Fair Housing and Inclusive Communities:
How Can Social Work Move Us Forward?

Fair Housing and Inclusive Communities

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Grand Challenges for Social Work Initiative

The Grand Challenges for Social Work are designed to focus a world of thought and action on the most compelling and critical social issues of our day. Each grand challenge is a broad but discrete concept where social work expertise and leadership can be brought to bear on bold new ideas, scientific exploration and surprising innovations.

We invite you to review the following challenges with the goal of providing greater clarity, utility and meaning to this roadmap for lifting up the lives of individuals, families and communities struggling with the most fundamental requirements for social justice and human existence.

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- Close the health gap
- Stop family violence
- Eradicate social isolation
- End homelessness
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- Reduce extreme economic inequality
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- Create social responses to a changing environment
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Residential segregation—by race and by income—is a fundamental driver of inequality in the United States. Segregated living patterns undergird many of the social problems faced by disadvantaged populations. Solutions to segregation include interventions that create housing opportunity in higher income areas, preserve affordability in gentrifying areas, and target investment to the areas most in need. The realization of fair housing and the creation of inclusive communities would be bolstered by innovation in community–academic partnerships.

Key words: fair housing; affordable housing; discrimination; Grand Challenges for Social Work; housing; inequality; housing policy; racism; segregation; urban development, community-academic partnership

BACKGROUND

Over the past several years, cities across the United States have borne witness to collective action arising in response to violent acts perpetrated against African Americans by police. Communities of color and their allies united in a formative social movement that has drawn attention to the complex ways in which public policies and institutions disproportionately harm minority populations.

This contemporary social movement has sparked a national conversation about the enduring legacy of racial and class inequality. The conversation draws attention to structural racism and its compounding impacts across the lifespan, including impacts on low-income minorities' opportunities for economic mobility, educational attainment, health, and even basic survival.

Although the civil rights movement of the 1960s brought about a series of federal laws aimed at ameliorating inequality, the reality is that many public policies have fallen short of their purported aims. Even worse, recent policies, particularly housing and urban development policies put in place after the 2008 housing-market collapse, have failed to shift the current trajectory of economic decline in racially segregated, high-poverty neighborhoods. The economic crisis had an uneven impact across local geographies. In particular, it exerted disproportionately negative effects on job opportunities, housing costs, and home foreclosures in low-income communities of color within large metro areas (Hall, Crowder, & Spring, 2015; Hyra & Rugh, 2016; Martin, 2011).

American social movements countering racial and economic inequality—including the contemporary Black Lives Matter movement—have their roots in urban areas like Baltimore, Maryland, and Chicago, Illinois, often in some of the same neighborhoods where historic injustices have played out over generations. Protests have also been born in places like the inner-ring suburb of Ferguson, Missouri, where poverty has grown in the midst of the region's overall economic prosperity. Poor parts of metro areas, including a growing number of poor, inner-ring suburbs, are united by

significant challenges: stark economic and health inequities, ineffective public education, and environmental degradation. As we detail in the section that follows, residential segregation and an inadequate supply of quality, affordable housing are fundamental drivers of many of these issues.

IMPACT OF RESIDENTIAL SEGREGATION ON OVERALL WELL-BEING

Achieving equal opportunity and justice starts with addressing residential segregation. In metropolitan areas across the United States, opportunity is unequally distributed across neighborhoods, including but not limited to unequal distributions of opportunities for health, education, and employment. Entrenched patterns of segregation have deep implications for many of the outcomes addressed by other Grand Challenges: family violence (Barth, Putnam-Hornstein, Shaw, & Dickinson, 2016; Edleson, Lindhorst, & Kanuha, 2015), homelessness (Henwood et al., 2015), and the effects of mass incarceration (Pettus-Davis & Epperson, 2015).

Health inequity mirrors neighborhood racial and economic patterns: Neighborhood plays an even greater role than inherited genes in determining health outcomes (Robert Wood Johnson Foundation Commission to Build a Healthier America, 2014). Residential segregation by race and economic status perpetuates negative health outcomes among racial and ethnic minority populations through limited access to healthy food, exposure to higher rates of violence and environmental threats, constrained access to quality health care, and scarcity of the financial resources needed to obtain that care (Goodman & Gilbert, 2013). Patterns of eviction and interpersonal violence within impoverished neighborhoods create significant stress, reinforcing other inequities (Desmond, 2012).

