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**Racial Discrimination in the Life Course of Older Adults Experiencing Homelessness:
Results from the HOPE HOME Study**

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1 **ABSTRACT**

2 Over 2.5 million people experience homelessness yearly in the United States. Black persons are
3 overrepresented by three-fold among those experiencing homelessness but little research has
4 examined the relationship between race and homelessness. We aimed to understand the
5 relationship between race and the experience of homelessness for older adults. We used
6 grounded theory methodology to analyze in-depth qualitative interviews (n = 65) of persons
7 experiencing homelessness. We recruited participants who were enrolled in two sub-studies of
8 the Health Outcomes of People Experiencing Homelessness in Older Middle AgE (HOPE
9 HOME) Study in Oakland California. We identified two major themes within interviews with
10 Black participants (n=52) related to race: (1) participants experienced overt racial discrimination
11 in early life and (2) structural racism precipitated and perpetuated adult homelessness. Further,
12 we identified sub-themes of structural racism that contributed to participants becoming or staying
13 homeless: criminal justice discrimination, employment discrimination, exposure to violence,
14 premature death, and limited family wealth. We developed a theoretical model of how these
15 elements of structural racism may increase susceptibility to homelessness. These relationships
16 between racial discrimination and homelessness may serve as targets for policies aimed at
17 preventing homelessness.

18

19 Key words: homelessness; housing; racial discrimination; structural racism; health disparities

20

21 **INTRODUCTION**

22 Over 2.5 million people experience homelessness yearly in the United States.¹ Between 2017 and
23 2018, the proportion of the US population experiencing homelessness rose for the second year in

24 a row ². Homelessness is associated with higher rates of physical, mental, and substance-use
25 related health conditions,³⁻⁵ higher usage of emergency and hospital services,⁶ and higher rates of
26 mortality than the general population and housed low-income populations.^{1,7-10}

27

28 Persons of color make up the majority of those experiencing homelessness.² Black persons are
29 the most overrepresented, making up 40% of the population experiencing homelessness but only
30 13.5% of the general population in the United States.² Nearly 17% of older Black persons have
31 experienced homelessness within their lifetimes.¹¹

32

33 Black persons make up 21% of the population below the federal poverty line but 40% of the
34 population experiencing homelessness, which suggests that factors beyond higher representation
35 among those experiencing poverty make the Black population more susceptible to homelessness.
36 Yet, the factors driving Black overrepresentation among the population experiencing
37 homelessness and their implications remain understudied.¹²

38

39 While quantitative methods reveal racial disparities in who experiences homelessness, qualitative
40 methodologies are necessary to examine the social factors driving those racial disparities. Using
41 a qualitative methodology, we analyzed participant interviews, identified themes related to race,
42 and present a theoretical model of how race may be related to homelessness.

43

44 **METHODS**

45 *Study Rationale and Design*

46

47 We recruited older adults experiencing homelessness to the Health Outcomes of People
48 Experiencing Homelessness in Older Middle age (HOPE HOME) study in Oakland California
49 from a random sample of homeless encampments, one recycling center, all overnight homeless
50 shelter, and all low-cost or free meal programs. We designed this sampling method with our
51 community advisory board using the best available knowledge of the population experiencing
52 homelessness in Oakland. Study interviews took place at St. Mary's Center, a non-profit
53 community-based organization serving older adults. To meet study criteria, participants were
54 English-speaking, aged 50 and over, defined as homeless by the Homeless Emergency
55 Assistance and Rapid Transition to Housing Act, and able to give informed consent. We obtained
56 written informed consent from all study participants.

57
58 We conducted in-depth qualitative interviews with 65 HOPE HOME study participants that
59 explored their lived experiences with homelessness. We interviewed participants from two sub-
60 studies of HOPE HOME. The *Homelessness across the Life Course (Life Course)* sub-study
61 aimed to identify key life events and precipitants of homelessness. The *Family-Assisted Housing*
62 (*FAH*) sub-study aimed to understand the experience of older homeless adults and the support
63 they receive from families and friends. Both studies conducted in-depth qualitative interviews,
64 where we invited participants to speak openly about their experiences with homelessness.

