

# HOUSING DISCRIMINATION AGAINST RACIAL AND ETHNIC MINORITIES 2012

## Executive Summary



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# **HOUSING DISCRIMINATION AGAINST RACIAL AND ETHNIC MINORITIES 2012**

## **Executive Summary**

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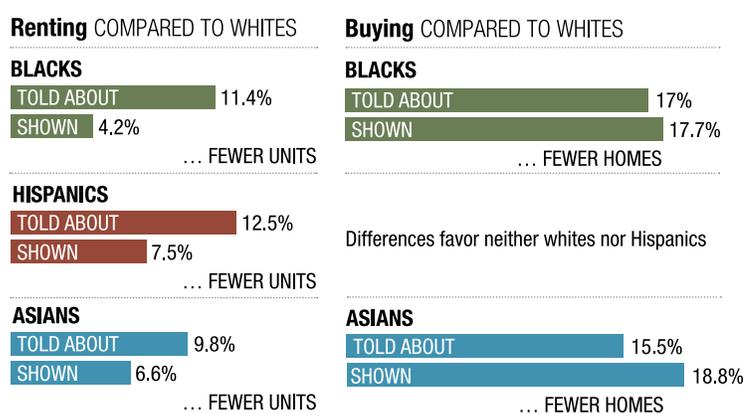
Despite the generous contributions from these individuals and organizations, any errors and omissions that may remain in this report are, of course, our own. All views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, or its funders.

# A Glass Half Full: Discrimination Against Minority Homeseekers and Implications for Fair Housing Policy

For much of the twentieth century, discrimination by private real estate agents and rental property owners helped establish and sustain stark patterns of housing and neighborhood inequality. Beginning in the late 1970s, the Department of Housing and Urban Development (HUD) has rigorously monitored trends in racial and ethnic discrimination in both rental and sales markets approximately once each decade through a series of nationwide paired-testing studies. This summary report presents findings from the fourth such study, which applied paired-testing methodology in 28 metropolitan areas to measure the incidence and forms of discrimination experienced by black, Hispanic, and Asian renters and homebuyers.<sup>1</sup>

When well-qualified minority homeseekers contact housing providers to inquire about recently advertised housing units, they generally are just as likely as equally qualified white homeseekers to get an appointment and learn about at least one available housing unit. However, when differences in treatment occur, white homeseekers are more likely to be favored than minorities. Most important, minority homeseekers are told about and shown fewer homes and apartments than whites (Exhibit 1).<sup>2</sup>

## Exhibit 1: Minority Homeseekers Told About and Shown Fewer Housing Units



Although the most blatant forms of housing discrimination (refusing to meet with a minority homeseeker or provide information about any available units) have declined since the first national paired-testing study in 1977, the forms of discrimination that persist (providing information about fewer units) raise the costs of housing search for minorities and restrict their housing options. Looking forward, national fair housing policies must continue to adapt to address the patterns of discrimination and disparity that persist today.

<sup>1</sup>Based on standard U.S. Census Bureau practice, this report uses the term "Asian" to refer to all Asian and Asian American testers. In addition, the term "white" refers to non-Hispanic whites.

<sup>2</sup>All reported differences between minority and white treatment are statistically significant at the 0.90 level or higher. For specific tests of statistical significance, see the exhibits in Chapters IV and V of the full report.

There can be no question that the housing circumstances of whites and minorities differ substantially. Whites are more likely to own their homes, to occupy better quality homes and apartments, and to live in safer, more opportunity-rich neighborhoods. However, it is less obvious whether—or how much—these disparities result from current racial and ethnic discrimination in the housing market because whites and minorities differ systematically in employment, income, assets, and debts.

**In this study...** More than 8,000 tests were conducted in a nationally representative sample of 28 metropolitan areas. In each test, two trained individuals—one white and the other black, Hispanic, or Asian—contacted a housing provider to inquire about a housing unit randomly selected from recently advertised homes and apartments. The two testers in each pair were matched on gender and age, and both presented themselves as equally and unambiguously well-qualified to rent or buy the advertised unit. Each tester independently recorded the treatment he or she experienced, including information about all the homes or apartments recommended and shown.

