Still Separate and Still Unequal: How the Department of Housing and Urban Development Can Eradicate Racial Residential Segregation

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Thesis

Submitted to the Faculty of the

Graduate School of Vanderbilt University

in fulfillment of the requirements for the degree of

Master of Arts

in

History

August 2014

Nashville, Tennessee

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Introduction: Two Societies, Still Separate and Still Unequal

"Our Nation is moving toward two societies, one black, one white—separate and unequal." This quote from the Report of the National Committee on Civil Disorders (NCCD)—commonly known as the Kerner Report—sent shockwaves throughout the United States, with its diagnosis of racial residential segregation as the catalyst for the urban riots that swept the country in the 1960s, when it was released on March 1, 1968. The NCCD's association of institutionalized racism with the riots that swept through the Watts section of Los Angeles, California; Detroit, Michigan; Newark, New Jersey; and many other American cities during the 1960s was groundbreaking. The Report explicitly admitted the role that the federal government played in African-Americans' diminished life chances due to the federal government's culpability in creating racial residential segregation. It boldly declared:

Segregation and poverty have created in the racial ghetto a destructive environment totally unknown to most white Americans. What white Americans have never fully understood—but what the Negro can never forget—is that white society is deeply implicated in the ghetto. White institutions created it, white institutions maintain it, and white society condones it.²

Labeling racial segregation as a product of "White institutions" that "created it," "maintain[ed] it, and "white society condon[ing] it" was a daring assertion for the NCCD. Given the fact that many white Americans have chosen to view inequalities between whites and people of color not as part of a history of discrimination, but rather as the result of the unfortunate effects of a free market,³ this statement was quite progressive for its time because it underscored the privileges and inequalities that the housing market created. It is from these privileges that white Americans have long benefitted ever since the professionalization of the real estate industry at the beginning of the twentieth century.⁴

Although the Report of the NCCD raised awareness of the pernicious effects of racial residential segregation more than forty years ago, housing segregation by race continues to afflict American society in the present. According to John R. Logan and Brian J. Stults' report entitled, "The Persistence of Segregation in the Metropolis: New Findings from the 2010 Census," Segregated peaked around 1960 or 1970 and declined at a slow rate between 1980 and 2000. In almost 400 metropolitan areas throughout the U.S., the average white American lives in a neighborhood that is approximately three-quarters white, a little less than ten percent black, a little more than ten percent Latino, and approximately five percent Asian." Thus, while it is debatable how much racial residential discrimination may have abated since the enactment of the Fair Housing Act of 1968, which banned discrimination in the sale or rental of homes, criminalized redlining⁶, and made it illegal to use racial categories in advertisements for homes, residential discrimination has all but disappeared. Some key questions that remain are: why does racial residential segregation continue to exist in American society, why have previous attempts to eradicate housing discrimination been unsuccessful, and what can be done to eliminate it?

Several scholars including Arnold Hirsch, Kenneth Jackson, Thomas Sugrue, and Douglas Massey and Nancy Denton, have provided detailed historical and sociological analyses to answer the first question. Massey and Denton even provided a brief, but compelling answer to the third question. One of the most effective historical works to deliver an in-depth answer to all three aspects of this question has been Christopher Bonastia's *Knocking on the Door: The Federal Government's Attempt to Desegregate the Suburbs* (2006). Bonastia claims that the federal government had an opportunity to successfully address housing segregation when George Romney was the Secretary of the Department of Housing and Urban Development (HUD). As Secretary of HUD, Romney's chief goal was to facilitate "open communities" with increased

"housing options for low-income and minority families." Specifically, Romney advocated for the application of affirmative action to housing desegregation efforts. However, Romney's efforts offered a brief, but ultimately, failed attempt to eliminate housing discrimination due to President Nixon's political machinations. Drawing on Bonastia's *Knocking on the Door: The Federal Government's Attempt to Desegregate the Suburbs* as well as my own unpublished manuscript entitled, "A Model for America: Racial Integration in South Orange, New Jersey," I argue that HUD can enforce the Fair Housing Act of 1968 by applying goals and timetables to track municipalities' efforts to desegregate. HUD can also use anti-steering measures to eliminate some realtors' illegal practice of racial steering, and offer financial incentives to encourage diversity in cities and suburbs throughout the United States. In order to answer the first question posed earlier about why segregation persists, it is imperative to examine the role that various actors, including state and local governments, the real estate industry, the federal government, and white homeowners have played in creating and maintaining racial residential segregation.

America's Investment in Racial Residential Segregation

Arnold Hirsch's *Making the Second Ghetto: Race and Housing in Chicago*, 1940-1960 (1983) provides an important lens through which to view how particular individuals and institutions played historical roles in creating and maintaining the racial residential segregation that resulted in the "second ghetto." Local and state government's involvement in creating and maintaining racial residential segregation distinguishes the "second ghetto" from the "first ghetto," which formed as a result of white violence, racially restrictive covenants, and private realtor agreements. According to Hirsch, state and local governments' urban renewal programs

had equally pernicious effects on African-American homeownership as did the federal government's efforts. Authorized by the Housing Act of 1949, downtown business interests united with local governments to enact urban renewal programs under the auspices of modernizing decaying portions of the American cityscape and re-attracting whites to cities in the face of the "expansion of the ghetto and deterioration of the central city." Within the context of these programs, decaying sections of the city were condemned as "blighted," and demolished so that more modern buildings could be constructed. However, the real outcome of urban renewal programs was the disproportionate destruction of African-American neighborhoods. Even the most "well-kept Negro area where the bulk of property is resident owned, its taxes paid, and its maintenance above par" was labeled as blighted and later demolished. 11

As a result of urban renewal's disproportionate targeting of African-American neighborhoods for demolition, African-Americans were displaced from their homes, and were frequently not compensated with "decent, safe, and sanitary dwellings" to replace the homes that they lost. ¹² The displacement of African-Americans from their homes without proper remuneration was made worse by the fact that the majority of urban renewal's victims were working-class African-Americans. They already had limited housing options as a result of being denied entry into the private housing market due to racial discrimination. ¹³ Therefore, the combined impact of urban renewal and discriminatory housing market practices in limiting housing options forced many African-Americans to reside in even worse slums than the ones from which they were displaced. ¹⁴ This explicit, racially based exclusion of African-Americans from financial opportunities that white Americans received resulted in many African-Americans' confinement to neighborhoods that experienced the most deterioration and had poor housing

stock. Consequently, African-Americans struggled to attain the same financial security that white Americans achieved by making a secure investment through achieving homeownership.

Scholarship from Kenneth Jackson complements Hirsch's depiction of the "second ghetto," by further examining the role that discriminatory housing practices played in impeding African-American homeownership in suburbs. Kenneth Jackson's landmark Crabgrass Frontier: The Suburbanization of the United States (1985) continues Hirsch's examination of inequality in the housing market. However, instead of recounting this narrative primarily from the perspective of African-Americans, he chooses to examine how these discriminatory policies benefitted white suburban homeowners. Specifically, Jackson explores the role that the Home Owners' Loan Corporation (HOLC) and the Federal Housing Administration (FHA) played in facilitating suburban homeownership for white Americans. These federal agencies concentrated their efforts in newly developing postwar suburban subdivisions. Both HOLC and the FHA "guaranteed mortgages to twenty-five to thirty years and insisted that all loans be fully amortized" in an effort to "reduce both the average monthly payment and the national rate of mortgage foreclosure."15 Additionally, the FHA mortgage guarantee decreased the amount of the down payment that buyers needed to place on homes to 10%. 16 These measures were extremely beneficial to white Americans, and actually made it less expensive to own a house than to rent an apartment. 17

However, the economic benefits of suburban homeownership were not extended to African-Americans. Jackson not only examines HOLC's assessment of neighborhoods based on race, ethnicity, and neighborhood age¹⁸ as well as the role of the FHA's *Underwriting Manual* in impeding African-American homeownership ¹⁹, but also underscores the effects of these discriminatory actions in suburbs. Unfortunately, he mistakenly believes that these policies

completely prevented African-Americans from residing in suburbs ²⁰; later scholarship from Becky Nicoladies, Andrew Wiese, Mary Pattillo and others would undercover the existence of white, working-class and African-American suburbs. What is true about Jackson's analysis is that denying African-Americans the opportunity to escape the impoverished conditions of innercity communities further mired them in a cycle of poverty. Later scholarship from Thomas Sugrue describes the role of another important actor in inhibiting African-American homeownership: white homeowners.

As Sugrue describes in his *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit* (1996), white homeowners believed that their economic interests depended on maintaining the racial homogeneity of their neighborhoods. Having internalized the myth initially set forth by real estate agents, the FHA, and HOLC that African-Americans were "incompatible" with white neighborhoods, some white Detroit homeowners believed the misconception that "poor African American neighborhoods were the fault of irresponsible blacks, not greedy landlords or neglectful city officials." Therefore, working-class white homeowners interpreted "poor housing conditions as a sign of personal failure and family breakdown," because "housing was such a powerful symbol of 'making it' for immigrant and working-class families," instead of the result of government-sponsored policies that kept African-Americans confined to the most deteriorated inner city neighborhoods. As a result of this extreme attachment to homeownership and concern over property values, white working-class neighborhoods were often sites of the fiercest resistance to African-American newcomers.

Even after the Supreme Court declared racially restrictive covenants unconstitutional in its 1948 ruling *Shelley v. Kraemer*, white working-class homeowners employed an array of methods to prevent African-Americans from moving into their neighborhoods. These measures

ranged from violence against individual black homeowners²³, to the use of white citizens' councils and neighborhood civic associations to intimidate and harass black homeowners.²⁴ Therefore, white, working-class homeowners' efforts left African-Americans with even fewer housing options, in light of the housing market's drastic measures to impede African-Americans' ability to own homes.

Although Sugrue's work provides an additional perspective to understand the formation of racial residential segregation, earlier work from Douglas Massey and Nancy Denton focuses on the continued existence of racial residential segregation. Douglas Massey and Nancy Denton's American Apartheid: Segregation and the Making of the Underclass (1993) offers an important analysis of the persistence of racial residential segregation as well as potential remedies to residential segregation after the enactment of the Fair Housing Act of 1968. Massey and Denton contend that most housing market discrimination that persists after the enactment of the Fair Housing Act of 1968 exists in forms that are often subtle and difficult to detect. They claim that racial residential discrimination continues to exist for a number of reasons, including whites' reluctance to purchase homes in neighborhoods that are close to predominantly black neighborhoods²⁵, the ability to flee rapidly racially transitioning neighborhoods for all-white neighborhoods²⁶, and racial steering.²⁷ These aforementioned examples of continued housing discrimination are the most difficult to detect and respond to because there appears to be no one solution to actions that are not in obvious violation of the law. Additionally, both scholars' analysis of subtle forms of discrimination does not completely preclude the few instances of outright discrimination against minority homeowners that continued well into the 1970s and 1980s. For example, "as late as 1970, examiners from the Federal Home Loan Bank Board routinely red-lined postal zipcode areas in which the percentage of blacks was rising."28

Furthermore, a study of FHA lending patterns in Milwaukee reveals: "loan activity was high in all-white neighborhoods, fell to a minimum at around 55% black, and then increased somewhat." Instead of settling for an analysis of segregation that treats it as an issue of the past, Massey and Denton's investigation examines the causes of segregation's existence in the present, and as a result, they extend their study beyond the scope of both their intellectual antecedents and contemporaries. Their study delivers a multifaceted answer to the question of why residential discrimination continues to exist in American society, and, as later sections of their work demonstrate, what possibly could be done to eradicate this oppressive system.

The concluding chapter of American Apartheid offers a few potential solutions to the question: what can be done to eliminate racial residential segregation? Some of the solutions that Massey and Denton propose include: HUD increasing its "financial assistance to local fair housing organizations to increase their ability to investigate and prosecute individual complaints of housing discrimination;" HUD's establishment of "a permanent testing program capable of identifying realtors who engage in a pattern of discrimination;" HUD promoting "desegregation under affirmative mandate of the Fair Housing Act" through voucher-style programs that allow minority residents to relocate to different neighborhoods; creating a staff for the Assistant Secretary of Fair Housing and Equal Opportunity to help scrutinize "lending data for unusually high rates of rejection among minority applicants and black neighborhoods" for home loans, in accordance with the 1975 Home Mortgage Disclosure Act; and expediting the judicial process for violators of the Fair Housing Act of 1968.³⁰ Overall, Massey and Denton propose highly feasible solutions to residential segregation. However, in order to assess the true viability of their solutions, it is necessary to examine HUD's failed attempt at desegregation at the national level and small communities' efforts to combat residential segregation. These endeavors, placed

in conversation with Massey and Denton's proposals, provide solutions to achieving racial residential integration.

