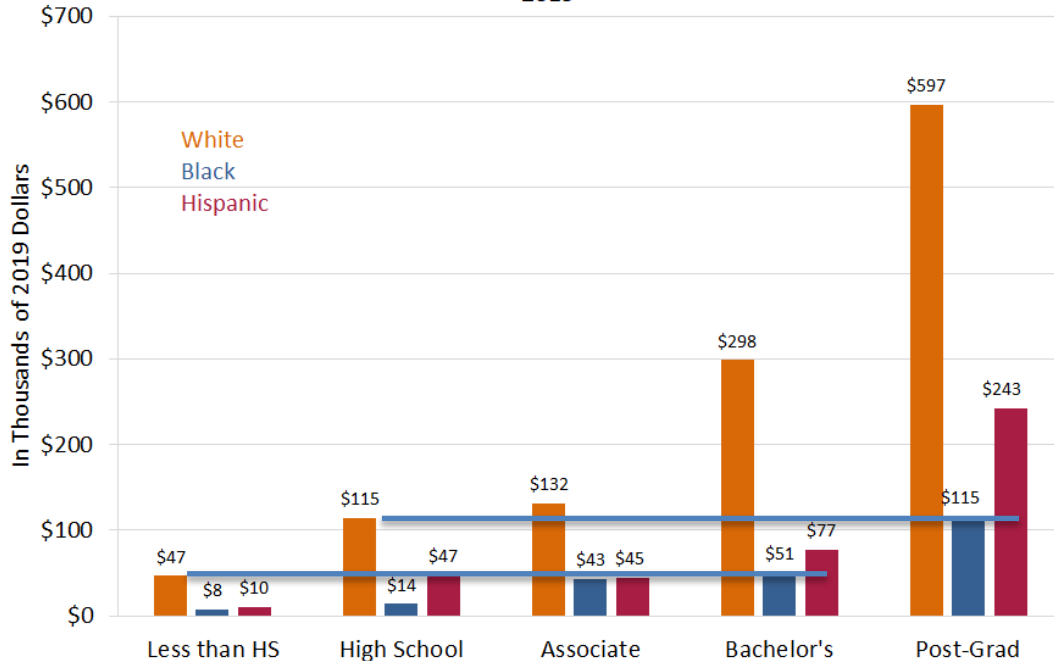


SOURCE: <https://usafacts.org/articles/march-2021-covid-vaccine-cases-stimulus/>



The Wealth Gap with Race and Education

Median Household Wealth by Race/Ethnicity and Education
2019

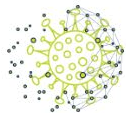


SOURCES: Federal Reserve Board's Survey of Consumer Finances and authors' calculations.

- Across all Education Levels:
- A typical (median) white family owned about \$184,000 in family wealth;
 - A typical Black family owned \$23,000; and
 - A typical Hispanic family owned \$38,000.

SOURCE:

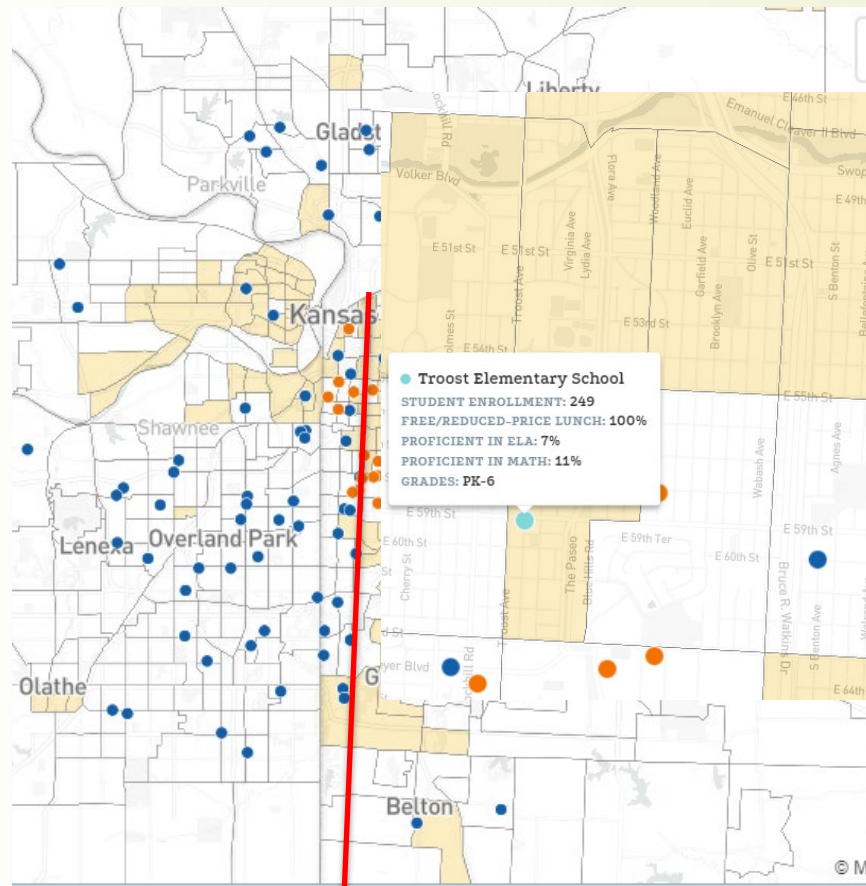
[Wealth Gaps between White, Black and Hispanic Families in 2019 \(St Louis Federal Reserve Board\)](#)

