

## *Guest Editors' Introduction*

# The Fair Housing Act at 50

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In 1968, Congress passed the Fair Housing Act (FHA), a law prohibiting discrimination in the housing market. This piece of Federal legislation represented a significant reversal from Federal and local policies of the past, which promoted segregation. In 2015, the U.S. Supreme Court ruled that the FHA also applies to policies that have a disparate impact on members of protected classes. Although discrimination is illegal, it and segregation still exist, along with the long-term economic realities associated with both. This special issue, gathered through a call for papers, features five articles that went through peer-review process<sup>1</sup> and focus on fair housing and the FHA itself. Cumulatively, these articles show the importance of the FHA and the many challenges that remain to truly achieve its original mandate.

The issue begins with an article by Arthur Acolin, Desen Lin, and Susan Wachter, which looks at homeownership rates by race since 1970. This article quantifies the persistent gap in homeownership between Blacks and Whites and finds that homeownership rates for Blacks and Hispanics in 2018 are similar to what they were in 1970. As the article demonstrates, homeownership has important implications for wealth creation, which makes this gap even more concerning.

John Landis, in the second article, uses several methods to look at segregation over time. Although he finds a slight reduction in Black-White segregation, which he measures with a dissimilarity index, he also finds that segregation remains high. These realities raise the question then: what can we do?

Katherine O'Regan and Ken Zimmerman provide an overview of the U.S. Department of Housing and Urban Development's Affirmatively Furthering Fair Housing rule and its importance and limitations. This article underscores the complexity of policies aimed at addressing discrimination and segregation.

Next, an article by Edward Goetz, Anthony Damiano, and Rashad Williams examines racially concentrated poverty and racially concentrated affluence in the largest 50 metropolitan areas

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<sup>1</sup> All papers, including those of the editors, went through a double-blind peer review process.

in the United States. This article makes the argument that many of our policies have targeted deconcentrating the poor and desegregating people of color, and few emphasize the converse—reducing racially concentrated areas of affluence that are based on separatism and exclusion. This article helps further the debate about the underlying assumptions in many of our existing policies aimed at addressing fair housing.

This issue ends with an article by Vincent J. Reina, Jake Wegmann, and Erick Guerra that looks at potential tensions between location affordability and fair housing. They ask whether incorporating transportation costs in the siting of new subsidized housing could actually further racial and economic segregation. The authors offer recommendations for how location affordability can be used as one of several factors considered in the siting of affordable housing.

Combined, the articles in this issue show that many of the challenges our society faced when the Fair Housing Act passed 50 years ago are unfortunately still present. Thoughtful policies that pay attention to the importance of history, local context and market dynamics, and institutional barriers when these policies are implemented will be essential to addressing our fair housing goals going forward to ensure that the intent of the Fair Housing Act is realized.