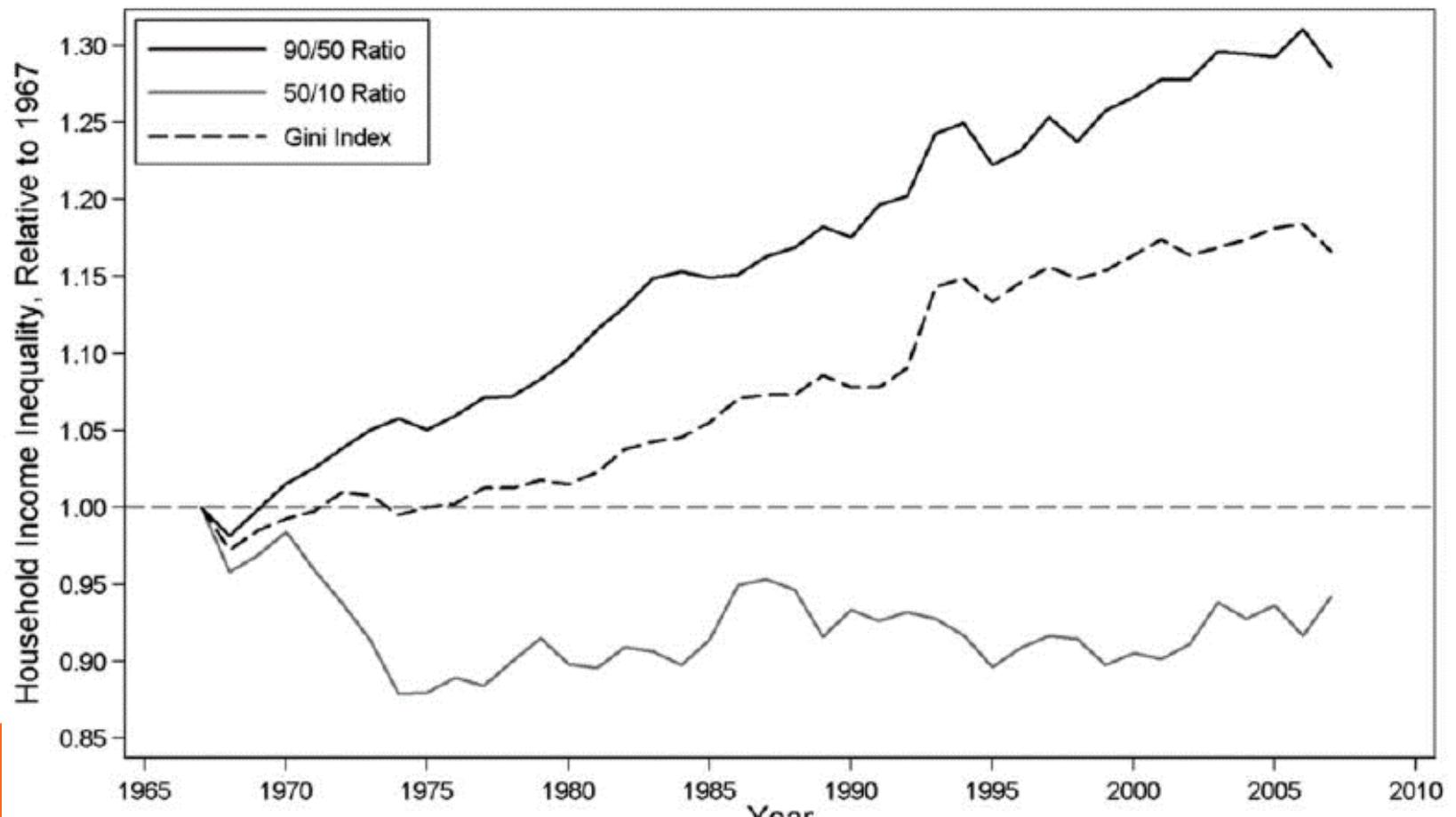


# U.S. HOUSING POLICY: STRUCTURAL RACISM & THE FUTURE OF FAIR HOUSING

MOLLY METZGER · NOVEMBER 30, 2015

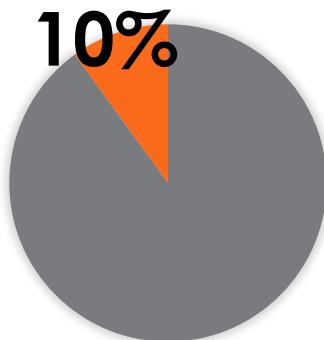
# INCOME INEQUALITY IN THE U.S.