### **Paired testing offers a uniquely effective tool for directly observing differential treatment of equally qualified homeseekers, essentially catching discrimination in the act**

In a paired test, two people, one white and the other minority, pose as equally qualified homeseekers and inquire about available homes or apartments. Researchers have adapted the tool to systematically measure how often discrimination occurs across housing markets and what forms it takes.<sup>3</sup>

Despite its power, paired testing cannot capture all forms of housing discrimination that might occur during a housing search. For example, it does not encompass differences in advertising practices that may limit a homeseeker's knowledge about available housing options. It cannot measure differences in treatment that might occur after the initial inquiry—when homeseekers submit applications, seek mortgage financing, or negotiate lease terms. Moreover, the results presented here do not reflect the experience of the average or typical minority homeseeker, because testers presented themselves as unambiguously well-qualified for the advertised homes and apartments about

**Understanding the numbers...** Not every instance of white-favored treatment should be interpreted as systematic discrimination. In some tests, random factors may contribute to observed differences in treatment; in other tests, minorities may experience more favorable treatment than their white partners for systematic reasons. Therefore, we report the share of tests in which the white was favored over the minority, the share in which the minority was favored over the white, and the difference between the two. This difference—or net measure—provides a conservative, lower-bound estimate of systematic discrimination against minority homeseekers, because it not only subtracts random differences from the gross measure of white-favored treatment, but may also subtract some differences that reflect systematic reverse discrimination. Gross measures of discrimination receive less emphasis in this report than in past national studies because analysis over the past 25 years strongly suggests that they reflect a lot of random differences in treatment, and that net measures more accurately reflect the systematic disadvantages faced by minority homeseekers.

<sup>3</sup> This study focuses on differential treatment discrimination—when equally qualified homeseekers receive unequal treatment from housing providers. For methodological details, see Chapters II and III in the full report. Federal law also prohibits forms of treatment that may appear equal on their face but that have a disparate impact on minority homeseekers.

which they inquired.<sup>4</sup> Evidence from other research suggests that when testers pose as more marginally qualified homeseekers, more discrimination occurs (Hunter and Walker 1996). For all these reasons, results reported here probably understate the total level of discrimination that occurs in the marketplace.

## People of color still face discrimination when they search for housing today

Each paired test in this study compares the treatment of whites and minorities at three critical steps in the search for housing:

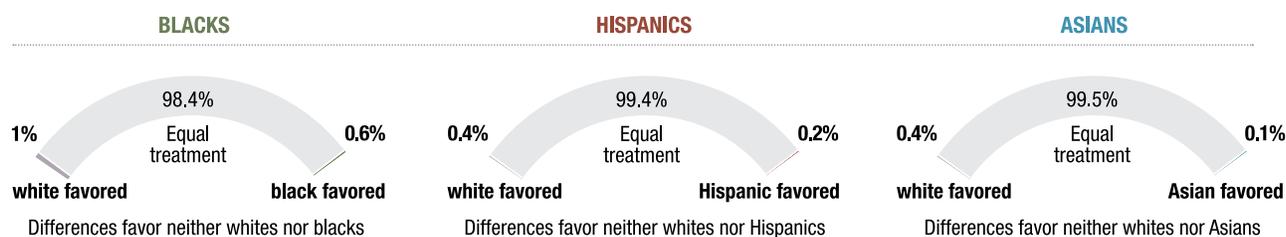
1. First, testers attempted (by telephone or e-mail) to **make appointments** for in-person visits.
2. If successful, they used the **in-person visit** to learn about available homes or apartments.
3. Finally, if told about at least one available housing unit, testers sought to **inspect homes or apartments**.

The discussion and exhibits that follow summarize the main findings at each of these three steps, first for renters and then for homebuyers.

