

**RESIDENTIAL DISCRIMINATION AND SEGREGATION  
IN THE UNITED STATES, ITS MANIFESTATIONS IN WILMINGTON  
DELAWARE, AND FUTURE POLICY OPTIONS**

by

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A thesis submitted to the Faculty of the University of Delaware in partial fulfillment of the requirements for the degree of Master of Arts in Urban Affairs and Public Policy

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## ABSTRACT

Dismantling racial discrimination and prejudice in the United State is imperative in order to ensure fair treatment of individuals and families in our nation and to uphold the Constitution of our country. This paper will define *de facto* and *de jure* discrimination in housing and analyze the history of segregation as a result of residential discrimination. Using the Index of Dissimilarity, this paper will look at segregation trends in selected northern industrialized cities in the United States and compare these trends to Wilmington, Delaware and its surrounding areas. Theoretical research will be analyzed to determine the personal and social costs incurred by residential discrimination and identify the causes and symptoms of the problem. This paper will conclude with a demonstration of policy recommendations aimed to dismantle racial discrimination and prejudice in the United States housing policies.

## **Chapter 1**

### **PURPOSE OF THIS RESEARCH AND METHODOLOGY**

Housing is of paramount importance as it determines the environment in which families live and provides stability. Its size, quality and location significantly affect the health and wellbeing of its occupants. In addition to providing protection from the physical elements, the structure itself provides facilities for sleeping and relaxation, personal hygiene, food storage and safety. Its location affects occupants' access to employment, outdoor activities, education, healthy foods, social services and health care. Not only does stable housing increase safety, both financially and physically, housing is also essential to ensure equal opportunity in employment and education. The financial aspects of housing – whether it is rented or owned and how much it costs – affects the ability of people to afford the other necessities of life, as well as their accumulation of wealth and their ability to pass this asset to their children and grow family wealth. Since housing plays such a crucial role in our individual and family lives, anything that limits people's ability to access quality housing can also limit their ability to prosper physically, emotionally, socially, and economically.

Although a 2003 poll by the Gallup organization shows that around 80 percent of White Americans believe that minority home seekers can reside anywhere they wish as long as they can afford to do so, this is far from reality for most minorities (Ware & Peuquet, 2003). "Impediments to fair housing choice" is something that housing policy experts have done much research on in order to develop possible courses of action to level the playing field. The Federal Fair Housing Act of 1968



prohibits housing discrimination based on race, color, religion, sex, national origin, disability and familial status. The Act was amended in 1988 to include handicapped persons and families with children among those covered by its protections. There are also additional protected classes at the state and local levels, but for purposes of this paper I will focus specifically on race as a protected class, and the consequences of racially based residential discrimination.

When housing policies disadvantage one group of people over another, making it more difficult to rent an apartment or secure a mortgage, this seeps through to all aspects of community life and wellbeing (Ware & Peuquet, 2003). The legacy of forced residential segregation and discrimination is just a symptom of a deeper problem of racism in our country. Racial discrimination in the United States is imbedded in the foundation of most institutions we navigate, although efforts have been made to reduce these impacts, evidence of residential discrimination can still be seen today (Rothstein, 2017).

Racial residential discrimination can be seen in *de facto* or *de jure* mistreatment of people because of their race. *De facto* discrimination is defined as “in fact” and is conducted below the surface of legal activity. This type of housing discrimination is the culmination of secretive and underhanded decisions that systematically make it more difficult for minority individuals and families to secure the housing they want and can afford. *De jure* discrimination in housing comes in the form of laws and policies that legally exclude or contribute to the mistreatment of individuals based on their race (Rothstein, 2017).

Race relations have always been a sensitive issue in the United States, and the legacy of Slavery lives on in our communities. Urban areas, with high concentrations

racial minorities, experience policies and initiatives that have had harmful effects, such as gentrification<sup>1</sup> and the concentration of Section 8 housing. This thesis will describe a brief history of residential discrimination in the United States, the forms it has taken, and its causes and its consequences. This thesis also investigates the extent to which Wilmington and its surrounding areas mirror the image seen in selected northern industrial cities. U.S. Census data and the Index of Dissimilarity will be used to show trends in segregation over time. This thesis will conclude with a recommended policy analytical framework that could help reduce discrimination and segregation utilizing federal, state and local and initiatives and policies.

### **Research Questions and Methodology**

It is important to understand the historic and institutionalized vestiges of discrimination that have plagued Wilmington along with many other places in the United States in order to best develop solutions to this compounding issue. The following research questions are investigated:

1. What is the history of de-facto and de-jure discrimination and forced segregation in the United States and what laws have been put into place to eliminate these forms of discrimination and forced segregation?
2. In what ways are segregation patterns in Wilmington, Delaware typical of segregation patterns in select U.S. cities, and to what extent has de-facto and *de jure* discrimination played a role in these patterns?

---

<sup>1</sup> Gentrification is a process in which investors rebuild low-income, primarily Black, communities and markets to middle-class or affluent, usually White, communities. This displaces these poor communities to even poorer and higher density and segregated areas, usually (inner-ring) suburbs (Rothstein, 2017).

3. What policy matrix tool can be made to help identify policies that may reduce *de facto* and *de jure* racial discrimination in Wilmington and similar cities in the United States?

To investigate the first question I consult after using diverse authors on racial residential discrimination in the United States, I also look through some historic guides to make conclusions on the laws and policies that have impacted this history along with the cultural shifts the United States has experienced.

To investigate the second and third research questions I used secondary data to analyze and develop conclusions about racial housing discrimination and segregation in the United States. I illustrate how federal policies and private sector decisions have had major implications and have shaped the city, and others like it. I used the University of Delaware's Morris Library and the Wilmington Public Library to gather printed documents about the history of residential discrimination in the United States. I also used online databases, such as Academic OneFile, to gather sources and develop conclusions about the patterns of segregation and discrimination in urban areas. In this thesis I measure racial residential segregation in two ways, through the use of thematic maps that show the percentage of Blacks living in a census tract, and through the use of the "Index of Dissimilarity" to quantitatively measure changes in the amount of segregation in the Wilmington and its adjacent census tracts. Since the index of dissimilarity requires a dichotomous variable I was not able to include mixed raced individuals in the study but instead looked at Black-White segregation only.

### The Index of Dissimilarity

The index of dissimilarity has been extensively used in research on population distribution (Taeuber, 1965) and is considered by many to be the best overall quantitative measure of segregation given "its ease of computation, well-known and

tractable properties, clear interpretation and invariance with respect to the relative number of minority group member” (Massey, 2012).

The Index of Dissimilarity calculates evenness and describes how two mutually exclusive populations are distributed across a given geographical area. The Index of Dissimilarity compares the actual proportion of Whites and Blacks to the total proportion of the geographical area study (Massey, 2012). For example, if the population of a metropolitan area is 20% Black and 80% White, then the population of each sub-area, such as a census tract, would have this same proportion if the overall metropolitan area is perfectly integrated. Perfect integration would score a zero using the Index of Dissimilarity. A completely segregated metropolitan area, on the other hand, would produce an index value equal to 100 (Taeuber, 1965).

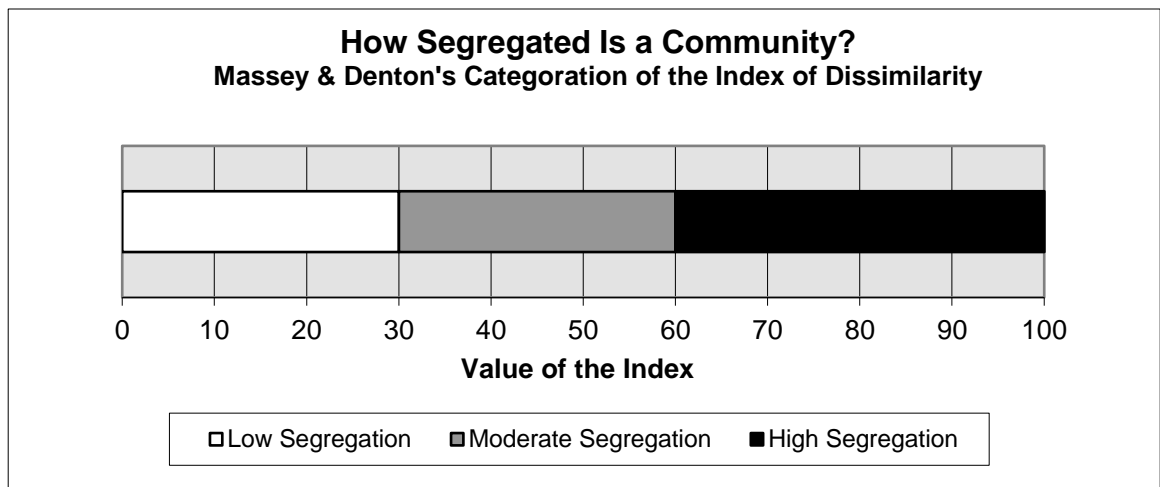


Figure 1 Scale used to determine low, moderate, and high segregation. Sources: Massey and Denton, 1993, p. 20; Ware and Peuquet, 20003

According to Massey and Denton (1993), Index of Dissimilarity values between 0 and 30 indicate low segregation, values between 31 and 60 indicate moderate segregation, and values between 61 and 100 indicate a high level of segregation, as indicated in Figure 1 above. The patterns of Black-White segregation in large U.S. metropolitan areas can be measured in multiple ways. To name a few, there are metrics that look at evenness, isolation, concentration and clustering. This paper will use the Index of Dissimilarity to look at evenness and will use census tract data to determine the severity of segregation in geographical areas. The Index of Dissimilarity (D) is calculated using the following mathematical formula (Figure 2):

$$D = \frac{1}{2} \sum_{i=1}^n \left| \frac{w_i}{W_T} - \frac{b_i}{B_T} \right|$$

Where:

n = number of tracts or spatial units

w<sub>i</sub> = number of Whites in tract i

W<sub>T</sub> = total number of Whites in the city

b<sub>i</sub> = number of Blacks in tract i

B<sub>T</sub> = total number of Blacks in the city

Figure 2 The Index of Dissimilarity Formula (Forest, 2005).