Racial Residential Segregation as a "Modern Phenomenon" (1968-Present)

To more fully answer to the first question—why does racial residential segregation continue to exist in American society?—as well as answer my second question—why have previous attempts to eradicate housing discrimination been unsuccessful?—it is necessary to understand the ways in which Federal actors have been prevented from fully remedying the inequalities created by racial residential segregation. A potential answer lies in examining the Fair Housing Act of 1968 and problems with its enforcement. The Fair Housing Act of 1968 made it illegal to "discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, religion, or national origin."31 While the Fair Housing Act of 1968 was important because, among other things, it forbade discrimination in the sale or rental of homes, criminalized redlining, and made it illegal to use racial categories in advertisements for homes, the Act had serious flaws with enforcement. For instance, the Fair Housing Act placed time restraints on when an individual could file a complaint with HUD. The Act states: "A complaint...shall be filed within one hundred and eighty days after the alleged discriminatory housing practice occurred."32 Additionally, the burden of proof fell on the complainant33, and offered relatively minor penalties for perpetrators of housing discrimination. These were poor enforcement mechanisms to prevent individuals and realtors from violating the law. As a result of these poor enforcement mechanisms, the first Secretary of HUD was left with insufficient guidelines to create apparatuses of racial equality in the housing market, and subsequently

utilized insufficient means to attempt to rectify this inequality.

Given the relative weakness of the Fair Housing Act of 1968, it is unsurprising that the first Secretary of HUD, Robert C. Weaver, utilized mild methods to achieve equality for lowincome African-Americans. Although Weaver's tenure as the first Secretary of HUD only lasted two years, it certainly left a lasting imprint on the organization. Some of Weaver's accomplishments as the first Secretary of HUD included constructing low-income housing so that low-income families whose homes were destroyed by urban renewal would have housing to replace the homes that they lost³⁴ and implementing the Housing and Urban Development Act of 1968. The Act facilitated homeownership for low-income Americans through Section 235 and Section 236. Sections 235 and 236 authorized the HUD Secretary "to make, and to contract to make, periodic interest reduction payments on behalf of the owner of a rental housing project designed for occupancy by lower income families." While Weaver's agenda challenged years of problematic policies that city, state, and local governments enacted, thus intervening in the cyclical poverty of poor, inner-city, minority residents, it served as a minor solution to lowincome, inner-city residents' needs. Weaver's strategies only addressed the needs of lowincome, inner-city minority residents on a case-by-case basis. Additionally, Weaver's policies failed to address the larger, systematic inequality that created the "second ghetto," and denied them access to home loans and made them targets of urban renewal as a matter of government policy in the first place.

Another potential reason that Weaver's agenda was relatively unprogressive in its objectives could have been due to the fact that he had little political capital to expend as a member of President Johnson's Cabinet. Not only was Weaver's ascendance into the role of Secretary of HUD overshadowed by potential limitations placed on him as the first African-American Cabinet member—given that his term took place in the context of the riots that swept

throughout the country during the mid and late 1960s—but also because President Johnson waited four months to appoint Weaver as Secretary.³⁶ Johnson initially hoped to appoint a white male as the first Secretary of HUD instead of Weaver. Johnson went as far as to express this sentiment to NAACP President Roy Wilkins, stating: "I don't know whether we really can insist on putting a Negro into head of the urban affairs when we get it or whether they'll [Congress] put somebody that will do more for the Negro than the Negro can do for himself in these cities." Johnson's reluctance to appoint someone who could do "more for the Negro than the Negro can do for himself," implicitly reveals a desire to select someone who was not black, and therefore was more than likely white. Due to the circumstances surrounding his appointment, Weaver may have interpreted Johnson's hesitation to immediately appoint him as a lack of confidence in his abilities. These conditions might have influenced Weaver to take a more cautious approach as the first Secretary of HUD. Regardless of Johnson's intentions, Johnson's words became a reality, as it is apparent that Weaver's successor, George Romney, had much more agency as a white male to aggressively eliminate racial inequalities in the housing market.

Coming on the heels of Weaver's moderate agenda, Romney's efforts offered a brief window of opportunity for the federal government to effectively combat housing segregation. Assuming office almost immediately after Nixon began his first presidential term, Romney's dedication to "mobilizing the thousands of voluntary agencies through America in moving on the problems of poverty and misery and disease in this country" was promising for the nascent organization. Secretary of HUD were revolutionary. Unlike Weaver, Romney did not solely focus on providing low-income Americans in urban areas with public housing. Nor did Romney limit his conceptualization of HUD to urban areas. Rather, Romney advocated for a "metropolitan-wide approach," to meet

Americans' housing needs, and attempted to bridge the divide between cities and suburbs by setting an agenda to address both categories of residents' distinct needs.³⁹

Romney's Progressive Agenda

Some of Romney's progressive policies included providing public housing residents with rent reductions if 25% of their income is used to pay rent ⁴⁰ and a \$2.1 billion plan where funds were shared between cities and suburbs. ⁴¹ The remaining funds that were not distributed to cities were earmarked for distribution to suburbs. Other initiatives included creating a national telephone number operated by HUD in order to make it easier for Americans to report instances of housing discrimination⁴² and attempts to integrate suburban communities. Romney's latter initiative fell under the auspices of his overarching commitment to combatting racial discrimination in American cities and suburbs. ⁴³

Romney's previous experience as Governor of Michigan made him well prepared to respond to Warren's hostile racial climate. While Governor, he witnessed various clashes between blacks and whites over some African-American Michigan residents' desire to reside in predominantly white neighborhoods such as Grosse Pointe, Grosse Pointe Farms, and Grosse Pointe Woods in search of better employment, education, and goods and services than their predominantly black, economically deprived neighborhoods could provide. These experiences provided Romney with firsthand knowledge of the intersection between housing and economic opportunities.

Romney created a strong impetus for localities to voluntarily integrate by connecting urban renewal funds to municipalities' compliance with the Fair Housing Act of 1968. By linking federal funds to municipalities' willingness to integrate, he acted in accordance with the

Fair Housing Act of 1968 and applied "affirmative action to implement the fair housing provisions." In line with utilizing affirmative action to eradicate residential segregation, Romney decided to punish the predominantly white, working-class Detroit suburb of Warren, Michigan for overtly discriminating against minorities in its housing market. He determined that Warren had issues with racial segregation because, by 1970, it was a community of 179,260 residents with a black population of only 132. Relative to the greater Detroit metropolitan area, Warren's population was incredibly racially homogenous. By 1970, Detroit had a total population of 1,511,482. The white population was 836,877 and its black population was 660,428. In other words, blacks comprised 43.6% of Detroit's population. Occurrence of the greater metropolitan region. However, having a low black population was not enough to warrant HUD's scrutiny.

Warren had a history of blatant discriminatory policies in its housing market. However, it briefly appeared that Warren would attempt to achieve racial and socioeconomic integration, after federal intervention. In December 1969, an agreement was reached between HUD and local leaders, including Mayor Ted Bates. The agreement provided Warren with \$3.1 million in urban renewal funds in exchange for Warren establishing a fair housing committee and examining the housing options available to low-income residents. However, on May 27, 1970, Warren's city council reneged on its previous agreement with HUD. The council voted to reject a Federal requirement to establish a community board to address its racial and human relations problems, despite HUD officials' warning that the community's urban renewal grants were dependent on the adoption of this ordinance. Additionally, Warren began to weakly enforce its open housing laws and use its zoning and building codes to prevent low-income projects from being built. Therefore, when town officials tried to collect their last installment of \$2.8 million

in 1970, HUD informed the town that it must alter its racially discriminatory policies before receiving the funding. ⁵³ Unfortunately, Warren officials refused to change their policies. Subsequently, Romney acted on his warning, and suspended the community's urban renewal grants. Romney's conflict with Warren would have larger implications during his dispute with President Nixon, but in order to further understand Romney's tense relationship with Nixon it is important to first examine how the second Secretary of HUD's efforts to apply affirmative action to the housing market were not completely original or uncharacteristic of the mechanisms that were being put into practice to achieve diversity during the 1970s.

Affirmative Action in a Broader Context

Romney's intentions were very similar to affirmative action policies that were initiated by the Equal Employment Opportunity Commission (EEOC) and Office of Federal Contract Compliance (OFCC) in order to diversify workplaces during Nixon's Administration. Interestingly enough, with the EEOC and OFCC, it was a combination of employers' initiatives and government intervention that made these affirmative action policies effective during the 1970s. The origins of employment-based affirmative action were rooted in the Supreme Court's 1971 decision *Griggs v. Duke Power Company*. ⁵⁴ This case enabled plaintiffs to win suits based not only on intentional discrimination, but also on proof of latent discrimination through the underrepresentation of minorities in certain careers. The Equal Employment Opportunity Act of 1972 expanded EEOC enforcement by enabling the EEOC and individuals to sue employers for discrimination. In response to the Supreme Court's decision and the Equal Employment Opportunity Act of 1972, employers became concerned with litigation, and consequently expanded a number of compliance measures and programs. Consequently, in 1974, almost

36,000 employers filed individual EEO-1 reports covering approximately 32 million people employed in the private industry in the United States. These workers were employed at almost 150,000 establishments and constituted one of every two private nonfarm workers in the nation." Additionally, the percentage of EEO-1 Reporting Employers in 1974 comprised 31.4% of institutions with less than 50 employees, 22% of institutions with 50-99 employees, 27.9% of institutions with 100-149 employees, 10.6% of institutions with 250-499 employees, and 5% of institutions with 500-999 employees. Based on these statistics, a sizable percentage of employers in the private industry were using affirmative action plans to diversify their workforce in 1974.

Table 3. Percent Distribution of EEO-1 Reporting Establishments and Employees, by Employee Size Class and by Race/ Ethnic Group/Sex, United States, 1974

	Reporting Establish-	Employees									
Employee Size Class	ments	Total	White	Black	Hispanic	Men	Women				
Total - Number	148,475	31,511,992	26,320,165	3,486,423	1,353,004	19,956,222	11,555,770				
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0				
Less than 50 employees	31.4	5.1	5.3	3.5	4.6	5.0	5.2				
50 - 99	22.0	7.3	7.4	6.0	7.3	7.1	7.6				
100 - 249	27.9	20.4	20.3	19.4	25.8	19.7	21.6				
250 - 499	10.6	17.3	17.2	17.5	19.5	16.4	18.9				
500 - 999	5.0	16.3	16.2	16.7	16.0	15.4	17.8				
1,000 - 1,499	1.4	8.2	8.1	8.6	7.5	7.9	8.6				
1,500 - 2,499	.9	7.8	7.8	8.4	6.3	7.8	7.7				
2,500 - 4,999	.5	8.3	8.3	9.1	6.5	9.4	6.4				
5,000 - 9,999	. 2	5.2	5.2	6.0	3.7	6.2	3.4				
10,000 or more employees	.1	4.2	4.2	4.9	2.9	5.1	2.6				

Source: U. S. Equal Employment Opportunity Commission.

These policies were effective because they targeted minorities and women through the use of timetables, goals, and specific programs to provide them with equal opportunities. The following table can be interpreted as a testament to employment-based affirmative action's effectiveness [see next page].