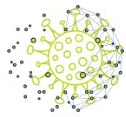


Redlining and Charter School Deserts

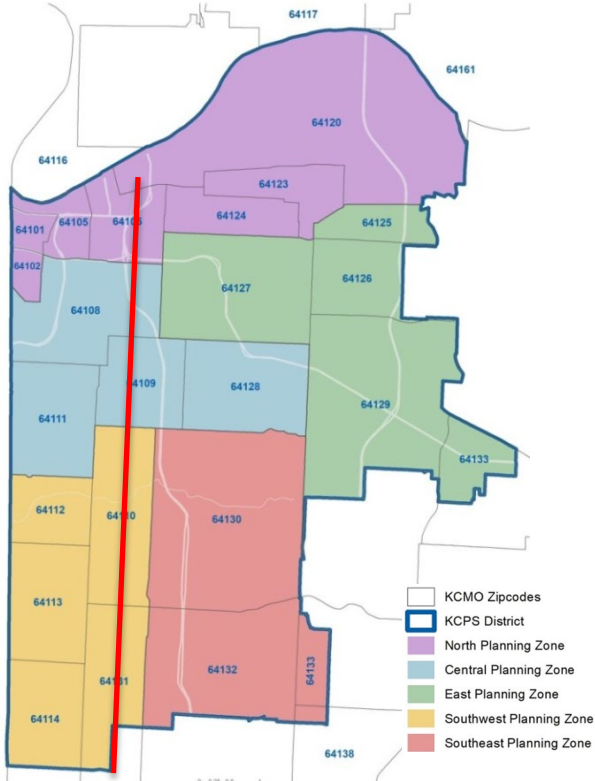
The highlighted areas are census tracts with poverty rates above 20% and no charter schools.

[America's Charter School Deserts | The Thomas B. Fordham Institute](#)