## Chapter 2

### BRIEF HISTORY OF RESIDENTIAL DISCRIMINATION AND SEGREGATION IN THE UNITED STATES

Cheryl Harris's article "Whiteness as Property" asserts "[t]he origins of property rights in the United States are rooted in racial domination." Harris and other scholars, such as Robert Williams, Joseph Singer, Ronald Takaki and Fran Ansley agree with this claim and have studied how in the United States "race and property were and are used to establish and maintain the racial and economic subordination of Blacks, Native Americans and Mexican citizens" (Armstrong, 1994). In a lot of native cultures there is no such concept of owning land, however, when English settlers invaded Native American tribes and commodified the land, restricting natives and Blacks from owning the land, it was easy to establish dominance as only White men who owned land had full citizenship for much of the early history of the United States. Housing has always been important in the history of the United States, either as a requirement to vote or an indication of status (Rensink, 2011; Armstrong, 1994).

HUD defines "impediments to fair housing choice" as any actions or decisions that restrict housing choice or the availability of housing to individuals on the basis of race, color, religion, disability, familial status or national origin. In this chapter I describe the history of discrimination and segregation in the United States from the 1860s. This will help to answer the first research question, regarding the history of *de-facto* and *de-jure* discrimination in the U.S. and what laws have been put into place to eliminate it.

### **Reconstruction and the Jim Crow Era (1865-1964)**

In the United States, January 1, 1865 marked the legal end of slavery and the start of the Reconstruction period from 1865 to 1877. Although White individuals and families had no laws against them owning property and accumulating wealth to pass on to future generations, this was not the case for Black individuals and families who were not allowed to own land. The end of the Civil War marked a new era of racial terror in the United States, thousands of freed Black men, women, and children were killed by White mobs, former slave owners and members of the Confederacy who were unwilling to accept the end of slavery. A series of laws, known as Jim Crow laws, came into existence after slavery to ensure that Black people and White people would not mix (Equal Justice Initiative, 2018).

Following the end of reconstruction in 1877, the years between 1877 and 1965 came to be known as the Jim Crow Era. This was a time when facilities for Blacks and Whites (including bathrooms, schools, and housing) were forced to be separated by law. The 1898 U.S. Supreme Court decision of *Plessy v. Ferguson* allowed for the institutionalization of a racially based caste system in the United States and legitimized the concept of “separate but equal” which assured that White people could avoid contact with Black people. This was also seen with municipal ordinances that prohibited Black people from occupying property except in officially designated locations. In 1917, the Supreme Court Case *Buchanan v. Warley* found that segregation laws violated the Equal Protection Clause of the Fourteenth Amendment (Ware & Peuquet, 2003).

Moving further into the 20<sup>th</sup> century, Virginia’s Racial Integrity Act of 1924 mandated that people be defined in terms of their race upon birth. Similarly, in Delaware race was categorized in binary terms that prohibited interracial marriage.

These laws aimed to keep the “integrity” of the White race and to prevent any person who could “pass” as White from doing so. Therefore, anyone who had one drop of “Black blood” was considered Black. This history is important since the census definition of race has changed along with the way they collect data about race (U.S Census).

The NAACP was created in 1909 dedicated to passing federal anti-lynching laws, the Tuskegee Institute records indicate the abundance of lynching that also occurred during this time between about 1882 and 1950. James Allen argues that White-America has maintained the control of the history and modern day racial violence in our country and as long as White-America maintains the power and the myth of moral superiority, we will never be able to fully address the terrorism that Black-Americans face at the hands of White-Americans (Allen, 2000). From about 1916 to 1970, lynching and racial violence fueled the migration of millions of Black people from the South into urban ghettos in the North and West and created a social environment where racial subordination and segregation was maintained (Equal Justice Initiative, 2018). As described in the book *The Color of Law*, the federal, local and private sectors have all contributed to the history of forced segregation in the United States (Rothstein, 2017).

Racial housing discrimination is associated with two main sources, private and public, and these sectors constantly interact. This can be seen with respect to *de facto* and *de jure* discrimination that manifests in the government (federal, state and local) as well as with respect to private businesses and individuals. It is the combination of these multiple factors that perpetuate a culture and system of discrimination in housing. Many U.S cities actually passed apartheid laws to establish separate Black



and White districts and this legacy can be seen in many highly segregated locations across the United States (Massey, 2001).

### Private Discriminatory Housing Practices

Examples of private discriminatory housing practices can include racially driven restrictive covenants along with racial steering, practices that originated as a response to the Great Migration of Southern Blacks (U.S Commission of Civil Rights, 1973). Racial steering is when real estate agents “encourage” prospective buyers to look at homes in neighborhoods with racial characteristics similar to that of the prospective buyer.

From the 1920s to 1948, racially motivated restrictive covenants were legally enforceable private agreements meant to maintain segregated housing. These documents made it illegal for homeowners to sell their property to Black people.

A typical covenant included something like the following:

“... hereafter no part of said property or any portion thereof shall be... occupied by any person not of the Caucasian race, it being intended hereby to restrict the use of said property... against the occupancy as owners or tenants of any portion of said property for resident or other purpose by people of the Negro or Mongolian race.” (U.S Commission of Civil Rights, 1973)

Although restrictive covenants were private agreements, they were enforced by the legal powers of State governments. Neighborhood improvement associations were formed to make sure that these covenants were upheld and that future homeowners could not renege on this part of their contract (U.S Commission of Civil Rights, 1973).

## Public Discriminatory Housing Practices

In the 1900s, many public housing complexes had separate housing built for Black people since it was determined that Whites needed to be protected from recently freed Blacks (Dickerson, 2014). Moreover, Federal and State housing laws provide a clear example of institutionalized housing discrimination against Black people. The federal Home Owners' Loan Corporation (HOLC) was created in 1933, utilizing the National Housing Act of 1934, and was the precursor to the Federal Housing Administration (U.S Commission of Civil Rights, 1973). The Federal Housing Administration (FHA) determined mortgage eligibility based on race and created "security" maps on which they drew lines around places they deemed a high risk for mortgage lending. This process is known as "redlining" (Rothstein, 2017). Physical walls were sometimes built to separate White and Black people, as many Whites were afraid that Blacks in their neighborhoods would drive down property values and lead to worse schools and resources.

Since housing is a "credit dependent" commodity, meaning that most people will need a mortgage to be able to own a home, the practice of "redlining" systematically eliminated places where Black people could live. Although *de facto* discrimination existed prior to the practice of redlining, with the National Housing Act of 1934 this became part of the legal fabric of the United States. Properties in racially mixed or all Black neighborhoods were assigned the lowest rating and were ineligible for mortgage loans.

Racial zoning was another legal way for banks and real-estate agents to keep White people in White neighborhoods and Black people in Black neighborhoods. When the court ruled it unconstitutional to continue the practice of racial zoning in 1917 in *Buchanan v. Warley*, private and even public institutions found ways to

maintain the status quo. In 1937, a leading magazine of nationwide circulation even awarded 10 communities a “shield of honor” and was praised for keeping out the “wrong kind of people.”

Another practice called blockbusting was also very common. In order to make space for more affluent Black families, real estate agencies would go to White neighborhoods and sometimes hire a black women to be seen pushing baby carriages in white neighborhoods, to encourage White fear of devalued property. Other tactics were also used to provoke White flight and make a profit by selling to Black families at much higher rates (Rothstein, 2017).



Figure 3 Black owned home picketed, 1957, photographic print, Library of Congress Prints and Photographs Division Washington, D.C

### **Post Jim Crow Housing Practices**

The Civil Rights Act of 1964 outlawed discrimination based on race, color, religion, sex, or national origin and in 1965 the Voting Rights Act would allow Black Americans their right to vote. Although we have come a long way from some of the discriminatory laws of the past, today, racial discrimination is still pervasive and at times ignored. In the past, and even today, some continue to argue that the issues Black communities face is a “poverty problem.” In this line of thinking it is seen as “natural” for some people to remain poor and others rich.

According to Karl Taeuber, those who blame poverty as an explanation for segregated communities are making four major assumptions:

“1. That families with different incomes live in different areas of the city; 2. That (Blacks) have lower incomes than Whites; 3. That non-White families at any given income level are able to obtain the same housing as Whites at that level, and 4. That the observed pattern of residential segregation by race results from the first three assumptions.”