Reardon & Bischoff (2011)

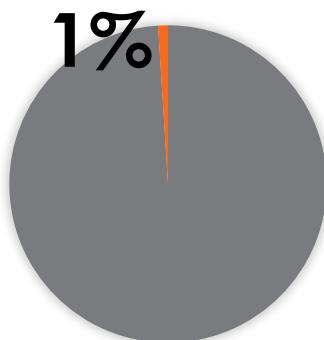
# WEALTH INEQUALITY IN THE U.S.

% of Families



% of Wealth

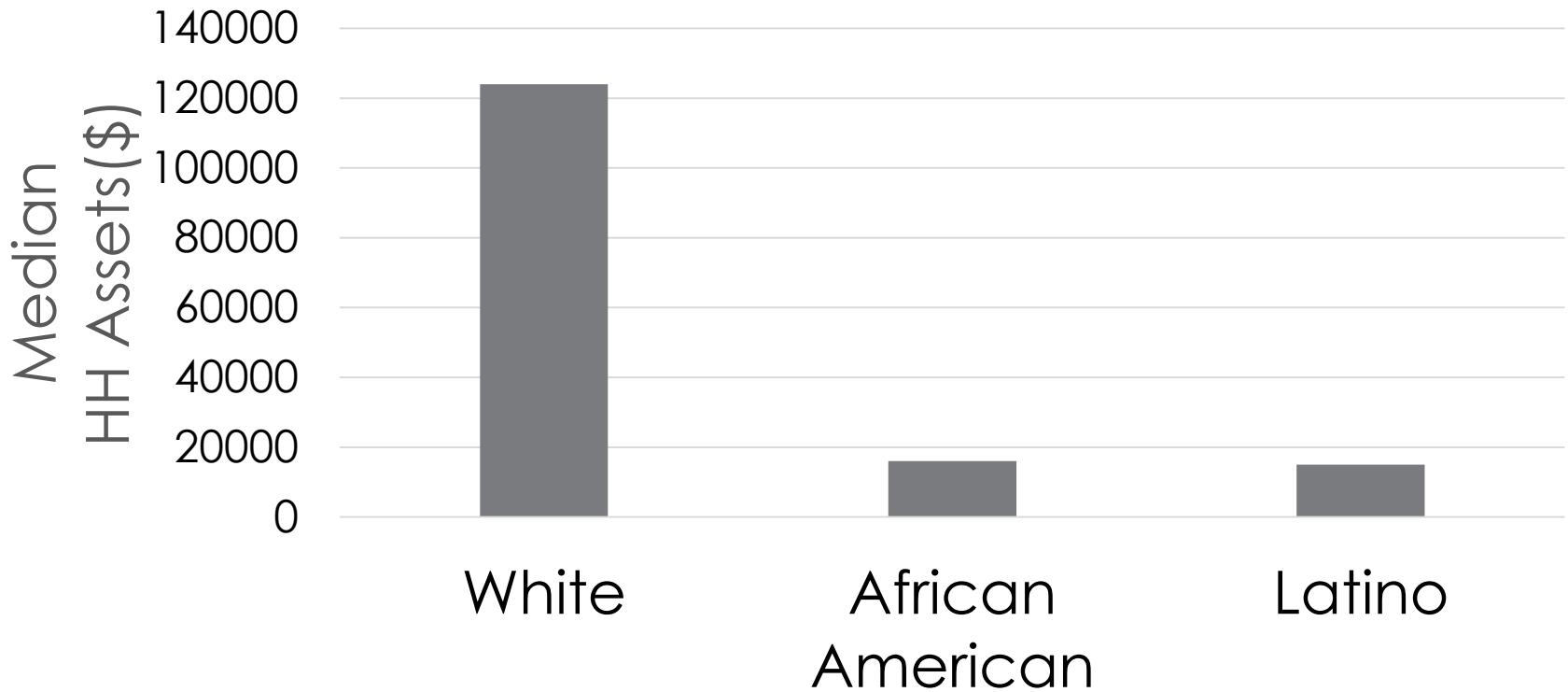
69.8%



32.7%

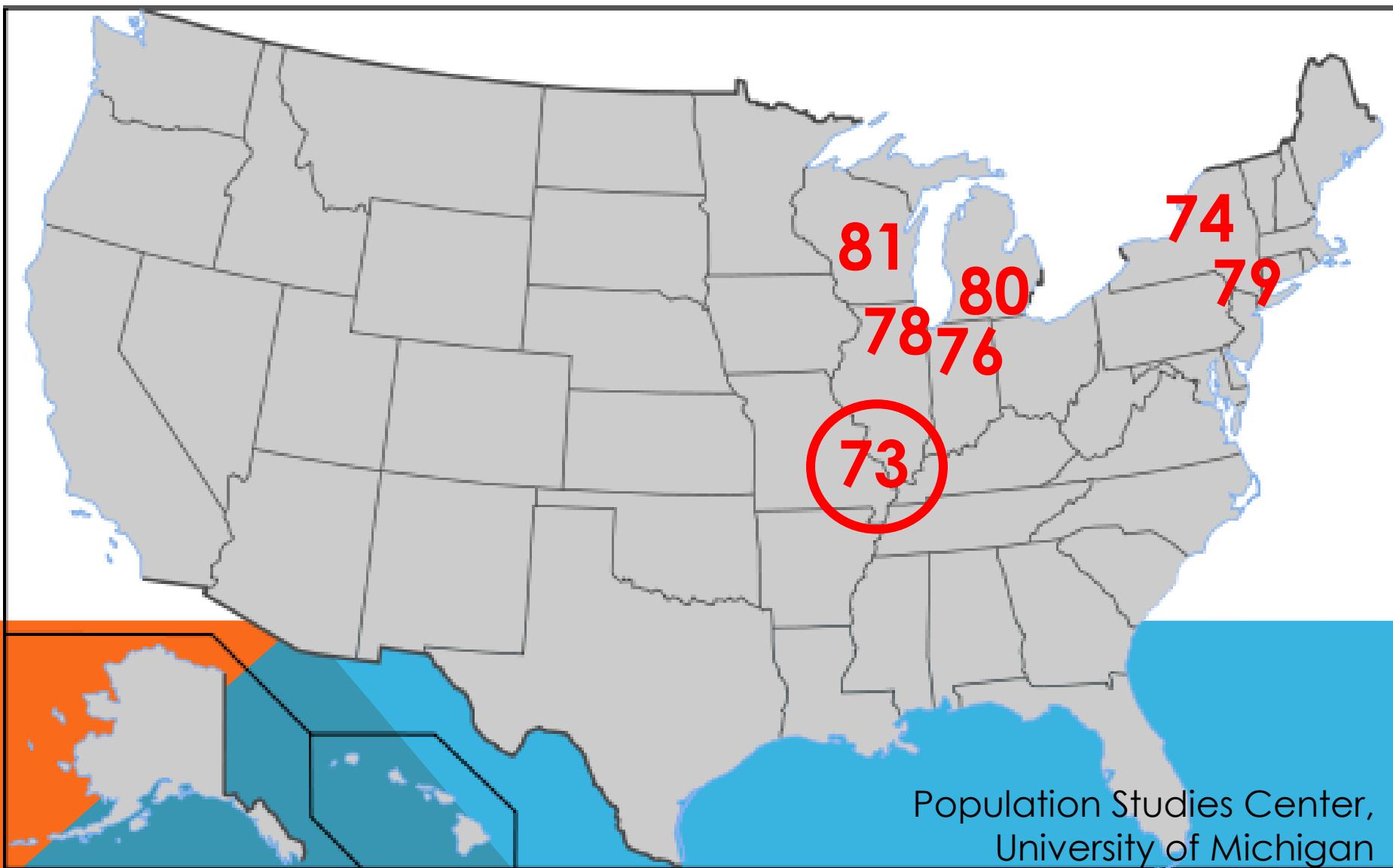
Davies et al. (2007)