**Discrimination against minority renters.** Minority renters who call to inquire about recently advertised homes or apartments are rarely denied appointments that their white counterparts are able to make. In the vast majority of tests, if one tester is able to make an appointment, then both are. The very small treatment differences favor neither whites nor minorities (Exhibit 2).

### Exhibit 2: Call for Rental Appointment

**MAKE AN APPOINTMENT** Almost every time one tester can make an appointment, both can.



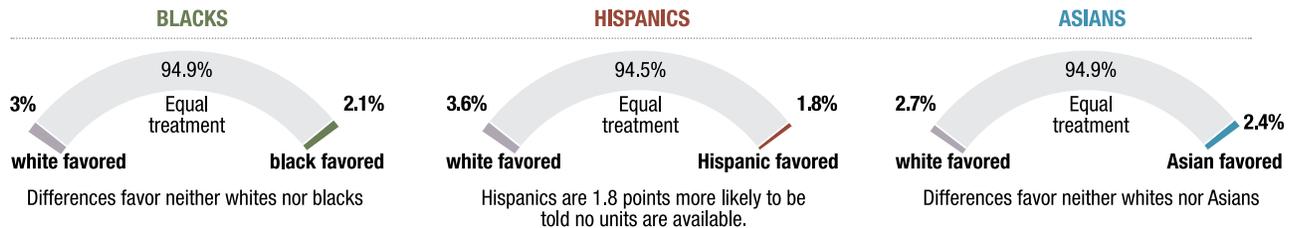
When renters meet in person with housing providers, they are almost always told about at least one available unit. However, Hispanic renters are slightly more likely than equally qualified whites to be told that no homes or apartments are available (1.8 percentage points). Moreover, in about half of all in-person visits, one tester is told about more available units than the other, with whites significantly

<sup>4</sup> All testers were assigned financial characteristics that qualified them for the housing units about which they were inquiring. Therefore, the assigned income levels varied widely, matching the variation in advertised rents and home prices in the sampled metropolitan areas. However, in most metropolitan areas, average incomes among black, Hispanic, and Asian households are lower than the average incomes assigned to testers.

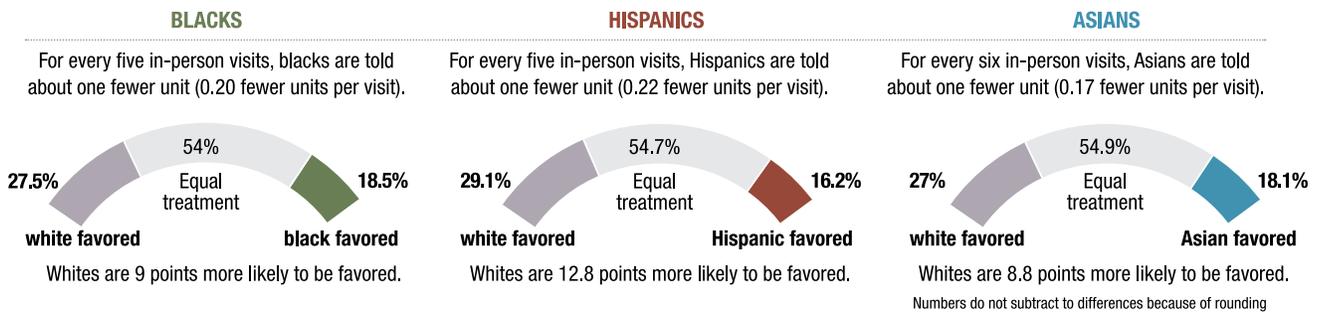
more likely to be favored than minorities, as detailed in Exhibit 3. Black, Hispanic, and Asian renters are all told about fewer housing units than equally qualified white renters. Blacks and Hispanics are told about one fewer unit for every five in-person visits; Asians are told about one fewer unit for every six in-person visits.

### Exhibit 3: In-Person Meeting with Rental Housing Provider

**TOLD ABOUT AT LEAST ONE UNIT:** In the vast majority of visits, both testers are told about at least one available unit.



