

A Civil Rights Agenda for the Next Quarter Century



Housing in the 21st Century: Taking Stock and Seeking Equality

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The Civil Rights Project



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About the Series

A Civil Rights Agenda for the Next Quarter Century

The Civil Rights Project was founded in 1996 at Harvard University, during a period of increasingly conservative courts and political movements that were limiting, and sometimes reversing, major civil rights reforms. In 2007 the Project moved to UCLA. Its goal was – and still is – to bring together researchers, lawyers, civil rights advocates and governmental and educational leaders to create a new generation of civil rights research and communicate what is learned to those who could use it to address the problems of inequality and discrimination. Created a generation after the civil rights revolution of the 1960s, CRP’s vision was to produce new understandings of challenges and research-based evidence on solutions. The Project has always maintained a strong, central focus on equal education and racial change.

We are celebrating our first quarter century by taking a serious look forward – not at the history of the issues, not at the debates over older policies, not at celebrating prior victories but at the needs of the next quarter century. Since the work of civil rights advocates and leaders of color in recent decades has often been about defending threatened, existing rights, we need innovative thinking to address the challenges facing our rapidly changing society. Political leaders often see policy in short two- and four-year election cycles but we decided to look at the upcoming generation. Because researchers are uniquely qualified to think systematically, this series is an attempt to harness the skills of several disciplines, to think deeply about how our society has changed since the civil rights revolution and what the implications are for the future of racial justice.

This effort includes two very large sets of newly commissioned work. This paper is the eleventh in the series on the potential for social change and equity policies in the nation. The second set of studies focuses on California, a vast state whose astonishing diversity foretells the future of the U.S. and whose profound inequality warns that there is much work to be done. All these studies

will initially be issued as working papers. They will be brought together in statewide conferences and in the U.S. Capitol and, eventually, as two major books, which we hope will help light the way in the coming decades. At each of the major events, scholars will exchange ideas and address questions from each other, from leaders and from the public.

The Civil Rights Project, like the country, is in a period of transition, identifying leadership for its next chapter. We are fortunate to have collaborated with a remarkable network of important scholars across the U.S., who contributed to our work in the last quarter century and continue to do so in this new work. We are also inspired by the nation's many young people who understand that our future depends on overcoming division. They are committed to constructing new paths to racial justice. We hope these studies open avenues for this critical work, stimulate future scholars and lawyers, and inform policymaking in a society with the unlimited potential of diversity, if it can only figure out how to achieve genuine equality.



Gary Orfield



Patricia Gándara

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Foreword

It has been a very long time since we've had a serious national discussion about housing. We're living with programs created a half century ago and we've never seriously created and administered affordable and subsidized housing coming close to meeting the basic needs. Those of us who walk or drive through streets where poor and low-income people live in tents, in vans, or in dismal shelters, know we're long past the time when doing nothing is acceptable in a rich country. The housing crisis is worse for Latinos, Blacks and Natives Americans. Professor Faber has given us a starting point for a long-delayed and urgently important debate. This paper asks basic questions. Housing is a fundamental requirement of life, and housing location and resources profoundly affect children and do much to determine what kind of education and preparation will be available for their adult lives. Thinking about equal opportunity without thinking about basic housing security is missing a central part of the equation.

Segregated and unequal housing is one of the root causes of racial inequality in American society. The data Jacob Faber presents here certainly shows that housing is separate and profoundly unequal and has been a particularly bitter reality for Black households. There is a brutal lack of affordable housing for low income and working-class families, especially in the nation's expensive metropolitan housing markets. Whether one can afford a decent and stable family life depends, to a considerable extent, on access to housing. Housing not only affects a family's basic security but also is a key to the wealth of most U.S. families, most of whom have small, if any, bank balances and few investments. If one is able to get into the homeownership market, simply living in the housing unit and paying the mortgage usually produces a significant capital gain. In addition, these gains have special tax shelters and capital gains are partially tax free at the time of sale.

White and Asian families typically get much bigger gains, as they are steered to more lucrative housing markets and avoid discrimination by brokers, mortgage finance institutions and

rental agents against many people of color. As a result of housing inequality, white and Asian homeowners are much more likely to gain access to strong schools that successfully prepare students for college.

This paper is looking especially at the very disproportionate problems of housing affordability and segregation that affect Black and Latino families. It proposes a radical solution: government investing enough money to make housing affordable for all people. This would shift the basic focus of housing policy from a complex set of programs that serve only a small minority of the people, who cannot afford decent housing in today's markets, to creating what would be an actual right to housing, with government as the funder for those priced out of the private market. It would shift subsidies mostly designed for homeowners, largely hidden in the tax system, to a system far more focused on the millions unable to afford market rates.

A serious plan of this sort would, of course, involve major costs and likely face political challenges from businesses and state and local governments as well as from many existing homeowners (who are most likely to vote), in addition to a myriad of other problems. It is true that all those things would have to be confronted and resolved, and that the resulting policy likely would be more differentiated than what is proposed here. Obviously, a major policy change would be needed to move powerfully in that direction. The truth is, however, that there have been few ideas and no big solutions enacted since the 1968 housing act¹, which was destroyed by the Nixon administration. This paper asks us to think on the scale required to not leave most of the families with need in desperate circumstances. I have been a renter, a home buyer, a landlord, a tester for discrimination, a teacher of housing policy courses, a participant in civil rights lawsuits, a student of legislative battles, and an interested citizen of several local governments, so I look at this proposal

¹ Title VIII of the 1968 Civil Rights Act is also known as the Fair Housing Act (of 1968)

from many angles. I think that it is unambiguously clear that existing policies have been a massive failure for poor people and people of color. There is a set of interest groups that dominate the field: builders, banks, real estate and rental agents, as well as others who have very little serious interest in serving the poor and low-income. Clearly, we need a new starting point. This is what Jacob Faber is offering us. Begin with those who have been persistently failed by the existing system and think about a way to give a right to all – a guarantee – for a decent place to live and raise a family. Almost none of our peer nations does less than we do, and there would be a great deal to learn from local and international models that operate from very different starting points that generally see housing as a right.

From a civil rights standpoint it would be essential to have a set of foundational principles. In the public housing experiment from the New Deal to the 1970s, we built millions of low-income units, often well-constructed but with little thought to the communities that were being created. We did it in ways that frequently ended up making a bad situation disastrous. This led to decisions to blow up many massive housing projects that became desolate big buildings dominated by gangs and crime, stigmatizing and threatening their residents, in areas with weak schools and few jobs. There were, of course, good and well-cared for projects as well, but these were not the norm. Obviously, one civil rights requirement would be a set of policies and enforcement processes to guarantee that we do not replicate the conditions and segregation that led many projects to fail. We are long past the time for new housing policies and Faber's proposal deserves serious consideration. In our rich but highly stratified society, it is essential that every family has a right to the essentials of life, including housing in a safe setting, linked to opportunity.

