



ENDING HOUSING DISCRIMINATION IS THE “UNFINISHED BUSINESS” OF CIVIL RIGHTS

## CIVIL RIGHTS ADVOCATES ARE HOUSING ADVOCATES.

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## RACIAL INEQUITIES ARE DEEPLY ROOTED IN HOUSING SEGREGATION

- As Sherrilyn Infill, President of the NAACP Legal Defense & Education Fund, said: “Housing discrimination is the unfinished business of civil rights. It goes right to the heart of our divide from one another. It goes right to the heart of whether you believe that African American people’s lives matter, that you respect them, that you believe they can be your neighbors, that you want them to play with your children.”
- In the City of Dallas, 73 out of 79 “high-opportunity” neighborhoods are majority white. By contrast, 7 out of 10 majority black neighborhoods are the lowest-opportunity areas ([Opportunity Dallas, 2017](#)). As with most cities in the country, opportunity varies significantly neighborhood-by-neighborhood (i.e., employment rates, school quality, poverty levels, income, crime, infrastructure, services, transit, health care, groceries, banks, etc.). High-opportunity neighborhoods offer a family the most chance for economic mobility, but due to pervasive housing segregation, families of color are disproportionately residing in lower-opportunity areas.
- One-fourth of the black-white SAT score gap can be attributed to racial housing segregation ([Card & Rothstein, 2006](#)), which remains pervasive throughout American cities today.

*“Residential segregation is at the heart of racial inequality in the country. All of the disparities in the U.S. – in education, in income, wealth, employment, health – between the races are all fundamentally linked to residential segregation. There’s no real way to deal with disparities*

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*between black and white people without dealing with this.*” – Myron Orfield, University of Minnesota Law School

## **HOUSING SEGREGATION IS A SIGNIFICANT DRIVER OF SCHOOL SEGREGATION, WHICH CAUSES AND PERPETUATES RACIAL AND SOCIOECONOMIC ACHIEVEMENT GAPS.**

- In most school districts, attendance boundaries are drawn along neighborhood lines, thereby cementing residential segregation in public schools. In 2014, 43% of students of color were attending high-poverty schools, compared to just 8% of white students ([National Equity Atlas](#)). Research shows that the likelihood of a school’s success declines significantly when the student body is concentrated in poverty.

## **STRATEGICALLY PLACED AFFORDABLE HOUSING FOR LOW-INCOME EARNERS CAN HELP REDUCE RESIDENTIAL SEGREGATION AND CONCENTRATED POVERTY, AND PROMOTE MIXED-INCOME NEIGHBORHOODS**

- Housing segregation is costly and it excludes minorities from neighborhoods that offer quality housing, schools, services, and investments. According to a recent [study](#) from the Urban Institute and Metro Planning Council, if Chicago could reduce its segregation to the national median:



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If the Chicago region could reduce its segregation to the national median...



Incomes for African-Americans would rise (per person, per year)



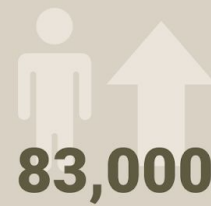
Regional GDP would increase



Drop in the homicide rate



Increase in residential real estate values



More adults would complete a bachelor's degree

Source: Urban Institute and Metro Planning Council

A lack of affordable housing exacerbates segregation. Due to a legacy of discrimination, white families typically have much higher net wealth and incomes than families of color, which creates large differences in purchasing power. As such, white families can disproportionately afford more expensive neighborhoods of opportunity. Due to policies and practices in both the public and private sectors, affordable housing for low-income households is often unavailable in desirable areas, which contributes to racial residential segregation ([Urban Institute, Promoting Neighborhood Diversity, 2009](#)).

Diverse, mixed-income neighborhoods benefit everyone. Residents of diverse neighborhoods are able to interact on a daily basis – they harbor less prejudice and racial stereotypes, can better handle diverse working environments, are more culturally sensitive, and have more expansive social networks ([Urban Institute, Promoting Neighborhood Diversity, 2009](#)). The latest cognition research shows that diversity makes everyone smarter and more innovative ([Rock & Grant, 2016](#)).

*“Places that are more segregated by race or income tend to have lower levels of upward mobility.”*  
– Raj Chetty, Stanford University

## RECENT PROGRESS ON FAIR HOUSING IS AT RISK

- In early 2018, the Department of Housing and Urban Development (HUD) provided notice that it will delay enforcement of a federal housing rule which required cities to analyze housing segregation, racially concentrated areas of poverty, and opportunity gaps, and to develop remedies. Cities that were working on the plans are no longer required to submit them and HUD has stopped reviewing plans which were already submitted.
- Additionally, HUD has tried to delay the implementation of Small Area Fair Market Rents, which enable low-income voucher holders to access higher-opportunity areas with lower



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poverty, better schools, transit, resources, amenities, and access. In major urban centers, the vast majority of voucher holders are people of color.

## People of Color disproportionately encounter housing discrimination.

- In 2013, the Department of Housing and Urban Development (HUD) published a study reporting on discrimination against people of color seeking to rent apartments. The study found that:
  - Black renters who contact agents about recently advertised housing units learn about 11.4 percent fewer available units than equally qualified whites and are shown 4.2 percent fewer units.
  - Hispanic renters learn about 12.5 percent fewer available units than equally qualified whites and are shown 7.5 percent fewer units.
  - Asian renters learn about 9.8 percent fewer available units than equally qualified whites and are shown 6.6 percent fewer units
  - Blacks and Hispanics are told about one fewer unit for every five in-person visits; Asians are told about one fewer unit for every six in-person visits

From [HUD, Housing Discrimination Against Racial and Ethnic Minorities](#)

· In 2013, the National Council of La Raza (NCLR) conducted a study in Birmingham, Atlanta, and San Antonio in which a Hispanic and a White “tester” with similar personal and financial profiles (i.e., occupation, income, and rental and credit history) inquired about the same housing. Latino testers experienced at least one type of negative differential treatment 42% of the time. According to NCLR:

- “Housing agents were less willing or receptive to schedule an appointment with Hispanic testers than they were with their matched White testers.”

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- o “Agents provided Hispanic testers with fewer options than their matched White testers in terms of other homes for sale or number of units available for rent.”
- o “In sales tests, agents provided White testers with lender recommendations or other advantageous financing information that was not provided to their matched Hispanic testers.”
- o “In rental tests, agents quoted higher fees, costs, and/or more extensive application requirements to Hispanic testers than to their matched White testers.”
- o “Agents more frequently provided follow-up contact via phone or email to the White testers but not to their matched Hispanic testers.”

From [The National Council of La Raza, Puertas Cerradas Housing Barriers for Hispanics](#)