

Race and Equity Pocket Questions

Title and purpose of this initiative: CFFAP funding and financial counseling

Department: Race and Equity

What are the racial and equity impacts?

Families continue to struggle in the United States grappling with housing, food and housing insecurity, transportation, and childcare. Food and housing insecurity, transportation, and childcare needs disproportionately affect people from racial and ethnic minority and socioeconomically disadvantaged populations. Black/African American households and Hispanic/Latino households are more likely to be food insecure than White households. [Food Accessibility, Insecurity and Health Outcomes \(nih.gov\)](#). In the United States, the struggle to find affordable housing is a pervasive crisis, with millions of low-income individuals and families feeling the weight of rising rent prices. Nearly 20 million Americans who rent—[almost half of all renters](#)—are now [burdened by housing costs](#), many for the [first time ever](#). [An American Nightmare: The Urgent Need for Low-Income Housing - THE INTEL DROP](#). The struggle to find affordable housing is a pervasive crisis, with millions of low-income individuals and families feeling the weight of rising rent prices. Nearly 20 million Americans who rent—[almost half of all renters](#)—are now [burdened by housing costs](#), many for the [first time ever](#). Carrboro is home to a substantial population of renters, a significant portion of whom belong to BIPOC and socioeconomically disadvantaged communities.

We also struggle like many other jurisdictions with internet accessibility versus affordability. Internet accessibility may not be a problem in communities however having the funds to pay for another monthly expense can be problem. The difference is real and can cause barriers in communication, education and access.

Additional information that substantiates the need in our community -

ASSESSING THE IMPACT OF COVID-19 ON LOW-INCOME HOUSEHOLDS AND COMMUNITIES IN NORTH CAROLINA - [Assessing-the-Impact-of-COVID-19-V5.pdf \(unc.edu\)](#)

Who is or will experience community burden?

Those who may not qualify for the program and yet still struggling, may feel burdened. Also, families that qualify however not enough funding to accommodate everyone.

Who is or will experience community benefit?

The intended outcome focuses on “chipping away” at closing the gap of disparities in the lives of Carrboro families who qualify for the assistance. Financial counseling can also help equip households with the knowledge to make more informed decisions and improve financial security. Those families most in need are often BIPOC and socioeconomically disadvantaged populations.

What are the root causes of inequity?

Housing insecurity, transportation and childcare needs disproportionately affect people from racial and ethnic minority and socioeconomically disadvantaged populations. Black/African American households and Hispanic/Latino households are more likely to experience hardship than White households. This is due to red lining, gentrification, and the core issue of the lack of potential in building and sustaining generational wealth.

What might be the unintended consequences of this action or strategy?

Unintended consequences include not enough funding available to help all community members in need. The dollar amount allocated helps however more funds are essential for families to achieve stability. Hopefully the administrative requirements and process will not create barriers.

How is your department planning to mitigate any burdens, inequities, and unintended consequences?

By considering other programs or methods to lessen the burden of families in need and find ways to increase positive impact and outcomes so that community thrives! This program serves as a pilot project for future community initiatives. If burdens, inequities, and unintended consequences arise, staff will work diligently to remove those issues.