Segregated living may also create conditions of social isolation among low-income families in urban cores, cutting them off from educational, economic, and interpersonal opportunities that could help them build wealth (Turner & Rawlings, 2005). "Million dollar blocks," where government annually spends over one million dollars on the incarceration of residents, show us the spatial pattern and the massive fiscal and community costs that result from the way we incarcerate people, particularly people of color (Orson, 2012, para. 3). Meanwhile, reliance on local property taxes to fund school districts means that educational investments are inherently lopsided, with children in high-wealth areas benefitting from high-quality schools as counterparts from low-income areas attend schools that struggle to meet the most basic educational standards; building on decades of de jure racial segregation in housing, these educational patterns remain racialized (Rothstein, 2015). Despite the legal victories of the civil rights era, the United States has a long way to go toward the goal of equality of opportunity.

Nearly 50 years after the passage of the Fair Housing Act's (1968) prohibition against housing discrimination, American metropolitan areas remain highly segregated. Segregation by race and ethnicity remains high, though it is slowly decreasing with the movement of minorities into suburbs. Conversely, segregation by income remains high and is increasing (Acs, Pendall, Treskon, & Khare, 2017; Logan, 2014; Reardon & Bischoff, 2011, 2016). The trend of economic segregation is particularly noteworthy within communities of color (Jargowsky, 2015; Kneebone & Holmes, 2016).

Though often considered in terms of concentrated poverty (disproportionately affecting people of color), segregation is strongly driven by the self-segregation of affluent (disproportionately White) households in suburban enclaves. The majority of White Americans live in

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neighborhoods that are more than 80% White, and nearly a third of White Americans—roughly 63 million people—live in neighborhoods that are more than 90% White.[1] These residential patterns are reflected in White Americans' personal relationships: At least 75% of White Americans have social networks that are entirely White (Cox, Navarro-Rivera, & Jones, 2016).

Among the rich and the poor—and in terms of race and ethnicity—there is a strong tendency for Americans to live around people similar to themselves. This tendency is a product of a long history of racist public policies and real estate practices. The legacy of that history, compounded by contemporary policies and housing discrimination, is a fundamental obstacle to equal opportunity and justice.

Because housing and neighborhood quality fundamentally shape human well-being, creating equal opportunity in housing is a major component of creating an equal-opportunity society. In addition, there are historic public injustices to redress. Housing segregation is not merely the result of private preferences; the state has played a major role in creating disproportionate opportunity for White households and in withholding that opportunity from people of color, particularly African Americans (Coates, 2014; Rothstein, 2014). Governments at local, state, and federal levels, along with actors in real estate, banking, and the housing industry, have created a system of state-sponsored discrimination. The Fair Housing Act of 1968 called for justice in its mandate to "affirmatively further fair housing,"[2] but that justice has not yet been realized (Bostic & Acolin, 2017).

THE EVIDENCE: WHAT WORKS

Strategies for fair housing and inclusive communities include interventions that (1) move low-income households into higher opportunity areas, (2) preserve affordability in diverse neighborhoods that are in the process of gentrifying, and (3) target investment to high-poverty areas and areas tipping in that direction.

Mobility Strategies

While the literature on segregation generally focuses on the social ills associated with concentrated poverty, the "mobility" approach to creating fair and inclusive communities involves creating opportunities to integrate these areas of concentrated affluence.

A major means by which mobility strategies operate is through the targeted use of Housing Choice Vouchers. A significant body of research has focused on programs, such as the Gautreaux Project (Rubinowitz & Rosenbaum, 2000), the Moving to Opportunity experiment (Briggs, Popkin, & Goering, 2010), and similar interventions, that move low-income households, often public housing residents, into higher opportunity areas. Evaluations of these interventions generally report benefits for the families that move, particularly with regard to safety, mental

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[1]Authors' calculations from American Community Survey 5-year estimates, 2010–2014.