-Gary Orfield and Patricia Gándara

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Executive Summary

“Housing in the 21st Century: Taking Stock and Seeking Equality” provides an analysis of the current state of housing inequality in the United States, situating the discussion within the broader historical and social context. Over half a century after the Civil Rights Movement and the introduction of a suite of federal fair housing policies, stark racial inequalities persist in housing opportunities across the country. The summary below outlines the document's examination of these inequalities, their underlying causes, and potential policy solutions.

Current disparities

Essentially every aspect of housing in America is marked by stark racial inequalities. This chapter highlights only a select few:

- While 73% of White Americans and 60% of Asian Americans own their homes, only 48% and 41% of Latinx and Black Americans are homeowners, respectively (Rugh, 2020).
- While the median White homeowner holds over \$120,000 in home equity, Latinx and Black homeowners hold just over \$90,000 and \$60,000, respectively (Kent & Ricketts, 2021).
- During the Subprime Boom and Foreclosure Crisis of the early 2000s, Black and Latinx households were more likely to be targeted for often-predatory subprime loans (Faber, 2013; Gramlich, 2007) and experience foreclosure (Faber & Rich 2018; Hall, Crowder, Spring, & Gabriel, 2017).
- Even among homeowners who managed to keep their homes through both crises, Blacks and Latinos gained less home equity over the period and were more likely to be

underwater by the end (i.e., their mortgage debt was larger than the value of their home) (Faber & Ellen, 2016).

- Among renters, people of color are more likely to pay a large share of income towards rent (JCHS, 2020), live in lower quality and crowded units (DeLuca & Rosen, 2022), and experience eviction (Hepburn et al. 2020).
- In 2020, the typical White American lived in a neighborhood that was 69% White, the typical Black American lived in a neighborhood that was 41% Black, and comparable estimates for Latinos and Asians were 45% and 25% (Logan & Stults, 2021).

While racial discrimination is less common and less explicit than in prior periods of American history, Black and Latinx home seekers continue to face steering, bias, and information gaps (Korver-Glenn, 2021; Quillian, Lee, & Honoré, 2020). Still, historical and structural inequalities remain the greatest contributors to these housing inequalities. Key policies such as redlining, which was institutionalized by the Home Owners Loan Corporation (HOLC) and later perpetuated by the Federal Housing Administration (FHA) and the G.I. Bill, have had long-lasting effects (Faber, 2020). These policies facilitated racial segregation and wealth accumulation for White families while excluding Black and Latinx families from the same opportunities.

Policy recommendations

Addressing inequality in housing is an undeniably daunting task. There is no silver bullet, but given the immediacy of America's housing affordability crisis, one meaningful policy change would be establishing a **universal, empowered voucher program**. The Housing Choice Voucher Program (occasionally referred to as Section 8) is currently the largest rental housing assistance program, helping over two million households. Funds are distributed from the Department of Housing and Urban Development, through local public housing authorities (PHAs), and to

landlords. Recipients must have incomes below 80% of the area median income and are required to pay 30% of their income towards rent. The voucher then makes up the difference.

There is strong evidence that this program has a wide range of positive effects on families, such as improved residential stability, increased child academic performance, and reduced poverty. Unfortunately, fewer than 1 in 4 eligible households receive a voucher and the average family spends 2.5 years on waitlist. So, **the first thing that must be done is fully funding the program**, such that all eligible families can secure a voucher. Scale is not the only challenge facing the current voucher program, so a universal program must be built atop an anti-racist policy infrastructure to have broad, positive effects on tens of millions of families:

- **Addressing discrimination:** Research has documented pervasive bias against renters who attempt to use vouchers, in part because voucher holders are not a federally protected class. While many states and cities have passed laws to combat this, research has shown mixed success, at best. Therefore, we need to take a more proactive approach to combating bias by 1) funding fair housing organizations, local authorities, and researchers to conduct housing audits, and 2) shifting the burden of proof from victims of bias to potential perpetrators of discrimination by requiring landlords and real estate agents to submit information on their clients similar to what banks are required to report on mortgage applicants under the Home Mortgage Disclosure Act (or HMDA).
- **Landlord and recipient education:** The aforementioned reporting could be paired with an effort to engage landlords who avoid voucher holders because they fear the program's requirements are too burdensome. Similarly, PHAs must work closely with voucher holders throughout the search process to ensure they know their rights and their options.

- **Addressing housing supply:** Local municipalities have too much power in land use decisions—especially considering the history of these decisions has often been one of exclusion. Therefore, efforts to increase housing supply for voucher recipients must adopt a metropolitan approach, which involves constructing affordable housing in communities that have long resisted its presence. In other words, we must build denser, less expensive housing within an integrationist framework. Supply concerns are further complicated by political opposition to building housing for low-income or even middle-income households—especially in wealthy, white suburban enclaves where opportunities for upward mobility are often highest. Because of this, it is difficult to see a solution that does not involve the federal government. Former HUD Secretary George Romney’s proposal to allow the federal government to override exclusionary zoning provides one model for this policy.

Housing in the 21st Century: Taking Stock and Seeking Equality

by Jacob Faber

Introduction

Over half a century after the Civil Rights Movement ushered in a suite of federal fair housing policies, dramatic racial inequalities persist by every measure of housing opportunity in the United States. While 73% of White Americans and 60% of Asian Americans owned their homes in 2019, only 48% and 41% of Latinx and Black Americans were homeowners, respectively. The 41% homeownership rate among Blacks was the lowest since the Fair Housing Act was passed in 1968, while the 48% among Latinx individuals “masquerades as success because of the expulsion of vulnerable Latino immigrants and their US citizen children” (Rugh, 2020, p. 57), thereby inflating the figure. Because homeownership is the primary tool for wealth accumulation for most Americans (Brown, 2021; Conley, 1999; Krivo & Kaufman, 2004; Oliver & Shapiro, 2006; Taylor, Kochhar, Fry, Velasco, & Motel, 2011), home equity inequalities drive massive racial wealth gaps (Desmond, 2017). While the median White homeowner holds over \$120,000 in home equity, Latinx and Black homeowners hold just over \$90,000 and \$60,000, respectively (Kent & Ricketts, 2021).