PRIVATE SECTOR PARTICIPATION RATES OF MEN AND WOMEN BY POPULATION GROUP AND YEAR U.S. SUMMARY, 1966-1992

Year					Minorities										
	Total, All Groups		Whites		Total		Blacks		Hispanics		Asians, Pacific Islanders ²		American Indians, Alaskan Natives		
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	
1966	68.8	31.2	60.9	27.8	7.8	3.4	5.7	2.4	1.8	0.8	0.2	0.1	0.1	0.1	
1967	67.7	32.3	59.5	28.4	8.2	3.9	5.9	2.8	1.9	0.9	0.2	0.1	0.2	0.1	
1969	66.1	33.9	57.3	29.1	8.8	4.8	6.1	3.4	2.1	1.0	0.4	0.2	0.2	0.1	
1970	65.9	34.1	56.6	28.9	9.3	5.2	6.4	3.7	2.4	1.2	0.3	0.2	0.2	0.1	
1971	66.1	33.9	57.4	28.8	8.8	5.1	5.9	3.6	2.4	1.2	0.3	0.2	0.2	0.1	
1972	64.8	35.2	55.6	29.6	9.1	5.6	6.1	3.9	2.5	1.3	0.3	0.3	0.2	0.1	
1973	63.5	36.5	53.8	30.3	9.6	6.2	6.3	4.3	2.7	1.5	0.4	0.3	0.2	0.1	
1974	63.3	36.7	53.5	30.1	9.8	6.5	6.4	4.5	2.8	1.5	0.4	0.4	0.2	0.1	
1975	62.7	37.3	53.3	30.7	9.5	6.6	6.0	4.5	2.8	1.6	0.5	0.4	0.2	0.1	
1976	61.6	38.4	52.6	31.9	9.0	6.5	5.7	4.3	2.7	1.6	0.5	0.4	0.2	0.1	
1978	60.0	40.0	49.9	32.2	10.1	7.8	6.1	5.1	3.1	1.9	0.7	0.6	0.3	0.1	
1979	59.8	40.2	49.4	32.1	10.4	8.1	6.2	5.3	3.1	2.1	0.7	0.7	0.3	0.1	
1980	58.7	41.3	48.3	32.9	10.4	8.4	6.0	5.4	3.2	2.1	0.8	0.7	0.3	0.1	
1981	58.2	41.8	48.0	33.2	10.2	8.6	5.9	5.5	3.3	2.3	0.8	0.8	0.2	0.1	
1982	57.4	42.6	47.4	33.9	10.0	8.7	5.6	5.5	3.2	2.2	0.9	0.8	0.2	0.2	
1983	56.2	43.8	46.4	34.8	9.8	8.9	5.5	5.6	3.1	2.3	1.0	0.9	0.2	0.2	
1984	56.1	43.9	45.9	34.7	10.2	9.2	5.6	5.8	3.2	2.3	1.0	1.0	0.3	0.2	
1985	55.6	44.4	45.1	34.9	10.4	9.6	5.8	6.0	3.3	2.4	1.1	1.0	0.2	0.2	
1986	54.9	45.1	44.4	35.2	10.5	9.9	5.8	6.2	3.3	2.5	1.1	1.1	0.2	0.2	
1987	54.1	45.9	43.4	35.6	10.7	10.3	5.9	6.4	3.4	2.6	1.2	1.1	0.2	0.2	
1988	53.9	46.1	43.0	35.6	10.9	10.5	5.9	6.5	3.5	2.6	1.3	1.2	0.2	0.2	
1989	53.8	46.2	42.6	35.4	11.2	10.8	5.9	6.6	3.8	2.8	1.4	1.3	0.2	0.2	
1990	53.5	46.5	42.1	35.5	11.4	11.0	5.9	6.6	3.9	2.9	1.4	1.3	0.2	0.2	
1991	53.3	46.7	41.9	35.6	11.4	11.0	5.8	6.5	4.0	2.9	1.5	1.4	0.3	0.2	
1992	53.1	46.9	41.5	35.7	11.6	11.2	5.8	6.6	4.1	3.0	1.5	1.5	0.3	0.2	

From 1966 to 1992, the percentage of white women who participated in the private sector increased from 27.8% to 35.7%. During this same time period, the number of black women who entered the private sector increased from 2.4% to 6.6%, the number of Latinos increased from 1.8% to 4.1%, while the number of Latinas increased from 0.8% to 3.0%. Furthermore, the percentage of Asian men in the private sector increased from 0.2% to 1.5%, Asian women experienced an increase of 0.1% to 1.5%, Native American men increased from 0.1% to 0.3%, and Native American women increased from 0.1% to 0.2%. Lastly, the percentage of African-American men who entered the private sector increased less significantly compared to the aforementioned groups. This negligible increase from 5.7% in 1966 to 5.8% in 1992 was likely due to the fact that many African-American men's prospects for employment were connected to the manufacturing industry, and these prospects were harmed greatly, as America began to experience deindustrialization during the 1970s. As a result of many African-American men's dependence on the declining manufacturing industry, it is safe to assume that the decline of this

industry resulted in African-American men's limited access to and less noticeable increase in access to private sector employment. Although the increases in the percentages of racial minorities and white women in the private sector seem trivial, taken as a whole, the overall increase in these underrepresented populations' employment serve as evidence of employers' greater willingness to hire these populations, in an effort to comply with federally-mandated affirmative action programs. Given the relative willingness of employers to comply with federally-sanctioned affirmative action programs, prevalence of affirmative action programs as a whole, and these programs' overall subsequent success during the Nixon Administration, it seems odd that Nixon chose to sanction HUD for applying affirmative action to the housing market, impose a moratorium on programs not already approved by HUD⁵⁸, and oust Romney as Secretary.

Why Did Nixon Sanction HUD?

As Bonastia points out, HUD's relatively weak institutional structure compared to the EEOC, OFCC, and the Office for Civil Rights (OCR) within the U.S. Department of Health, Employment and Welfare Services (HEW) made it the most logical government agency for Nixon to dismantle. ⁵⁹ Bonastia defines strong institutional structures, thus:

The EEOC was a stand-alone agency with the singular mission to fight discrimination. Its legitimacy would hinge upon achievement of their objective alone. The OFCC had the strong support of its parent agency, the Department of Labor, and a very specific mission: to ensure that federal contractors fulfilled the terms of their agreements with the federal government. OCR's school desegregation efforts became the most visible activity at HEW and thus the one on which political actors evaluated the agency.⁶⁰

Bonastia's analysis is rather compelling. A brief look at HUD's program offices reveals that HUD's offices were not dedicated to a singular mission, but instead that the agency housed multiple offices under its umbrella structure, some of which had competing missions. For

example, HUD is the umbrella organization for both the Office of Fair Housing/Equal Opportunity and the Office of Housing, which oversees the FHA.⁶¹ Given the FHA's history of denying African-Americans loans for homes and businesses, it is hypocritical for HUD to house a department that once contributed to the structural inequalities that it now sought to fight against. Ultimately, HUD's competing missions resulted in disaster when numerous scandals began to plague the organization.

A June 1971 report from the United States Commission on Civil Rights, entitled, "Home Ownership for Lower Income Families: A Report on the Racial and Ethnic Impact of the Section 235 Program" revealed that residential segregation was pervasive in HUD's central-city programs:

[M]ost of this *existing* housing purchased under the program [section 235] was located in ghetto areas or 'changing' neighborhood[s] in the central city. Nearly all was being purchased by minority families. In other metropolitan areas, to the extent minority [section] 235 buyers were purchasing new housing, it was located largely in subdivisions reserved exclusively for minority families... Most of the poor quality housing was existing housing located in the central city and nearly all had been purchased by minority families. Thus, minority families have suffered disproportionately from the abuse that have occurred under the program—the same abuses that have occurred in connection with other non-subsidized Federal housing programs that are operating in the central city.⁶²

While it is difficult to imagine how HUD could ignore, and in some instances, propagate residential segregation in urban areas, the report also provided damning evidence against HUD's subsidiary, the FHA. It continued, stating: "FHA officials, moreover, even though aware of the segregated housing pattern that has developed under the 235 program, have failed to take even minimal steps to change it, despite their legal obligation to do so." Overall, there may have been as many as 1,340 cases of corruption in HUD's programs spread across 10 major cities including New York, Newark, Philadelphia, Detroit, Chicago, and Washington D.C. ⁶⁴ These startling statistics support Bonastia's theory that the FHA's location within HUD as an institution that conflicted with HUD's mission, and as an agency that had a history of racial discrimination

directly caused HUD to perpetuate the discrimination that Romney pledged to fight. As mentioned in the U.S. Commission on Civil Right's June 1971 report, congressionally enacted programs "allowed the FHA to do business in 'risky' locales that it had historically avoided," as well as FHA appraisers profiting from realtors' illegal real estate practices such as blockbusting was one means by which HUD inadvertently perpetuated these questionable practices. 65

Despite its plausibility, Bonastia's analysis is limited. A more credible and allencompassing explanation for Nixon's actions towards Romney and HUD lies in Nixon's desire to distance himself from liberal policies that jeopardized his chances of receiving support from white, working-class voters, who would prove essential to Nixon's re-election in the Presidential Election of 1972. Although he was very much a political chameleon and often expressed contradictory viewpoints, when forced to take a definitive stance on desegregation, Nixon articulated his opposition to civil rights policies like school desegregation and busing as a presidential candidate in the 1968 Presidential Election. For instance, in a speech entitled, "Bridges to Human Dignity," Nixon claimed that white America tried to "buy off the Negro and its own sense of guilt—withever more programs of welfare, of public housing, of payments to the poor," which, he claimed did not work, and instead create a "dismal cycle of dependency" among black Americans.⁶⁶ Furthermore, Nixon suggested the creation of various incentives to encourage private corporations to create social programs and business opportunities for black Americans that would result in "black pride, black jobs...and yes, black power in the best, the constructive sense of that often misapplied term." Conversely in a September 30, 1968 radio address entitled "Order and Justice Under Law" Nixon appears to have reversed his commitment to racial equality. More specifically, Nixon claimed that America was a "sick society" because "of what has been allowed to go on in America." Nixon stated that crime and violence have

skyrocketed in America" during the Johnson Administration and that the only way to reduce crime and violence was to enact stricter law enforcement. 69 The "crime and violence" to which Nixon referred was an implicit reference to the urban riots that swept through many major American cities throughout the decade. These riots occurred in predominantly black communities and were carried out largely by black Americans. Although subtle, this excerpt reveals Nixon's his now infamous "law and order" stance, which implicitly equated the "criminality" of the rioters with all minority populations who resided in inner city communities. Therefore, a careful interpretation of Nixon's language reveals his false connection between racial minorities and criminality; he more than likely made this connection to appeal to white suburban and white Southern voters' racial anxieties. But when pressured to do so, Nixon clarified his stance on racial equality. He expressed his support for freedom of choice programs to allow school districts to decide the pace of integration as long as these programs did not encourage school segregation.⁷⁰ In spite of Nixon's temperate tone, his words masked support for racial segregation given that "freedom of choice" programs lack a method to enforce integration as required by the law.

Nevertheless, upon arriving in the White House, Nixon adopted a more moderate tone, more than likely because the politics of governing differed from the politics of getting elected.⁷¹ During the first two years of his tenure, Nixon enacted some of the most beneficial policies to impact black and low-income Americans. These policies included: the Philadelphia Plan, which served as the model for affirmative action policies in the public and private sector; the Family Assistance Plan, which provided a minimum standard of living under the conditions that its recipients pursue employment; and the Office of Minority Enterprises, which facilitated black

business ownership and guaranteed that a certain percentage of government contracts are guaranteed to minority businesses.⁷²

Conversely, in 1970, Nixon's actions towards civil rights took a sharp, conservative turn, as he began to shift his attention towards re-election, which was two years away. A primary explanation for this change is political journalists' assessment of the power that white workingclass voters had in the Presidential Election of 1968 and the continued power that they would have in the then upcoming Presidential Election of 1972. Journalists like Kevin Phillips, Richard Scammon, and Ben Wattenberg examined the role that George Wallace played in the 1968 Election. Scammon and Wattenberg claimed that the Democratic Party was out of touch with the "mainstream of the American electorate, which was white, middle-aged, and middle class." 73 Phillips made an even more compelling case for the Nixon Administration to adopt more reactionary policies. Phillips' book entitled, The Emerging Republican Majority, asserted that the wedge issues of culture and race would result in Nixon winning the majority of former Wallace voters in the Presidential Election of 1972.⁷⁴ Additionally, Yale Law School professor Alexander Bickel's February 7, 1970 article in *The New Republic* entitled, "Where Do We Go From Here?" made an equally important impact on Nixon's pursuit of more reactionary policies. Bickel's article stated that there was no way to prevent whites, especially middle-class whites, from fleeing integrated schools in regions of the country outside of the South.⁷⁵ Directly influenced by Phillips' book as well as Bickel's article, Nixon decided that his Administration should begin to downplay its prior commitment to desegregation as part of an effort to appeal to an increasingly conservative white electorate in the North and South. 6 Subsequently, Nixon began to reverse some of his more moderate policies that aided racial minorities and low-income individuals. For example, Nixon's reluctance to revive the Family Assistance Plan after it stalled

in Congress serves as evidence of his political machinations.⁷⁷ Additionally, Nixon fired key civil rights officials like Leon Panetta⁷⁸ and transferred Health, Education, and Welfare Secretary Robert H. Finch from his role as Secretary to a relatively undefined role as a "White House Advisor" because of Finch's aggressive support for civil rights.⁷⁹ Moreover, he pressured Finch's replacement, Elliot Richardson, to stop enforcing federal busing laws as a method to desegregate public schools and to "[d]o what the law requires and not *one bit more*.⁸⁰""

Thus, Nixon's targeting of HUD was merely an extension of his extremely calculating political agenda, including making Romney's job increasingly difficult. One of the various areas of conflict between Romney and Nixon emerged as a result of Romney's plans to integrate predominantly white suburbs by race and socioeconomic status. Nixon and his advisors became concerned with Romney's agenda after he appeared before a congressional committee in early June 1970 to advocate for the placement low-income housing in other predominantly white suburban communities. ⁸¹ According to the article's author and conservative political commentator, Kevin P. Phillips, Romney appeared before Congress without the White House's knowledge or consent. This fact was significant because Romney did not only violate White House protocol, but he also more than likely advocated a set of policies that the Administration began to oppose. Similar to Phillips' general predictions about the significance of race in the upcoming election, Phillips not only reported Romney's actions, but also speculated about the impact that Romney's actions would have on white, working-class suburban voters, who were increasingly important to Nixon's future political chances. Phillips claimed:

Not only do Middle American suburbanites strongly object to the intrusion of subsidized low-income housing. They deeply resent the fact that it is always their communities and never the rich liberal suburbs—Beverly Hills say, or Scarsdale—that are selected for school or residential experiments. 82

This excerpt reveals another example of journalists, like Phillips', ability to both report and influence the White House's political machinations. Keenly aware of this segment of his electoral base's growing influence, Nixon moved quickly to attempt to prevent Romney from harming his chances of re-election. Allegedly, Attorney General and close Nixon advisor, John N. Mitchell, attempted to halt Romney's actions on Nixon's behalf. Mitchell suggested that Romney select another position in the Administration because his pro-integrative policies contradicted the Administration's official agenda. Romney is reported to have questioned the Administration's agenda, stating that the agenda "changes from day to day and hour to hour."

