Fifty years after the creation of the Department of Housing and Urban Development — and nearly that long after the passage of the Fair Housing Act of 1968 — the fight against the interlinked scourges of housing discrimination and racial segregation in America is far from finished. Economic isolation is actually growing worse across the country, as more and more minority families find themselves trapped in high-poverty neighborhoods without decent housing, schools or jobs, and with few avenues of escape.

This did not happen by accident. It is a direct consequence of federal, state and local housing policies that encourage — indeed, subsidize — racial and economic segregation. Fair housing advocates have recently been encouraged by a Supreme Court decision and new federal rules they see as favorable to their cause. Even so, there will be no fundamental change without the dismantling of policies that isolate the poor and that Paul Jargowsky, a professor of public policy at Rutgers University-Camden, and others call the “architecture of segregation.”

As things stand now, federally subsidized housing for low-income citizens, which seems on its face to be a good thing, is disproportionately built in poor areas offering no work, underperforming schools and limited opportunity. Zoning laws in newer suburbs that rest on and benefit from infrastructure built with public subsidies prevent poor, moderate-income and minority
families from moving in. Discriminatory practices exclude even higher income minority citizens from some communities.

The economic expansion of the 1990s brought wage increases and low unemployment, diluting poverty and cutting the number of people living in high-poverty neighborhoods by about 25 percent. Many policy experts believed at the time that the era of urban decay was coming to an end. But as Mr. Jargowsky observes, that’s not how things worked out. In a new analysis of census data, he finds that the number of people living in high-poverty slums, where 40 percent or more of the residents live below the poverty level, has nearly doubled since 2000.

Meanwhile, he writes, poverty has become more concentrated: More than one in four of the black poor, nearly one in six of the Hispanic poor and one in 13 of the white poor now live in a neighborhood of extreme poverty. Impoverished families are thus doubly disadvantaged — by poverty itself and by life in areas ravaged by the social problems that flow from it.

The Fair Housing Act was supposed to overcome these problems. But presidents in both parties declined to enforce it vigorously, and governments at all levels simply ignored it. No one knows that story better than former Vice President Walter Mondale, a co-sponsor of the act, who spoke eloquently at a fair housing conference at HUD on Tuesday.

“When high-income black families cannot qualify for a prime loan and are steered away from white suburbs, the goals of the Fair Housing Act are not fulfilled,” he said. “When the federal and state governments will pay to build new suburban highways, streets, sewers, schools and parks, but then allow these communities to exclude affordable housing and nonwhite citizens, the goals of the Fair Housing Act are not fulfilled. When we build most new subsidized housing in poor black or Latino neighborhoods, the goals of the Fair Housing Act are not fulfilled.”

Among the recent positive moves, in a June ruling the Supreme Court
reminded state and local governments that housing discrimination is illegal even when unintentional and that the Fair Housing Act bars them from spending federal money in a manner that perpetuates segregation.

The following month, HUD ended decades of equivocation by issuing new rules under a provision of the act that requires state and local governments to “affirmatively further” fair housing goals by making legitimate efforts to replace “segregated living patterns with truly integrated and balanced living patterns.”

These actions, plus growing concern over racial isolation in places like Ferguson, Mo., and Baltimore, have inspired hope among fair housing advocates. But given the high social costs of entrenched segregation, governments at all levels must do far more.

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