**LEARN ABOUT MORE AVAILABLE UNITS:** In about half of in-person visits, one tester is told about more available units than the other.

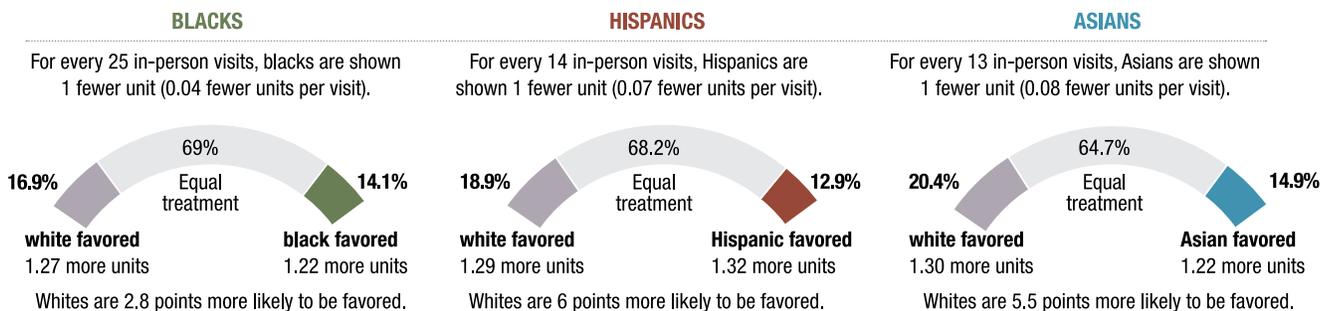


Finally, in about one-third of in-person visits, one tester is shown more units than his or her partner, with whites significantly more likely to be favored than minorities. As Exhibit 4 details, black, Hispanic, and Asian renters are all shown significantly fewer housing units than equally qualified whites. Blacks are shown about one fewer unit for every 25 visits; Hispanics are shown one fewer unit for every 14 visits; and Asians are shown one fewer unit for every 13 visits.

**For example...** In one rental test, the white tester arrived first and asked to see a two-bedroom apartment. The agent showed him the available two-bedroom unit as well as a one-bedroom apartment and provided application information for both units. The Hispanic tester arrived two hours later at the same office, but was told that nothing was available.

### Exhibit 4: Inspect Available Rental Units

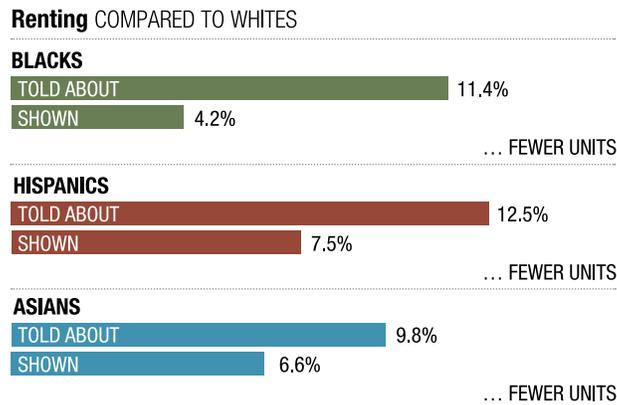
**SHOWN MORE AVAILABLE UNITS:** In about one third of in-person visits, one tester is shown more units than the other.



Taking all three steps into account (ability to make an appointment, availability of units, and agents' willingness to show units), minority renters are told about and shown fewer homes and apartments than equally qualified whites (Exhibit 5).

- Black renters who contact agents about recently advertised housing units learn about 11.4 percent fewer available units than equally qualified whites and are shown 4.2 percent fewer units.
- Hispanic renters learn about 12.5 percent fewer available units than equally qualified whites and are shown 7.5 percent fewer units.
- Asian renters learn about 9.8 percent fewer available units than equally qualified whites and are shown 6.6 percent fewer units.