Romney's assessment was accurate considering that Nixon's written policy *did* briefly support Romney's agenda. In the April 2, 1970 "Second Annual Report on National Housing Goals," that Nixon was required to submit to Congress in accordance with the Housing and Urban Development Act of 1968, Nixon's support for racial and economic integration policies was quite explicit. Nixon boldly proclaimed: "One of the most serious constraints on the availability of building sites for low- and moderate-income housing is the opposition of many middle-class, white communities to the building of such dwellings in their areas." He continued, writing:

Community opposition to low- and moderate-income housing involves both racial and economic discrimination. Under the Open Housing Act of 1968 [Civil Rights Act of 1968], it is now illegal to discriminate in the sale or rental of most housing on the basis of race. Strict enforcement of this and similar statutes will help establish an atmosphere in which discrimination will be the exception rather than the rule. Nevertheless the fact remains that it is difficult, if not impossible, in many communities to find sites for low-and moderate-income housing because the occupants will be poor, or will be members of a racial minority, or both. The consequence is that either no low- or moderate-income housing is built or that it is built only in the inner city, thus heightening the tendency for racial polarization in our society...All Americans, regardless of race or economic status, are entitled to share in those resources, and Government policies must be pursued to make freedom of choice residential construction an equal opportunity for all. 86

This excerpt reveals Nixon's support for enforcing the Fair Housing Act as late as April 1970. It also underscores his acknowledgment of the connection between the strict enforcement of the Fair Housing Act and eliminating discrimination in order to provide Americans with equal access to housing, regardless of race and socioeconomic status. Accompanying Nixon's bold declaration was his echoing of Romney's "metropolitan-wide approach" to meet all Americans' housing needs and call to bridge the gap between cities and suburbs. He advocated for the need to make central cities more appealing to both white and non-white middle- and upper-income families, improve housing in rural areas, and ameliorate the public transportation that linked cities and suburbs.⁸⁷ Furthermore, Nixon proposed three solutions to eliminate the historical divide between cities and suburbs. The most important of these solutions recommended the enactment of legislation to prohibit states from discriminating against potential homebuyers or renters if they received housing subsidized by the federal government.⁸⁸ Nixon's sentiments are surprising considering the change in his overall attitude and agenda towards his pursuit of moderate to liberal racial policies in the early months of 1970. It is plausible that Nixon simply had not yet found the political opportunity to express his long-held opposition to enforcing civil rights legislation. Nonetheless, Nixon dramatically altered his written position on housing policy by the time that he released the "Third Annual Report on Housing Goals," to Congress on June 29, 1971. In this report, Nixon was noticeably silent on enforcing the Fair Housing Act to prevent racial discrimination or providing low-income individuals with additional assistance to acquire housing in middle-income communities.⁸⁹ It is quite conceivable then, that Nixon was just slower in gauging how he could almost imperceptibly reverse his previous support for racial residential integration through the strict enforcement of the Fair Housing Act and placement of low-income housing throughout the metropolitan region, and not solely in low-income, predominantly black, inner-city communities.

Despite the fact that Nixon's stance on housing policy lagged behind his overall increasingly conservative position on race, it eventually became more consistent with his national agenda. A January 2, 1971 *Pittsburgh Courier* article sheds light on Nixon's efforts to publicly distance himself from Romney's plans to encourage racial residential segregation. When questioned about the federal government's role in aiding racial integration in suburbs, Nixon stated that the federal government should not "provide aid to housing or to urban renewal where a community has a policy of discrimination and has taken no steps to remove it." He added, "I can assure you that it is not the policy of this government to use the power of the federal government or federal funds in any other way, in ways not required by the law for forced integration of the suburbs." When read together, the statements underscore Nixon's growing awareness of the political tightrope that he walked; he was aware that he had to appear to enforce the law as President of the United States while appearing to not aggressively enforce it in order to prevent white working-class voters from feeling alienated.

Additionally, Nixon's more public commitment to preventing the "forced integration" of suburbs began to impact Romney's tone and actions while pursuing his agenda. An apparent impact that Nixon had on Romney's agenda was causing him to reverse HUD's ruling to deny Warren, Michigan its final installment of its \$3.1 million in urban renewal funds due to the suburb's history of racial discrimination and blatant disregard for HUD's order to integrate. In addition to reversing HUD's decision on Warren, Romney also contemplated changing HUD's name, potentially with Nixon's constituency in mind, even before his policies began to officially contradict Nixon's views on housing policies. At a press conference in mid-January 1971,

Romney stated that he would ask Congress to change HUD's name from the Department of Housing and Urban Development to the Department of Housing and Community Development. 93 He declared: "This is the department of housing and community development because we're just as concerned about the rural areas, the small towns and suburbs, as we are about the cities."94 Romney's words could potentially serve as a reiteration of his "metropolitan-wide" approach as HUD Secretary. Though, a more convincing interpretation is that his choice of words serves as an implicit message to white working-class voters that he was concerned with the rural and suburban neighborhoods in which white working-class Americans resided, as well. emphasize HUD's commitment to serving "rural areas...small towns and suburbs" and not just cities serves to calm these voters' anxieties about his agenda, Romney rhetorically placed his goals in line with Nixon's. Furthermore, Romney boldly declared that housing discrimination was in violation of the Fair Housing Act and advocated integrated suburbs as recent as June 1, 1971, only a few weeks before Nixon would clearly state his opposition to "forced integration." 95 Yet, by July 1971, pressure from Nixon more than likely caused Romney to propose policies that challenged racial segregation and less actively pursue policies that simultaneously addressed both racial and economic segregation. 96 Romney even began to echo Nixon's opposition to "forced integration" and strongly suggested that municipalities voluntarily integrate in order to avoid courts ordering them to do so, but did not mandate it, as he had done in the past.⁹⁷

Despite Romney's more moderate tone, Nixon made it increasingly difficult for Romney to pursue his progressive agenda. By August 1972, Romney and Nixon's conflict began to escalate. In the aftermath of the scandal that plagued the FHA because of suspected corruption and reinforcement of residential segregation in its Section 235 central city programs, Romney desperately attempted to discuss these issues with and request additional HUD staff from

President Nixon, in order to prevent additional scandals at HUD. ⁹⁸ Initially, Nixon appeared to acquiesce to Romney's request for a meeting, but Romney had suspicions that Nixon ever acknowledged his request. Romney stated that the President's signature on a letter responding to his request "could have been stamped on." Unsurprisingly, Nixon later cancelled his meeting with Romney, instead sending Romney to handle flood relief efforts in Wilkes-Barre, Pennsylvania to prevent bureaucratic problems from arising. Upon arriving in Wilkes-Barre, Romney had an altercation with Pennsylvania Governor Milton Shapp and a group of flood victims, most likely because Romney was convinced that HUD's difficulty with responding to floods and other natural disasters was the result of the staffing problems that he had been pleading with Nixon to address since at least July 22, 1972. Nixon eventually responded to Romney's request for a meeting on Friday, August 11, 1972. While Romney left the meeting with the power to hire an additional 730 HUD employees, he made no reference to this development at his follow-up press conference. Instead, he discussed resigning from HUD.

Nixon and Romney's conflict culminated when Nixon imposed an eighteen-month moratorium on funding for several of HUD's programs including its subsidized housing programs and urban renewal commitments.¹⁰² The moratorium went into effect on January 1, 1973, months after the Presidential Election of 1972, more than likely because there was no political risk for Nixon.¹⁰³ Romney resigned on January 20, 1973 just as Nixon's second term was beginning.¹⁰⁴ Before his resignation in 1973, Romney expressed his frustration over HUD's ineffectiveness, stating: "candidates for the Presidency were unwilling to discuss the 'real issues' facing the nation because of the fear that they would lose votes." Unfortunately, the "real issues" of racial residential segregation, realtor steering, blockbusting, and the concentration of poverty in predominantly African-American neighborhoods would continue to plague American

society long after Romney's resignation as Secretary of HUD. These problems would persist as long as weak federal fair housing laws and politicians who lacked the political courage necessary to make real change continued to hold office. Thus, Nixon's targeting of Romney and HUD was part of his broader agenda to distance himself from liberal policies and figures in his Cabinet that risked Nixon's alienation from white, working-class voters in the Presidential Election of 1972, and resulted in the removal of HUD's most progressive Secretary in its organization history.

Why George Romney was the Best Opportunity for Federal Desegregation Efforts Metrics of Housing Discrimination After Romney's Departure from HUD

Despite Romney's attempts to moderate his agenda in response to his conflicts with Nixon, his efforts were indeed the closest that the United States would ever come to achieving housing desegregation. HUD's agenda of its later years, which completely ignored racial residential integration, and its audit studies, completely support this notion. Based on the results from HUD's audit studies, outright denial of available housing in clear violation of the Fair Housing Act of 1968, racial steering, and housing segregation were still rampant in the housing market well into the 1970s and 1980s. These studies' results also demonstrate that housing discrimination and segregation were prevalent decades after Romney's tenure instead of declining, which underscore subsequent HUD Secretaries' reluctance to address these issues as boldly as Romney.

The first of these studies, HUD's 1979 Housing Market Practices Survey (HMPS), exposed "extensive racial discrimination" in forty metropolitan areas throughout the United States. ¹⁰⁶ By using "simulated housing search experiment[s]," or test homebuying, ¹⁰⁷ the HMPS revealed, based on "an index of housing availability," that African-Americans encountered discrimination

at a rate of twenty-seven percent in the rental market and seventy-two percent in the sales market. 108 In other words, African-American homebuyers faced some form of housing discrimination three-quarters of the time that they wanted to view or purchase homes. Additionally, African-American renters faced racial discrimination almost one out of three times that they viewed or rented an apartment. The HMPS also revealed more specific statistics such as the rate at which realtors told black auditors that apartments were not available while telling white auditors that they were available and how often white auditors were favored in transactions over black auditors nationally. These rates were thirty percent and forty-eight percent percent are the percent percent are the percent are th respectively. The HMPS concludes by acknowledging its deficiencies, such as the omission of a metric to measure racial steering¹¹¹ and a sole focus on discrimination against blacks who live in metropolitan areas with significant percentages of other blacks. 112 Equally important as the HMPS's omissions were its admissions that "efforts to combat racial discrimination have not been successful," "sanctions imposed on discriminators are insufficient," and that "discriminatory behavior can be quite difficult to detect" with "treatment unfavorable to blacks can be confirmed only by examining a large number of cases." Taken together, these excerpts reveal HUD's acknowledgement that it lacked a reliable metric to measure and combat housing discrimination—as well as its admission of failure to stem the abuses it could measure. It appears that only a few years after Romney's failed, but valiant endeavor to monitor and respond to housing discrimination that his former organization had not learned from his efforts. The next audit study, HUD's 1991 Housing Discrimination Survey (HDS), would report similar levels of discrimination as its predecessor.