The housing boom and subsequent Great Recession in the early 21st century highlighted that the risks of homeownership also fall disproportionately on Black and Latinx households, who were more likely to be targeted for often-predatory subprime loans (Faber, 2013; Gramlich, 2007; Hwang, Hankinson, Brown, & Brown, 2015; Rugh, Albright, & Massey, 2015) and experience foreclosure (Faber & Rich 2018; Immergluck & Smith, 2005; Reid, Bocian, Li, & Quercia, 2017). Between 2001 and 2013, Black households were twice as likely to experience foreclosure than White households and Latinos were two-and-a-half times as likely (Hall, Crowder, Spring, & Gabriel, 2017). Latino vulnerability to the collapsing housing market was particularly pronounced, due to the fact that

suburbanization and immigration peaked concurrent with home prices and subprime lending (Rugh, 2015). Neighborhood racial makeup remains a strong predictor of foreclosures even after controlling for a wide range of sociodemographic and lending characteristics, as well as measures of borrower creditworthiness, suggesting that mortgage lenders discriminated against Black and Latinx borrowers (Chan, Gedal, Been, & Haughwout, 2013). Even among homeowners who managed to keep their homes through the subprime and foreclosure crises, Blacks and Latinos gained less home equity over the period and were more likely to be underwater (i.e., their mortgage debt was larger than the value of their home) (Faber & Ellen, 2016). Mortgage lending inequalities persisted in the market well after the foreclosure crisis (Loya & Flippen, 2021), especially for people of color living in places hit hardest by the earlier market tumult (Faber, 2018).

Among renters, people of color are more likely to be rent stressed (i.e., pay a large share of income towards rent) (Desmond, 2016; JCHS, 2020), live in lower quality and crowded units (DeLuca & Rosen, 2022; JCHS, 2020), and experience eviction (Desmond & Gershenson, 2017; Desmond & Shollenberger, 2015; Hepburn et al. 2020; Nelson, Gromis, Kuai, & Lens, 2021). While racial discrimination is less common and less explicit than in prior periods of American history, Black and Latinx home seekers still face steering, bias, information gaps, and silence from landlords, real estate agents, and others in the housing market (Bertrand & Duflo, 2017; Besbris & Faber, 2017; Faber & Mercier, 2022; Hall, Timberlake, & Johns-Wolfe, 2023; Korver-Glenn, 2021; Quillian, Lee, & Honoré, 2020; Turner et al., 2013). Homelessness, which has risen alarmingly in recent years, also falls disproportionately on people of color (Ellen & O’Flaherty, 2010), which is exacerbated by other, racialized experiences of housing instability, such as eviction and foreclosure (Faber, 2019; Goodman, 2009; National Coalition for the Homeless, 2009).

These profound inequalities are not limited to the units in which people live. The housing market sorts people and families across neighborhoods, cities, and regions, thereby serving as the

primary driver of still-present racial segregation (Korver-Glenn, 2021; Krysan & Crowder, 2017). While most measures of Black-White segregation indicate declines since the 1970s, Latino-White and Asian-White segregation has been relatively stable over the past half century, leaving racial isolation as a persistent feature of America's social and economic geographies. In 2020, for example, the typical White American lived in a neighborhood that was 69% White, the typical Black American lived in a neighborhood that was 41% Black, and comparable estimates for Latinos and Asians were 45% and 25% (Logan & Stults, 2021). Despite optimism about "The Waning of American Apartheid" (Farley, 2011) and "The End of the Segregated Century" (Vigdor & Glaeser, 2012), these figures clearly indicate that many Americans still experience racially homogenous residential environments (Krysan, 2011) as well as workplace and social environments (Hall, Iceland, & Yi, 2019; Wang, Phillips, Small, & 2018). Segregation is also more severe in the places where large non-White populations live, indicating that national averages mask a more intense experience of segregation among people of color (Jargowsky, 2018).

Housing connects people to other opportunity structures, as well (DeLuca & Rosen, 2022; McCabe, 2016). Education, safety, employment opportunities, environmental conditions, and many other drivers of wellbeing and mobility are distributed unevenly across neighborhoods, towns, cities, and states (Chetty, Hendren, Kline, & Saez, 2014). Education is perhaps the most dramatic example of this relationship, leading Heather Schwartz to say, "Housing Policy Is School Policy" (Schwartz, 2010). Children are more segregated than adults (Owens, 2017), in large part because of the role school district boundaries play in parents' residential decisions (Bischoff, 2008; Owens, 2017). Because of this, housing is central to understanding racial inequality in the United States.

At the same time, housing's connection to virtually all aspects of life can be overwhelming from a policy standpoint. Not only is it difficult to know where to start searching for remedies, but these processes are self-reinforcing. For example, inequality in inherited wealth (driven by a history

of housing discrimination) likely drives racial differences in neighborhood attainment because housing in opportunity-rich neighborhoods tends to be far more expensive. Children who grow up in neighborhoods offering fewer opportunities for upward mobility are subsequently less likely to earn high enough incomes to invest in homeownership, thereby exacerbating this intergenerational manifestation of inequality.

Similarly, discrimination against communities of color reduces homeowners' ability to accumulate home equity in those communities, which increases avoidance of those communities by home buyers, which lowers demand, which lowers property values, and so on. These iterative and networked relationships are infinitely complex. Rather than attempt to fix all problems with the American housing system, this chapter seeks to explore where these unequal systems may lead us by the middle of the 21st century, understand how we got here, and offer one way to lessen the severity of current and future inequalities: a universal, empowered rental voucher program. It is critical to acknowledge that there is no silver bullet which can immediately solve all manifestations of housing inequality. However, if designed and implemented well, a universal voucher program built atop an anti-racist policy infrastructure would have broad, positive effects on tens of millions of families.

Where are we headed?

Analysis of data from the 2020 Census has led segregation scholars John Logan and Brian Stults to the conclusion that there is “no breakthrough in sight” regarding racial and ethnic segregation in the United States (Logan & Stults, 2021). Acting now is essential to avoiding an even more unequal and unstable future. The Great Recession illustrated not only how connected the housing market is to the national and global economies, but how racial exclusion and exploitation in housing provision (i.e., through predatory subprime lending and foreclosures) can trigger financial distress well beyond segregated Black and Latinx communities.

The COVID-19 Pandemic provided even more evidence of how housing can both concentrate the burdens of health and economic crises as well as prolong those crises. For example, evidence early in the pandemic showed that crowded housing was a powerful driver of infection and death because it can force individuals into close contact with each other and because the multigenerational nature of crowded households increased exposure for the elderly (NYU Furman Center, 2020). As local economies were shutting down in response to COVID-19's spread, communities of color experienced the most dramatic declines in economic activity (Badger & Parlapiano, 2020), piling the economic burden of the pandemic on already vulnerable households. Wealthy and White people fled cities (Quealy, 2020), further exacerbating racial and economic isolation. Segregation then became a strong predictor of the pandemic's impact as well as racial inequalities in that impact (Torrats-Espinosa, 2020). As the pandemic went on, research documented how evictions *caused* COVID-19 infections by increasing crowding (Jowers, Timmins, Bhavsar, Hu, & Marshall 2021). Together, this research has given us a distressing glimpse of how housing inequality and instability will exacerbate future crises.