**Exhibit 5: Minority Renters Told About and Shown Fewer Housing Units**

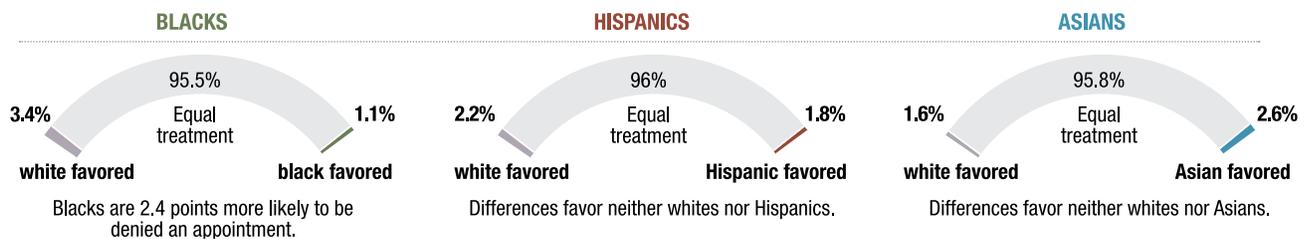


Minority renters sometimes experience other forms of discriminatory treatment as well, relating to housing costs and quality and the helpfulness of the rental agent. These differences are less consistent and smaller in magnitude than the differences in numbers of units available and shown. Details will be found in Chapter IV of the full report.

**Discrimination against minority homebuyers.** Like renters, minority homebuyers are rarely denied appointments that their white counterparts are able to make (Exhibit 6). However, black homebuyers are slightly more likely than equally qualified whites to be denied an in-person appointment (2.4 percentage points).

**Exhibit 6: Call for Sales Appointment**

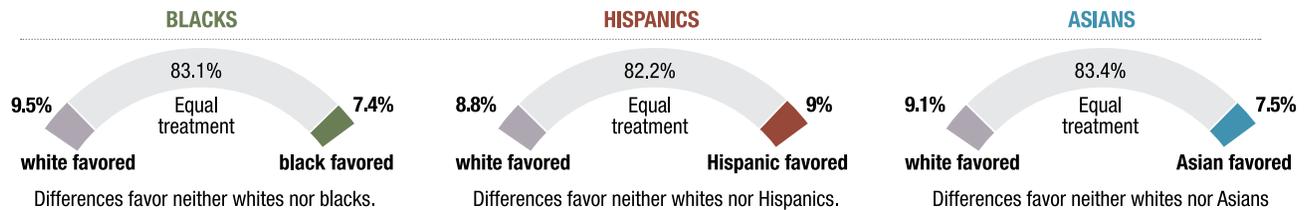
**MAKE AN APPOINTMENT** Almost every time one tester can make an appointment, both can.



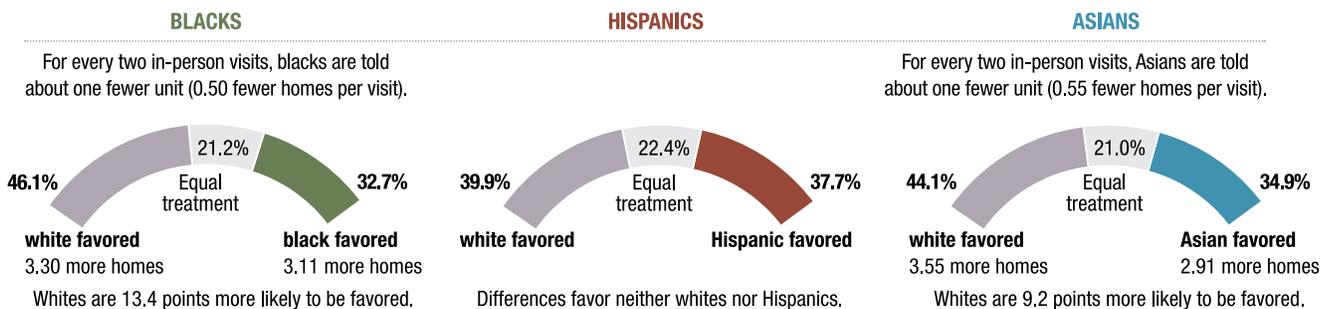
When homebuyers meet in person with housing providers, they are usually told about at least one available unit. However, agents frequently tell one tester about more available homes than the other, with whites significantly more likely to be favored than blacks and Asians, as illustrated in Exhibit 7. Consequently, for every two visits, black and Asian homebuyers learn about one fewer home than equally qualified whites.