Taeuber concluded that the poverty explanation for segregation has little merit since Blacks and Whites of similar income are still racially segregated (Taeuber, 1965 and Rothstein, 2017). The Community Reinvestment Act (CRA) of 1977 was initiated because of concerns about discrimination against Black urban communities, as lenders avoided investing in these areas. This legislation aimed to desegregate the urban core.

The Fair Housing Act of 1968 and the Equal Credit Opportunity Act of 1974 prohibited racial discrimination by lenders (Coffey & Roberts, 1999). The Fair Housing Act of 1968 also established a federal cause of action against blockbusting, and the Office of Fair Housing and Equal Opportunity was tasked with administering and enforcing this law against blockbusting. Although these laws are a good start, enforcement is rarely seen and action against lenders is relatively rare (Canner &

Passmore, 1997 and Rothstein, 2017). Studies still regularly show that minorities are significantly less likely to have loan applications approved than are Whites and conclude that race is the factor in the disparities found (Farley, Steeh, Krysan, Jackson, & Reeves, 1994; Rothstein, 2017).



Figure 4 White community's reaction to Black people moving to their neighborhood. (Frohlich & Sauter, M, 2016) (Gonzalez, 2013)

As Taeuber observed in 1965 and Rothstein observed in 2017, residential segregation underlies many other social justice issues seen in inferior schools, hospitals, libraries, parks, stores and even higher exposure to environmental toxins. He also points out that every large city in the United States will show a high degree of residential segregation (Taeuber, 1965). This leads to the disproportionate inability of Black families to access resources, and segregated housing exacerbates these

inequalities. It is imperative to have a comprehensive understanding of policies that have contributed to this system of segregation and understand the policies that have attempted to dismantle this system. Failures to address issues of discrimination in housing manifest themselves as inferior schools, higher crime rates, and higher costs to the community to provide needed police, fire and health services.

Although it is against the law to exclude someone from using a good or service because of one's race, Black people still disproportionately find themselves trapped and with lower quality hospitals, schools, and yes, housing (Rothstein, 2017). The passage of the Home Mortgage Disclosure Act (HMDA) in 1975 along with its 1989 amendments required many lenders to report statistics about their lending practices, including, race, loan amount requested, and action taken on the loan application. With data like this, researchers were able to, for the first time, to quantify general lending patterns in the United States (Coffey & Roberts, 1999). This type of transparency is essential in order to ensure our laws such as the Fair Housing Act are abided by.

One study showed that although racial covenants were outlawed in 1968, White mortgage applicants are still more likely to gain lenders' approval compared to Black applicants, even while controlling for income and loan amount (Coffey & Roberts, 1999; Armstrong, 1994). The Fair Housing Act and the Equal Credit Opportunity Act of 1974 (ECOA) were significant laws that try to ensure housing equality, but only in 1992 were these laws utilized in the first lawsuits against discriminatory mortgage lending (Armstrong, 1994). Changes have been made to laws and policies that in times past have allowed for legally sanctioned racial discrimination. Even so, we have to be cautious not to overlook modern day practices that target Black people, as Benjamin Howell points out:

“Unscrupulous lenders now prey on a history of racial redlining by aggressively marketing overpriced loan products with onerous terms in the same neighborhoods where mainstream lenders once refused to lend... Subprime lending is geographically concentrated in the same minority neighborhoods once denied access to banks and excluded from federal homeownership programs because of their racial composition (Howell, 2006).”

Subprime mortgages are loans meant for individuals with low credit scores that allow them to secure a mortgage but with higher interest rates. Almost half of subprime borrowers have a credit score that would qualify them for a prime loan (Howell, 2006). Practices of predatory lending are exploitative, discriminatory and prey on communities and individuals who are vulnerable to their tactics. Oftentimes lenders are even aware that the sale will end in bankruptcy, poverty, and foreclosure (Engel, 2002).

Gentrification is also present in most urban areas. Gentrification is associated with displacement and allows investors the ability to profit from this practice (Newman et al., 2006). The generation of “White-flight” has given birth to children who seek the excitement of the city. As this young generation rents and purchases housing in the city, they are displacing existing minority and lower-income residents. Low-income Black people get shoved into smaller more extreme pockets of poverty. If you take a point-in-time snapshot in neighborhoods undergoing gentrification, it appears as though these areas are integrated, however, this is far from the reality. These neighborhoods are transforming from low-income segregated neighborhoods to upper-income segregated neighborhoods (Rothstein, 2017). Rothstein argues that the real problem is actually in the suburbs, not the urban areas. Identifying that when families who live in gentrifying areas are displaced, they are excluded from most of

the metropolitan area, and end up being displaced to newly segregated enclaves, usually inner-ring suburbs (Rothstein, 2017).



### **Chapter 3**

#### **TRENDS IN RESIDENTIAL IN SEGREGATION AND ITS MANIFESTATIONS IN WILMINGTON, DELAWARE**

The measurement of human rights and the extent to which they are being protected is challenging due to their multifaceted nature. When it comes to housing discrimination, most research points to segregation as a lagging indicator, meaning that it happens after the fact as a result of discrimination. As of now, the second best solution to the problem of discrimination in housing is to address the problem of segregation in housing. Unlike discrimination, it is much easier to measure and prove where and when segregation exists. As discussed in Chapter 1, the Dissimilarity Index is one of the best quantitative ways to measure the degree of segregation. In addition, data on the racial characteristics of people living in different geographic areas, such as census tracts, can be plotted on maps and then compared over time. Both of these techniques are used in this chapter.

One study identified 29 metropolitan areas with Black-White segregation. This study used multiple indices to measure segregation, and Chicago, Cleveland, Detroit, Milwaukee, Newark (NJ), and Philadelphia were identified as being hyper-segregated, meaning that they experience high segregation on all of the five dimensions of segregation, namely: evenness, isolation, exposure, clustering and centralization (Massey, 2001). When avenues of spatial assimilation are systematically blocked by prejudice or discrimination, residential segregation increases and persists over time (Massey, 2001). I decided to use this study to build off of for my research since it looks as some northern, industrialized cities that have similar histories and can serve as comparators to the city of Wilmington. Chicago, Cleveland, Philadelphia, and Pittsburgh were among the cities studied that were selected as industrial northern cities

whose averages could be compared to Wilmington, as a northern industrial city, to identify similarities and differences in their segregation trends.

In their 2001 article, Massey reflects on Black isolation in the United States. Using the Index of Dissimilarity, which measure evenness, he observes that by the mid-20<sup>th</sup> century European ethnic groups rarely had indexes of more than 60 but that people of African descent had their segregation indices rise to unprecedented levels.

Blacks, in contrast, traditionally experienced severe prejudice and discrimination in urban housing markets. As they moved into urban areas from 1900 to 1960, therefore, their segregation indices rose to unprecedented heights, compared with earlier times and groups. By mid-century, segregation indices exceeded 60 virtually everywhere; and in the largest Black communities they often reached 80 or more (Massey, 2001).

Research has revealed the continuation of isolation and segregation of Black people in the United States (U.S Census, 2000). Looking at Figure 5 below, the average Index of Dissimilarity for Chicago, Cleveland, Philadelphia, and Pittsburgh in 1910 was 55. The index continued to rise, decade by decade, reaching an index value of 85 by 1970. Since the Census Bureau did not start publishing “tract” level data until the 1940s, this analysis uses “Wards” to track segregation in selected cities from 1910 to 1940 and uses census tract data to measure segregation from 1950 to 2010.

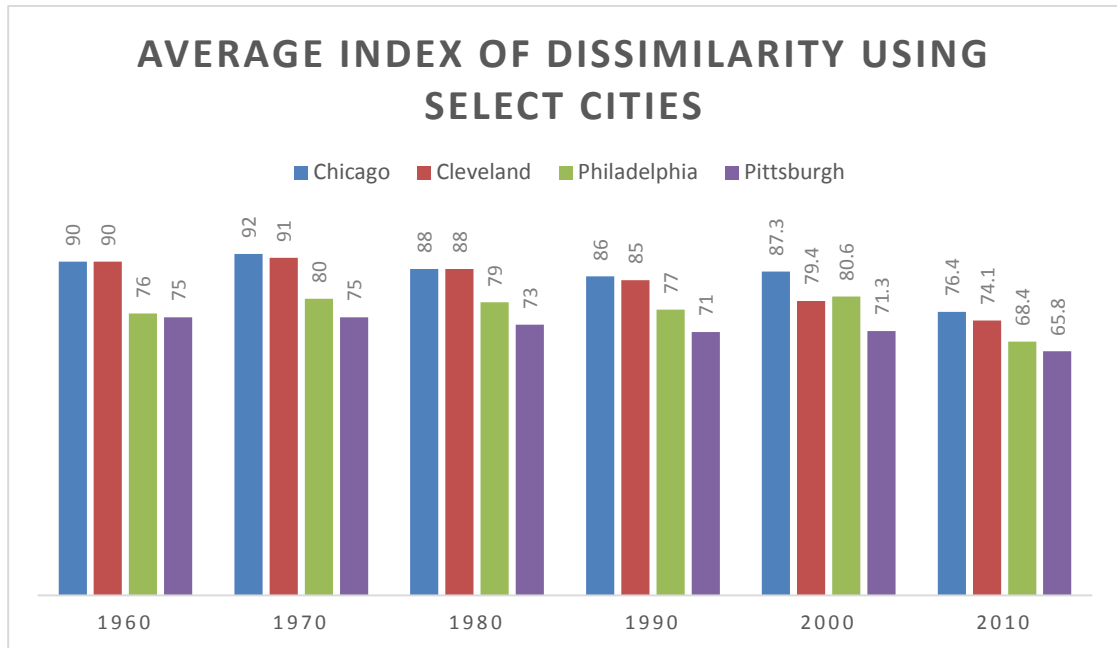


Figure 5 Average Index of Dissimilarity depicting Black-White Segregation using select cities: Chicago, Cleveland, Philadelphia, and Pittsburgh, 1910-2000. Source: (Massey, 2001), 2010 data retrieved from: <https://s4.ad.brown.edu/projects/diversity/segregation2010/city.aspx?cityid=1077580>