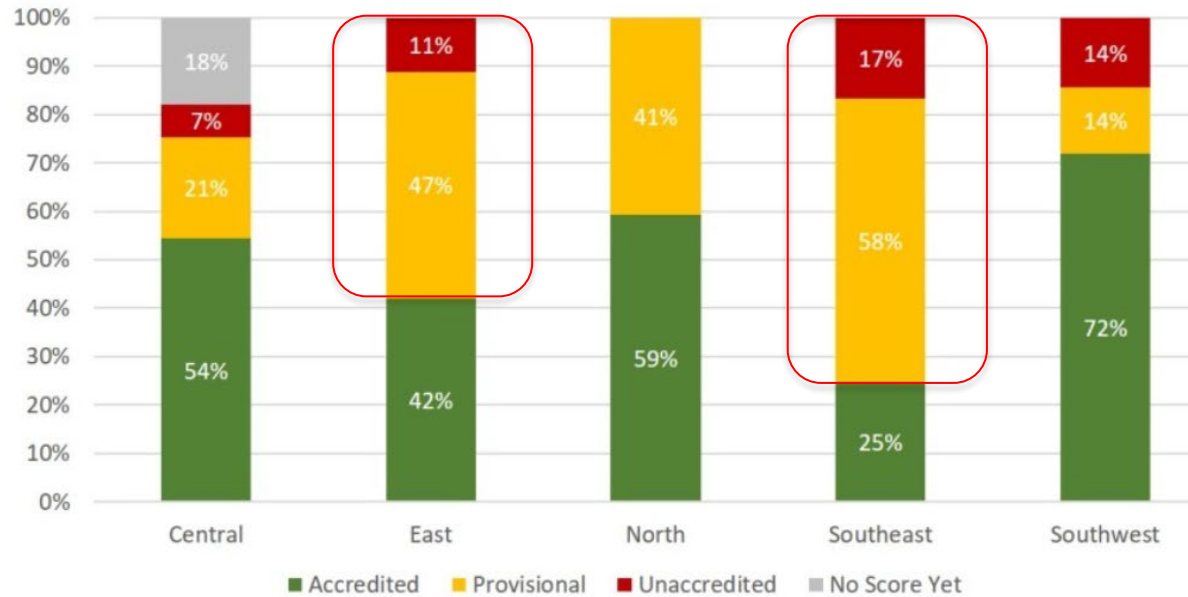




School Accreditation by Zone

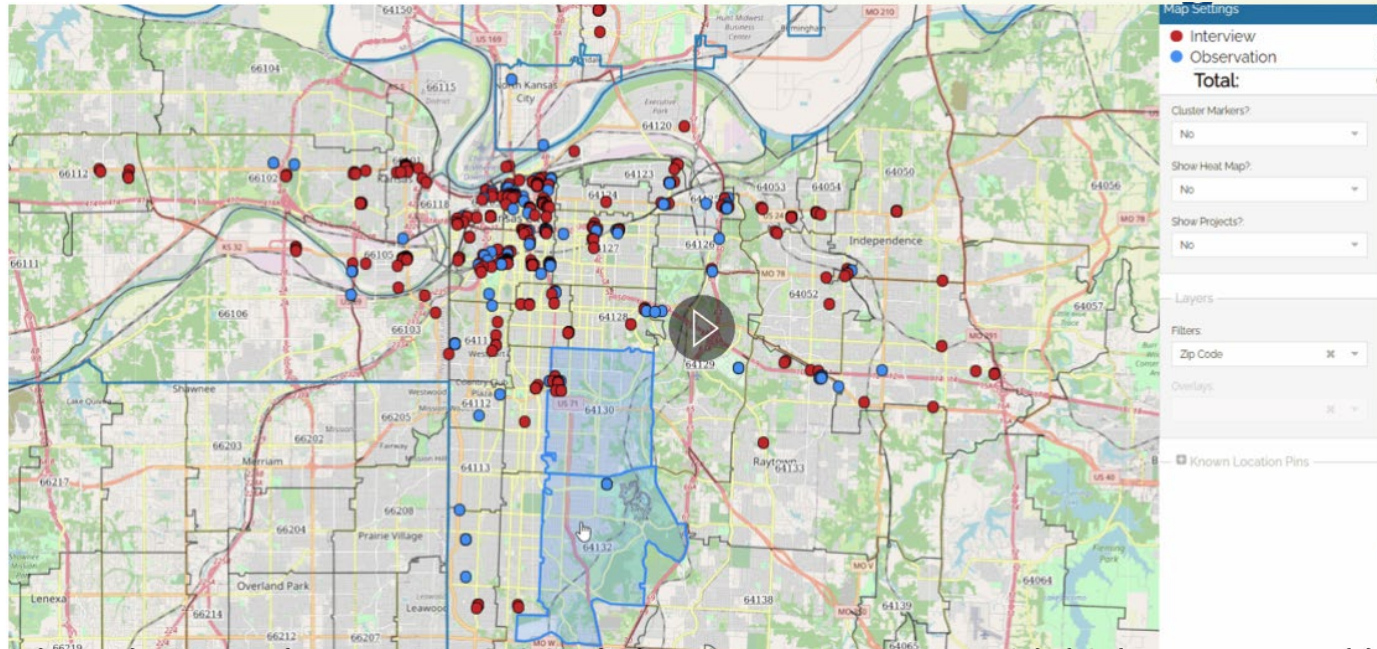


Percentage of Seats within Zone by Accreditation





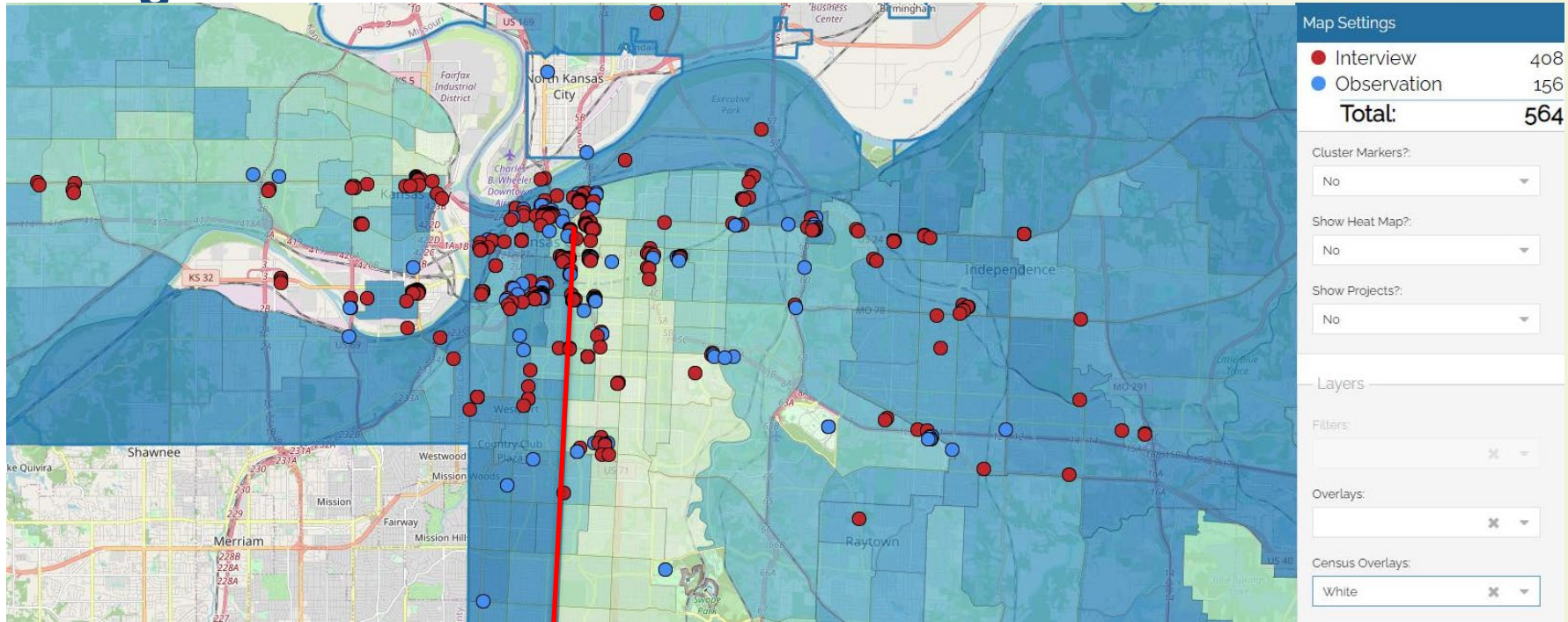
PIT Results and the Southeast Planning Zone



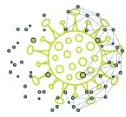