America was already experiencing a housing affordability crisis well before the COVID-19 Pandemic and even before the subprime lending and foreclosure crises (Lens, 2018). Between 2001 and 2018, median rent (including utilities) increased by 13%, while median wages among renting households did not increase at all (Mazzara, 2019). This mismatch has become particularly difficult for families at the lower end of the income distribution. The Joint Center for Housing Studies of Harvard University (JCHS) found that the number of “cost-burdened” renters (i.e., paying over 30% of household income towards rent and occasionally referred to by researchers and housing advocates as “rent stress”) had increased from approximately 14 million in 2000 to over 20 million in 2019 (JCHS, 2020). Rent stress is a racialized phenomenon, as well. While more than half of Black and Latinx renters paid at least 30% of their income towards rent in 2019, approximately 40% of

White and Asian renters were rent stressed – gaps that have increased since 2001 (Wedeen, 2021). A 2021 report by the National Low Income Housing Coalition found that there is no state in the country where a full-time, minimum wage worker can afford the median rent (Aurand, Emmanuel, Threet, & Yentel, 2021).

Unaffordable rents, foreclosures, and other housing stressors have fueled an unparalleled rise in homelessness, which has fallen disproportionately on people of color. While Black and Latinx people make up 13% and 18% of the total U.S. population, they account for 40% and 22% of the homeless population (JCHS, 2020). Rising inequality has made the pursuit of homeownership more precarious and has called into question its role in economic mobility (Faber & Rich, 2018). This is particularly true for younger generations, who lived through both the Great Recession and the COVID-19 Pandemic and are skeptical about the path to homeownership (Kolomatsky, 2020; Sechopoulos, 2022). Relatedly, there is little evidence to suggest that racial wealth gaps are closing (Kent & Ricketts, 2021). In fact, it is likely that they have been exacerbated by the pandemic (Badger & Bui, 2022; Tiku & Greene, 2021).

Corporate interests have been able to take advantage of racially concentrated housing distress to accumulate large inventories of housing in communities of color (Schaul & O'Connell, 2022; Whoriskey & Schaul, 2022). Research by Elora Raymond and colleagues show that these new corporate landlords can have significant, negative consequences on the neighborhoods where they buy property. For example, they can lead to increased evictions, higher rents, and the displacement of Black residents (Raymond, Miller, McKinney, & Braun, 2021).

Without intervention, all these trends portend a future where housing costs are consuming an increasing share of household income, with fewer opportunities to accumulate wealth and far more instability—especially for Black and Latinx individuals. This racialized precarity will also occur in a social, economic, and political environment made far more volatile due to Climate Change.

The arc of history has bent towards housing inequality

It is important to go back to the Great Depression, not solely because that was the last time the United States faced a comparable housing crisis, but because the federal policy response to that crisis set in motion historical processes at the root of today's inequalities. As the economy collapsed in the early 1930s, so did the housing market. In 1933, half of mortgage debt was in default, hundreds of thousands became homeless, and millions more faced foreclosure or eviction (Jackson, 1985). To stabilize this market in freefall, President Roosevelt and Congressional Democrats passed a suite of policies that would completely change Americans' relationships to their homes, encourage (and at times require) segregation, and build the engine driving the racial wealth gap (Conley, 1999; Connolly, 2014; Freund, 2007; Jackson, 1985; Massey & Denton, 1993; Rothstein, 2017; Taylor, 2019; Trounstein, 2018).

The first of these policies was the Home Owners Loan Corporation (HOLC), which was designed as short-term relief to households at risk of foreclosure or who had already lost their home to foreclosure. Homeowners in distress could refinance their mortgages through HOLC, securing long-term, fixed-payment mortgages, which were otherwise rare at the time (Freund, 2007; Jackson, 1985). The institutionalization of this financial instrument ushered in the American homeownership society because it made buying a home cheaper than renting in many parts of the country. Unfortunately, HOLC also standardized the practice of "redlining" (i.e., denying or charging more for mortgage credit in communities of color) through appraisal practices. HOLC hired property appraisers to grade the lending risk of neighborhoods in hundreds of cities across the country. Neighborhoods were given one of four grades: "A" as "Best," "B" as "Still Desirable," "C" as "Definitely Declining," and "D" as "Hazardous." So-called "Residential Security Maps" were drawn for appraised cities, with "D" neighborhoods colored red, which is where the term "redlining" came from. Appraisers based grades on housing conditions, environmental quality, proximity to

commerce and industry, and the characteristics of the neighborhood's residents. Analyses of these grades indicate that appraisers were particularly obsessed with the presence of Black residents. A single black person living in a neighborhood could result in a "D" grade (Jackson, 1985; Rothstein, 2017). HOLC also privileged suburban communities far from the urban core, which encouraged households to leave cities for suburbs (Freund, 2007; Sugrue, 1996).

HOLC did not invent racism in real estate, but it legitimized and invested in it, thereby encouraging segregation and equating proximity to Black people and neighborhoods with declining home values. HOLC's racist appraisal logic was inherited by the much larger Federal Housing Administration (FHA) and G.I. Bill, which also expanded use of racially restrictive covenants (Freund, 2007; Jackson, 1985; Trounstein, 2018). These clauses added to deeds barred the selling of property to Blacks, Asians, Latinos, Jews, and other disenfranchised groups (Michney & Winling, 2020; Rothstein, 2017). While records suggest HOLC did lend to some people of color, FHA and the G.I. Bill were far more discriminatory (Fishback, Rose, Snowden, & Storrs, 2021). FHA, for example, helped 11 million Americans buy homes, but less than 2% went to Black households (Taylor, 2019). Together, HOLC, FHA, and the G.I. Bill created enormous financial incentives for White families to buy homes in exclusively White suburban neighborhoods.

While the federal government was subsidizing White migration from cities to suburbs, it was also building segregated public housing in poor, urban, communities of color (Massey & Denton, 1993; Rothstein, 2017). In sum, the response to the Great Depression institutionalized and nationalized systems of racial exclusion while creating the American homeownership society and equating housing conditions with race (Lipsitz, 2011). Prior to the Great Depression, most people living in the United States were renters. "[The rise of homeownership after] WWII cemented it as a fundamental feature of the cultural conceptions of citizenship and belonging" (Taylor, 2019, p. 2), thereby creating what the 1961 Commission on Civil Rights Report later referred to as a "White

noose” of suburban affluence surrounding the Black ghetto (U.S. Commission on Civil Rights, 1961).