Figure 5 continues the trends from the 20<sup>th</sup> century and shows Black segregation following World War II. Blacks who fought in the war were denied many benefits of the GI Bill. Black veterans were not able to use the housing provisions of the GI Bill as they were excluded from the suburbs and banks would not loan mortgages in Black neighborhoods (Rothstein, 2017). After World War II, Black soldiers were lynched at rates of one per week, since some Whites saw it as disrespectful for Blacks to wear the United States uniform. Even in war, Blacks could not escape segregation, as there were separate Black infantries that were assigned White commanders. However, as Black migration out of the south rose and with the

Fair Housing Act of 1968, the 1970 data reflects the peak of segregation and the start of the decline in segregation from a peak dissimilarity index in 1970. Although there was a lot of resistance to the Fair Housing Act of 1968, this legislation may have been powerful as it correlates with the start of a declining Index of Dissimilarity in selected major cities across the United States (Figure 5).

### **Manifestations of Residential Segregation in Wilmington**

It is anticipated that Wilmington will be comparable to other northern metropolitan areas as these areas share a more similar history. Delaware (Figure 6) is a northern state and although it was divided during the American civil war and was a slave state it ultimately joined the union.



Figure 6 Map of the State of Delaware and Surrounding Areas. Retrieved from [https://www.worldmapsonline.com/state\\_maps/delaware-state-map.htm](https://www.worldmapsonline.com/state_maps/delaware-state-map.htm).

This section outlines the trends of segregation in the study area (Figure 7), which includes the greater Wilmington, Delaware region, and compares these trends to selected northern industrialized U.S cities. This will help me to answer my second research question and examine: to what extent does the study area reflects trends in select industrialized northern U.S cities?

I decided to define my study area to include the incorporated area of the city of Wilmington as well as suburban census tracts contiguous to the city. Using 1960 census tract data to construct the study area, I included census tracts that had a residential density of one dwelling per acre and that were contiguous to the incorporated area of the city. Since the Dissimilarity Index compares overall population to specific census tracts to determine evenness, the study area needed to be larger than the city of Wilmington in order to accurately capture changes in racial concentrations. This approach will hopefully allow me to account for White flight and the changing city and suburban demographics. The map provided as Figure 7 shows the geographical footprint of my study area.

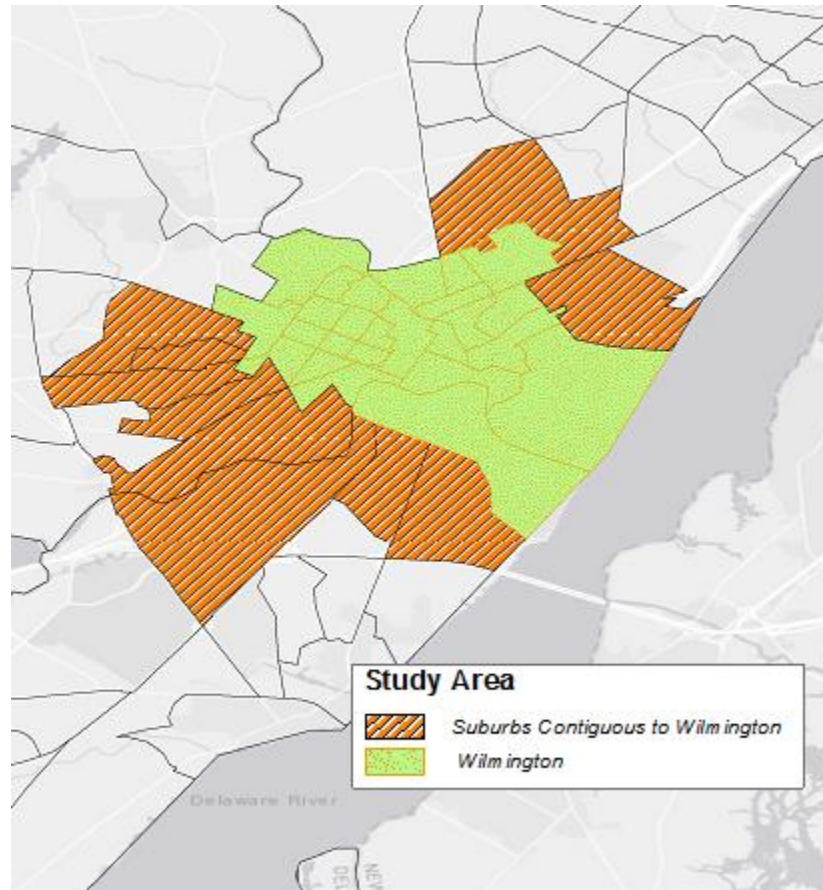


Figure 7 Study Area

Since census tracts change over time, sometimes by being split in half to accommodate for population growth, there are some census tracts that are averaged or merged together to account for the changing geographical grid lines that make up the census tracts in my study area. From 2000 to 2010, census tracts 1 and 10 combined to form census tract 28, census tracts 17, 20 and a portion of 18 were combined to form census tract 29, and census tracts 7 and 8 were combined to form 30.02 (Figure 8).

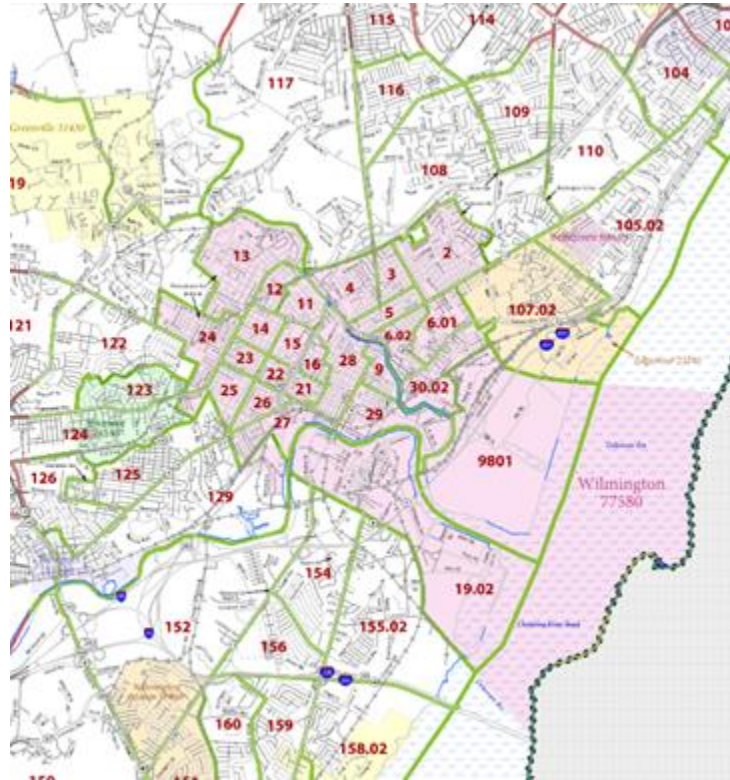


Figure 8 2010 Census Tract Reference Map. Retrieved from:  
[https://www2.census.gov/geo/maps/dc10map/tract/st10\\_de/c10003\\_new\\_castle/DC10CT\\_C10003\\_001.pdf](https://www2.census.gov/geo/maps/dc10map/tract/st10_de/c10003_new_castle/DC10CT_C10003_001.pdf)

Typically, the pattern of residential segregation consists of predominantly homogenous, White suburban communities and low-income Black communities in the urban core (Mullin & Lonergan, 2011). Since the Dissimilarity Index compares individual census tracts to the study area, if my study area is segregated (as a whole) from surrounding areas this Dissimilarity Index may not give a full picture about the trends in evenness. As shown in figure 9, Wilmington consistently has a higher percentage of Black people than the study area. If Wilmington, Delaware, as a whole, is more Black this may contribute to the decreased Index of Dissimilarity, since it compares individual census tracts to the total study area. The proportion of Black

people in Wilmington is higher than that of Black people in the study area; this demonstrates why it is important to include surrounding suburban areas, to create a study area that is more representative of the actual demographics of the area.