Unsheltered PIT results were surprisingly low in census tracts with high poverty and high concentrations of minorities.



Integration of Census and Unsheltered PIT



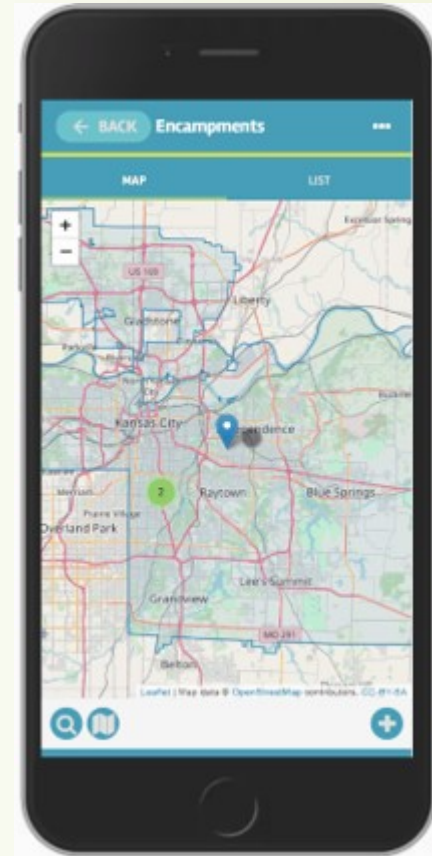
Unsheltered people were found in higher concentrations in the downtown area.