HUD's 1991 HDS used similar methodology as the HMPS to assess discrimination in the housing market. The HDS conducted 3,800 audits in 25 metropolitan areas during the late spring

and early summer of 1989 and reported some fairly widespread instances of discrimination. The study revealed that realtors lied to black and Latino auditors about houses' availability at the equal rate of eight percent. 114 For rental audits, twelve percent of the Latino auditors and fifteen percent of black auditors were "denied the opportunity to meet sales or rental agents or were told that nothing was available, even though units were made available to comparable white Anglos."115 Another statistic pertained to racial steering. The study observed: "the probability of steering is 21 percent for both black and Hispanic homebuyers...the houses shown or recommended to minority buyers are in neighborhoods that are lower percent white (by at least 5 percentage points), lower per capita income (by at least \$2,500), or lower median house value (by at least \$5,000)."116 In other words, realtors typically showed minority homebuyers homes in neighborhoods that were more likely to be less white, low-income, and have lower home values. Equally alarming was the HDS's claim that the "severity" of racial steering was not as harsh as it could have been because the HDS was restricted to conducting its audits in predominantly white neighborhoods due to the fact that "few integrated and majority black or Hispanic neighborhoods...were advertised in major metropolitan newspapers." 117 steering and the dearth of advertising for homes in minority and integrated communities underscore the more subtle ways in which racial residential segregation is maintained after the ban on more overt forms of discrimination.

Racial steering and other forms of housing discrimination reveal how racial residential segregation has become normative in American society. As a practice, racial steering is rooted in the assumption that racial minorities should live in neighborhoods separate from whites with high percentages of other racial minorities. This practice results from some white realtors' internalization of the stereotype that the presence of racial minorities in a predominantly white

neighborhood will destabilize a neighborhood's property values. ¹¹⁸ In addition to separating the races, racial steering has disastrous effects on racial minorities. Because realtors in this study showed many black and Latino auditors apartments and houses in neighborhoods that had lower home values, were less affluent, and had higher percentages of minorities, the HDS reveals realtors' subtle mechanisms of propagating inequality by ensuring that racial minorities continue to live in impoverished neighborhoods with access to fewer goods and services. ¹¹⁹ Furthermore, newspapers' failure to advertise available homes in integrated and minority communities perpetuates a cycle of segregation by encouraging whites to reside in predominantly white communities instead of considering homes in integrated or minority communities.

Housing discrimination and the normalization of the inequalities that these practices produce can be best understood through an examination of the role that white privilege plays in these actions. David Roediger's *The Wages of Whiteness* provides an excellent definition of white privilege, defining it as the "status and privileges conferred by race." Drawing on the theory first articulated by W.E.B. Du Bois in *Black Reconstruction*, Roediger describes the "status and privileges" associated with whiteness as ascribed in almost every social institution ranging from employment, to public office, to the judicial system. The privileges that whites obtained in these respective spheres over non-whites became fiercely guarded, and later naturalized in American society. Cheryl Harris adds to Roediger's definition, stating: "The set of assumptions, privileges, and benefits that accompany the status of being white have become a valuable asset that whites sought to protect...whites have come to expect and rely on these benefits, and over time, these expectations have been affirmed, legitimated, and protected by law." Both scholars' definitions of white privilege can be observed in some white homeowners' expectation that they will have access to predominantly white neighborhoods, with

a low population of people of color, and access to the best amenities.¹²³ White homeowners' fear of residing in the same neighborhoods as African-Americans and some white realtors' steering of white prospective homeowners into predominantly white neighborhoods and African-American prospective homeowners into predominantly black neighborhoods can be understood as the manifestation of white privilege in the housing market. Because white privilege is the norm, it is largely unquestioned, and little has been done to challenge or examine its existence in the housing market. Therefore, one of the important conclusions from the HDS study is the extreme degree of difficulty in eradicating white privilege from the housing market, despite the Fair Housing Act of 1968.

Overall, the HDS's statistics reveal that housing market discrimination was still quite prevalent in 1991 and again, that HUD still lacked the enforcement mechanisms to curtail this discrimination. The statistics from the HMPS and the HDS raise the question: why did discrimination in the housing market continue to run rampant, virtually unchecked? Why were HUD officials reluctant to pursue more effective methods to eradicate housing segregation? An examination of some of HUD's policies at the federal level during the 1970s and 1990s provides answers to both questions.

HUD's Insufficient Attempts to Mitigate Housing Desegregation in Later Years

After Romney resigned as Secretary of HUD and Nixon imposed a moratorium on HUD's funding, the agency chose to pursue a less sweeping, uncontroversial agenda to increase Americans' access to homeownership. Some of HUD's later initiatives included the Federal Experimental Housing Allowance Program and the Housing and Community Development Act of 1974, which, among other measures, created the Section 8 program. These initiatives mirror

Weaver's initiatives as the first Secretary of HUD in that they provide aid to *some* low-income African-Americans in cities, but they do not alleviate the conditions that produced their poverty: racial residential segregation. Conspicuously absent from HUD's major initiatives was a plan explicitly dedicated to ensuring fair housing.

Programs that HUD initiated during the 1990s intended to be more sweeping in scope, but ultimately, they still had limited, if not undesirable effects. For example, Housing Opportunities for People Everywhere (VI)—or HOPE VI—a program that was conceived of in 1992, offered a flawed solution to residential segregation. Created as a result of the National Commission on Severely Distressed Public Housing's 1989 recommendation to "eradicate severely distressed public housing by the year 2000," 124 HOPE VI was dedicated to "redeveloping distressed public housing and neighborhoods into mixed-income communities." ¹²⁵ Unfortunately, HOPE VI's results fell short of its ambitious goals due to circumstances that prevented the full rehabilitation of public housing developments. In accordance with the Housing and Community Development Act of 1987, HOPE VI intended to redevelop public housing units by demolishing one unit of public housing and replacing each unit with one new unit of affordable housing. 126 However, HOPE VI's objectives were not brought to fruition. As a result of the Republican-controlled 104th Congress's obstruction of numerous pieces of expensive, transformative legislation, many federal agencies' ability to enact sweeping reform was limited, and HUD Secretary Henry Cisneros was forced to abandon his original goal of renovating many of the nation's deteriorating public housing projects. 127 Consequently, HUD was forced to shift to the right on policy issues, and Cisneros demolished approximately 23,000 public housing units by the end of 1996 without making provisions to allow HOPE VI to provide funding to replace the housing that it destroyed. 128 As a result, public housing authorities in

numerous cities were left to seek their own funding to replace demolished housing. HOPE VI failed to de-concentrate poverty by relocating a minority of displaced residents to environments with lower concentrations of poverty with housing vouchers, while approximately fifty percent of residents were simply relocated to other public housing developments. In other words, these displaced public housing residents often relocated to neighborhoods with just as high concentrations of poverty as the neighborhoods from which they were displaced. Consequently, HOPE VI's impact mirrored urban renewal's disparate displacement of minority residents from their homes and therefore can be interpreted as a more recent version of urban renewal.

Another HUD-initiated program called Moving to Opportunity for Fair Housing (MTO), would not have HOPE VI's negative effects but would also fall short of its potential. Inspired by the precedent set by the Supreme Court case Gautreaux et.al v. Chicago, and in accordance with the Housing and Community Development Act of 1992, MTO tested the effectiveness of improving the life chances of low-income African-Americans by relocating them from neighborhoods with high concentrations of poverty to neighborhoods with lower concentrations of poverty. Operating from 1994 to 1998, the program selected 4,604 low-income families from Baltimore, Boston, Chicago, Los Angeles, and New York City. 130 Eligibility for MTO was limited to individuals and families who lived in public housing or who relied on governmentsubsidized housing. The 4,604 families were divided into three groups: an experimental group that received mobility counseling and received Section 8 certificates that could only be used to relocate to neighborhoods with a less than 10 percent poverty rates; "a section 8 only group" that only received Section 8 vouchers that could be used to move to any location; and the control group, which did not receive any certificates or vouchers through MTO, but was still eligible for public housing or public assistance.¹³¹ A follow-up survey was conducted with the program's

participants in 2007, years after the program had ended. The survey revealed that control group participants resided in neighborhoods with only slightly less racial segregation than the neighborhoods in which they had previously resided. Furthermore, while many more families were employed, had higher incomes, and were less likely to receive welfare, these changes were approximately equal for control group and non-control group families. Both groups represented extremes in the experiment, but yet had similar outcomes. Overall, MTO generated few detectable, long-term effects on adults and youths' economic self-sufficiency. Thus, instead of combatting the negative effects associated with residential segregation, MTO was another opportunity where HUD failed to confront racial residential segregation.

The Secretaries of HUD who succeeded Romney did some political calculus, and decided to settle for less radical reforms than residential integration within the stifling political context that existed for change. Appointed in 1997, Andrew Cuomo tried to enact tangible change for minority homebuyers by pursuing policies that intended to abate lending institutions' history of discrimination against non-whites. More specifically, Cuomo encouraged government-sponsored banks, the Federal Loan Mortgage Corporation and the Federal National Mortgage Association, commonly referred to as Freddie Mac and Fannie Mac, to purchase loans taken out by working-class homeowners. While Cuomo's intentions seemed benevolent, his actions may have contributed to the burgeoning subprime mortgage market. Mortgage bankers and brokers specifically targeted some members of racial minority groups and low-income individuals who they knew did not normally qualify for these mortgages due to poor credit. These bankers and brokers provided mortgages to individuals who were unqualified to receive mortgages so that they could profit from the subprime mortgages that they sold their clients. Men presented with the opportunity to penalize the banks that engaged in predatory lending,

Cuomo did not listen to local officials who advised him to force Fannie Mae and Freddie Mac to report details about the loans that they bought.¹³⁷ Cuomo also chose not impose penalties on large banks to deter them from continuing their predatory lending practices.¹³⁸ Thus, Cuomo's attempts to aid low-income individuals and racial minorities, combined with his reluctance to punish guilty financial institutions for their misconduct, resulted in low-income and non-white Americans' continued victimization at the hands of the financial industry.

One of Cuomo's successors, Alphonso Jackson, also tried to affect limited change as Secretary of HUD. While Secretary of HUD from 2004 to 2008, Jackson created minimal change for low-income individuals and racial minorities. During Jackson's tenure, HUD decreased the number of chronically homeless people in 1,500 cities by 11.5% between 2005 and 2006. 139 Some of the methods that HUD used to achieve this goal included prioritizing permanent housing for the homeless, funding 60,000 new units of housing since 2001, and increasing its homeless budget by 41%, in order for local communities to have additional resources to have more resources to aid the homeless. 140 In addition to supporting the most economically disadvantaged members of society, Jackson also aided racial minorities, albeit in less meaningful ways. During his term, Jackson awarded 26.5%, or \$800 million, of HUD's contracts to black and Latino-owned businesses.¹⁴¹ While both of Jackson's policies were well intentioned, they did not have as great of a scope as they could have had. His policies were not intended to completely eradicate the source of poverty that causes homelessness or the root of racial residential segregation and racial discrimination that historically resulted in substantial differences in the black-white wealth gap. The respective policies benefitted the homeless individuals and the minority contractors who were fortunate enough to benefit from them instead of their respective groups as a whole. Because of HUD's reluctance to create federal programs

to react to fair housing policy, it is safe to say that, although flawed, Romney's efforts were the closest that HUD would come to achieving fair housing at the federal level because Romney was willing to take the political risk to both monitor and effectively respond to racial residential segregation.