65
66 We analyzed the interview data from both sub-studies. We sampled individuals using a
67 purposive population-based sampling method. In *Life Course*, we purposively sampled 24 total
68 participants, stratified by age of first adult homelessness (before 50 versus after 50),

69 oversampling women. In *FAH*, we purposively sampled 48 participants with recent stays or
70 contact with family. Seven HOPE-HOME participants were participants of both sub-studies.

71

72 ***Data Collection***

73 Researchers conducted one-time 60-90 minute semi-structured qualitative interviews that
74 focused on participants' experiences with homelessness. In *Life Course*, we interviewed
75 participants about their life history, focusing on their childhoods and the period preceding their
76 first episode of homelessness In *FAH*, we interviewed participants about their lives prior to
77 becoming homeless, their relationships with their families, and their experience of being
78 homeless. Interviewers did not ask participants explicitly about race or racial discrimination. We
79 provided a \$25 gift card for participation. The institutional review board of the University of
80 California, San Francisco approved all study activities.

81

82 ***Data Analysis***

83 Three coders independently coded interviews in batches of 4-5 interviews and revised the
84 codebook until they achieved inter-rater reliability.¹³ We coded data using the Atlas.ti Qualitative
85 Data Analysis Software (version 7.5.17). Following interviews, we generated detailed summaries
86 and theoretical memos that detailed our thematic impressions and insights.¹⁴ We identified areas
87 of the transcripts where participants explicitly discussed race. In addition, we identified areas of
88 the transcripts where participants discussed experiences with elements of structural racism. The
89 sociological literature establishes these elements of structural racism, but participants may not
90 have recognized them as such. We identified emergent themes and subthemes within these areas
91 of transcripts. Finally, we analyzed the interrelatedness of themes and developed a theoretical

92 model of increased susceptibility to homelessness. We have edited participant quotations for
93 clarity.

94

95 **RESULTS**

96 Among the participants interviewed, 52 of the 65 identified as Black, five as White, three as
97 Latino, two as Asian or Pacific Islander, and three as other or mixed race/ethnicity. Fifty-one of
98 the participants identified as men, thirteen as women, and one participant identified as a
99 transgender woman. While we analyzed data from all 65 participants, we were only able to
100 identify themes from the body of interviews of Black participants because there were too few
101 participants who identified with identities to enable us to draw themes about their collective
102 experience.

103

104 We identified two major themes within the interviews related to race from interviews with Black
105 participants: (1) Participants experienced overt racism in early life. (2) Structural racism
106 precipitated and perpetuated homelessness.

107

108 Overt racism is defined as discrimination based explicitly on the basis of race. Structural racism
109 is defined as the societal systems, social forces, institutions, and ideologies that perpetuate racial
110 inequities.^{15,16} The forces of structural racism are often invisible to those affected by it. This is
111 because structurally racist forces are, on their surface, race-neutral. It is a macro analysis of the
112 disparities they create reveals their racial bias. This superficial appearance of race-neutrality that
113 allows structurally racist policies to persist despite legislation prohibiting racially discriminative
114 policies.¹⁷⁻²¹

115

116 We identified subthemes within the theme of structural racism: criminal justice
117 discrimination,^{22,23} employment discrimination,²⁴ racial disparities in exposure to violence,²⁵⁻²⁷
118 racial disparities in rates of premature death,²⁸ and racial disparities in family wealth.^{29,30}

119

120 ***Overt Racism in Early Life***

121 Black participants reported being targets of open prejudice and racial discrimination in their
122 early lives. Exposure to racial violence limited education and occupational opportunity for one
123 participant who recalled being threatened with violence when he attended a newly desegregated
124 high school.