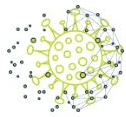


Last Permanent Address

By collecting last permanent address, along with the current physical location, we can utilize US Census and other data sets to look “upstream” at the causal factors that may have contributed to a person’s homelessness.

If you agree, please [submit an AAQ](#) and let HUD know that you believe this should be revised to pertain to all project types.

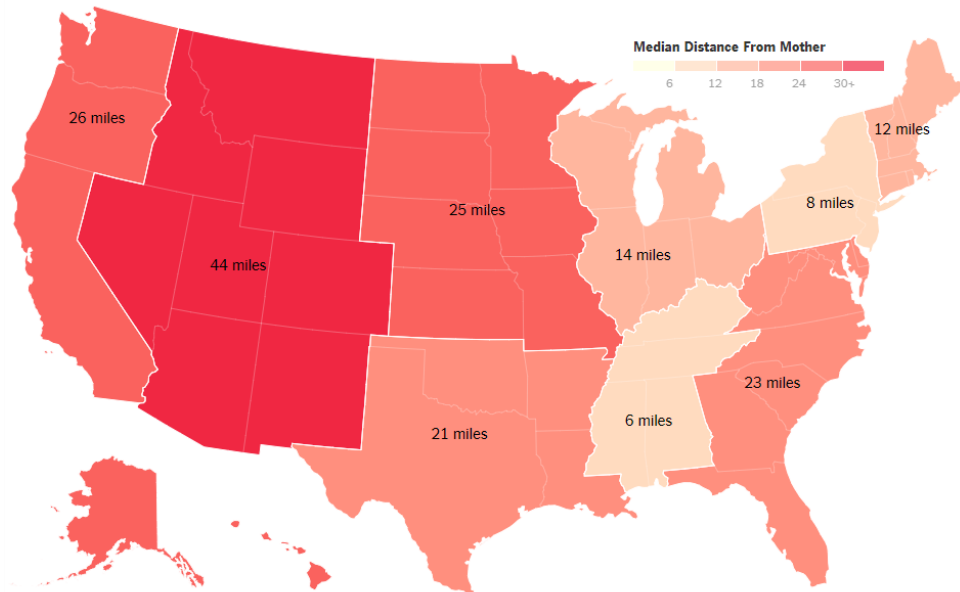




Last Address = School Address?

The Typical American Lives Only 18 Miles From Mom

By QUOCTRUNG BUI and CLAIRE CAIN MILLER DEC. 23, 2015



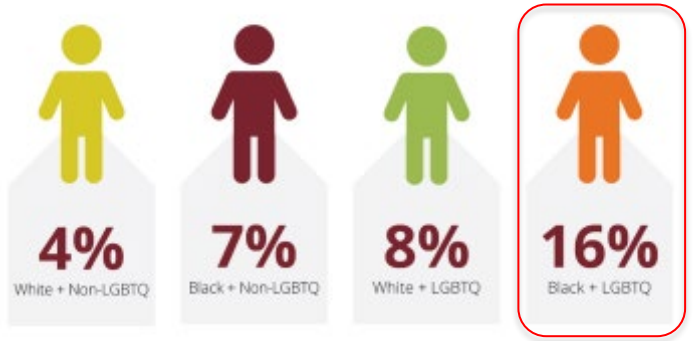
Except for college and military service, 37 percent of Americans had never lived outside their hometown, and 57 percent had never lived outside their home state.

[The Typical American Lives Only 18 Miles From Mom - The New York Times \(nytimes.com\)](https://www.nytimes.com/2015/12/23/us/politics/median-distance-from-mother.html)



Youth Counts - Sexual Orientation & Race

Youth who are black *and* LGBTQ reported the highest rates of homelessness



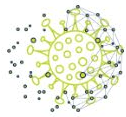
16% of youth who are both black and LGBTQ will experience homelessness!