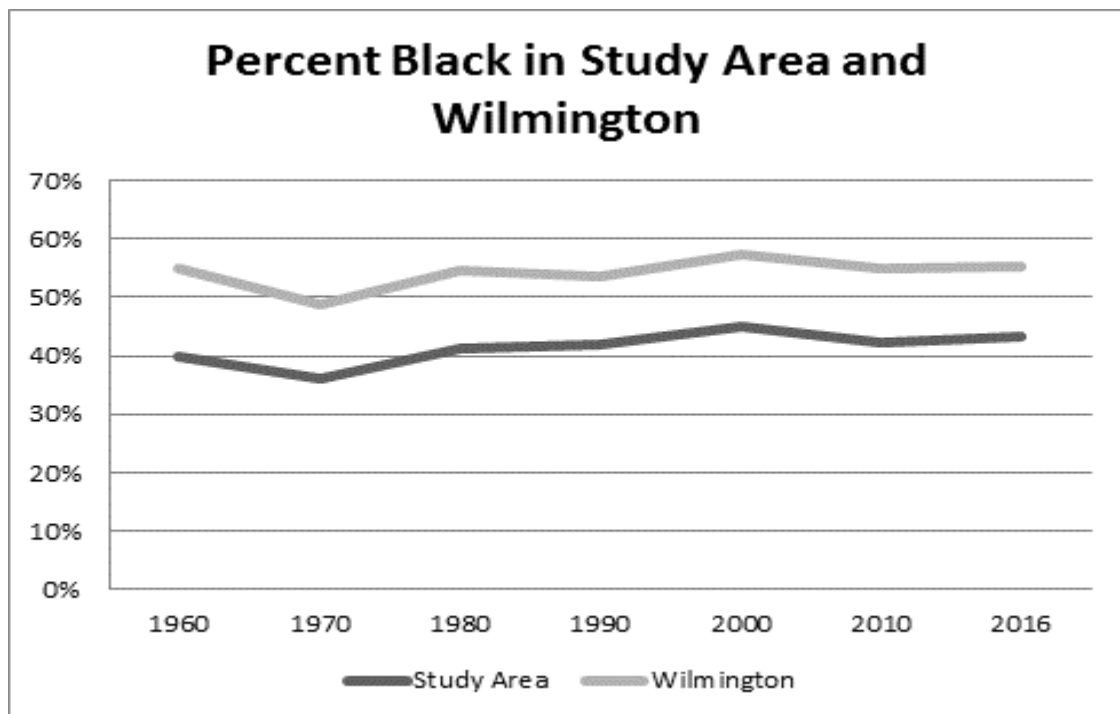


Figure 9 Wilmington, Delaware percent of White and Black people using ACS decennial census data from 1960-2010 and ACS 5 year data for 1016 (U.S Census Bureau, Decennial census data (1960, 1970, 1970, 1990, 2000, 2010) and U.S Census Bureau, American Community Survey 5 year estimates (2016))

Figure 10 shows the calculated Dissimilarity Index values for Wilmington and my study area. Using census data, I was able to calculate the Dissimilarity Index of the



study area and track its trends from 1960 to 2016. The study area shows an increase in the index from 1960 to 1970 then a steady decrease in the index of dissimilarity from 1970 onward. Segregation in the study area (Figure 10) appears less severe than in the other select cities studied (Figure 5), although both experience their highest Index of Dissimilarity in the 1970s. The average Index of Dissimilarity for selected cities has been at a level of high segregation from the 1930s onward while the study area was able to reach moderate segregation in the year 2000.

The Dissimilarity Index for Wilmington (Figure 10) shows a decreasing Index of Dissimilarity, from a high level of segregation in 1960 and 1970, to that of moderate segregation in 1980, 1990, 2000, 2010 and 2016. Although Wilmington and the study area have not yet reached low segregation, these trends show movement in that direction.

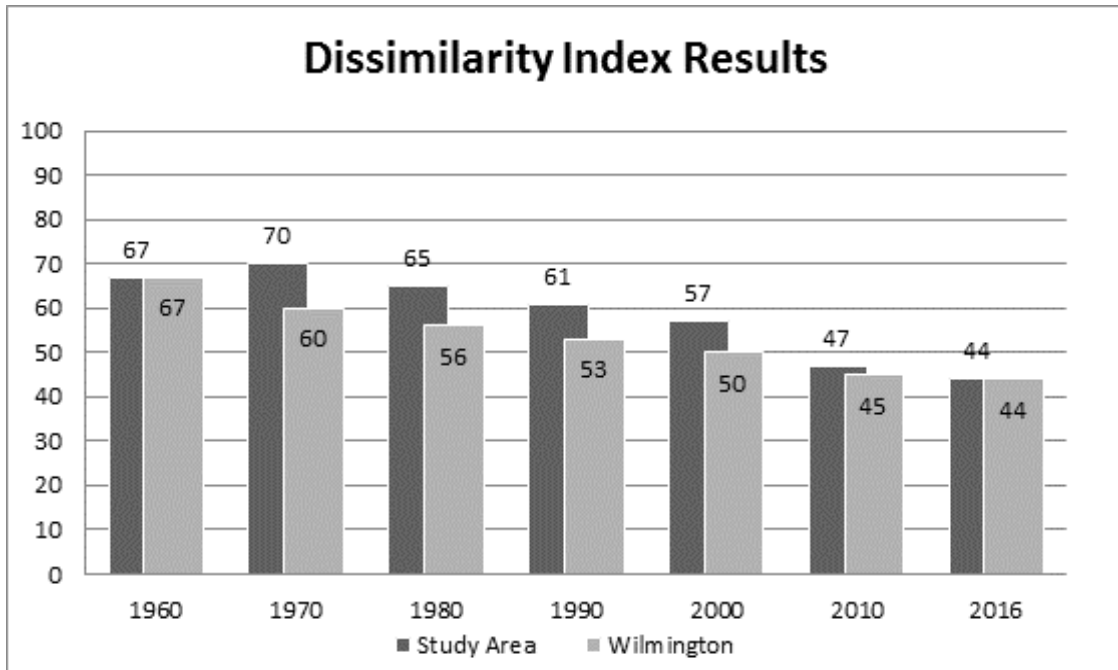


Figure 10 Dissimilarity Index Results for study area and Wilmington using Decennial Census Data (1960, 1970, 1980, 1990, 2000, 2010) U.S Census Bureau, and American Community Survey 5 year estimates (2016) U.S Census Bureau

In 1960, the study area had a Dissimilarity Index of 67 (Figure 10), meaning that at this time the study area was defined as highly segregated based on the diagram provided in Figure 1. In 1970 the index increases to 70 then steadily decreases to the more current dissimilarity index of 44 in 2016 (Figure 10). The modern day moderate segregation reflects trends toward a more integrated study area.

Thematic maps are another methodological approach that can help us to better visualize the distribution of people by race. Using census tract data and GIS software to create thematic maps, Figures 11 and 12 show the proportions of Blacks and Whites across the Wilmington study area from 1960 onward. As explained earlier, the 1960s was the end portion of the Jim Crow Era in the United States. We can see the

distribution of Black people on this map below with greater than 80% of the population of some census tracts being Black (Figure 11). These census tracts are concentrated in the center of the study area moving from North West to South East, indicated with the dark brown coloring (Figure 11). In the 1980 image you can see the movement of White and Black people to show a change in the concentration of the proportion of Black people in North Western part of the map (Figure 11). In 2000 you can see an increase in the amount of census tracts with 20% to 40% Black and 40% to 60% Black and in 2016 you can see some more census tracts in the 40% to 60% and 60% to 80% range (Figure 12).

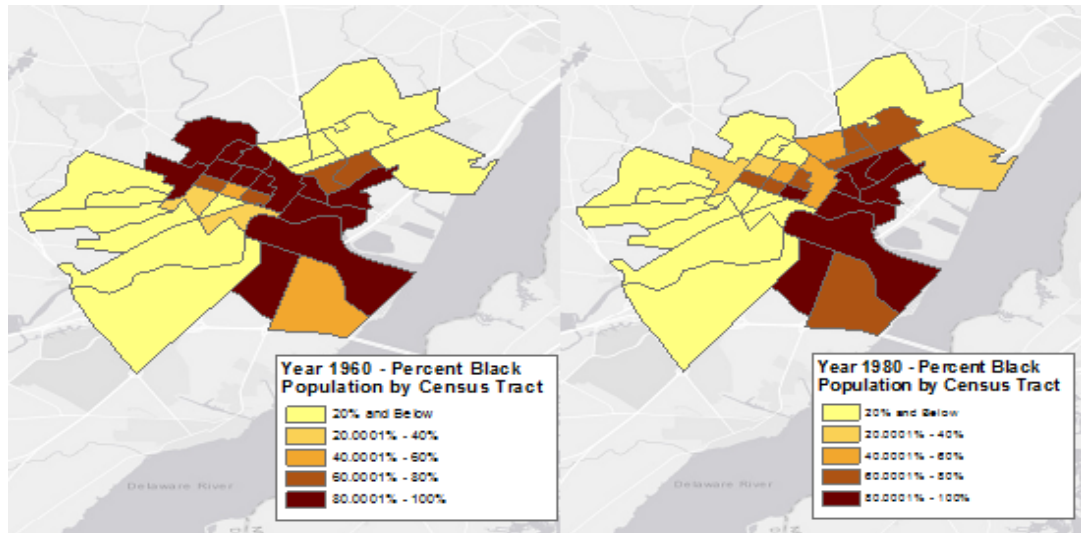


Figure 11 Percent Black population using 1960 (left) and 1980 (right) decennial census data