125

126 Participant 1, Black, Male, Age 59

127

128 *It was during that Brown versus Board of Education. They put us in a school in B.*
129 *[predominantly White neighborhood], which was insane. Between the train station and*
130 *the school there were a bunch of [White] guys waiting with bats and chains... the cops*
131 *would look at us and see what was going on and would just drive away. You know, what*
132 *scared me is that one [Black] guy they caught and beat him so bad that he just had a hole*
133 *in his face, all his teeth, everything was gone, his lips, everything. It scared me so much. I*
134 *said, "I'm not coming back to this school."*

135

136 The participant left school and never returned. With limited education, he struggled to find work:
137 *"I was out of school, out of work, might as well say I was hustling."* He connected exposure to

138 heroin and cocaine in his teenage years to his being out of school. Later in life, substance-use
139 disorder contributed to his losing a job and subsequent homelessness.

140

141 For another participant, racialized verbal abuse and exclusion limited social networks. Another
142 participant recounted being the target of racial epithets and excluded from activities on the basis
143 of race. He reported that this incident made a previously large and diverse social network
144 smaller.

145

146 Participant 2, Black, Male, Age 54

147

148 *It's sad that this world got to be a color barrier. Because when I grew up, we had a nice*
149 *little crew, a white family, another white girl, a Filipino guy, a Spanish guy, a half-Black*
150 *and half Indian guy, and an Italian and German guy... There's only one thing that I really*
151 *felt bad about when I was a kid. That White family always used to come get us, we used to*
152 *go to A's games, and we went somewhere to pick up another [White] family and they said*
153 *they wasn't going because I was in the backseat... And I was really hurt and they called me*
154 *a little baboon, African porch monkey or something like that. But that stuff really stick with*
155 *me and I started hating White people for a while.*

156

157 **Structural Racism**

158 *Criminal Justice Discrimination*

159 Black participants described interactions with the criminal justice system that led directly to
160 housing loss or sustained ineligibility for subsidized housing. One participant connected the
161 criminalization of non-violent drug crimes with his becoming homeless:

162

163 Participant 3, Black, Male, Age 62

164

165 *They didn't catch me with anything but they just suspected that I had sold some drugs.*
166 *They didn't find the drugs or the money, so they gave me a possession charge, a*
167 *misdemeanor. But that allowed them to come into my room any time. So they came in*
168 *while I was not expecting, [I] had a half-ounce of cocaine. They turned the misdemeanor*
169 *into a felony and violated my probation, which is the game that they play. Okay, so then I*
170 *end up losing my possessions, losing my [housing], by the time I come out [of jail] I'm*
171 *homeless.*

172

173 Felony records made participants temporarily ineligible for housing assistance through their local
174 public housing authorities. Participants described being denied a Housing Choice (“Section 8”)
175 vouchers:

176

177 Participant 4, Black, Male, Age 57

178

179 *I signed up for Section 8 before and we got denied. I probably got denied because I have*
180 *a felony record. I went to jail for somethin' I didn't do, standin' out in front of that old*
181 *place out there. These guys goes in the building. I'm outside talkin' to 'em, they goes*

182 *inside the building, come back with some stuff, and the police come and put handcuffs on*
183 *me. And next thing I know, I'm under arrest for somethin' I didn't do.*

184

185 Participant 5, Black, Male, Age 52

186

187 *"She just looked at me and she said, "Oh, I'm so sorry, we don't house criminals." So if*
188 *you have any type of outstanding warrants or anything it will affect your housing.*

189

190 Several participants reported racial profiling and arrest for crimes they report they did not
191 commit. Participants' social networks experienced a similarly high prevalence of criminal justice
192 interactions. Participants were at times unable to access financial or housing assistance because
193 their family and friends were incarcerated or on parole.

194

195 *Employment Discrimination*

196 Participants of all races reported that job loss was a common precipitant of homelessness. Some
197 reported job loss after being employed their entire adult lives:

198

199 Participant 6, Black, Male, 65

200

201 *I lost my job and it trickled downhill. Everything just start falling apart. Bills due,*
202 *couldn't pay the bill, you know. Rent was due, couldn't pay the rent. Car note due,*
203 *couldn't pay the car note. I ended up [with a] voluntary repossession on the car. The*
204 *landlord eventually gave me \$2500 to get out of the place. I packed up all my stuff, stored*