Recommendation for HUD:

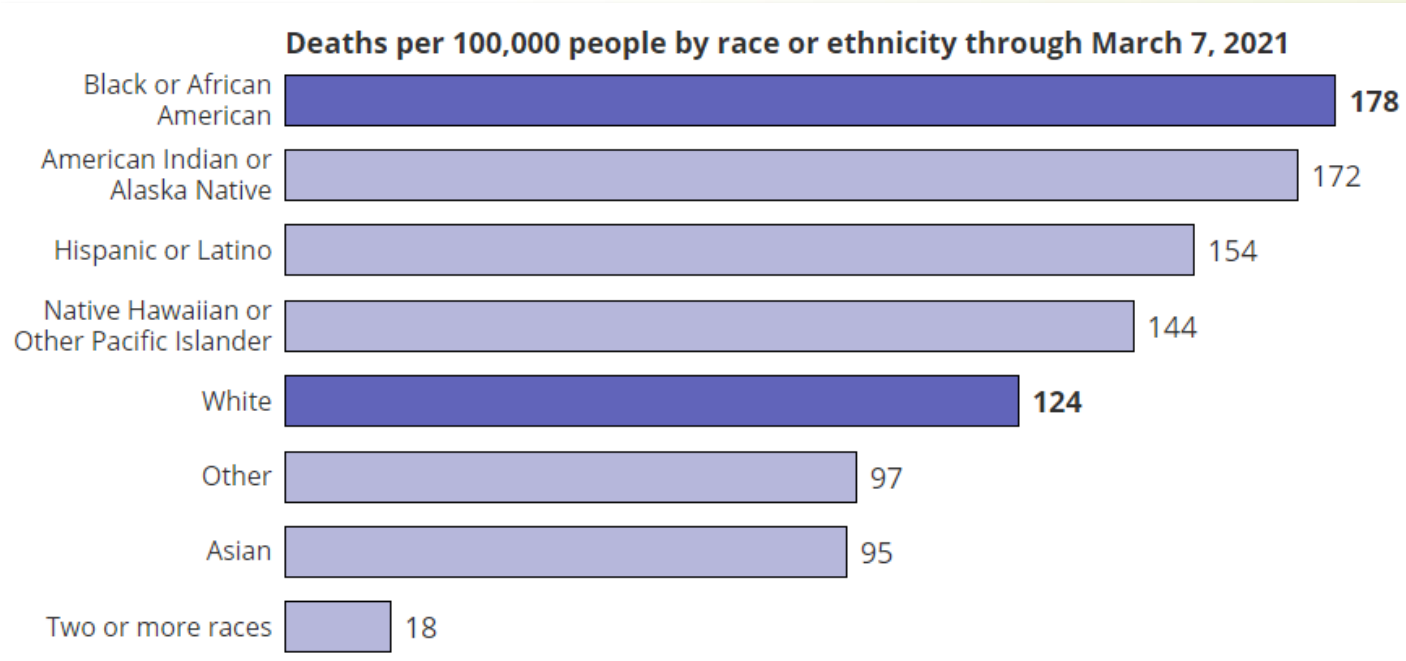
Expand the Sexual Orientation question to all project types and include this question in the annual Point in Time (PIT) count.



voicesofyouthcount.org



COVID Deaths by Race



Nationwide, Black people have died at 1.4 times the rate of white people.

[The COVID Racial Data Tracker](#) | [The COVID Tracking Project](#)



COVID Vaccinations by Race in Missouri

Who Has Initiated & Completed Vaccination?