Indeed, a growing body of research has leveraged newly digitized archival data to show these policies had detrimental and long-lasting effects on racial inequality (Aaronson, Hartley, & Mazumder 2021). The legacy of federal redlining can still be seen today in higher levels of segregation (Aaronson et al. 2018; Faber 2020), distressed housing markets in communities of color (Aaronson et al. 2018; Faber, 2020; Namin et al. 2022; Xu 2022), inequality in environmental quality and health (Li & Yuan, 2021), lower levels of education and income (Aaronson, Mazumder, Hartley, & Stinson, 2022), as well as contemporary redlining (Faber, 2020a).

Layered on top of a segregationist approach to both rental housing and homeownership, the federal government built a vast interstate highway system to connect White, suburban, bedroom communities to urban job centers (Baum-Snow, 2007)—often by demolishing thriving communities of color (Hirsch, 1983). Whites weaponized state and local governments to protect their communities from integration through exclusionary zoning, health and safety regulations, taxation (Lens, 2022; Trounstein, 2018, 2021; Wiese, 2009), and—of course—violence (Hirsch, 1983; Loewen, 2005). Suburban homeownership thus became a powerful tool for intergenerational wealth accumulation—a tool that people of color were largely excluded from (Lipsitz 2011).

Because public education in the United States is primarily funded through local property taxes, school finance inequalities are inextricably linked to residential segregation. Districts with wealthy households tend to have wealthy schools – and also tend to be White – while people living in poorer school districts tend to have poorer schools – and are disproportionately Black and Latinx (Bischoff & Owens, 2019; EdBuild, 2019; Howell 2019; Lewis-McCoy, 2014). This fiscal relationship between school resources and home equity is self-reinforcing, as school quality is capitalized into home prices (Lareau & Goyette, 2014; Orfield & McArdle, 2006; Schwartz, 2010),

thereby creating another enormous incentive for wealthy households to segregate themselves from poorer households. This hoarding of resources in the form of school district bounded home equity – exacerbated by the Supreme Court’s dismantling of desegregation efforts (Orfield & Eaton, 1996) – serves to benefit wealthy, predominantly White, children and families (Howell, 2019; Owens, 2018). Additionally, the fact that poorer kids of color attend worse schools, on average, exacerbates inequalities in income and wealth accumulation later in life (Johnson, 2019), again reinforcing the intergenerational relationship between housing and education.

The Civil Rights Era ushered in several important pieces of housing-related legislation. For example, the Civil Rights Act (i.e., The Fair Housing Act) (1968) made discrimination in housing illegal, the Equal Credit Opportunity Act (1974) made mortgage discrimination illegal, the Home Mortgage Disclosure Act (1975) required mortgage lenders to provide data on applications, and the Community Reinvestment Act (1977) made redlining illegal. However, the structural conditions that created and sustained inequality persisted. These new laws were severely limited because proving discrimination is almost impossible. Doing so often requires large-scale audits, which are difficult to use in an individual case. Prosecution structurally advantages the bigger player (e.g., the landlord or mortgage lender). And housing discrimination shifted over time from overt (e.g. outright denial) to covert (e.g. steering and information withholding) forms of bias (Massey, 2005). Perhaps most importantly, none of these laws provided remedy for centuries of exclusion.

The inheritance of these inequalities creates enormous barriers for people of color in the pursuit of homeownership – and in a post-Civil Rights legal context, many of these barriers are ostensibly race neutral. For example, George Lipsitz, in *The Possessive Investment in Whiteness*, illustrates how down payment requirements for mortgages implicitly discriminate against Black and Latinx families by effectively communicating, “We can’t give you a loan today because we’ve discriminated

against members of your race so effectively in the past that you have not been able to accumulate any equity from housing to pass down through the generations” (Lipsitz, 2011, p. 7).

Stemming from the exclusion of people of color from opportunities to become homeowners, a more pernicious phenomenon grew throughout the 20th century and reached a zenith in the early 21st century: the housing market as a site of exploitation and wealth extraction. HOLC and its successors created a “discriminatory marketplace” by justifying racism and constraining the housing options for people of color (Freund, 2007). Facing severely limited options, Blacks as well as Whites were made more vulnerable to practices such as blockbusting, whereby real estate agents would scare White property owners into thinking Blacks were moving to their neighborhood. Whites, fearing property value declines, would sell their homes on discount. Blacks would then buy these properties at prices inflated by the incredible demand created by the discriminatory marketplace (Freund, 2007; Rothstein, 2017).

Because many banks refused to lend to people of color, those who wanted to buy homes were often reliant on predatory financial products, such as contract loans, which carried severe risks of foreclosure and property loss (Hirsch, 1983; Taylor, 2019). Again, this “predatory inclusion” (Taylor, 2019) was facilitated by federal, state, and local policies that encouraged segregation. Non-White families simply had no place else to go. For much of the 20th century, this caused people of color to pay more than Whites for equivalent housing (Cutler et al. 1999). Discrimination was good business in that wealth could be siphoned from communities of color and hoarded in White communities, creating another self-reinforcing dynamic wherein Blacks and Latinos were seen as unfit for homeownership as property values and housing quality declined in their presence. In *Stamped from the Beginning: The definitive history of racist ideas in America*, Ibram X. Kendi describes this as a “vicious housing cycle of disinvestment and devaluation” (Kendi, 2016, p. 170).

Exploitation of vulnerable populations through housing is not just a mid-20th century problem. The subprime lending boom of the early 21st century provided another critical example of how historical patterns of exclusion create opportunities for the extraction of wealth from communities of color. At the height of the subprime lending boom in 2006, racial gaps in subprime lending were widest among the wealthiest borrowers (Faber, 2013). In fact, Black and Latinx mortgage applicants with incomes of approximately \$250,000 were more likely to receive subprime loans than White applicants earning \$35,000 (Badger, 2013). Whistleblower reports from within lending institutions showed that people of color were referred to as “mud people” and targeted with “ghetto loans” (Massey, Rugh, Steil, & Albright, 2016; Powell, 2009). Then during the market’s subsequent collapse, Black borrowers facing foreclosure were treated differently than other borrowers through a wide array of individual and neighborhood characteristics (Chan et al. 2013). Once again, this “vicious housing cycle” dominated the public narrative about who was to blame for the crises, with many suggesting Black and Latinx households were undeserving of homeownership even though the vast majority of subprime mortgages were refinance loans (i.e., borrowers were already homeowners) (Aalbers, 2009), most subprime borrowers actually qualified for prime loans (Brooks & Simon, 2012), discrimination was endemic in the market (Massey et al. 2016; Powell, 2009), and most foreclosures were driven not by individual characteristics but broader housing market turmoil (Palmer, 2015).