Potential Solutions Based on Integrated Communities

Although HUD's recent agenda has lacked efforts to encourage racial integration at the federal level, various integrated communities could serve as models for HUD to mount a federal challenge to racial residential segregation. One community that serves as a local model for HUD is the community of Oak Park, Illinois. According to the 2010 U.S. Census, Oak Park, Illinois boasts a total population of 51,878, and its residents are 67.7% white, 21.7% black, 4.8% Asian, and 6.8 % Latino. 142 Oak Park's impressive statistics were the result of residents' careful, intentional efforts to achieve integration since the 1960s. However, prior to the 1960s, Oak Park was another predominantly white suburb that had little incentive to integrate. In fact, some white Oak Park residents even violently resisted when renowned African-American chemist, Dr. Percy Julian, moved into the historic section of Oak Park, which prides itself on being replete with homes designed by famed architect Frank Lloyd Wright. 143 These white Oak Parkers did not just resist, but specifically, they tried and failed twice to set Julian's house on fire before he moved into this exclusive, Oak Park neighborhood in 1950.144 This incident of racial violence is unsurprising considering that Oak Park had a total white population of 63,382 and a total black population of 75 in 1950. 145 Clearly, Oak Park was overwhelmingly white and had a long way to go before achieving integration. While some sign of a burgeoning white progressive movement in Oak Park can be viewed through the existence of "a church vigilante group" that "guarded Julian's home for more than two months," real change surrounding race in the community would not come until the 1960s. 146

In 1963, the dismissal of an African-American violinist from the Oak Park Symphony Orchestra forever altered the community's history. An African-American violinist named Carol Anderson auditioned for the orchestra, but was rejected due to her race. The orchestra board's chairman claimed that Anderson "was not acceptable because she was a Negro." After the orchestra's conductor, Milton Preves, invited Anderson to sit in on the orchestra's rehearsal on December 4, 1962, she received a phone call from Mrs. Gustave M. Palmer, the Chairman of the Symphony Association of suburban Oak Park and River Forest. Mrs. Palmer informed Anderson that she would not be allowed to perform because "the community would then withdraw its support from the orchestra." 148 Over the course of the first few months of 1963, several individuals and institutions in Oak Park condemned Palmer for rejecting Anderson due to her race, including Preves, who later resigned, as well as Oak Park's governing body, the Oak Park Village Board, and the Oak Park School Board, which would not allow the Symphony Orchestra to hold its concerts in the school auditorium unless she was allowed to perform on Sunday, February 13th. ¹⁴⁹ Lastly, a group of twenty-five Oak Park and River Forest ¹⁵⁰ clergymen of different faiths threatened to withdraw their support from the orchestra unless Anderson was allowed to perform on February 13th. ¹⁵¹ Ultimately, pressure from various groups caused the Symphony Board to issue an apology to Anderson. While these events were important because they denote a minor change in Oak Park's treatment of African-Americans, they are also significant because they reveal how white Oak Park residents' concern with their image as racist and sensitivity to criticism would make the community receptive to change in later years.

Carol Anderson's dismissal from the Oak Park Symphony Orchestra combined with other factors compelled Oak Park residents to take more concrete action in response to racial discrimination. Sometime after this racial incident, some residents of Oak Park voluntarily formed the Citizens Committee for Human Rights, which addressed issues related to integration. The Committee placed an advertisement in support of integration in one of Oak Park's local newspapers, called *Oak Leaves*. Their ad entitled, "The right of all people to live where they choose," expressed pro-integration and pro-diversity sentiments, stating:

"[W]e want residence in our Villages to be open to anyone interested in sharing our benefits and responsibilities, regardless of race, color, creed, or national origin. That we believe in equal opportunity for all in the fields of education, business, and the professions, in harmony with constitutional guarantees of equal rights to life, liberty, and the pursuit of happiness." ¹⁵³

This excerpt is significant because it marks a clear divergence from the lack of community response to the racism that resulted in the failed firebombing of Dr. Percy Julian's home in 1950. It also underscores the greater community support for integration that existed, given that the ad was paid for and signed by over one thousand residents.¹⁵⁴ However, Oak Park's newfound commitment to integration was not entirely altruistic. Residents were concerned that Oak Park would continue to suffer violent resistance to changing racial demographics, and wanted to present itself as a "notch or two more enlightened than" its neighboring communities of Cicero and Berwyn, where white residents reacted violently in response to blacks entering their respective communities. ¹⁵⁵ Despite Oak Park residents' concerns, demographic shifts in Cicero and Berwyn did not support their fears. In 1950, Berwyn's total population was 51,280. Its total white population was 51,255, and its total black population was 67,489 and the total black population was 67,544. The total white population was 64,224. Its total white population

was 52,271 and its total black population was unknown, but its total black female population was 6. In 1960, Cicero's total population was 69,130. Its total white population was 69,092 and its total black population was 4. In 1970, Berwyn's total population was 52,502. Its total white population was 52,317 and its total black population was 8. In 1970, Cicero's total population was 67,058. Its total white population was 66,831 and its total black population was 5. Its rough 1970, Berwyn's white population increased. During this same time period, Cicero's white population and its black population declined. Additionally, residents were concerned about how to best manage the black population from the nearby ghetto of the Austin neighborhood of Chicago, which threatened to overflow into Oak Park. White Oak Park residents were faced with the familiar choices of preventing blacks from residing in their community or fleeing.

Nevertheless, the twin impetuses posed by the negative attention garnered by Anderson's rejection from the Symphony Orchestra and the fear that similar unstable racial transition would take place in Oak Park caused residents to desire to distance themselves from Austin, as well as neighboring communities of Cicero and Berwyn's unstable racial transition. Subsequently, Oak Parkers began to view themselves as "liberal, open-minded, egalitarian" and supportive of "a stable integrated community." Evidence of this idea is apparent in the enactment of Oak Park's fair housing ordinance on May 6, 1968, coincidentally and only one month after the enactment of federal legislation in the form of the Fair Housing Act on April 11, 1968. Only a few years later, in 1973, the Oak Park Village Board adopted its "Diversity Statement," which affirmed the village's commitment to "equality, not because it is legal but because it is right," and declared that diversity "is Oak Park's strength." Furthermore, various organizations proliferated to help achieve stable residential integration during the 1960s and 1970s. Some of

the most influential organizations to help achieve racial integration include the Oak Park Community Relations Commission and the Oak Park Housing Center. The Oak Park Community Relations Commission¹⁶⁶ formed in 1963 in response to Anderson's rejection from the Oak Park Symphony Orchestra. However, the Community Relations Commission did not truly commit to changing Oak Park's racial climate until 1973. In 1973, the Commission began a test homebuying program. That same year, the Commission also served as a mediator to diffuse potentially racially tense situations as white Oak Park residents became more acutely aware of blacks moving into the southeast section of the community. The Commission's efforts were bolstered by the Oak Park Housing Center's agenda.

Founded on May 1, 1972, the Housing Center used a variety of methods to prevent white flight and attract liberal whites to the suburb.¹⁷⁰ Some of these methods included specialized advertisements in national and metropolitan newspapers such as *Chicago* magazine, *Ms.*, *Reader*, and *Saturday Review*, aimed towards young, white, liberal upwardly mobile families to attract them to Oak Park.¹⁷¹ Additionally, the Housing Center monitored local realtors' and lending companies' practices to prevent housing discrimination and discriminatory lending.¹⁷² More controversial initiatives included placing a "30 percent quota on the blacks who could live in southeastern Oak Park;" which bordered the predominantly black neighborhood of Austin, Chicago, in the hope of preventing white flight;¹⁷³ allowing residents to enroll in an equity assurance program that would "reimburse them for up to 80 percent of any losses incurred in the sale of their homes after five years;"¹⁷⁴ encouraging white homebuyers to settle in predominantly black neighborhoods and black homebuyers to settle throughout the community in order to prevent re-segregation;¹⁷⁵ and providing landlords with subsidies and grants to integrate their apartment complexes.¹⁷⁶ The first two initiatives were clearly intended to ease white residents'

fears and prevent them from leaving the community. The second initiative was also meant to simultaneously justify and combat some whites' fears that living in a racially integrated community would lead to diminished property values. The third initiative's intention was to prevent predominantly white or black sections of Oak Park from forming, as well as white flight and re-segregation of neighborhoods into black or white enclaves. The last initiative intended to make integration financially advantageous. All of these pro-integrative measures led to an increasingly diverse population in Oak Park over the next few decades. In 1970, prior to the Housing Center and Community Relations Commission's efforts, Oak Park had a total population of 62,511; 98.8% of its residents were white and .002% of its residents were black. 177 By 1980, the total population was 54,887. 85.1% of its residents were white, 10.8% of its residents were black, .001% of its population was American Indian, and .02% of its residents were Asian. ¹⁷⁸ In 1990, Oak Park's total population was 53,548. 77.1% of its residents were white, 18.3% of its residents were black, 3.3% of its population was Asian, and 0.13% of its population was American Indian. 179 By 2000, there was a total population of 52,524. 68.7% of its residents were white, 22.4% of its residents were black, 4% of its residents were Asian, and 0.15% of its population was American Indian. 180 Thus, Oak Park's population change from 1970 to 2000 reveals that its strategies to prevent white flight and achieve intentional, stable racial integration into the present have been successful.

Another example of a community that successfully achieved racial residential integration is the suburb of South Orange, New Jersey. With a current total population of 16,198, 60.1% of South Orange's residents are white, 28.6% are black, 6.1% are Latino, and 5.1% are Asian. With a total population of less than 17,000 residents, community organizations were able to closely monitor efforts to encourage integration at the local level. Recent organizations such as

South Orange Neighbors, Friends and Neighbors, and the Maplewood/South Orange Racial Balance Task Force made attempts to integrate South Orange, but the organization that had the greatest impact on South Orange's integration was the South Orange/Maplewood Community Coalition on Race. Concerned with avoiding the "tipping point," as South Orange's African-American population began to gradually increase from 10% in 1980 to 18.6% in 1990, 183 residents and community leaders created a more detailed plan to ensure that South Orange underwent a stable integration.

The direct precursor to the South Orange/Maplewood Community Coalition on Race, the Maplewood/South Orange Racial Balance Task Force had the greatest success in creating measures to intentionally integrate the town. Formed in May 1997, the Task Force enlisted the help of Donald "Don" DeMarco, the then Executive Director of Fund for an Open Society, an organization that works to create racially and ethnically integrated communities. 184 who previously used the strategy of "integration maintenance" to diversify the communities of Shaker Heights, Ohio and Oak Park, Illinois. 185 Some of the Task Force's strategies to achieve integration included placing advertisements that catered to liberal, white populations in communities like Park Slope, Brooklyn, who value diversity, in newspapers like the New York Times, while rarely mentioning the community's racial composition in the majority of advertisements that it placed in other newspapers. Instead, the advertisements focused on the community's positive attributes, such as excellent schools and the community's attractiveness, qualities that appeal to prospective homeowners of all backgrounds. 186 The difference in advertising was not meant to be deceptive, but rather was developed in this manner because many white Americans may not view themselves as "an ingredient of diversity." Another strategy that the Task Force, which by 1999 had changed its name to the South

Orange/Maplewood Community Coalition on Race, used to intentionally integrate South Orange and Maplewood was continuing Friends and Neighbors' legacy of providing community tours to potential homebuyers. The tours were led by the two towns' residents to offer prospective homebuyers an understanding of the different neighborhoods in the community before they meet with realtors to purchase homes. By providing prospective homebuyers with an overview of the community prior to meeting with a realtor, prospective homebuyers have the opportunity to become familiar with different sections of the community before realtors show them different homes. Therefore, prospective homebuyers in South Orange would be more aware than the average homebuyer if they had been steered even before purchasing homes. These initiatives ultimately proved to be lucrative for South Orange, New Jersey. A ten-year analysis conducted by the Maplewood/South Orange Racial Balance Task Force and continued by the South Orange/Maplewood Community Coalition on Race was released in 2006. The analysis revealed that "the selling price of a single-family home versus its assessed land value...appreciated 193.5% and 192.9% in Maplewood and South Orange," respectively. 189 Based on these data, it appears that the town of South Orange, and its neighboring town of Maplewood, were able to increase their property values because of their ability to include people of different backgrounds in the housing market; this sense of inclusion resulted in tools that prevented white homeowners from selling their homes below market value and subsequently, causing property values to decline. 190 Examining Oak Park and South Orange's examples of intentional integration in order to stabilize/increase property values alongside Romney's failed attempt to create integration at the Federal level can offer solutions on how to achieve housing integration at the Federal level in the present through providing potential economic incentives for integration.