[2] 42 U.S.C. § 3608 note (2014) (executive order 12892).

health, and physical health (Del Conte & Kling, 2001; Ludwig et al., 2011). Findings on education and earnings have been mixed (Chetty, Hendren, & Katz, 2016).

While these voucher-based interventions generally demonstrate positive effects for the households that participate in them, the federal Housing Choice Voucher program has had little effect on overall patterns of segregation. Some studies point to the "reconcentration of poverty" among households using vouchers (e.g., Metzger, 2014). Others suggest that the Housing Choice Voucher program, while segregated, might at least outperform other low-income housing programs (e.g., McClure & Johnson, 2015). Sard and Rice (2014) provide an evidence-based framework for a set of reforms that could be implemented to bolster opportunity moves for families using Housing Choice Vouchers. For instance, they propose changing the incentive structures for local and state housing agencies and providing counseling to voucher holders.

Stabilizing Gentrifying Neighborhoods

Gentrification occurs when low-income households are no longer able to afford to live in their neighborhood because housing costs are rising as higher income households and businesses move into the area. Gentrification is typically described as an economic process, but it is also a result of policy changes and political decisions that place public resources in particular choice areas while allowing other low-income areas to remain disinvested. Neighborhoods that include architecturally attractive buildings within walking distance to commercial districts and transit options are those most often slated for redevelopment (Chapple, 2009).

Gentrification is a process of displacement that disrupts communities and has particularly negative effects for people of color who are displaced. Despite growing attention on gentrification within historically black neighborhoods, the neighborhoods most likely to gentrify are those with majority Latinx and Asian populations. Recent evidence documents how Whites are more comfortable in sharing neighborhoods with Asians and Latinxs than they are in sharing neighborhoods with African Americans (Krysan & Crowder, 2017). Whites are also more likely to enter largely *low-income* Black communities than middle-class Black ones, possibly because residents in the low-income areas are more vulnerable to displacement (Ellen, Horn, & O'Regan, 2012).

Policy reforms and community organizing campaigns can result in positive benefits for the populations most likely to be displaced (Lubell, 2016). There are a variety of strategies available to nonprofit organizations, government officials, and other local entities committed to intervening before gentrification occurs or while it happens. The goals of these efforts are to ensure that neighborhoods are accessible to all residents, regardless of their race, ethnicity, or economic status, and to stabilize neighborhoods that are in the later stages of gentrification.

Strategies for land and property rights

Strategies can be put in place to slow the process of gentrification in order to protect the affordability of housing. One such strategy involves Community Land Trusts in which a nonprofit organization owns and develops properties with the explicit intent of preserving long-term affordability for original community members (Democracy Collaborative, n.d.). Such properties can be residential or commercial. Similarly, limited equity co-op housing approaches

allow residents to own a share of stock in a building, and shares come with rights to participate in governing the operations.

Another strategy focuses on the acquisition of property: Some cities are passing local ordinances focused on the first right of refusal for certain types of properties, such as single-room occupancy buildings, that are home to extremely low-income populations. That is, the ordinances give nonprofit local developers and/or tenant organizations first right of refusal to purchase such properties before they can be sold to private developers.

Inclusionary housing strategies

Inclusionary housing (also known as "inclusionary zoning") is a policy-driven antigentrification strategy. Inclusionary housing policies require private developers to include affordable housing as part of market-rate developments or provide financial incentives for them to do so (Jacobus, 2015). Such policies tend to create a mix: Market-rate for-sale and rental units comprise the predominant share of such a development's housing, but a small percentage of units (such as 10%–20%) is set aside as affordable housing for low-income households. Inclusionary housing approaches require changes to state and/or local ordinances, with new legal requirements for developers. In addition to creating set-asides for affordable units, ordinances may allow developers to pay fees to the local jurisdiction that pools those funds in order to expand affordable housing units.