205 *it. But I still had no work, no steady income coming in, so I lost the storage. I end up*
206 *losing this, losing that, so after about six months, the only thing I had was the clothes on*
207 *my back, and, you know, couple blankets.*

208

209 However, only Black participants reported racial discrimination in the job market.

210

211 Participant 2, Black, Male, Age 54

212

213 *I was working in W. [a predominantly white suburb] and there was a lot of racial*
214 *tension. And when they had cutbacks most of the minorities got let loose [laid off], and*
215 *some of us was hired before the other people...we had a real nice crew, and you can, you*
216 *can just tell when it's racial. And [White] guys [that] came on after us, stayed, but me*
217 *and the Asian guys got cut loose because they said cutbacks and stuff, but I think that the*
218 *guy I was working for, I think he just, was racist.*

219

220 Participant 7, Black, Male, Age 59

221

222 *“When they received her [participant mother’s] application they told her, “Come on,*
223 *you’re hired,” they hired her sight unseen, and when she showed up as a Black person*
224 *they said, “No, Negress, we’re not hiring you. They didn’t know she was Black... she*
225 *sued them and won her case and they hired her.”*

226

227 *Exposure to Violence*

228 Black participants reported living in neighborhoods that they believed to be unsafe due to drug
229 trade or community violence. In some cases, safety concerns led participants to leave their home.

230

231 Participant 8, Black, Male, Age 60

232

233 *I continued to live there but drug dealers had moved into the neighborhood. I was in bed*
234 *and all this gunfire started, and it sounded like the guy was in the room with me. I mean I*
235 *heard the gun recoil and everything. I finally got up off the floor because as soon as it*
236 *started I'd rolled out the bed to the floor. The guy was under my bedroom window having*
237 *a gunfight with another guy in front of the house. So, I moved out of there the next day.*

238

239 Another participant described their unsuccessful search for a neighborhood free of gang violence
240 before becoming homeless:

241

242 Participant 7, Black, Male, Age 59

243

244 *I had an apartment in East Oakland but it was unsatisfactory, it was in a drug area, so I*
245 *kept moving, going back to Los Angeles and I came, I got tired of L.A. because L.A. was*
246 *too much gang, gang warfare, and then I got here, and it was the same situation here.*

247

248 Participant 3: Black, Male, 64

249

250 *“Okay, so there was an incident at my other sister’s house, and it involved a shooting*
251 *and a killing. Her son got shot up, so she decided she was gonna move, but she couldn’t*
252 *really afford to move.”*

253

254 Exposure to and fear of physical violence limited housing options for these participants,
255 contributing to their becoming or staying homeless.

256

257 *Premature Death*

258 The premature death of Black participants' parents, siblings and friends contributed, directly or
259 indirectly, to their becoming homeless. One participant described the death of parent in early life
260 that introduced emotional and financial hardships.

261

262 Participant 9, Black, Male, 57

263

264 *We lost our mother when we were very, very young; she passed in '73. I was in the 9th*
265 *grade, and I'm 57 now, so they were very young. So we all like came up on our own, you*
266 *know, and I guess our coping skills weren’t up to par.*

267

268 Participants described social networks depleted from deaths which limited their ability to access
269 housing or food in times of need:

270

271 Participant 10, Black Male, 66

272

273 *All my close friends are dead. Which is sad. Like I said, I grew up in the 50s and the 60s*
274 *and the 70s, and they was doin' drugs, alcohol. A lot of my friends died of alcoholism or*
275 *drug overdose or just dead.*

276

277 Participant 11, Black, Male, 57

278

279 *"And other people that I knew, I heard, who were close to my same age, to my age, I*
280 *mean, and they were just dying', not from gunshot wounds or anything like that, from*
281 *illness."*

282

283 Participant 12, Black, Female, 62

284

285 *Me? You know what? When you've been through so many deaths – you know, my mom*
286 *passed, then my dad passed, I had two brothers before my mom and dad passed, drown at*
287 *the same time, had another brother that drowned, and most of my immediate family.*