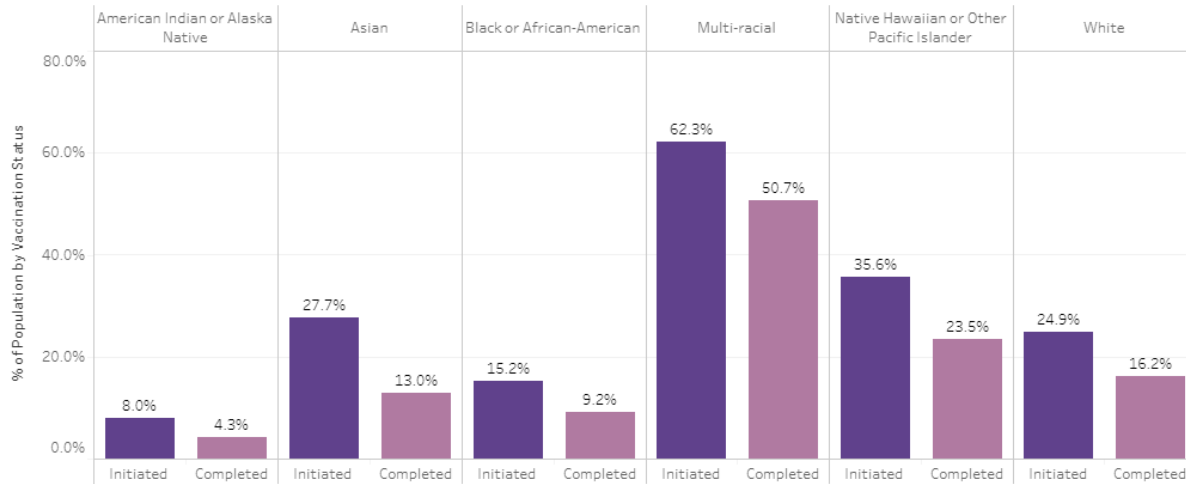
These charts show vaccination progress by demographic group. The % rates reflect the share of the population group who has initiated and completed vaccination. These rates will increase over time as more people are vaccinated. Hover over the bar chart to see the number of persons who have initiated and completed vaccination for that population group.

Notes: These rates exclude records for which we have no sex, race, and/or ethnicity on file, so the actual rates may be higher. These rates include persons who list their address as outside of Missouri but received their vaccination in Missouri. Race data reflect what is reported by the vaccination providers. Due to a known technical issue, vaccinations of multi-race residents are being over-counted. We are working to correct this.

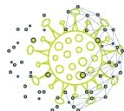
Choose a Demographic:

- Age Group
- Sex
- Race
- Ethnicity

Share of Population by Race



SOURCE: [Covid Vaccine | Dashboard \(mo.gov\)](https://www.mo.gov/covid-vaccine)



Action Steps in Kansas City

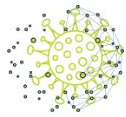
- Collect information on provider staff to help ensure the racial composition is aligned well with the composition for the population being served.
- Identify actionable steps to evaluate organizational leadership by race and other identities.
- Invest in projects and organizations led by People of Color.
- Revise the NOFA scoring to reinforce the importance of having a racial equity lens in this work.
- Learn how to use the data to mobilize community members, *not* just *providers*.
- Evaluate grant funding awards by zip code.
- Take steps to invest in housing and anti-homeless programs in redlined neighborhoods.
- Educate funders and elected officials about racial equity analysis and key findings.
- Overlay housing system data with Social Determinants of Health data by zip code.
- Educate funders and elected officials about racial equity analysis and key findings.
- Center race in conversations about homelessness.
- Support activities and ambitions of local Homeless Union.



Community Investment: Hotels to Housing



- Day's Inn Hotel => The Lotus Care House



Beyond the NOFA

- Does the project staffing align with local demographics?
- Are there requirements for sub-grantees to look at data to determine racial disparities and then put a plan in place to address them?
- How do underserved and marginalized communities learn about and access your resources?
- What marketing and communication strategies are used to increase equitable access?
- How does the grant-making process include prioritization for programs that are addressing the disproportionate impacts that housing insecurity, homelessness, economic insecurity, lack of access to equitable health care, and COVID-19 has on communities of color, particularly Black, Latinx, Asian, Pacific Islander, and Native and Indigenous communities?
- How are the voices of Black, Latinx, Asian, Pacific Islander, and Native and Indigenous communities and those having lived with experience of housing insecurity, homelessness and economic insecurity being centered in a meaningful, sustained way in creating effective approaches to addressing these challenges?
- How are they involved in the funding decision-making process?
- How are these funds accessible to smaller and non-traditional organizations that have historically been serving communities of color but may not have previously participated formally in government grant programs; how would these funds address the capacity of organizations that are led by Black, Latinx, Asian, Pacific Islander, and Native and Indigenous people?
- Are investments being made within the community to help increase opportunities?