### Exhibit 7: In-Person Meeting with Sales Agent

**TOLD ABOUT AT LEAST ONE UNIT:** In the vast majority of visits, both testers are told about at least one available unit.



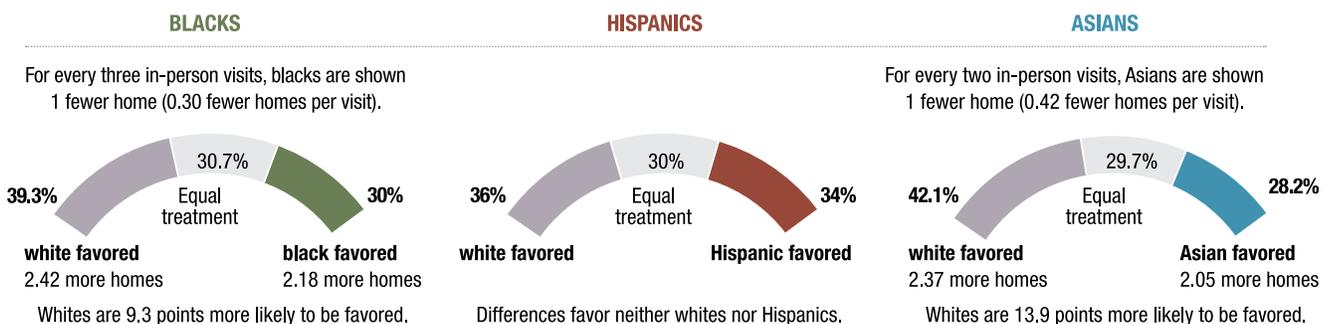
**LEARN ABOUT MORE AVAILABLE HOMES:** In most in-person visits, one tester is told about more available units than the other.



Finally, in about two-thirds of in-person visits, one tester is shown more units than his or her partner, with whites significantly more likely to be favored than blacks or Asians. As Exhibit 8 details, black and Asian renters are shown significantly fewer homes than equally qualified whites. Specifically, blacks are shown about one fewer home for every three in-person visits; Asians are shown one fewer home for every two in-person visits.

### Exhibit 8: Inspect Available For-Sale Homes

**SHOWN MORE AVAILABLE HOMES:** In about two-thirds of in-person visits, one tester is shown more units than the other.



Taking all three steps into account (ability to make an appointment, availability of units, and agents' willingness to show units), black and Asian homebuyers are told about and shown fewer homes than equally qualified whites (Exhibit 9).

- Black homebuyers who contact agents about recently advertised homes for sale learn about 17.0 percent fewer available homes than equally qualified whites and are shown 17.7 percent fewer homes.
- Asian homebuyers learn about 15.5 percent fewer available homes than equally qualified whites and are shown 18.8 percent fewer homes.

Overall differences in treatment for Hispanic homebuyers are not statistically significant, and Hispanics are not recommended or shown a statistically different number of homes per inquiry than comparably qualified white homebuyers. This result extends across many forms of treatment and across the metropolitan areas where testing was conducted. As discussed further later, it also reflects a longer-term decline in discrimination against Hispanic homebuyers.