Investment in Low-Income Neighborhoods Through Place-Based Strategies

The problems of persistent, concentrated poverty and neighborhood distress are decades in the making. The root causes extended well beyond neighborhood and city boundaries, though the policy solutions often focus on particular places with the goal of a deep impact. Place-based interventions in low-income neighborhoods often have only limited resources and face extreme difficulty in counteracting long-standing macroeconomic trends (such as deindustrialization, globalization, and population decline). The following efforts provide some evidence regarding the effectiveness of place-based strategies to transform neighborhoods for the benefit of the low- to moderate-income residents.

Community economic development

A movement in the mid-1990s for comprehensive community economic development strategies led to some creative approaches within policymaking. Major efforts launched by the federal government provided investment in low-income neighborhoods, seeking to change the economic opportunities available to populations with weak attachment to the workforce.

One of these efforts, the Empowerment Zone initiative, focused on economic redevelopment of inner-city corridors in an attempt to activate new employment sectors. Launched in the 1990s, the federal initiative offered tax credits to local businesses that hired zone residents. The policy also allowed states to issue tax-exempt bonds in the zones. Although the initiative was found to be effective in metro areas with strong collaborative governance structures, the overall impact

was highly uneven and some municipalities experienced few positive outcomes (Hanson & Rohlin, 2013; Kubisch, Auspos, Brown, & Dewar, 2010; Rich & Stoker, 2014).

More recently, the Obama administration supported place-based initiatives by investing $365 million in approximately 100 cities (Office of the Urban Affairs, Executive Office of the President, n.d.). These initiatives committed federal resources into urban neighborhoods, schools, and transit corridors, primarily for the purpose of economic revitalization. Within this broad policy agenda, these initiatives focused on several priorities, including (1) measurable goals by which to evaluate effectiveness of federal intervention, (2) federal interagency coordination and public–private partnerships at the community level, and (3) interjurisdictional and regional approaches to coordination (Orszag, Barnes, Carrion, & Summers, 2009).

Grants from the Promise Neighborhood initiative, for example, were designed to enable distressed neighborhoods to plan and implement interventions tied to schools as well as early childhood, after-school, parent-education, and youth-development programs. Another effort, the Promise Zone initiative, aimed to align federal resources and provide technical assistance in order to support economic development in 20 high-poverty communities. Whether these interventions have been effective remains to be seen.

Public housing redevelopment

Related efforts have emerged through a national movement since the 1990s. The movement aims at redeveloping public housing sites through the demolition, renovation, and construction of housing. The hope is that new mixed-income housing developments would attract residents with higher incomes to low-income urban neighborhoods while maintaining a portion of the units for the neighborhood's low-income residents (Brophy & Smith, 1997; Joseph, Chaskin, & Webber, 2007). A major federal policy effort in the 1990s and 2000s, Housing Opportunities for People Everywhere (HOPE VI), intended to promote social and economic mobility among public housing residents and to revitalize urban neighborhoods with long histories of concentrated poverty (Popkin et al., 2004). In fact, evidence demonstrates how these policy efforts actually led to the displacement of large portions of public housing populations (Goetz, 2013). More recently, the Obama administration's Choice Neighborhoods initiative expanded the mixed-income strategy to also invest in comprehensive community and economic development of the surrounding areas (U.S. Department of Housing and Urban Development, 2015).

In contrast to earlier generations of public housing policies, the mixed-income development strategy uses the private sector to develop new housing by layering multiple sources of private and public financing and by integrating units across a broad spectrum of household incomes and housing tenures. The new mixed-income housing developments are less dense and include a mix of housing types (including for-sale and rental units, some of which are offered at market rate).

Despite the ambitious policy aims, research demonstrates that spatial proximity in housing does not equate to access and inclusion in social relationships within the development. Instead, these communities are places where the social dynamics of "incorporated exclusion" occur in ways that marginalize low-income households (Chaskin & Joseph, 2015, p. 21). That marginalization, in turn, leads to the withdrawal and alienation of public housing residents rather than to engagement and inclusion (Chaskin & Joseph, 2015). Furthermore, this mixed-income strategy's

dependence on private-sector financing can be problematic because such funding often is not available or is risky during changes in the broader economic context (Khare, 2017).