Segregation played a central role in exacerbating racial inequalities in the prevalence of both subprime lending (Been, Ellen, & Madar, 2008; Hyra, Squires, Renner, & Kirk, 2013) and foreclosures (Rugh & Massey, 2010) because it created geographically isolated communities vulnerable to predation through “racial and spatial targeting” (Hwang et al., 2015). Furthermore, the neighborhoods redlined by HOLC in the 1930s were more likely to experience what some referred to as the “reverse redlining” during the subprime boom (Faber, 2020). Individual racism and racial

inequality combined with the deleterious impact of segregation to create what sociologists Jacob Rugh and Douglas Massey referred to as a “cumulative disadvantage” for people of color (Rugh & Massey, 2015), which can be seen in mortgage lending inequalities well after the housing market ostensibly recovered (Faber, 2018; Loya & Flippen, 2021). By forcing millions of people from their homes, the foreclosure crisis itself even increased segregation (Hall et al. 2015, 2017) and likely homelessness (Faber, 2019).

Segregation, inequality, and financial instability also facilitate racialized exploitation in the rental market (Crowell, 2022). Evictions, for example, are not only a significantly more common experience for Black and Latinx families (Desmond, 2016; Hepburn et al., 2020), but are used by some landlords serving low-income communities as a tool to extract fees and higher rents from vulnerable tenants as well as trap people in inadequate housing (Rosen, 2020). Even the threat of eviction can prevent a tenant from complaining about pest infestations, broken utilities, or other health and safety concerns (Desmond, 2016; Rosen, 2020). The enormous constraints placed on low-income people of color through segregation, discrimination, an insufficient social safety net, and other stressors of poverty can make being a slum lord or managing a mobile home park quite profitable (Crowell, 2022; Desmond, 2016; Sullivan, 2017, 2018) and can allow for “predatory inclusion” (Besbris, Kuk, Owens, & Schachter, 2022) – a parallel to Taylor’s (2019) similarly-named phenomena in the ownership market.

The limitations of homeownership

It is absolutely critical to connect the segregationist history of housing policy to contemporary racial inequalities and possible futures for several reasons. First, it illustrates that the enormous gaps in homeownership, wealth, neighborhood quality, and essentially every other measure of housing opportunity are not due to inherent racial differences in financial capabilities,

nor are they accidents of a free market. Government at every level intentionally segregated our neighborhoods, cities, and towns through laws, bureaucracy, financial incentives, and violence (Hirsch, 1983; Jackson, 1985; Massey & Denton, 1993; Rothstein, 2017; Sugrue, 1996; Taylor, 2019; Trounstein, 2018). Second, these massive interventions in the market provide an example of just how much an entire society can shift through policy. Stemming from this, and third, we would live in a very different, far more equitable country had the federal government taken a different, anti-racist approach to the Great Depression (Faber, 2020b). Finally, as we are just over a decade past the worst housing crisis since the Great Depression (Hall et al., 2015) and emerging from the worst public health crisis since before the Great Depression, we are collectively in an historical moment demanding a bold, decisive intervention.

Unfortunately, because of the historic and contemporary dynamics discussed above, the homeownership market as currently constructed is a tool for wealth accumulation primarily for White households. It is true that home equity is the largest asset most Americans hold, and this is particularly true for low-income households and people of color (Addo & Darity 2021; Oliver & Shapiro, 2006). It is also true that millions of Black and Latinx families use housing to build wealth (Killewald, Pfeffer, & Schachner, 2017). Still, White households gain far more from homeownership, on average, than people of color, meaning that it is hard to see racial wealth *inequality* addressed through homeownership. Even among homeowners who were able to weather the storm caused by subprime lending and foreclosures in the early 2000s, Whites gained significantly more home equity than Blacks and Latinos and were less likely to end up underwater (i.e., owe more in mortgage debt than the value of the home) (Faber & Ellen, 2016).

Two decades ago, Chenoa Flippen showed that racial segregation was a significant driver of this long-term inequality in the ability to accrue wealth through housing investments (Flippen, 2004). More recently, research by Junia Howell and Elizabeth Korver-Glenn (2020) has shown that the

statistical relationship between a neighborhood's home values and its racial makeup has increased significantly since 1980, which has made it all but impossible for people of color, on average, to catch up to White homeowners. Layered on top of this is a tax code that privileges White, intergenerational wealth (Brown 2021) through programs like the Home Mortgage Interest Tax Deduction (MID). MID, which allows mortgage holders to deduct interest payments from their taxable income, constitutes – by far – the largest federal housing program and disproportionately benefits wealthy, White households (Desmond, 2017).

Put another way, even if we were to completely close the homeownership gap between White households, on one hand, and Black and Latinx households on the other, homes in predominantly Black and Latinx neighborhoods carry significantly lower value and appreciate at far lower rates than those in White neighborhoods. Thus, people of color would never be able to “catch up” in terms of home equity to White households because of historical and contemporary segregationist and racist dynamics in the housing market.

While discrimination and segregation limit the potential financial benefits of homeownership (Shapiro, 2017), the risks of homeownership also fall disproportionately on Black and Latinx households. Not only does structural racism result in these households having lower incomes and fewer assets than Whites (Darity & Mullen, 2020), but the cost of credit is also far higher (Ross & Yinger, 2002). These concurrent disadvantages have long created financial incentives for the real estate and mortgage industries to reinforce and exploit patterns of segregation at the expense of people of color. Whether contract buying and block busting in the middle of the 20th century (Freund, 2007; Hirsch, 1983), the “predatory inclusion” fostered by HUD and FHA in the 1970s (Bonastia, 2006; Taylor 2019), subprime lending and foreclosure in the early 21st century (Faber, 2013; Faber & Rich, 2018; Hall et al., 2015; Hwang et al., 2015), or high cost lending in more recent

years (Faber, 2018; Loya & Flippen, 2021), Black and Latinx households face a much more precarious path towards home equity accumulation than White households.

Seeking equality through a right to housing with a universal, empowered voucher program

Addressing racial inequality in housing is an undeniably daunting task. Because of housing's connection to virtually every aspect of American life, comprehensive solutions must be multi-sector and long-term. Given the immediacy of America's housing affordability crisis (Lens, 2018; Mazzara, 2019) – a crisis exacerbated by the COVID-19 pandemic (Aurand et al., 2021; JCHS, 2020) – one meaningful step towards an anti-racist housing policy would be establishing a universal, *empowered* voucher program. The Housing Choice Voucher Program (HCV) (occasionally referred to as Section 8) is the largest federal rental housing assistance program. Over two million households receive a voucher, which can be used to subsidize rent in the private market. Funds are distributed from the Department of Housing and Urban Development (HUD), through local public housing agencies (PHAs), and to landlords. Recipients must have incomes below 80% of the area median income (AMI) and are required to pay 30% of their income towards rent. The voucher then makes up the difference (CBPP, 2021; Ellen, 2018).