# WEALTH INEQUALITY BY RACE/ETHNICITY

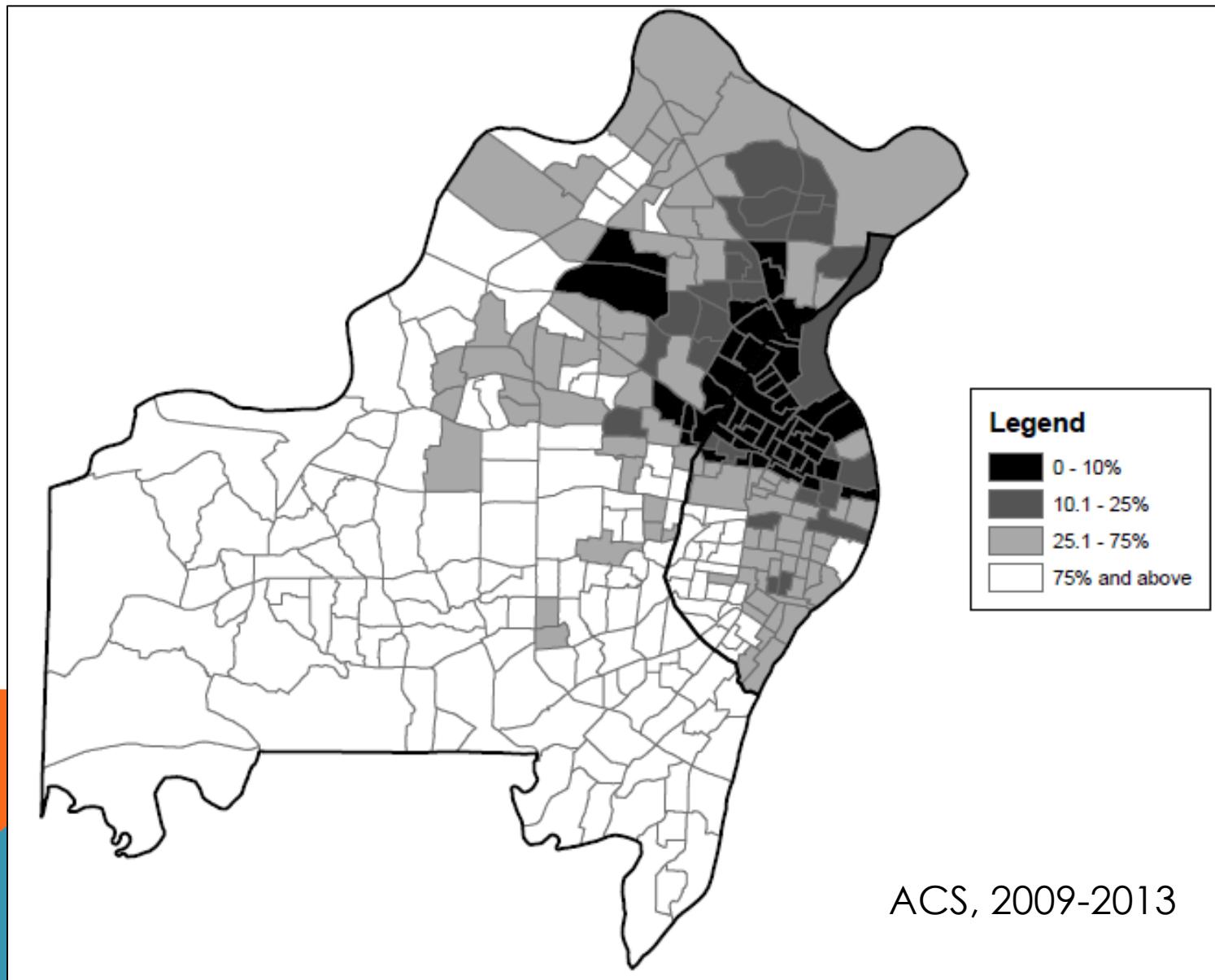


McKernan et al. (2013)