Local tax incentives

An understudied set of community investment strategies center on the use of local tax incentives, such as tax abatement and tax increment financing. These incentives reduce or redirect the taxes paid by developers of housing and for business development. While tax incentives generally are intended for use in areas deemed "blighted," legal definitions of blight tend to be incredibly broad (Gordon, 2003, pp. 305–306). As a result, local tax incentive use does not appear to be targeted to the areas most in need (DeWind, Dickey, O'Neill, & Metzger, 2016). Existing research does not provide a comprehensive snapshot of incentive use nationwide; this is an important area for future research.

ACHIEVABLE AND MEASURABLE GOALS FOR THE NEXT DECADE

Measuring Segregation

Segregation is measured in a variety of ways in order to determine its extent and to identify trends over time. Recent efforts have examined the economic costs of residential segregation across metro areas (Acs et al., 2017). Most often, researchers measure segregation using the dissimilarity index, which is a measure of evenness, or the spatial proximity index, which is a measure of clustering (Crowder & Krysan, 2016; Logan, 2013). The dissimilarity index ranges from 0 (perfect integration) to 1 (perfect segregation), and a dissimilarity score is interpreted as the percentage of one group's population that would have to change location in order to be evenly distributed among the population of another group. The spatial proximity index is used to understand the extent to which groups cluster into enclaves within a region and therefore takes into consideration the spatial patterns of entire metro areas. Other measures are used to capture economic segregation. Most common among them are the Neighborhood Sorting Index, the Centile Gap Index, and the Rank-Order Information Theory Index. These indexes measure how many similar types of people group together by income across metropolitan areas (Jargowsky 2016; Reardon & Bischoff, 2011).

Economic segregation rose during and after the Great Recession, with middle-class, mixed-income neighborhoods becoming less common after 2007. In contrast, high-poverty and high-affluence neighborhoods respectively became more common (Reardon, Fox, & Townsend, 2015). Moreover, affluent neighborhoods are increasingly geographically distant even from moderate-income neighborhoods (Pendall, 2015). Concentrated affluence by White populations is tied to the exclusion of low-income people, including the manifestation of NIMBYism through efforts to deter affordable housing units in these areas. As such, affluent neighborhoods, with access to top-tier public schools and amenities such as safe spaces for recreation, remain largely inaccessible for generations of low-income, mostly minority youth. For such youth, exits from high poverty neighborhoods are extremely rare (Sharkey, 2013; Chetty et al., 2016).

An achievable, national 10-year goal with regard to segregation metrics would be to reverse the trend of increasing economic segregation. Racial and ethnic integration remains a salient goal as

well, but specific targets regarding racial and ethnic integration are better set at the local level. In part, this is because the racial and ethnic composition of U.S. metro areas varies so widely. For instance, in 2016, the population of the St. Louis metropolitan area was 74% White, 18% Black, 3% Asian, 3% Hispanic, and 2% reporting two or more races, with other groups comprising less than 0.4% of the population (U.S. Census Bureau, 2016). By comparison, the San Francisco metropolitan area was 40% White, 7% Black, 25% Asian, 22% Hispanic, and 5% reporting two or more races, with remaining groups comprising 1.2% of the population (U.S. Census Bureau, 2016). Metrics of segregation are a function of both the composition of metro areas and the spatial patterns of major racial/ethnic groups.

Local Processes for Setting Achievable Goals

Interventions to address economic and racial segregation are gaining momentum throughout the nation. In the past decade, leaders in metro areas have started to proactively assess how municipal government can allocate resources in ways that are more equitable and have adopted the broad goal of creating more inclusive communities. The *Racial Equity Here* initiative of the Government Alliance on Race and Equity encourages a network of city leaders to take concerted action to reduce inequity and pass policies focused on inclusion. For example, Austin, Texas, created a process for citizens to vote for a new chief equity officer charged with making changes within city policies. The Mayor's Task Force on Institutional Racism and Systemic Inequities recently issued a report that lays the groundwork for policy changes in five areas of Austin's government, such as education and criminal justice (Becker, 2017). These are but two examples among many of how cities are attempting to address racial and economic segregation at a regional scale, with the goal of ensuring fair housing and inclusive communities.