Research has shown a wide range of positive effects of receiving HVC support (Ellen, 2018; Fischer, Acosta, & Gartland, 2021). For example, voucher receipts can increase neighborhood stability by allowing households to stay in their homes through economic shocks (Ellen & Torrats Espinosa, 2020; Wood, Turnham, & Mills, 2008). The reduced rent burdens faced by voucher recipients have been shown to increase child academic performance (Schwartz, Horn, Ellen, & Cordes, 2020) and reduce poverty (Wood et al., 2008).

Another benefit of such a program—conditional on implementation—is that it could represent a pivot in national housing *politics* away from the prioritization of housing as a tool for wealth generation and towards the prioritization of housing as a method for achieving neighborhood stability and affordability. Historically and today, homeownership has tended to offer greater residential stability than renting, which carries benefits for families and neighborhoods (especially children). However, renting can provide just as much long-term stability under certain conditions, the most important of which is affordability. Reducing rent burdens on low- and moderate-income households would also free up households’ financial resources for investments in education, entrepreneurship, and wealth accumulation. Therefore, an empowered voucher program could offer much needed stability in an increasingly unstable political, economic, and environmental context.

A common critique of the HCV program is that it is woefully underfunded. Approximately 14% of eligible households receive a voucher (Fischer et al., 2021) and waiting lists for program participation are over 8 years long in some large cities, such as Miami (Acosta & Gartland, 2021). Making the voucher program “universal” would mean that the federal government provides financial support to serve all eligible families, which would cost an estimated \$460 billion over 10 years (Fischer et al., 2021). Comparatively, the mortgage interest tax deduction, which overwhelmingly supports the housing and wealth accumulation of affluent households, costs the federal government upwards of \$70 billion each year (Desmond, 2017). Another criticism of the current voucher program is that recipients—and especially non-white recipients—tend to rent in racially and economically isolated neighborhoods, which leads to concerns about whether it reinforces patterns of racial segregation and/or concentrated poverty (Howell, Whitehead, & Korver-Glenn, 2023).

Although the recommendation of universal vouchers is not novel (Desmond, 2016; Fischer et al., 2021; Rosen, 2020), what I am proposing is that a policy infrastructure be built around the

HVC program to empower HUD, PHAs, and – most importantly – voucher recipients in a discriminatory and segregated housing market. Research conducted by HUD (Cunningham et al., 2018), academics (Faber & Mercier, 2022; Moore, 2018), and community groups (Badger, 2016; Khouri, 2022; Murphy, 2016; Yousef, 2015) has documented pervasive discrimination against renters who attempt to use vouchers. For example, recent research of mine, conducted in collaboration with Marie-Dumesle Mercier, has shown that mentioning a voucher in an email to a landlord reduces the likelihood of receiving a positive response by over 20% (Faber & Mercier, 2022).

Because voucher recipients are not a federally-protected class, it is completely legal to discriminate against them in much of the United States (Badger, 2016). To combat bias against voucher recipients and other economically disadvantaged households, numerous states and local municipalities have enacted “source of income” (SOI) antidiscrimination laws (Faber & Mercier, 2022; PRRAC, 2022). While they vary in structure and implementation, research evaluating their efficacy is at best ambivalent. A HUD pilot study documented less discrimination in cities with SOI laws, though they urged caution in interpreting that as a policy effect (Cunningham et al., 2018). Experimental research by M. Kathleen Moore (2018), however found no impact of SOI laws on the response behavior of landlords. My own work has shown that while landlords in cities with SOI laws are less likely to respond to a potential tenant with an explicitly anti-voucher message (e.g., “We don’t rent to voucher holders”), they are more likely to ignore an inquiry from a voucher holder. In effect, landlords just hide their discriminatory behavior, leaving voucher households no better off (Faber & Mercier, 2022). This discrimination plays a large role in the fact that voucher recipients tend to be quite segregated, living in neighborhoods with high crime rates (Lens, Ellen, & O’Regan, 2011) and poor schools (Ellen, Horn, & Schwartz, 2010). Some research has shown that this dynamic can further concentrate socioeconomically marginalized populations (Varady, 2010) and

even lead to higher rents for Black voucher recipients compared to White recipients (Early et al., 2019).

Given the persistence and adaptive nature of *racial* discrimination decades after it was made illegal (Baldassarri & Abascal, 2017; Bertrand & Duflo, 2017; Massey, 2005; Quillian, Lee, & Honoré, 2020; Turner et al., 2013), it should come as no surprise that these much newer SOI laws prove inadequate to combat discriminatory patterns in the housing market. And while there have been lawsuits brought against landlords accused of discrimination in places covered by SOI laws (e.g., Sacramento (Waggoner 2023), Jersey City (Koosau, 2023), and New York City (Brand, 2023)), this may not be a scalable solution to the enforcement problem – especially when lacking severe punishments (e.g., loss of real estate licenses or class remedies for large property owners and firms). Several additional steps that would increase the effectiveness of SOI laws – as well as laws designed to protect other vulnerable populations – and empower voucher recipients in the search for housing are increased fair housing testing and data reporting requirements.

Frist, housing audits conducted through electronic correspondence and in-person with trained actors can be useful tools for identifying discriminatory landlords. Following examples in Los Angeles (Khouri, 2002) and New York (Brand, 2023), we need to build capacity among fair housing advocacy organizations, local housing authorities, reporters, and researchers to conduct audits in collaboration with each other. While such testing can be a valuable tool, it is expensive and difficult to scale. Furthermore, it can be difficult to hold bad actors accountable even when discrimination or other illegal activities are well documented. Take, for example, the evidence gathered by Newsday reporters on racial discrimination on Long Island, NY. They were able to capture real estate agents violating fair housing laws on video (Choi et al., 2019). Several agents were subpoenaed by the New York State Senate and further incriminated themselves during their

testimony (New York State Senate, 2020). Still, there was effectively no punishment nor redress (Roy, 2021).

