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RACIAL EQUITY IN HOUSING

*Chester Hartman**

Housing is an extraordinarily pervasive issue with respect to racial patterns and racism. America's neighborhoods are still enormously segregated by race, and there are few stable integrated areas. Such patterns of segregation—which at the extreme have been characterized by sociologists Douglas Massey and Nancy Denton as “hypersegregation,” using a quite precise set of numerical measures—have broad and profound implications for racial minorities and for the society as a whole.

Blacks and other minorities live in worse housing than do whites, in terms of such quality issues as physical deterioration, amount of space, adequacy of plumbing, and other systems.

Poor quality housing produces a wide range of health and safety impacts: lead poisoning (from peeling paint, ancient pipes, and air pollution), asthma, rat bites, electric shocks, accidents, asphyxiation (from poorly vented heating systems), and fires.

Housing affordability problems are more widespread among minorities. Having to pay more than the household can afford for housing leads to corresponding neglect of non-shelter basics: food, clothing, transportation, medical care, etc. Such neglect, of course, has health and other implications. A recent Boston City Hospital Pediatrics Department study, for example, demonstrated a higher incidence of iron deficiency among children living in unsubsidized (vs. government-subsidized) housing. The latter pay only thirty percent of their income for rent, leaving adequate amounts to feed the family. Among the former, rents can take fifty to seventy percent of family income, making an adequate diet impossible.

Minorities have far lower rates of home ownership, which translates into less security of tenure as well as less wealth generation, due also to the fact that house values in segregated minority areas rise far less slowly—and in some cases not at all—compared with homes in white areas. Research by Melvin Oliver and Thomas Shapiro has documented the extreme black-white wealth gap—far more extreme and important than income disparities—due largely to housing equity differences, and the salience of wealth for creating and passing on a range of intergenerational opportunities.

Municipal/community services and facilities of all types tend to be poorer in minority neighborhoods: schools, libraries, community centers, shopping facilities, and banking outlets. A particularly important municipal resource—public transportation—often provides inferior service in and to such

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areas, limiting access to employment opportunities as well as other important resources.

Schools in minority areas tend to be older, in poorer physical condition, with inferior equipment and supplies, and with less experienced and qualified teachers. Involuntary residential moves—due to rent increases, building abandonment, fires, utility shutoffs, and many other factors—trigger high classroom turnover, which in turn produces a poor learning environment.

Environmental hazards such as toxic waste sites, pollution sources, and brownfields are more common in minority areas. The concentrated poverty in many such areas is the breeding ground for various types of criminal activity that produce an environment with increased danger to person and property.

Minority areas often are politically under-represented, which makes remedy of existing problems more difficult.

The extreme segregation and isolation of many minority areas—the “hypersegregation” phenomenon noted above—also reduces the range of contacts people living in these areas have with the rest of society. Such contacts/networks/links often provide the leads to jobs, apartments, services, and other kinds of information that most people regularly rely on to improve their lives.

This then is a summary picture of how important housing—both in the narrow sense of the living unit itself and in the broader sense of residential setting—is to a wide range of problems, satisfactions, and opportunities in the social, economic, political, educational, health, and personal realms. The nation’s racial hierarchy—as it affects and produces income and wealth differences, political power, and social distinctions—as well as the widespread discriminatory behavior throughout the housing system (real estate brokers, homeowners, rental agents, landlords, lenders, insurers, and zoners) have created a housing pattern clearly deleterious to minorities.

Given the pervasiveness of the issue, there can be no one “magic bullet,” nor even a single most important policy change, that would remedy this situation.

To the extent that inadequate incomes and the black-white income/wealth gap is an underlying cause of housing problems—and in a sense that can be said to be true, as most people with adequate incomes can satisfy their housing needs in the existing private market—then policies certainly are needed to improve the economic well-being of minorities: raising the minimum wage (and indexing it to inflation) so a full-time worker rises above the poverty line; mounting “living wage” campaigns so that workers actually can afford market-rate housing (which by and large is not possible at income levels just above the poverty line); creating full employment programs with adequate training,

benefits, and services (childcare, transportation, etc.); strengthening labor organizing; and creating a more progressive tax system. But the private housing market is such that rental and ownership costs tend to be beyond even working-class levels, and the profit-maximizing tendencies of actors throughout the system keep raising costs as demand increases. If affordability is not to remain a central problem, there is need to rethink the way housing is financed, developed, owned, and managed so that various forms of non-market, social housing can meet the needs of lower-income Americans of all races. While 50 years ago, in the Congress' Preamble to the 1949 Housing Act, the nation set forth a National Housing Goal of "a decent home and suitable living environment for every American family," we have not come close to attaining that end, and we need to think seriously about creating a "right" to decent, affordable housing.

To more narrowly focus on a few specific housing policies that can ameliorate current patterns, I would suggest three:

- 1) Create more opportunities for minority home ownership (via Community Reinvestment Act remedies, anti-redlining activities, downpayment assistance, counseling, and mortgage subsidies) in order to enable greater wealth generation, security of tenure and strengthening of communities.
- 2) Permit greater dispersion of minority residents by making all government subsidy programs regional rather than local; taking effective steps to end "snob zoning"; enforcing fair housing laws, particularly via use of "paired tester" programs and vigorous pursuit, followed by widespread publicity of damage awards, where discrimination is documented.
- 3) Invest heavily and comprehensively in inner-city neighborhoods: housing, jobs, schools, transportation, and community facilities, so that people have a real choice of remaining or moving.

It needs to be emphasized that a serious approach to the nation's housing problem, for minorities and for the rest of the population, will require considerably more investment of government funds than now is the case. Ironically and tellingly, we now spend four to five times as much indirectly, through tax subsidies, on housing benefits for the non-poor (mainly via the highly regressive homeowner tax deduction) as we do in direct expenditures for subsidizing the housing needs of the poor. The gap between what lower-income people earn and what housing costs is enormous and growing. If we will not take the steps necessary to increase incomes or lower the market cost

of housing, this gap can only be filled with government subsidies of a magnitude far, far higher than now prevails.

Whether the housing problems of minorities can (or should) be addressed separate from the extensive housing problems of non-minorities is a philosophical and political issue subject to considerable debate. To be sure, many of the housing problems of minorities are due specifically and demonstrably to their minority status, and thus we must keep issues of discrimination, in all forms, at the forefront. But there is wisdom in an approach that seeks a right to decent, affordable housing for all as a social and political goal that ought to be pursued.