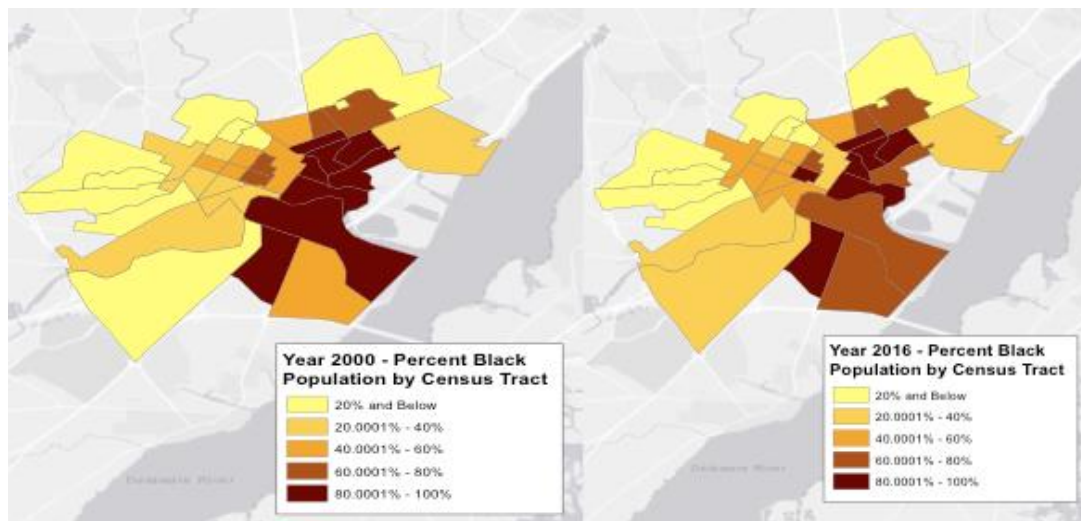


Figure 12 Percent Black population using 2000 (left) decennial census data and 2016 (right) ACS 5 year average

Although I was not able to locate the “security” maps created for Wilmington, that outlined where Black people could live using the practice known as redlining, in the 1960s, census tracts 9, 12, 13, 15, 16, 19, 24, 30.02 and 154 appear to have the highest concentration of Black people with greater than 80% categorized as Black in 1960 (Figure 11). The thematic maps show the percent Black by census tract in 1960, 1980, 2000, and 2016. Even using the most recent data, it is hard to avoid the visual image of the concentration of Black people to specific census tracts of 60% or more Black (Figure 12). There has been, however, significantly more blended census tracts compared to the image seen in 1960 (Figure 11).

Although the study area, as a whole, is showing signs of decreased segregation this does not tell us anything about individual neighborhoods that may have been redlined and the impact this policy had on specific communities. As can be seen in Figure 13, some census tracts have either remained the same (census tract 9), have become even more isolated than they were in 1960 (census tract: 30.02, 154), decreased slightly (census tract 19), or decreased significantly (census tracts: 12, 13, 15, 16, 24).

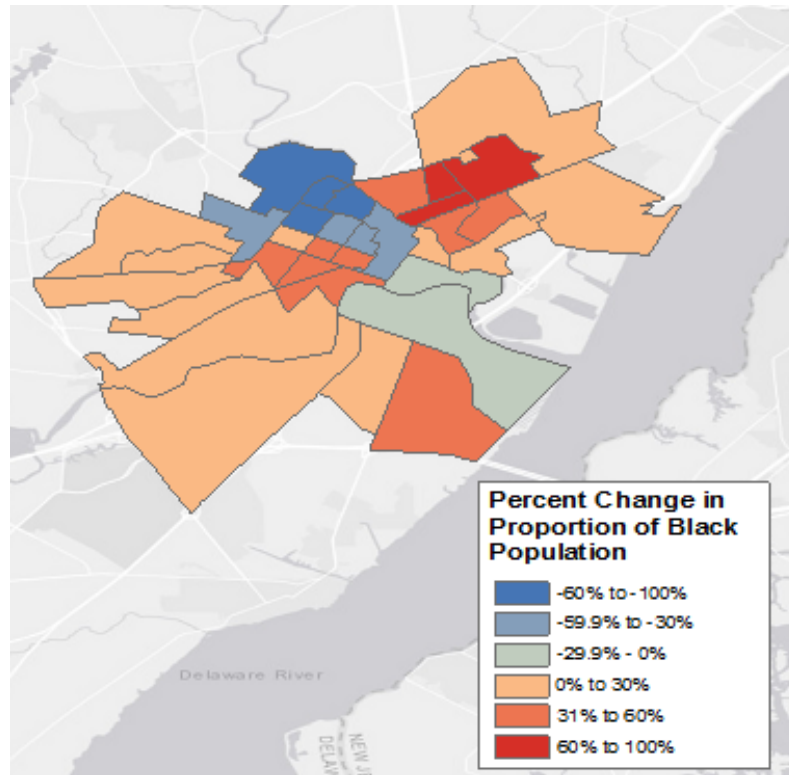


Figure 13 Percent Change in the proportion of Black population from 1960 – 2016 using decennial census data (1960) and American Community Survey data (2016)

From 1960 to 2016, there seems to be some change in the percent Black population by census tract, however, the change seems to be occurring mostly in the center most census tracts (Figure 13).

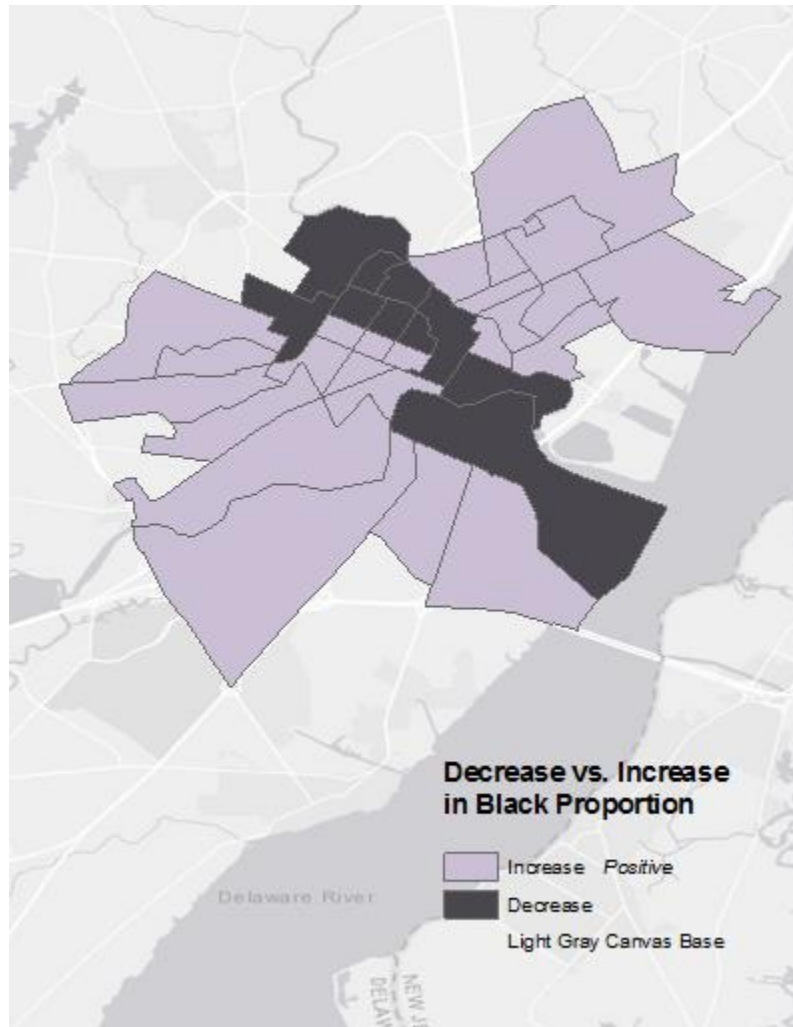


Figure 14 Percent Decrease vs. Increase in proportion of Black population for study area from 1960 to 2016 using U.S census data.

It appears as though the core of the Study Area has experienced decreases in Black people from 1960 to 2016. Although this has resulted in a lower Index of Dissimilarity (Figure 10), we need to be aware of the future possibility to isolate Black people in the outskirts of the city. Due to gentrification as White youth move into the

city looking for excitement, investors and policy makers need to be cautious of the displacement that may be occurring as a result of this (Rothstein, 2017).



## Chapter 4

### CONCLUSIONS AND POLICY RECOMENDATIONS

The goal of this paper was to answer some fundamental questions about the nature of racial residential discrimination and segregation in the United States. Since housing is a necessity to secure basic opportunities in our country, the issues of *de facto* and *de jure* discrimination and segregation are important to understand. As a reminder, the following research questions were investigated in this paper:

1. What is the history of de-facto and de-jure discrimination and forced segregation in the United States and what laws have been put into place to eliminate these forms of discrimination and forced segregation?
2. In what ways are segregation patterns in Wilmington, Delaware typical of segregation patterns in select U.S. cities, and to what extent has de-facto and *de jure* discrimination played a role in these patterns?
3. What policy matrix tool can be made to help identify policies that may reduce *de facto* and *de jure* racial discrimination in Wilmington and similar cities in the United States?