# HOUSING SEGREGATION: BLACK-WHITE DISSIMILARITY



# WHITE SEGREGATION IN ST. LOUIS



# A LEGACY OF PAST POLICIES...

*The Atlantic*

## The Case for Reparations

Two hundred fifty years of slavery. Ninety years of Jim Crow. Sixty years of separate but equal. Thirty-five years of racist housing policy. Until we reckon with our compounding moral debts, America will never be whole.



TA-NEHISI COATES | JUNE 2014 ISSUE | BUSINESS

Coates (2014)



## Economic Policy Institute

Report | October 15, 2014

## THE MAKING OF FERGUSON

Public Policies at the Root of its Troubles

BY RICHARD ROTHSTEIN

Rothstein (2014)

# A LEGACY OF PAST POLICIES (~1910-1968)

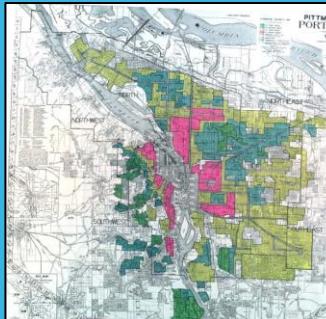
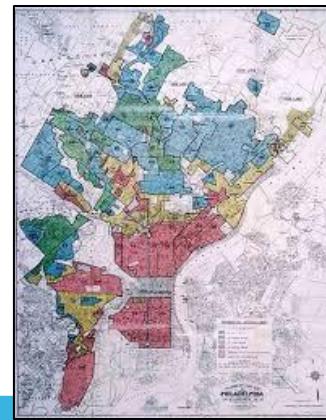
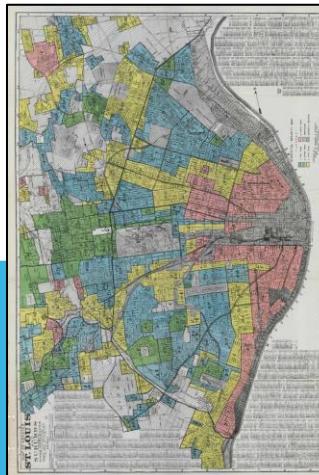
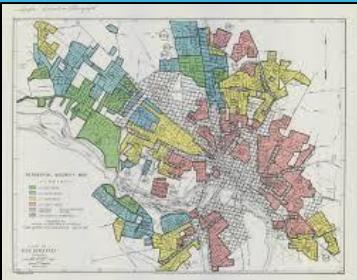
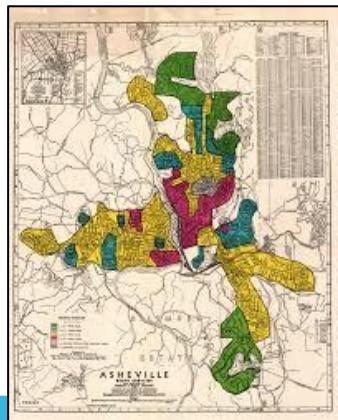
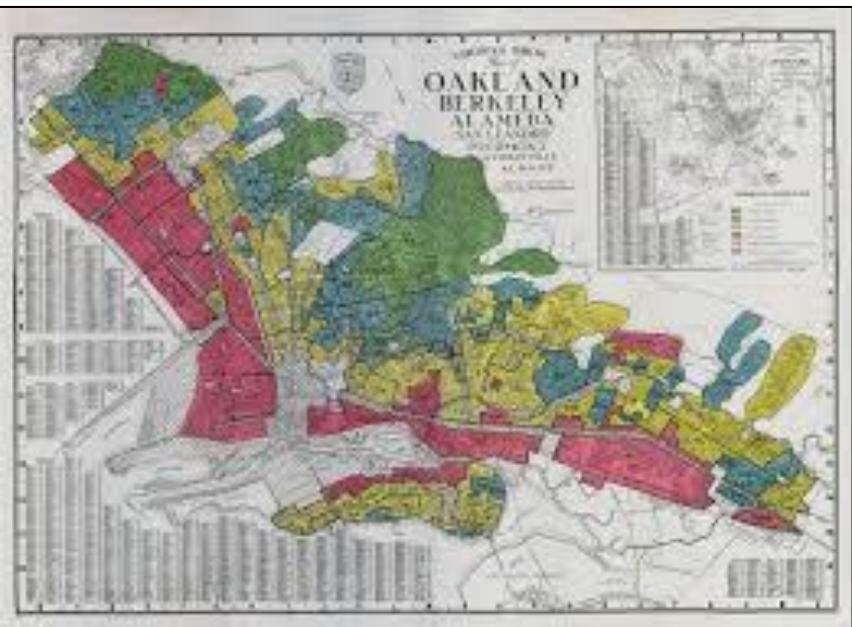
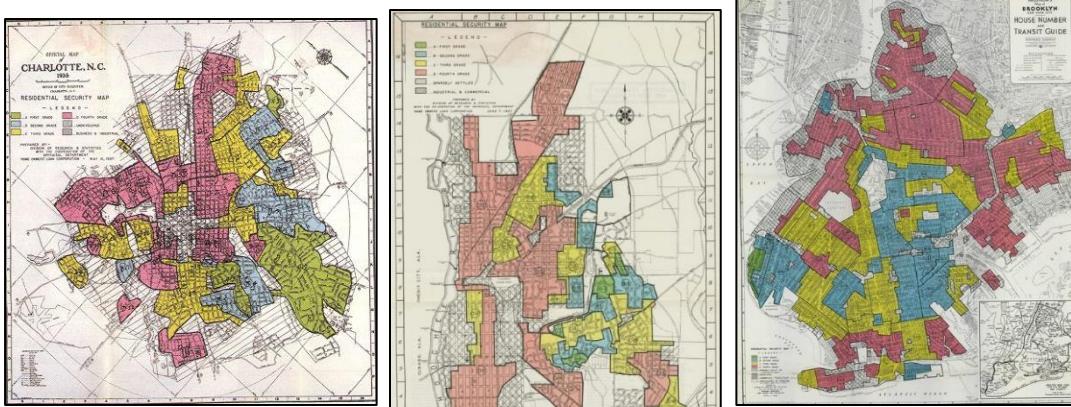
## Local Policies