An important consideration in setting goals for fair and inclusive housing—particularly goals pertaining to neighborhood stabilization and investment strategies—is the principle of development without displacement. Community-level improvement should only be considered a success if it improves the lives of the people who live there. Neighborhood improvement that leads to gentrification and displacement only reproduces patterns of segregation.

Of course, not every low-income neighborhood is threatened with gentrification. More neighborhoods remain poor than gentrify (Owens, 2012), and gentrification operates differently in so-called legacy cities with slow growth than in cities with the hotter housing markets seen in coastal areas (Swanstrom, Webber, & Metzger, 2016). Gentrification metrics tend to be highly localized since patterns are contingent on local development patterns (see, for instance, Bates, 2013; Causa Justa, 2014; Nathalie P. Voorhees Center for Neighborhood and Community Involvement, 2014). It is important to identify specific targets for development without displacement, but this is best done by local actors.

Housing Quality

Additional, important metrics relate both to development without displacement and, more broadly, to fair housing. These metrics include housing cost burden and residential instability. Housing cost burden is typically measured as the percentage of households that spend more than

30% of their income on housing-related costs. By the most recent measures, roughly a third of all U.S. households—and half of all renter households—are housing cost burdened (Joint Center for Housing Studies, 2017).

Residential instability is a related construct. Among lower income households, frequent residential transitions are more likely to occur for involuntary reasons, whereas higher income households are more likely to move voluntarily (Desmond, Gershenson, & Kiviat, 2015; Metzger, Fowler, Swanstrom, 2016). Though it can be difficult to disentangle voluntary moves from involuntary ones, residential stabilization remains a salient goal. Estimates from Milwaukee suggest that one in eight renters experienced a forced move over the preceding 2 years (Desmond & Shollenberger, 2015).

NEW MODELS FOR INCLUSIVE COMMUNITIES: THE UNIVERSITY ROLE

Prior to the rollout of *Affirmatively Furthering Fair Housing*, the new rule issued by the U.S. Department of Housing and Urban Development in 2015, local fair-housing-enforcement organizations focused primarily on the task of testing for housing discrimination (Fair housing enforcement organizations use testing to expose discrimination, 2014). The 2015 fair housing rule will require many of these agencies to think and act in new ways. It likely will motivate them to conceptualize and advocate for proactive steps that governments can take to comply with the Fair Housing Act. As agencies revise their strategies, universities could and should play a stronger supporting role.

There remains a gap separating academic institutions from groups working on the ground to advance fair housing, inclusive communities, and other social justice goals. While many academic institutions engage in community–academic partnerships, these partnerships overwhelmingly focus on discrete, measurable interventions in the realms of health and education (Drahota et al., 2016). Academics are less likely to tread into the terrain of community organizing (but see Shlay & Whitman, 2006; Teixeira & Wallace, 2013).

Neighborhoods vary widely in their levels of community organization; metro areas vary widely in their ability to enforce fair housing law. Universities are positioned to connect research and capacity building to existing efforts, but the ability to foster such connections is constrained in an academic environment that generally values peer-reviewed publications and grantsmanship over community-engaged processes and products. New models for inclusive communities—whether focused on mobility strategies, antigentrification efforts, or equitable investment—could benefit from stronger partnerships with academic institutions.

Moreover, colleges and universities are often direct players in the housing and economic-development sphere. As regional anchor institutions, universities have not fully realized their potential to support inclusive and equitable development (Hodges & Dubb, 2012; Schildt & Rubin, 2015). In fact, they have often been the drivers of gentrification even while providing benefits via their research, teaching, and employment of local populations (Ehlenz, 2015). Universities are positioned to play a transformative role in the work of creating inclusive communities, both as generators of action-oriented research and as major players in urban development.

In closing, the goals of fair housing and inclusive communities are ambitious ones, requiring the undoing of decades of policy decisions that created existing patterns of segregation. Promising solutions include mobility-oriented strategies, antigentrification initiatives, and targeted investment in disinvested communities. The work of realizing these goals would benefit from a reimagined role for universities and other anchor institutions.

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