#### History of Housing Discrimination and Segregation

In Chapter 2 the first research question was examined. The history of *de facto* and *de jure* discrimination in the United States is part of the reason why Black people have disproportionately struggled to find safe affordable housing. Black people were stolen, enslaved, and brought to this country and since, have had to constantly struggle for their rights. Although laws have been changed and adopted to promote fair treatment, enforcement is difficult and progress has been slow. *De jure* discrimination has decreased significantly with the passing of the Emancipation proclamation, the end of Jim Crow Laws, the Fair Housing Act and its amendments, and outlawing restrictive covenants and other discriminatory practices. However, *de facto*

segregation is still persistent in our country, and Wilmington is not an exception to this reality. Moving forward, we need to keep the history and awareness of modern day discrimination practices in mind. These practices need to be addressed to allow choice in housing for Black individuals and families.

### **Manifestations of Residential Segregation in Wilmington**

I stated earlier in this paper that segregation is a lagged indicator of discrimination. Therefore, as laws that discriminate are removed and as laws that embrace civil rights are put into place, this should have an effect on segregation trends. To answer my second research question I used the Dissimilarity Index to examine trends in segregation in selected northern industrialized cities and Wilmington. There were no examined cases of low segregation in the selected U.S cities studied for this project and Wilmington follows a similar trend of segregation seen in other U.S cities (although not as severe). According to the Index of Dissimilarity (Figure 10), Wilmington and the study area seem to be becoming more integrated. However, it is important to note that the population of Whites in the city has also gone down while the Black population has increased (Figure 9). In an effort to account for White flight the paper includes the neighboring suburbs of Wilmington in its study area (Figure 7), and although the trends remained the same (Figure 10), in an analysis of the study area, some census tracts are just as segregated as or more segregated than they were in the 1960s. As discussed earlier the dissimilarity index looks at macro level segregation, and although the census tracts that may be becoming more segregated are included in this average, it is important to understand why micro-level segregation persists to develop strategies that address the micro-level issues.

As the literature indicates, micro-level segregation could be a result of gentrification. As the White middle-class gentrifies inner-city Wilmington, this further isolates Black communities into smaller pockets of extreme poverty. With the data from Figure 10, however, one can conclude that the city of Wilmington and the study area are becoming more integrated as time passes. This may be attributed to a decrease in *de jure* discrimination, with the passing of the Emancipation proclamation, the end of Jim Crow Laws, the Fair Housing Act and its amendments, and outlawing restrictive covenants, blockbusting, redlining and other discriminatory practices.

The pattern of segregation in the urban core of Wilmington is similar to trends seen in select cities across the United States. These select comparison cities are all older, industrial northern cities and not representative of all cities across the United States. However, most cities with high isolation and exclusion have also exhibited similar consequences with higher crime, poorer school, and limited access to grocery stores and other needs. Overarching themes of extreme isolation and inferior schools, parks, hospitals and a lower quality of life for Black people are prevalent in highly segregated areas. Not only is this bad for our economy, these patterns also amplify the racial tensions in our country. We can be optimistic, however, since the data shows that cities studied, including Wilmington and its surrounding suburbs, have declined in segregation compared to data from the 1960s. It is important to note that although the Dissimilarity Index shows a decrease in segregation on average, some census tracts are more segregated now than they were in the 1960s. Dickerson (2014) and Massey et al. (1996) present evidence that point to an increase in segregation at the neighborhood level, so future research may benefit by looking at neighborhood level segregation or geographic areas smaller than census tracts. Moving forward, creating policies and

enforcing laws that reduce both micro and macro discrimination and segregation is important.

### **Policy Recommendations**

The problem of *de jure* and *de facto* racial discrimination in housing is a very complicated, since there are many hurdles that must be overcome when buying or renting a house, and each can be made even more challenging by the existence of discriminatory behavior. In order to target the root of the problem we must first understand and be able to define what the problem is, only then will we be better prepared to improve previous attempts to eliminate discrimination in housing. It is a human rights issue that Black people are still treated like second-class citizens in the United States; Black people are disproportionately criminalized, murdered, unemployed and exposed to environmental toxins and diseases (Johnson, 2008; Rothstein, 2017; Alexander, 2010). Working locally to solve national and global problems is essential, it is therefore imperative to better understand how the city of Wilmington can create a nondiscriminatory housing system.

### **Social Responsibility**

According to the literature, there appears to be a strong consensus that housing is the crucial issue contributing to the plight of Black communities today (Rothstein, 2017). Not only does stable housing increase safety, both financially and physically, housing is also essential to ensure equal opportunity in employment and education. When housing policies disadvantage one group of people, for example, making it more difficult to secure a mortgage or buy property, this seeps through to all aspects of a community's life and wellbeing. Past and present patterns of racial discrimination

and segregation can provide important insight into the degree to which current policies are combating the legacy of isolation and exclusion of Black communities.

Examples of *de jure* discrimination are laws (federal and local) that allow, encourage, or even enforce discrimination. The local, state, and federal government have all contributed to systemic segregation and discrimination in housing, and, although some laws have been changed, the impacts of these laws and policies are still with us today (Rothstein, 2017). Racial residential discrimination and segregation are important housing problems that need to be addressed at federal, state and local levels. Future laws need to anticipate ways that legally maintain the same discriminatory practices in housing in order to avoid repeating our history. It is not enough to make a law without enforcement and it is not enough to make a law without anticipating loopholes that perpetuate the same discriminatory practices.

We need to move away from our country's legacy of isolating and discriminating against Black communities. Ensuring that every community has equal access to opportunities, our entire country will live up to the American ideal that anyone who works hard can succeed. When communities finally have the right of self-determination our tax dollars will not have to be wasted to subsidize problems that can be removed. Instead of just a temporary solution that will have to be continuously replaced, policy can help heal wounded Black communities by allowing for opportunities and housing choices. I believe the solutions to these problems can comprehensively be addressed through: enforcement, education, monitoring results and feasibility.

The National Alliance for Fair Housing (NAFA) is the only national organization whose focus is to end discrimination in housing. Many of their initiatives

do not receive funding, therefore they are not able to implement initiatives that will decrease discrimination and level the housing playing field.

### Enforcement and Education

The laws and policies created to end racial discrimination in housing are a good foundation for efforts to end housing discrimination, however, resources need to be used to make sure these laws are being enforced. With the current administration, President Donald Trump has significantly cut back on the resources previously used to study segregation patterns and has reduced initiatives to understand how to best support Black communities. This slash in federal resources significantly hurts state and local communities that depend on federal grants and funding to maintain their fair housing initiatives. Dane Yantel, president of the National Low Income Housing Coalition, has called the move to cut funding “misguided and short sighted” (Badger & Eligon, 2018).

Funding for public policy interventions is needed to continue the necessary work needed to decrease housing discrimination and to make sure that existing laws and legislation are enforced. Without enforcement of the law forced segregation and *de facto* discrimination will remain, and *de jure* discrimination will go unchecked. Although progress has been made, more action needs to be done to stop *de facto* and *de jure* discriminatory in housing. Delaware’s Division of Human Relations, the state’s fair housing enforcement agency, receives many discrimination complaints (Ware & Peuquet, 2003) however many take years to respond to, along with the fact that many discrimination complaints are never reported (NFHA, 2018). Enforcement of proposed policies and laws is essential to end racial discrimination in housing.

Banks, apartment complexes, realtors, real estate agents and even individual renters need to provide reports on discrimination and disclose why applicants were denied or approved on a loan or a place to live. Applicants should not have to carry the burden of reporting a claim or fighting discrimination. I would support policies that allow organizations with higher discriminatory infractions or malpractices the ability to receive assistance, in the form of trainings and workshops, to address these issues. It is also important to document events at every step of the buying and renting processes, including indicating what housing was shown to applicants and why. Balances of punitive and restorative consequences are necessary.

Punitive responses should be used when *de jure* discrimination takes place or when actions are deliberate and target communities and individuals because of their race: fines and/or removal of licenses to practice should be used in these instances. Restorative responses (such as a probationary training or workshops) should be used when *de facto* discrimination takes place or when implicit bias ends up having a disproportionately negative affect on communities or individuals because of their race. Reports that track lending and rental practices can help banks and real estate agents reflect on their progress and determine when and where bias occurs.

### Monitoring Results

Post Program evaluation is very important. It is essential to develop methods that ensure that implemented policies are having desired results. Policies that are not producing desired results should be terminated and funding should be moved to more impactful initiatives. An analysis is a great way to justify funds, to help decrease housing discrimination, and to strengthen housing policies. It is important to continue to monitor the results of the implemented policy in a consistent manner. This can be

done by: monitoring what homes realtors and real-estate agents are showing home buyers, monitoring bank decisions on loans, and monitoring rental properties and reasons why applicants were denied or approved. This data will help policy makers decide if the money allocated to reduce housing discrimination is actually impacting these trends. This data will also allow researchers to look at housing discrimination in a more complete way.

Another method to determine where discrimination exists is matched-pair testing. This method helps to determine desperate treatment in the rent or sale of property. Two people with virtually identical profiles embark on buying or renting a property, one is a Black applicant and the other is a White applicant. This method controls for all other factors to see if applicants experience racial discrimination. This method will help uphold the laws of the Fair Housing Act and determine if mortgage lenders, banks or relators are discriminating against people because of their race. With this information we can hold violators accountable with restorative methods mentioned earlier. The ability to study a problem can go a long way, being able to study discrimination in all aspects of buying or renting a property will allow policy makers the ability to identify where discrimination exists, how it manifests, and to allocate resources to best take steps in solving the problem.

