



OPPORTUNITY STARTS AT HOME

RACIAL EQUITY ADVOCATES ARE HOUSING ADVOCATES

“Housing discrimination is the unfinished business of civil rights.”

Sherrilyn Ifill, President of the NAACP Legal Defense & Education Fund

Racial Inequities Are Deeply Rooted In Housing Segregation.

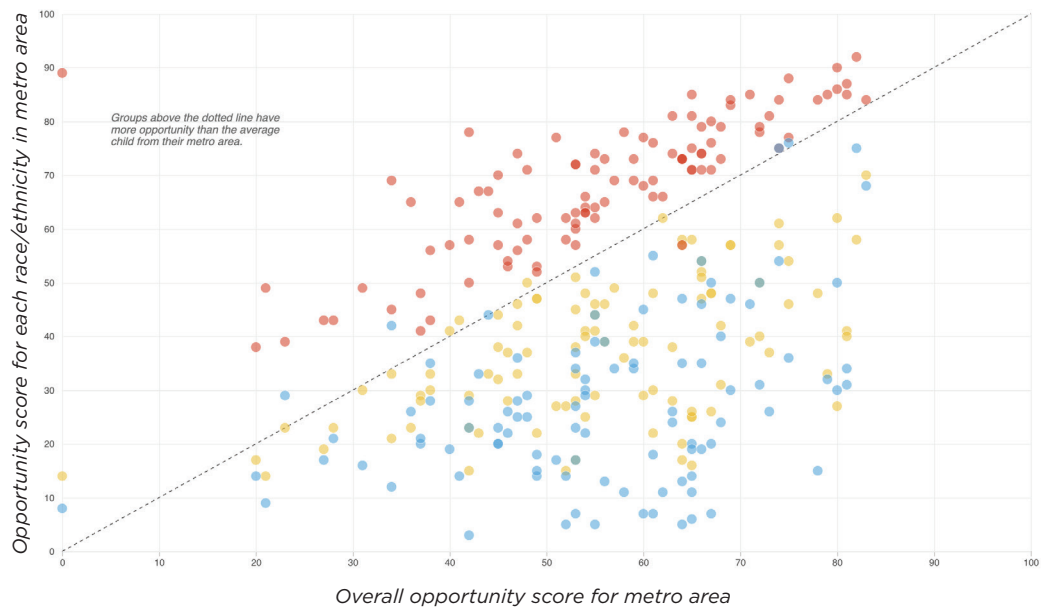
- “Black per capita income is lower in regions with higher levels of economic and black-white segregation (Acs, Pendall, Treskon, Khare, 2017).” Quoted from [How Housing Matters](#)
- Across the country, opportunity varies significantly neighborhood by neighborhood (i.e., employment rates, school quality, poverty levels, income, crime, infrastructure, services, transit, health care, groceries, banks, etc.). High-opportunity neighborhoods offer children the best chance for upward mobility, but due to pervasive housing segregation, families of color are disproportionately residing in lower-opportunity areas. According to research from the Institute for Child, Youth and Family Policy at Brandeis University, most white children live in high-opportunity neighborhoods while most black and Hispanic children live in low-opportunity neighborhoods. Frequently, high-opportunity neighborhoods are located just a few blocks away from low-opportunity neighborhoods ([Institute for Child, Youth and Family Policy at Brandeis University](#)).

Across the U.S., White Children Have More Opportunity Than Their Black And Hispanic Neighbors Do

In 95 of the largest 100 metro areas, black and Hispanic kids have a lower opportunity score than the average for that area. White kids, on the other hand, have a higher opportunity score than average in 99 out of 100 metro areas.

● Overall ● Hispanic ● White (non-Hispanic) ● Black

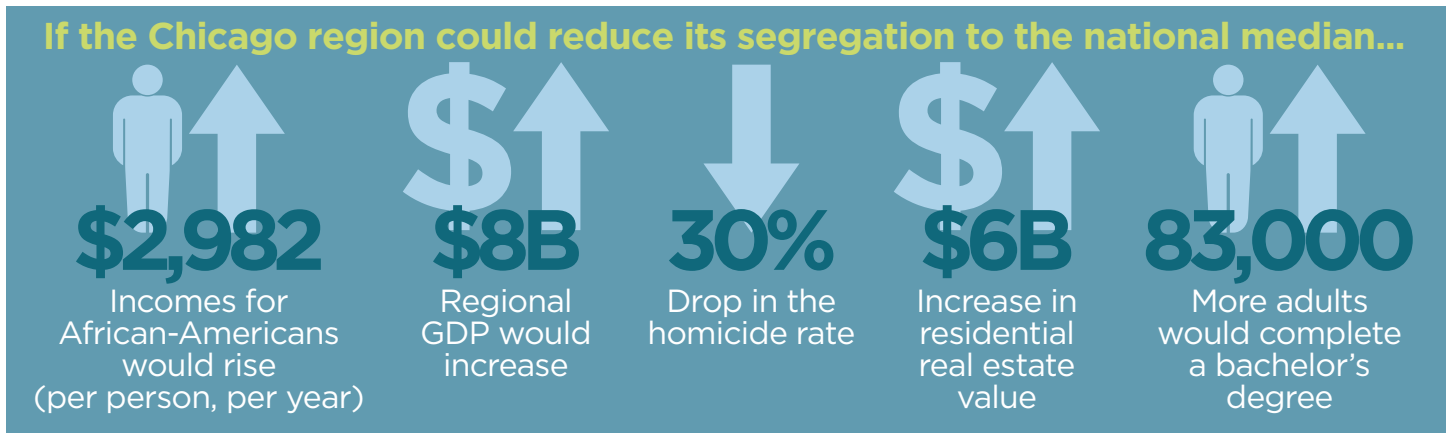
Source: Child Opportunity Index 2.0, Institute for Child, Youth and Family Policy, Brandeis University.
Credit: Daniel Wood/NPR.



- 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 between black and white people without dealing with this.”

— Myron Orfield, University of Minnesota Law School



Source: [Urban Institute and Metro Planning Council](#)

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 excludes minorities from neighborhoods that offer strong schools and job prospects.
- 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](#)). 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, Harvard University*

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.”

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.”
 - “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.”
 - “In sales tests, agents provided White testers with lender recommendations or other advantageous financing information that was not provided to their matched Hispanic testers.”
 - “In rental tests, agents quoted higher fees, costs, and/or more extensive application requirements to Hispanic testers than to their matched White testers.”
 - “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](#)

For more information, please visit www.opportunityhome.org