288

289 *Limited Family Wealth*

290 Black participants described family members who were, like them, in financially vulnerable
291 positions. Few family members owned homes and many lived in public housing or received
292 housing subsidies. In rental housing, with or without publicly funded subsidies, family members'
293 leases often included restrictions on allowing guests to stay with them. Participants feared that
294 staying with family would lead to their family members' eviction and would not stay with
295 housed family members in times of need:

296

297 Participant 13, Black, Male, 55

298

299 *“But there’s really no one that actually sees me come in and go out [of my daughter’s*
300 *apartment] – because when I’m there, I don’t make a lot of noise. I go in and I stay inside*
301 *and I just take it easy so – and she doesn’t have a lot of friends in the building that come*
302 *in and say, hey, your dad’s here! So a lot of people don’t know, and I don’t know if*
303 *there’s a security camera. I really don’t want to jeopardize my daughter[‘s] [housing].”*

304

305 Participants also described the loss of family homes.

306

307 Participant 14, Black, Female, 61

308

309 *“He [participant’s father] sold it [the family house] because he couldn’t pay for it no*
310 *more, he sold it and we all went different ways,”*

311 Participant 15, Black, Male

312

313 *“Well, I think they sell it [the house the participant grew up in], I’m pretty sure they*
314 *did,”*

315

316 We developed a theoretical model of how racial discrimination may increase susceptibility to
317 homelessness based on the experiences of participants with structural racism. We present our
318 theoretical model in the form of a structural map (Figure 1). Experiencing criminal justice

319 discrimination may result in ineligibility for subsidized housing and difficulty accessing housing
320 in the private market. Employment discrimination limits income, which leads to limited housing
321 options. Difficulty finding safe neighborhoods further limits housing options. When facing
322 homelessness, it may not be possible to fall back on a social network that is subject to the forces
323 of structural racism. Health disparities, such as the premature death of family friends and
324 criminal justice discrimination may deplete social networks. Further, family members may be
325 themselves be renters with restrictions on who they can house.

326

327 **DISCUSSION**

328 Through qualitative research embedded within a longitudinal cohort study of older adults
329 experiencing homelessness,^{3-5,31-33} we found that racial discrimination played a key role in the
330 life course of older Black participants. Using grounded theory methodology, we found that overt
331 racism in early life limited educational attainment and social networks for Black participants,
332 which may have led to downstream effects in adulthood. Experiences with known elements of
333 structural racism contributed to becoming or staying homeless for Black participants.

334

335 *Downstream Effects of Racial Discrimination in Early Life*

336 Our participants were children during the Civil Rights Era (1940-1971). Two participants
337 described experiences with racial violence, racialized verbal abuse, and race-based exclusion
338 during childhood. Participants emphasized and retold these experiences, without prompting,
339 when recounting their pathway to homelessness. The temporal distance between these child
340 events and their adult homelessness makes drawing direct connections between these
341 experiences difficult. While only two participants offered unprompted stories of being racially

342 discriminated against as children, these narratives provide information about the racial climate
343 this cohort of may have faced in childhood.

344
345 A body of social science literature has established a biopsychosocial model of race-based
346 traumatic stress in which psychological and emotional trauma can lead to negative long-term
347 outcomes including poor health.³⁴⁻³⁶ To our knowledge, the association between overt racism and
348 adult homelessness has not yet been studied. Adverse Childhood Events (ACEs), such as
349 parental abuse and neglect, are known to be associated with high school non-completion,
350 unemployment, low-income, health-compromising behaviors, and criminal justice involvement.
351 These studies do not include experiences with racial discrimination in childhood as an ACE but
352 our findings suggest that these experiences may have long-term negative impacts.^{37,38}

353
354 ***Interconnected and Compounding Effects of Structural Racism***

355 Increasingly, societal structures (i.e structural racism), rather than acts of overt discrimination
356 maintain racial inequities.^{39,40} We identified widespread exposure to various forms of structural
357 racism in the life course of our participants.