Second, rather than relying solely on efforts to seek out and prove discriminatory behavior through housing audits, we should take a more proactive approach by shifting the burden of proof from victims of bias and their advocates to the likely perpetrators of discrimination. Specifically, we should compel landlords, real estate agents, and others in the industry to prove that they do not discriminate by submitting data on their interactions with clients. For example, we could require landlords and others representing residential properties to collect data on every person inquiring about a unit (e.g., race, gender, age, income, voucher receipt, and family structure) and what happened throughout the interaction (e.g., which units they were shown, whether they ended up living in any of those units, and whether they paid any fees to the landlord). Such a system would allow advocates, government officials, researchers, and – most importantly – tenants to identify discriminatory behavior at scale by comparing outcomes across renters’ characteristics.

While this may seem an undue burden for landlords and real estate agents, the United States already has similar policy in place for the mortgage lending industry. The Home Mortgage Disclosure Act (HMDA) was passed in 1975 to shed light on an industry with a long history of discrimination. Through HMDA, lenders are required to submit data to the federal government on every mortgage application they receive. While the data have limitations, HMDA is the most commonly-used tool for studying the home loan industry. Similarly, Iceland passed legislation in 2018 that requires employers to prove they pay men and women equally and initial evidence shows it has been quite effective in closing the gender wage gap (Wagner, 2021). And in 2021, following the hearing on racial discrimination in the real estate industry mentioned above, the New York State Senate passed legislation similar to what I have proposed. Senate Bill S2525A “Requires real estate

brokers and salespersons to compile and disclose client demographic data to the secretary of state” and is currently awaiting a vote in the State Assembly.

This reporting policy could be paired with an effort to engage with landlords who tend to avoid voucher holders not necessarily because of bias against the tenants, but because they fear the program is too burdensome (e.g., due to inspection requirements and recipient protections) (Collinson, Ellen, & Ludwig, 2019; Rosen, 2020). Research has shown that outreach to and cooperation with landlords can reduce barriers faced by voucher households in the private rental market (Bergman, Chetty, DeLuca, Hendren, Katz, et al., 2019; Ellen, 2018). This multi-pronged, carrot-and-stick approach at combatting discrimination against vouchers could significantly improve voucher recipient outcomes and reduce exposure to concentrated poverty.

Third, housing supply presents an additional challenge to expanding the voucher program, especially in—though not exclusive to—cities with tight housing markets and robust employment markets (Desmond, 2016; Rosen, 2020). Because of the racist history of zoning in the United States (Hirt, 2015), the relationship between land use regulation and affordable housing supply is particularly exclusionary in relatively affluent, suburban communities (Lens, 2022). Specifically, wealthy and white municipalities often only allow for low-density housing construction (e.g., single-family, detached homes on large plots of land), which has multiple, self-reinforcing impacts on housing markets in such places. It limits overall supply (i.e., by preventing multi-family units), which increases the price of housing, and blocks construction of affordable, rental housing (e.g., in the form of apartment complexes). Thus, it becomes impossible for any household with an HCV-qualifying income to afford any unit in these municipalities while simultaneously increasing home equity rates among homeowners who *can* afford to live in those areas.

Therefore, efforts to increase housing supply—especially for voucher recipients—must adopt a metropolitan area-level approach, which will necessarily involve constructing affordable

housing in communities that have long resisted its presence. In other words, we must build denser, less expensive housing within an anti-segregationist framework. Manufactured housing, which is prohibited by zoning in many metropolitan areas, may be able to help alleviate supply problems. As sociologist Esther Sullivan (2018) argues, manufactured housing is currently the largest source of unsubsidized affordable housing, but without substantial regulatory changes creates opportunities for exploitation of financially vulnerable populations.

Of course, supply concerns are further complicated by political opposition to building of or zoning for housing affordable to low-income or even middle-income households – especially in wealthy, white suburban enclaves (Hirt, 2015; McCabe, 2016) where opportunities for upward mobility are often highest (Chetty et al., 2014). Early lessons from the expanding allowance for smaller, so-called accessory dwelling units (ADU) in some western states follow this pattern as ADUs may not provide a meaningful increase in housing for low-income households (Ramsey-Musolf, 2018). Because of the political power wielded by local property owners through the need of elected officials to raise campaign funds (e.g., members of Congress and state legislators), it is difficult to see a solution that does not involve the federal government. Former HUD Secretary George Romney’s proposal to allow the federal government to override segregationist zoning provides one model for this policy, though political opposition ultimately overrode him (Flint, 1970; Taylor, 2019). Contemporary efforts to ban detached, single family-homes in large cities are experiencing similar – though less explicitly racist – backlash (Badger & Bui, 2019).

Fourth, another tool for empowering voucher holders is for housing authorities to work closely with them throughout the search process. An experimental study conducted in Seattle and King County, Washington showed that providing services such as search assistance, short-term financial help, and engagement with landlords dramatically increased the likelihood that HVC recipients moved to neighborhoods characterized by high upward mobility. The authors of that

study also estimated that it would cost relatively little to scale up this intervention – especially when balanced against the long-term benefits of living in areas with more opportunity to thrive (Bergman et al., 2019). In addition to the immediate, financial benefits to low-income households, an *empowered* and universal voucher program would disrupt the existing racialized ideology of housing and homeownership and establish affordable housing as a right (Pattillo, 2013). It would lower poverty, reduce racial inequality, and remove housing stress from millions of American families.

Implementing these policy recommendations would undoubtedly have wide ranging, positive benefits for many Americans, and people of color, in particular. However, even the most optimistic outcomes would not fully eliminate all aspects of housing inequality, which have formed over the course of centuries with the help of intentionally (and unintentionally) racist policies and practices. The suggestions above are only one small part of what needs to be a multi-sector, long-term commitment to understanding the causes of and solutions to a set of stubbornly persistent problems. Today, these inequalities are less a result of racial animus held by individuals – though that remains a substantial barrier to progress – and more the cumulative effects of interrelated and self-reinforcing realities of structural and institutional racism. Sociologists Maria Krysan and Kyle Crowder (2017) refer to this dynamic as the social processes that give segregation “momentum,” which carries it forward in time. Because of the entrenched natures of these structural and institutional drivers of racial inequality, sweeping policy change is the only remedy.

Some of the interventions outlined above would take years (if not decades) to implement and see the benefits of (e.g., constructing denser, affordable housing in segregated, high-opportunity areas). However, the most important component of this proposal (i.e., fully funding the Housing Choice Voucher Program) could happen on a much faster timeline, which is one of the primary reasons for the focus of this chapter. Arguments for a universal voucher program have moved from the realm of academia and advocacy groups (Desmond, 2016; Fischer et al., 2021; Rosen, 2020) to

the platforms of national politicians, including current President Biden (King 2021) and more progressive voices in the Democratic Party (Yglesias, 2018). Rent stress and homelessness are increasingly universal problems in communities across the United States. The political and economic moment calls for and provides the space for an empowered, universal voucher.

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