Potential Solutions at the Federal Level in the Present

By comparing Romney's tenure as Secretary of HUD with the example set by integrated communities like Oak Park, Illinois and South Orange, New Jersey and some of the suggestions made by Douglas Massey and Nancy Denton, new solutions for residential integration at the federal level emerge. For instance, Romney's tenure as Secretary of HUD is a teachable moment because it offers an example of how not to apply affirmative action to housing. Instead of following Romney's example of solely punishing municipalities in order to enforce the Fair Housing Act of 1968, the current Secretary of HUD, Shaun Donovan, could follow Oak Park's example and offer financial incentives for municipalities to integrate their communities. Municipalities that make a genuine effort to follow federal goals and timetables for diversifying their communities could receive lower interest rates for FHA mortgages as well as tax breaks for every year that they maintain a stable level of integration. This incentive should also hopefully cut down on realtor steering because it challenges the pernicious myth set forth by the real estate industry that the presence of minorities in particular communities is harmful to property values. This incentive makes it valuable for communities to voluntarily integrate and for realtors to support this effort. In the event that realtors continue this illegal practice in spite of potential financial motives to not do so, I propose another feasible solution to respond to realtor steering. Borrowing from Massey and Denton, I suggest that local fair housing organizations partner with HUD to identify and sanction realtors who continue to racially steer white and black potential homebuyers. These aforementioned initiatives could be supplemented by Massey and Denton's suggestion to provide federal aid to fair housing programs. Doing so would ensure that the methods that integrated communities like Oak Park, Illinois and South Orange, New Jersey, have undertaken at the local level can be supported and maintained at the federal level, and also make

it lucrative for communities to intentionally integrate. The one flaw in Massey and Denton's proposals lies in their plan to promote desegregation through voucher programs. Given the questionable effectiveness of HOPE VI and MTO, these programs may not have the necessary, widespread results to achieve the level of integration that they suggest. However, their last proposal seems very promising. The scholars' suggestion of expediting the judicial process combined with severe penalties for the municipalities, realtors, and homeowners involved with preventing residential integration or failing to integrate based on specific timetables set by the Secretary of HUD would prove to be an effective means to make it undesirable to commit acts of housing discrimination. A combination of all of these solutions at the federal level may finally result in decreased rates of racial residential segregation.

Conclusion

Racial residential segregation is a pernicious force in American society. Created and maintained by the federal government, local and state governments, and some white homeowners, racial residential segregation has mapped itself on to the geographies of numerous metropolitan regions. This segregation has not only resulted in the separation of black and white homeowners, but more importantly, the concentration of poverty in low-income, inner-city African-American communities. Although George Romney's tenure as Secretary of HUD represented a brief opportunity for HUD to eradicate housing segregation, his efforts largely went un-supplemented by HUD's subsequent agenda. Even HUD's successive attempts to deconcentrate poverty in minority communities and relocate minorities to predominantly white neighborhoods with access to better goods and services through HUD-sponsored programs like HOPE VI and MTO did not create as much change as they had intended. If HUD learns from

integrated communities like Oak Park, Illinois and South Orange, New Jersey, and applies their local strategies at the federal level, there may be a chance that substantial housing desegregation can occur not just at the local level, but also at the federal level, through the possibility that racial integration occurs throughout several major metropolitan regions. However, what is known, is that if HUD were to more aggressively incentivize integration and castigate newer, more subtle forms of discrimination that persist after the enactment of the Fair Housing Act of 1968, racial residential segregation stands a strong chance of being eradicated.

Notes

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² Ibid., 1.

³ Freund, David M.P. Colored Property: State Policy & White Racial Politics in Suburban America (Chicago and London: University of Chicago Press, 2010), 14.

⁴ Gotham, Kevin Fox. Race, Real Estate, and Uneven Development: The Kansas City Experience, 1900-2000. (Albany: State University of New York Press, 2002), 34.

⁵ Logan, John R. and Brian Stults, "The Persistence of Segregation in the Metropolis: New Findings from the 2010 Census," Census Brief prepared for Project US 2010, 2.

⁶ "...the HOLC also initiated and institutionalized the practice of 'redlining.' This discriminatory practice grew out of a ratings system HOLC developed to evaluate the risks associated with loans made to specific urban neighborhoods. Four categories of neighborhood quality were established, and lowest was coded with the color red; it and the next-lowest category virtually never received HOLC loans. The vast majority of mortgages went to the top two categories, the highest of which included areas that were 'new, homogenous, and in demand in good times and bad,' (to HOLD this meant areas inhabited by 'American business and professional men'); the second category consisted of areas that had reached their peak but were still desirable and could be expected to remain stable." Source: Massey and Denton, 51.

⁷ Bonastia, Christopher. *Knocking on the Door: The Federal Government's Attempt to Desegregate the Suburbs* (Princeton and Oxford: Princeton University Press), 103.

⁸ Bonastia, 109.

⁹ Hirsch, Arnold R. *Making the Second Ghetto: Race and Housing in Chicago, 1940-1960.* Cambridge (Cambridgeshire: Cambridge University Press, 1983), 254.

¹⁰ Hirsch, 100.

¹¹ Hirsch, 125.

¹² Hirsch, 121.

- ¹³ Hirsch, 122.
- ¹⁴ Hirsch, 120.
- ¹⁵ Jackson, Kenneth. *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1987), 204.
- ¹⁶ Jackson, 205.
- ¹⁷ Jackson, 206.
- ¹⁸ Jackson, 201-203.
- ¹⁹ Jackson, 208.
- ²⁰ Jackson, 213.
- ²¹ Sugrue, Thomas J. The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit (Princeton: Princeton University Press, 1996), 216.

 22 Sugrue, 216.
- ²³ Sugrue, 233.
- ²⁴ Sugrue, 250.
- Massey, Douglas S., and Nancy A. Denton. *American Apartheid: Segregation and the Making* of the Underclass (Cambridge and London: Harvard University Press). 79-80.
- Massey and Denton, 97.
- ²⁷ Massey and Denton, 99.
- ²⁸ Massey and Denton, 105.
- ²⁹ Massey and Denton, 107.
- Massey and Denton, 230-231.
- ³¹ United States Congress. *The Civil Rights Act of 1968*, Section 804b of Title VIII. Washington D.C.
- ³² United States Congress. *The Civil Rights Act of 1968*. Washington D.C. Section 810b of Title
- ³³ United States Congress. *The Civil Rights Act of 1968*. Washington D.C. Section 810e of Title
- ³⁴ Johnson, Donald. "U.S. Aid to Chicago on 1,000-Unit Housing Plan." New York Times, September 29, 1967.
- ³⁵ United States Congress. *The Housing and Urban Development Act of 1968*. Washington D.C., Sections 235 and 236, 3, 50.
- ³⁶ Semple, Robert L., Jr. "Weaver in Cabinet but Job Is Unclear." New York Times, January 16, 1966.
- ³⁷ Recording of Telephone Conversation between Lyndon B. Johnson and Roy Wilkins, July 15, 1965, 2:40 PM, Citation #8340, Recordings and Transcripts of Conversations and Meetings, LBJ Library.
- ³⁸ Semple, Robert L., Jr. "Nixon Presents the New Cabinet, Pledges to Seek Peace and Unity." New York Times, December 12, 1968.
- ³⁹ "HUD to Push Metropolitan-Wide Approach To Solving Urban-Suburban Problems in '72." Wall Street Journal (New York), January 5, 1972.
- ⁴⁰ "Rent Cut for Public Housing." *Chicago Daily Defender*, May 9, 1970.
- ⁴¹ "Romney Tells \$2 Billion Sharing Plan for Cities." Los Angeles Times, March 23, 1971.
- ⁴² "HUD Launches Fair Housing Advertising." Sacramento Observer, July 1, 1971.

- ⁴³ "HUD Pledged to Equality By Romney." *The Washington Post and Times-Herald*, October 27, 1969.
- ⁴⁴ Sources: "Negro 'Shocked at Grosse Pointe: Hostility of Exclusive Detroit Area Greets New Resident." *New York Times*, July 27, 1966 and White, Poppy Cannon. "What Makes Romney March?" *New York Amsterdam News*, July 13, 1963.
- ⁴⁵ O'Donnell, Laurence G. "Political Trouble hits the Romneys." *Wall Street Journal*, August 4, 1970.
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- ⁴⁶ Sources: O'Donnell and "General Characteristics for County Subdivisions: 1970" from "1970 Census of Population: Characteristics of the Population: Michigan."
- ⁴⁷ Ibid.
- 48 Ibid.
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- ⁵³ Bonastia, 106.
- ⁵⁴ United States Supreme Court. *Griggs v. Duke, Power Co.*, 401 U.S. 424 (1971).
- ⁵⁵ United States Equal Employment Opportunity Commission. *Equal Employment Opportunity Report.* "Highlights of the Equal Employment Opportunity Report," 1. 1974.
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- ⁵⁷ United States Equal Employment Opportunity Commission. Gallegos, Tony, R., Gaul Silberman, and Joyce E. Tucker. *Indicators of Equal Employment Opportunity—Status and Trends*. "Private Sector Participation Rates of Men and Women By Population Group and Year U.S. Summary, 1966-1992,"A-2.
- ⁵⁸ Bonastia, 137.
- ⁵⁹ The United States Department of Health, Education, and Welfare is now known as the U.S. Department of Health and Human Services (HHS). In *Knocking on the Door*, Bonastia refers to HHS by its former name—HEW. This is most likely due to the fact much of the period about which Bonastia writes in *Knocking on the Door* takes place before HEW's name change to HHS in 1979.
- ⁶⁰ Bonastia, 123.

- ⁶¹ United States Department of Housing and Urban Development. "Program Offices." http://portal.hud.gov/hudportal/HUD?src=/program offices
- ⁶² United States Commission on Civil Rights. "Home Ownership for Lower Income Families: A Report on the Racial and Ethnic Impact of the Section 235 Program," June 1971, viii. ⁶³ Ibid., x.
- ⁶⁴ "H.U.D. Suspects Corruption in 10 Cities, Romney Says." October 5, 1972, New York Times.
- ⁶⁵ Bonastia, 132. Note: Blockbusting is the practice of preying on white homeowners' fears that their neighborhoods are undergoing racial transition, and encouraging them to sell their homes below market value.
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- ⁷² Carter, 38-39.
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- ⁸⁵ United States Congress. "Second Annual Report on National Housing Goals: Message from the President of the United States." Washington D.C., April 2, 1970, 42.
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- ¹¹² Eggers, Reid, Simpson, and Wienk, ES-26.
- ¹¹³ Eggers, Reid, Simpson, and Wienk, ES-29.
- ¹¹⁴ Struyk, Raymond J. Turner, Margery Austin, and John Yinger. U.S. Dept. of Housing and Urban Development, Office of Policy Development and Research. *Housing Discrimination Study Synthesis: Prepared for U.S. Department of Housing and Urban Development.* (Washington, D.C.:1991), iii.
- 115 Ibid.
- 116 Struyk, Turner, and Yinger, v.
- 117 Ibid.
- ¹¹⁸ Sociologist Karyn Lacy provides an excellent analysis of black and white realtors' different reasons for steering black homebuyers. Lacy writes: "[W]hite agents who engage in racial steering may do so to prevent black home-seekers from encroaching on stable, white communities, while African-American real estate agents who steer may do so to protect their

black clients from predominantly white communities where they could encounter hostile white neighbors." Source: Lacy, Karyn R. *Blue-Chip Black: Race, Class, and Status in the New Black Middle Class* (Berkeley and Los Angeles: University of California Press, 2007), 109.

¹¹⁹ In *The Origins of the Urban Crisis*, Thomas Sugrue discusses how "economic restructuring" or changes in the economy, affects African-Americans, who are often the most vulnerable to these changes. He demonstrates how this economic vulnerability affected African-American neighborhoods, thus: "In addition, they [African-Americans] deferred property maintenance, which posed serious problems because so many new black neighborhoods contained relatively old houses. And because of layoffs and economic vulnerability, particularly during the economic restricting that began in the 1950s, blacks often defaulted on their monthly payments. During economic slumps, houses in predominantly black neighborhoods changed hands with alarming frequency. As a result, housing values fell and all but the most exclusive black neighborhoods were unstable." Source: Sugrue, 197-198.

¹²⁰ Roediger, David R. *The Wages of Whiteness: Race and the Making of the American Working Class.* (London: Verso, 1991),13.

121 Roediger, 12.

¹²² Harris, Cheryl I. "Whiteness as Property." *Harvard Law Review* 106, no. 8 (June 1993): 1707-791, 1713.

Pulido, Laura. "Rethinking Environmental Racism: White Privilege and Urban Development in Southern California." *Annals of the American Geographers* 90, no. 1 (March 2000): 12-40, 16. ¹²⁴ Green, Bill and Lane, Vincent. *The Final Report of the National Committee on Severely Distressed Public Housing: A Report to the Congress and the Secretary of Housing and Urban* Development. "August 10, 1992 Letter to the Honorable Speaker, United States House of Representatives, Thomas S. Foley." (Washington D.C.: August 1992), http://portal.hud.gov/hudportal/documents/huddoc?id=DOC 9836.pdf

¹²⁵ United States Department of Housing and Urban Development. FY 2000-FY 2006 Strategic Plan, 43 (September 2000).

http://webcache.googleusercontent.com/search?q=cache:CM66hSH7gjYJ:archives.hud.gov/reports/2000strategicplan.pdf+&cd=1&hl=en&ct=clnk&gl=us

¹²⁶ United States Congress. United States Housing and Community Development Act of 1987, Section 121 (3).