358
359 In our study, Black participants reported frequent involvement with the criminal justice system,
360 which resulted in or maintained their homelessness. Several Black participants recounted arrest
361 or conviction for crimes they reported that they did not commit. These findings are consistent
362 with documented racial discrimination across the criminal justice system.⁴¹ Black men are six
363 times more likely to be incarcerated than White men, Black women twice as likely as White
364 women.⁴² Black Americans are more likely to be stopped and detained pretrial, and are twelve

365 times more likely to be wrongfully convicted than innocent White Americans of drug crimes.⁴³
366 When convicted, Black Americans face harsher sentencing.⁴⁴
367
368 Incarceration has detrimental effects on individuals, including decreased ability to access
369 housing, income, and public assistance.^{45,46} In our study, incarceration hampered protection
370 against exits from homelessness by making participants ineligible for subsidized housing. The
371 loss of access to housing and other forms of economic support is a recognized collateral
372 consequence of criminal justice involvement.⁴⁶ Those with a felony conviction face a federally
373 mandated 3-year ban on eligibility for subsidized housing, and local housing authorities maintain
374 the ability to impose stricter bans.⁴⁷
375
376 For all renters, whether or not their housing is subsidized, there is little protection against
377 criminal background checks and discrimination by landlords.⁴⁸ Persons with criminal records are
378 not a protected group under the Fair Housing Act (FHA). Under federal guidelines, housing
379 providers may consider some forms of criminal justice system involvement in determining rental
380 eligibility. Because of increased recognition that criminal justice involvement disproportionately
381 impacts racial minorities, such policies can be contested under the FHA, but many go
382 unchallenged.⁴⁹ A recent study shows that Black Americans with criminal records receive
383 unequal treatment from housing providers compared with White Americans with the same
384 criminal record.⁵⁰ As long as racial minorities are overrepresented among those with criminal
385 records, legal discrimination against those with criminal records will contribute to racial
386 disparities in housing access and homelessness.
387

388 Job loss precipitated housing loss for many participants, consistent with a recent survey finding
389 employment loss to be the most common proximal cause of homelessness.⁵¹ Our findings that
390 Black Americans were discriminated against in employment is consistent with documented racial
391 discrimination in hiring,²⁴ as well as discriminatory monitoring and firing.⁵² Limited income due
392 to employment discrimination contributed to limited access to housing for some participants and
393 their families. Further exacerbating limited housing access, Black Americans may pay higher
394 rent than White Americans when accessing identical housing in identical neighborhoods.⁵³

395

396 Exposure to and fear of violence further limited housing options and contributed to becoming
397 homeless for some participants. Historically discriminatory housing policies, known as
398 “redlining,” have concentrated Black communities within impoverished neighborhoods of
399 American cities.⁵⁴ Studies suggest that these policies of racial segregation and impoverishment
400 drive higher levels of exposure to violence within these neighborhoods.^{55,56} Participants
401 described having limited housing options because of fear of violence as well as moving between
402 multiple cities to search for safety.

403

404 Criminal justice discrimination, subsequent legal housing discrimination, employment
405 discrimination, and limited access to safe housing contributed to housing instability and loss for
406 Black participants. These forces acted on their family members and friends. When participants
407 needed help, they could not fall back on their social networks for support. Over three-quarters of
408 recently incarcerated persons report either being ineligible for or having been denied housing
409 because of their own or a close contacts’ conviction history.⁵⁷

410

411 The documented life expectancy gap for Black Americans manifested in our study as participant
412 experiences with the premature death of family and friends.⁵⁸ Participants reported that having a
413 parent die during their childhood destabilized their families and finances. Death of a parent in
414 childhood is associated with poorer mental health outcomes in persons experiencing
415 homelessness.⁵⁹ The prevalence of these losses is consistent with studies showing Black
416 Americans are more likely than White Americans to have a parent die during childhood, an
417 established source of racial disadvantage.⁶⁰ For our participants, losses from the premature death
418 of family members compounded with incarceration to leave social networks depleted.
419
420 Black participants reported being close to family and friends they did have but family members
421 were themselves low-income, consistent with the persistent and widening wage gap between
422 Black and White Americans.^{61,62} Families rarely had wealth to insulate against financial
423 hardship. White households have nearly ten times the median wealth of Black households.^{62,63}
424 Over one-third of Black households have zero or negative wealth holdings.⁶⁴
425
426 Many of the participants' family members experienced housing insecurity or lived in subsidized
427 housing. Few families owned homes. The homeownership rate for Black Americans is 29%
428 below that of Whites and this gap is increasing.⁶⁵ Research has linked the persistent disparities in
429 homeownership to a history of de facto and de jure racial discrimination, often referred to as
430 "redlining."⁶⁶ Rental leases, in both subsidized and non-subsidized housing, place limits on how
431 long tenants may allow non-lease holders to stay in their housing units. Violating these clauses
432 can lead to eviction. Black Americans continue to be at highest risk for eviction across American
433 cities.⁶⁷ In our study, participants' fear of precipitating their family's eviction curtailed their