Racial Zoning

Restrictive Covenants

## Federal Policies

FHA Redlining



# ...PERPETUATED BY CURRENT POLICIES

## **Local Policies**

e.g., Exclusionary (Low-Density) Zoning

## **State Policies**

e.g., Education Funding

## **Federal Policies**

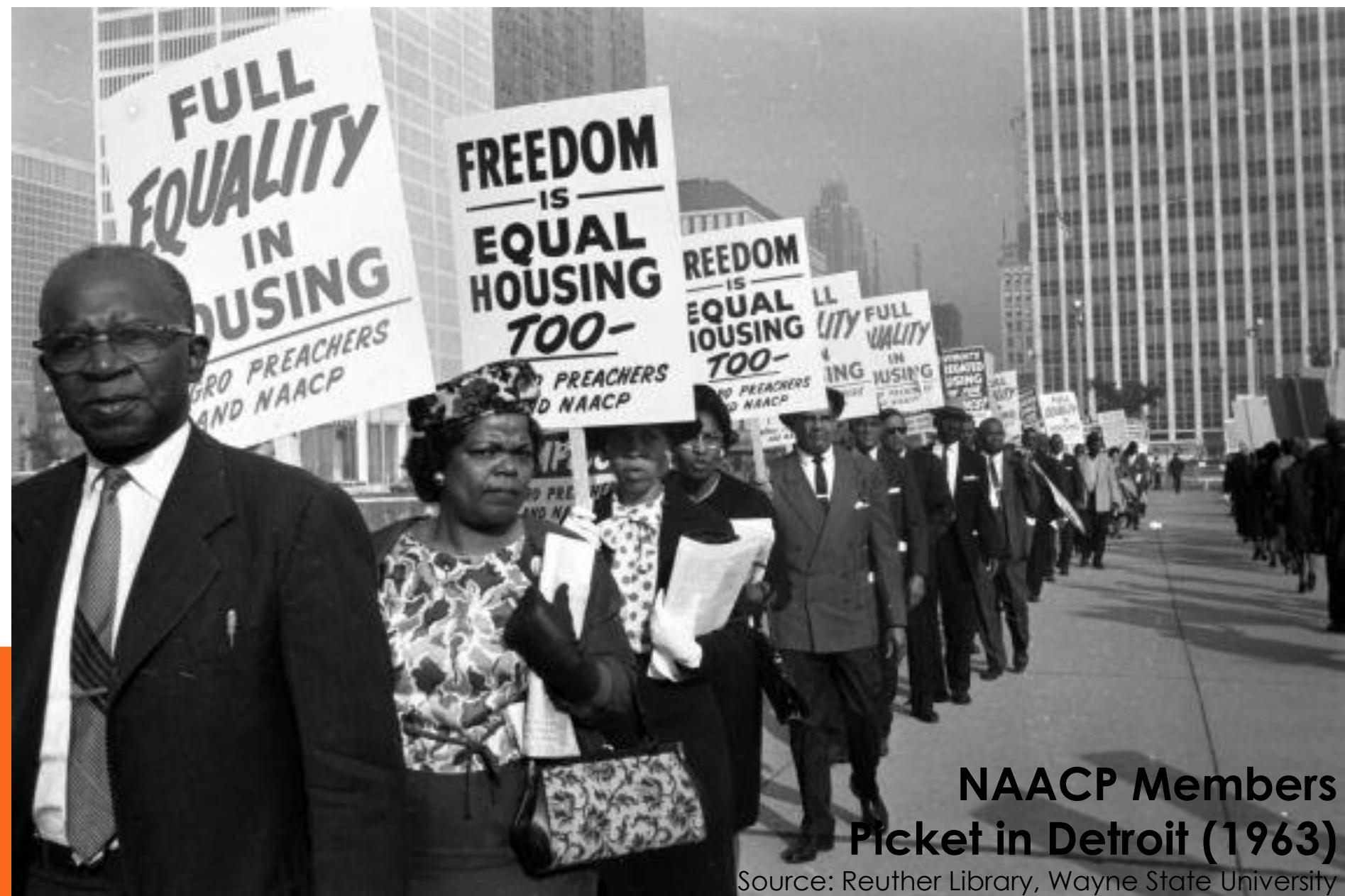
e.g., Mortgage Interest Deduction

## **Multi-level Policies**

e.g., Siting of Affordable Housing



# 1968 FAIR HOUSING ACT



**NAACP Members  
Picket in Detroit (1963)**

Source: Reuther Library, Wayne State University

# REINFORCING THE FAIR HOUSING ACT

- **U.S Supreme Court decision**
  - Texas Dept. of Housing and Community Affairs v. The Inclusive Communities Project
  - Recognizes “disparate impact” claims
- **HUD’s “New Rule”**
  - “Affirmatively Furthering Fair Housing” (“AFFH”)



[Center for Social Development](#) | [Our Work](#) | [Thriving Communities](#) | [Inclusive Housing](#)

## Our Work

Financial Inclusion



Civic Engagement and  
Service



[Thriving Communities](#)



Child and Youth  
Development



## INCLUSIVE HOUSING: RACIAL AND CLASS DIVERSITY IN URBAN COMMUNITIES

In recent decades, governments at the local, state and federal levels have poured billions of dollars into community development. Major initiatives have included the construction of public housing, the demolition and redevelopment of that public housing and, most recently,

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**Inclusive Housing**