¹²⁷ "Cisneros Easily Confirmed as HUD Secretary." CQ Almanac. (1993): 427-428.

http://library.cqpress.com/cqalmanac/document.php?id=cqal93-1106166

¹²⁸ Weisman, Jonathan. "True Impact of GOP Congress Reaches Well Beyond Bills." *CQ Weekly* (September 7, 1996), 2515.

http://library.cqpress.com.proxy.library.vanderbilt.edu/cqweekly/document.php?id=wr402797&action=delfav&time=1399927806488&

"Over the past 15 years, HOPE VI has invested \$6.1 billion of federal funding for 235 projects, to demolish 96,200 public housing units and produce 107,800 new or renovated housing units, 56,800 of which will be affordable to the lowest-income households." Source: U.S Department of Housing And Urban Development. "FY 2010 Budget: Road Map for Transformation," 20. http://www.nhl.gov/budgetsummary2010/fy10budget.pdf.

- ¹³⁰ U.S. Department of Housing and Urban Development. Office of Policy and Development Research. "The Moving to Opportunity for Fair Housing Demonstration Program Final Impacts Evaluation: Executive Summary," (Washington D.C. October 2011): xiv. http://www.huduser.org/publications/pdf/HUD_MTOExecSummary_v4.pdf
- 132 "For control group members, 88 percent of their neighbors were members of racial and ethnic minority groups." Source: U.S. Department of Housing and Urban Development, Office of Policy and Development Research. "The Moving to Opportunity for Fair Housing Demonstration Program Final Impacts Evaluation: Executive Summary," (Washington D.C., October 2011): xvi. http://www.huduser.org/publications/pdf/HUD MTOExecSummary v4.pdf ¹³³ U.S. Department of Housing and Urban Development, Office of Policy and Development Research. "The Moving to Opportunity for Fair Housing Demonstration Program Final Impacts Summary," Evaluation: Executive (Washington D.C.: October 2011): xxvii. http://www.huduser.org/publications/pdf/HUD MTOExecSummary v4.pdf
- ¹³⁴ Halbfinger, David M. and Michael Powell. "As HUD Chief, Cuomo Earns a Mixed Score." *New York Times*, August 23, 2010.
- ¹³⁵ A subprime mortgage is a type of loan given to individuals with poor credit who, because of their poor credit, normally would not qualify for traditional mortgages.
- ¹³⁶Halfbinger and Powell.
- 137 Ibid.
- 138 Ibid.
- ¹³⁹ United States Department of Housing and Urban Development. *One CPD Resource Exchange: Homelessness Assistance*. "HUD Secretary Jackson Announces Reduction in Chronic Homelessness," 1. https://www.onecpd.info/resources/documents/ChronicHomelessArticle.pdf. ¹⁴⁰ Ibid., 2.
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- 142 "Geography-Oak Park village, Illinois: Profile of General Population and Housing Characteristics: 2010."
- ¹⁴³ Zimmerman, Kent. "Hope to Preserve Character of Negro Families in Suburbs." *Gettysburg Times*, February 14, 1967.
- ¹⁴⁴ "Arson Fails at Home of a Negro Scientist." New York Times, November 23, 1950.
- ¹⁴⁵ "General Characteristics of the Population, for Standard Metropolitan Areas, Urbanized Areas, and Urban Places of 10,000 or More: 1950" from Census of Population 1950 Illinois." These statistics were calculated by adding the totals for native-born white men, 26,373, foreignborn white men, 2,428, native-born white women, 31,855, and foreign-born white women, 2,766, for a total white population of 63,382. The total black population was calculated by adding the total number of "Negro" males, 29, with the total number of "Negro" females, 46, for a total black population of 75.
- ¹⁴⁶ Zimmerman.
- ¹⁴⁷ "Negro Girl, Once Rejected By Symphony, Joins Another." New York Times, June 4, 1963.

149 Ibid.

¹⁵² Trainor, Ken. "Our Finest Decade: The Oak Park integration story." February 4, 2014. http://www.oakpark.com/News/Articles/2-4-2014/Our-finest-decade/

¹⁵³ "The right of all people to live where they choose." *Oak Leaves*, 28-29, April 16, 1964. Trainor.

¹⁵⁵ Farrell, William E. "Suburb Ponders Compatibility of Black Quota and Integration; Earlier Disapproval a 'Tipping' Point." *New York Times*, February 10, 1974

156 "General Characteristics of the Population for Standard Metropolitan Areas, Urbanized Areas, and Urban Places of 10,000 or More: 1950," from General Characteristics: Illinois" from "Census of Population: 1950 Illinois Volume II Part 13." Note: The number of whites in Berwyn was calculated by adding the total number of native-born white men, foreign-born white men, native-born white women, and foreign-born white women. The total number of blacks in Berwyn was calculated by adding the total number of "Negro Females" and "Negro Males."

157 "General Characteristics of the Population for Standard Metropolitan Areas, Urbanized Areas, and Urban Places of 10,000 or More: 1950," from General Characteristics: Illinois" from "Census of Population: 1950 Illinois Volume II Part 13." Note: The number of whites in Cicero was calculated by adding the total number of native-born white men, foreign-born white men, native-born white women, and foreign-born white women. The total number of blacks in Cicero was calculated by adding the total number of "Negro Females" and "Negro Males."

158 "Characteristics of the Population, for Standard Metropolitan Statistical Areas, Urbanized Areas, and Urban Places of 10,000 or More: 1960" from General Population Characteristics: Illinois," in "Census of Population: 1960—Volume I: Characteristics of the Population: Number of Inhabitants, General Population Characteristics, General Social and Economic Characteristics, and Detailed Characteristics. Part 15: Illinois." Note: The number of whites in Berwyn was calculated by adding the total number of white men and white women. The total number of blacks in Berwyn was calculated by adding the total number of "Negro Females" and "Negro Males." Since there was only a number provided for "Negro females," the total black population is 6.

¹⁵⁹ "Characteristics of the Population, for Standard Metropolitan Statistical Areas, Urbanized Areas, and Urban Places of 10,000 or More: 1960" from General Population Characteristics: Illinois," in "Census of Population: 1960—Volume I: Characteristics of the Population: Number of Inhabitants, General Population Characteristics, General Social and Economic Characteristics, and Detailed Characteristics. Part 15: Illinois." Note: The number of whites in Cicero was calculated by adding the total number of white men and white women. The total number of blacks in Cicero was calculated by adding the total number of black men and black women.

¹⁶⁰ "Standard Metropolitan Statistical Areas Places of 50,000 or More (or Central Cities) Urban Balance Urbanized Areas Places of 50,000 or More—Race by Sex, for Areas and Places: 1970" from "1970 Census of Population: Volume 1 Characteristics of the Population—Part 15: Illinois." Note: The number of whites in Berwyn was calculated by adding the total number of

¹⁴⁸ "Negro Violinist Wins an Apology: Chicago Suburb Symphony Had Rejected Her." *New York Times*, February 13, 1963.

¹⁵⁰ River Forest is a neighboring suburban community of Oak Park.

¹⁵¹ "Negro Violinist Wins an Apology: Chicago Suburb Symphony Had Rejected Her." *New York Times*, February 13, 1963.

white men and white women. The total number of blacks in Berwyn was calculated by adding the total number of black men and black women.

¹⁶¹ "Standard Metropolitan Statistical Areas Places of 50,000 or More (or Central Cities) Urban Balance Urbanized Areas Places of 50,000 or More—Race by Sex, for Areas and Places: 1970" from "1970 Census of Population: Volume 1 Characteristics of the Population—Part 15: Illinois." Note: The number of whites in Cicero was calculated by adding the total number of white men and white women. The total number of blacks in Cicero was calculated by adding the total number of black men and black women.

¹⁶² "Luring Blacks, Keeping Whites: A tale of two suburbs: signs of failure and success." *TIME*, October 31, 1977, 21.

¹⁶³ Farrell, William E. "Suburb Ponders Compatibility of Black Quota and Integration; Earlier Disapproval a 'Tipping' Point." *New York Times*, February 10, 1974.

¹⁶⁴ "Open Housing Passed: Crowd loudly objects; board adopts law, no referendum." *Oak Leaves*, May 8, 1968, 1,9.

"Oak Park Diversity Statement." 1973. http://www.oak-park.us/village-services/tenantlandlord-relations/oak-park-diversity-statement

The Oak Park Community Relations Commission changed its name to the Oak Park Community Relations Commission in 1972. Source: Goodwin, 155.

¹⁶⁷ Goodwin, Carole. *The Oak Park Strategy: Community Control of Racial Change*. (Chicago: University of Chicago Press, 1979),149.

¹⁶⁸ Goodwin, 156.

¹⁶⁹ Goodwin, 151.

¹⁷⁰ Oak Park Housing Center. "1973-1974 Annual Report," 2.

¹⁷¹ Sources: Goodwin, 170 and Oak Park Housing Center. "1975-1976 Annual Report," 2.

Raymond, Robert L. "The creation of the Oak Park Housing Center." *Wednesday Journal: As Time Goes By...celebrating 30 years of the Oak Pak Regional Housing Center*, May 1, 2002, 3. ¹⁷³ Farrell.

¹⁷⁴ Sheppard Jr., Nathaniel. "Chicago Suburb Offers Novel Equity Program in Hope of Preserving Property Values." *New York Times*, December 26, 1977.

¹⁷⁵ "Luring Blacks, Keeping Whites: A tale of two suburbs: signs of failure and success," *TIME* October 31, 1977, 21.

¹⁷⁶ "Chicago Suburb to Pay Landlords to Integrate." New York Times, November 11, 1984.

177 "Summary of General Characteristics—1970" from "Characteristics of the Population: Illinois—1970 Census of Population."

178 "The State Urban and Rural and Size of Place Inside and Outside SMSA's SCSA's SMSA's Urbanized Areas Places of 1,000 or More Counties Persons by Race: 1980" from "General Population Characteristics: Illinois—1980 Census of Population." Note: the number of Asians in Oak Park was calculated by adding the 121 Japanese, 270 Chinese, 467 Filipino, 109 Korean, 447 Asian Indian, and 70 Vietnamese residents together to produce a total of 1,485 Asian Oak Park residents.

¹⁷⁹ "Race and Hispanic Origin: 1990—Place and [In Selected States] County Subdivision [1,000 or More Persons] from "1990 Census of Population: General Population Characteristics—Illinois."

¹⁸¹ "Race and Hispanic or Latino Origin: 2010" from New Jersey: 2010—Summary Population and Housing Characteristics."

The "tipping point" is the point at which some white homeowners feel uncomfortable with a certain number of African Americans residing in the community, and white flight ensues. Source: Leiderman, Sally and Leiderman Matthew. "Keeping Our Eyes on the Prize: Potential Markers Towards Stable Intentional Integration." *Integral: The Journal of Fund for an Open Society*, 48. According to the authors, "'Tipping' is said to occur when substantial numbers of the group formerly in the majority in a community move out (often referred to as 'white flight') engage in panic selling and/or avoid moving into the area."

¹⁸³ Sources: "Race by Sex for Towns/Townships 1980 Towns/Townships of 2,500 or More," and "Race and Hispanic Origin: 1990 Place and [In Selected States] County Subdivision [1,000 or More Persons]."

Fund for an OPEN Society is an organization that was founded in 1975 by African-American civil rights activist and founder of the Congress of Racial Equality, James Farmer Jr. and Morris Milgram, a white homebuilder who specialized in creating integrated housing developments, such as Concord Park, Pennsylvania. Source: http://www.fundopensoc.org/Farmer-and-Milgram.html. South Orange Patch Directory: Charitable & Civic Organizations. http://southorange.patch.com/listings/fund-for-an-open-society-2.

¹⁸⁵ Ragozzino, Joe. "Racial forum draws hundreds." *The Maplewood-South Orange News-Record*, April 10, 1997.

¹⁸⁰ "Profile of General Demographic Characteristics: 2000—Geographic Area: Oak Park village, Illinois," from *U.S. Census Bureau*, "Census 2000."

¹⁸⁶ Nelson, 24-25.

¹⁸⁷ Nelson, 25.

¹⁸⁸ Nelson, 28.

¹⁸⁹ South Orange/Maplewood Community Coalition on Race newsletter. Fall 2006, 1.

¹⁹⁰ Nelson, 28-29.