434 willingness to stay with family. This finding was consistent with a recent study that showed
435 Black and Latinx families, compared to White families, were less able to access rent-free
436 arrangements when they needed assistance.⁶⁸ Both participants and members of their social
437 network were affected by structural racism, leading to an increased susceptibility to
438 homelessness.

439

440 Our study had limitations. We recruited from one city. All interviews were conducted in English.
441 We did not design the qualitative interviews to query about racial discrimination. However,
442 exploratory qualitative studies are intentionally open-ended and participant-driven. The open-
443 ended nature of semi-structured interviews allows themes to emerge that may not be identified
444 using other research methodologies. Narratives about racial discrimination were offered
445 unprompted, underscoring their salience to participants. We were only able to identify themes
446 from the body of interviews of Black American participants because other races and ethnicities
447 were not represented well enough to enable us to draw themes about their collective experience.
448 Additionally, we were unable to identify themes specific to intersections of race and gender or
449 sexual orientation due to limited representation.

450

451 **CONCLUSIONS**

452 We developed a theoretical model of the way experiences with overt and structural racism may
453 lead to and perpetuate homelessness for older Black adults. Addressing these social processes
454 may be a critical component of addressing racial health disparities that result from the increased
455 risk of homelessness borne by Black Americans. Further research may include validated
456 measures to examine experiences of discrimination, examine the prevalence of experiences

457 known to represent structural racism, and qualitative approaches that directly ask participants
458 about their experiences with overt racism before and after becoming homeless. We recommend
459 that efforts aimed at ending homelessness target the effects of structural racism with policies such
460 as (1) criminal justice reform aimed at decreasing barriers to obtaining subsidized and free-
461 market housing for formerly incarcerated persons; (2) increased availability of legal assistance
462 for persons facing employment and housing discrimination; (3) assistance to renters facing
463 eviction through enforcement of the Fair Housing Act; (4) and policies that promote family
464 wealth for low income families, including assistance with homeownership.

465

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475

476 **Prior Presentations**

477 2018 Society of General Internal Medicine Annual Meeting, 2018 UCSF 12th Annual Health
478 Disparities Research Symposium

479

480 **Declarations of Interest**

481 Dereck W. Paul Jr., MS reports no conflicts of interest.

482 Kelly R. Knight, PhD reports no conflicts of interest.

483 Pamela Olsen, MA reports no conflicts of interest.

484 John Weeks reports no conflicts of interest.

485 Irene H. Yen, PhD reports no conflicts of interest.

486 Margot B. Kushel, MD reports no conflicts of interest.

487

488 **Ethical Approval**

489 All procedures performed in studies involving human participants were in accordance with the

490 ethical standards of the institutional review board of the University of California, San Francisco

491 and with the 1964 Helsinki declaration and its later amendments or comparable ethical standards.

492

493 **Biographical Notes**

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Table 1. Participant Demographics, (n=65)

<u>Characteristic</u>	<u>Percentage of Participants (number of participants)</u>
Men, %	78.5 (51)
Women, %	20 (13)
Transgender Women, %	2 (1)
Race/ethnicity	
Black/African American, %	80 (52)
White, %	7.7 (5)
Latino, %	4.6 (3)
Other, %	4.6 (3)
Asian and Pacific Islander	3.0 (2)

Figure 1: A Theoretical Model of Racial Discrimination in the Pathway to Homelessness