After testing is done to determine exactly where discrimination is taking place, private and public entities need to be held accountable for their actions. Regulations on companies that contribute to gentrification should be in place to ensure that they are not displacing residents. The federal Fair Housing Initiative Programs (FHIP), are designed to assist people who have been victims of housing discrimination.



Unfortunately all of their initiatives depend on funding sources and so when they are not receiving funds initiatives do not take place.

“FHIP has four initiatives; (1) The Fair Housing Organizations Initiative (FHOI): which provides funding that handle fair housing enforcement and education initiatives more effectively. (2) The Private Enforcement Initiative (PEI) offers a range of assistance to the nationwide network of fair housing groups. This initiative funds non-profit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices. (3) The Education and Outreach Initiative (EOI): offers a comprehensive range of support for fair housing activities, providing funding to State and local government agencies and non-profit organizations for initiatives that explain to the general public and housing providers what equal opportunity in housing means and what housing providers need to do to comply with the Fair Housing Act. (4) The Administrative Enforcement Initiative (AEI) help State and local governments who administer laws that include rights and remedies similar to those in the Fair Housing Act implement specialized projects that broaden an agency's range of enforcement and compliance activities. No funds are available currently for this program.” Retrieved from:  
[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/partners/FHIP/fhip](https://www.hud.gov/program_offices/fair_housing_equal_opp/partners/FHIP/fhip)

Fair Housing Assistance Program (FHAP), is another already established housing program aimed to promote fair housing laws. FHAPs are funded by HUD and allow State's and local governments the revenue source to administer fair housing laws (FHAP, accessed 2018).

#### Current Federal Administration

In 2015, under the Obama administration, the “Assessment of Fair Housing” (AFH) replaced the previous “Analysis of Impediments” (AI). This assessment tool is intended to help communities identify what barriers exist that prevent fair housing choice. HUD is tasked with reviewing these assessments and informs program participants on how they can improve their communities. The goal was to set a

“framework for local governments, states, and public housing agencies (PHAs) to take meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination (AFFH Fact Sheet, 2015).”

The Trump Administration has cut back on this initiative to affirmatively further fair housing (AFFH). They have done this by giving participating jurisdictions until October 31, 2020 to submit their assessments (Capps, 2018). This is discouraging as many predict these ongoing self-assessments may be suspended indefinitely. Without the continuance of testing, adjustment, and transparency, *de facto* and *de jure* discrimination go unchecked and the laws of our country have little impact. We need to uphold the Constitution and laws of our country and ensure that people are not being denied a place to live because of their race. Not only is this illegal, but it is immoral on a human rights level. We cannot continue to turn a blind eye to discrimination and the lasting damage this has on individuals and communities. NAFA states in their 2018 Fair Housing Trends Report:

“Beginning in Fiscal Year 2016 (FY16), House Republicans set a floor on the amount of funding that HUD must make available through Education and Outreach Initiative (EOI) grants under FHIP, seriously limiting private enforcement capabilities. This has occurred as overall FHIP funding has decreased. As the federal budget diminishes, HUD continues to reduce the amount of Private Enforcement Initiative (PEI) funding available each year, even though PEI funds have proven to be most impactful in addressing discrimination in the housing market and in providing redress to victims of housing discrimination. HUD must have the flexibility to make adjustments to grant allocations to ensure that private fair housing organizations can adequately respond to trends in housing discrimination and unexpected changes to their local housing markets. Without the flexibility to adjust the amount of grant funding available for each component of the FHIP program, HUD is forced to allocate funding in ways that are not fully based on an impact- or results-driven methodology.”

Repeated threats to strip funding from FHIP are a cause for concern. Loss of funding may lead to the phasing out of enforcement initiatives that are vital to uphold the Fair Housing Act and its amendments. PHIP itself has a long bipartisan history and the fundamental right to housing choice has cut across party lines (NAFA, 2018).

### Political Feasibility

When thinking of policy implementation, it is hard to ignore that around 80 percent of White Americans believe that minority home seekers can reside anywhere they wish, as long as they can afford to do so (Ware & Peuquet, 2003). The education system in this country needs to change to more accurately teach the history of our country. If our citizens do not believe that a problem exists, why should we spend money to fix it? Our education system also needs to teach the steps that need to be taken for victims to report that they have faced housing discrimination. Most people do not know that are victims of housing discrimination, and if they do, they do not know where to report that they were mistreated (Delaware Division of Human Relations, 2018). Housing discrimination often goes undetected and unreported, since it is difficult to identify prove and document. Victims sometimes feel that they might face retaliation from their landlords, neighbors or housing provider if they were to report discrimination (NAFA, 2018).

There are many initiatives already in place that are proven to address the issues of *de facto* and *de jure* housing discrimination, and funding seems to be the underlying problem. It is, however, a good practice to develop evaluation criteria that would allow policy makes the ability to compare the efficacy of initiatives, existing or new. A Policy Alternative Matrix is helpful to determine the impacts of a proposed or existing policy and if said policy is addressing the intended issues. This type of

analysis is important to determine which policies should take priority and have the best chance for success and implementation. The main factors that I will use in this illustration are: financial cost, were desired impacts met, negative externalities, and government support. More specifically answering the question, which policy would most effectively decrease the amount of *de facto* or *de jure* housing discrimination? Below is an example of the methodology that could be used to develop a policy alternatives matrix (Table 1).

Policies Alternative	Financial Cost	Reduces <i>de jure</i> or <i>de facto</i> discrimination	Negative externalities to third parties (non-financial)	Government Support
Better defining the standard for real-estate and realtor practices, along with improving the training required for protected classes	~2M	Yes. Reduces <i>de facto</i> discrimination by: - Educating lenders, realtors, and real-estate agents about the impacts they have on communities - Specifying specific standards	Yes. - Makes it more difficult to get license	No
Probationary license	~1M	Yes. Reduces <i>de facto</i> discrimination by: - Educating lenders and agents when they negatively treat members of a protected class	No	No
Enforcement	~4M	Reduce <i>de jure</i> discrimination by: - Enforcing the law	No	No

Monitoring and requiring data reports from: agencies, realtors, real-estate agents, and banks	~3M	Reduces <i>de jure</i> and <i>de facto</i> discrimination by: - Allowing for more transparency. This will hold parties accountable - Could also allow for better research to be done and cycle back into the law and policy making process	No	No
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Table 1 Illustration of a Policy Alternatives Matrix

In order to develop a systematic way of measuring which policies would be most effective it is helpful to create a point system which will allow policy makers the ability to score and rank policies (Table 2). Each policy is rated -1 to +1 with respect to the main factors decided on earlier, -1 indicating a negative impact, +1 indicating a positive impact, and zero indicating no impact. This scale will be weighted to differentiate the extent of said impact (Table 2). Financial cost was weighted by multiplying (-1) by the amount of millions it would hypothetically take to implement the proposed policy. If the policy accomplishes the goals of reducing either *de jure* or *de facto* discrimination it was allocated 3 points, if the policy addressed both *de jure* and *de facto* discrimination it was given 6 points. Negative externalities were not weighted but simply added up and government support was given +1 for yes and -1 for no. This type of analysis helps policy makers to add up the anticipated impacts of proposed policies and determine a best possible solution or solutions. In this case,

depending on how much the budget allows for, it would be best to implement the policy that would monitor data and require reports from agencies (Table 2).

Alternative Policies	Financial Cost	Reduces <i>de jure</i> or <i>de facto</i> discrimination	Negative externalities (Non-financial)	Government Support	Total
Better defining the standard for real-estate and realtor practices and improving training for protected classes	-2	+3	-1	-1	-3
Probationary license	-1	+3	0	-1	1
Enforcement	-4	+3	0	-1	-2
Monitoring and requiring data reports from: agencies, realtors, real-estate agents, and banks	-3	+6	0	-1	2

Table 2 Illustration of a weighted Policy Alternatives Matrix

As the Trump administration cuts back on housing regulations meant to promote integration and create more fair housing, researchers and policy analysts should continue to look at the Index of Dissimilarity to see if segregation trends start to increase as a result. Unfortunately, a part of our current culture sees housing as a privilege and not a right and also sees Black people as dangerous criminals that should be avoided. This culture also, at times, is more concerned with profit than human

rights. In our current political climate, it is not politically feasible to put policies into place that would aim to decrease discrimination and segregation in housing. Since these issues are not seen as a priority at the federal level, it is up to state and local governments to implement policies that address this human rights issue. It is important to track the data available and wait for the next opportunity, when it is politically feasible, to address the plight of Black people and communities (at the federal level) when it comes to housing justice.

The United States has come a long way, from the genocide of Natives and the enslavement of Black people, however, more work needs to be done to ensure that we keep moving in the right direction (Rensink, 2011). As our culture changes to embrace human rights so will our laws and policies. In the future, it would also be useful to study neighborhood level segregation. This information will be important to gauge if initiatives are eliminating the problem, or just pushing the issues to smaller geographic areas. Neighborhood level trends will help detect micro-level segregation and displacement patterns. This information should circle back to the policy development process to ensure that policies are keeping up with the data and that resources are being sent to communities experiencing extreme isolation.

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