Most of the for-sale homes recommended and shown to testers of all races and ethnicities are located in majority-white neighborhoods. In many cases, however, one tester is recommended and shown homes in neighborhoods that have a higher percentage of white residents, on average, than his or her partner. Whites are significantly more likely than blacks or Asians to be shown these neighborhoods with higher percentages of whites; and, when they are, the neighborhoods whites see are about 17 percentage points higher in the percentage of white residents than those shown to equally qualified blacks or Asians. However, minorities are sometimes shown “whiter” neighborhoods than their partners; and, when they are, the neighborhoods they see are 14 to 15 percentage points higher in proportion of white residents than those shown to equally qualified whites. As a consequence, across all tests, the average racial composition of neighborhoods recommended to whites is only slightly higher in white percentage than the average for blacks and Asians—less than 2 percentage points more white. In other words, over multiple inquiries, the composition of neighborhoods recommended to minority homebuyers is very similar to the composition of those recommended to equally qualified whites.

**For example...** In one sales test, the black tester called and spoke with an agent who insisted that she must be prequalified in order to see homes. The agent refused to meet with the tester until she had talked to a lender. The white tester was not asked about prequalification over the phone and was able to make an appointment to meet with the agent.

### Exhibit 9: Minority Homebuyers Told About and Shown Fewer Housing Units

#### Buying COMPARED TO WHITES

##### BLACKS



##### HISPANICS

Differences favor neither whites nor hispanics.

##### ASIANS



Minority homebuyers sometimes experience other forms of discriminatory treatment as well, relating to housing costs and financing, housing quality, and the helpfulness of the sales agent. These differences are less consistent and smaller in magnitude than the differences in numbers of homes available and shown. For details, see Chapter IV in the full report.

#### **Variations in discrimination patterns.**

In addition to estimating the overall incidence and severity of discrimination, a large-scale national testing study sheds light on important variations in discrimination, indicating what types of homeseekers are most disadvantaged, what types of agents discriminate most frequently, and where discrimination is most prevalent. This study finds that minority homeseekers whose ethnicity is more readily identifiable experience more discrimination than those who may be mistaken for whites. Specifically, black and Asian renters whose race is readily identifiable based on name and speech are significantly more likely to be denied an appointment than minorities perceived to be white. During an in-person visit, renters who are identifiably black, Hispanic, or Asian are shown fewer units than minorities who are perceived to be white. Similarly, homebuyers who are identifiably black or Asian face higher discrimination during the in-person visit than those who are perceived to be white.

The study does not support other widely held assumptions about when and where discrimination is most likely to occur. It does not find substantial differences in the incidence or severity of discrimination across metropolitan areas or regions of the country, suggesting that housing discrimination remains a national problem. It is neither more nor less severe in housing markets hit hardest by the Great Recession.<sup>5</sup>

What are the consequences of the discrimination documented here? When housing providers deny minority homeseekers information about some of the housing options offered to whites, the time and cost of minorities' housing search rise and their choices are constrained. A recent survey of homebuyers finds that the median search lasts 12 weeks, with 12 homes seen (National Association of Realtors 2011). A black or Asian homebuyer would have to search longer or choose from a narrower set of options. Unfortunately, little is known about patterns of search among renters, but spending time inquiring about more advertisements and visiting more properties could be burdensome, especially for those with low incomes or inflexible work schedules.

**Identifiability of minority homeseekers...** When homeseekers call (or e-mail) to make an appointment, the housing provider might or might not identify their race or ethnicity. Even when homeseekers meet in person with housing providers, it is not certain that their race or ethnicity is accurately identified. In this study, a team of coders assessed the race/ethnicity of each tester based on reading the tester's name and listening to a recording of his or her speech—the information available to an agent over the phone. A parallel assessment, conducted by other members of the coding team, was based on name, speech, and a photograph—the information available to an agent during an in-person meeting. Each tester was assessed by three independent coders based on name and speech and by three independent coders based on name, speech, and appearance. Minorities whose ethnicity is more readily identifiable experience more discrimination than those who may be mistaken for whites. This is the first time such an assessment has been performed as part of a national paired-testing study.

<sup>5</sup> For more details on analysis of variations in discrimination, see Chapter V of the full report.

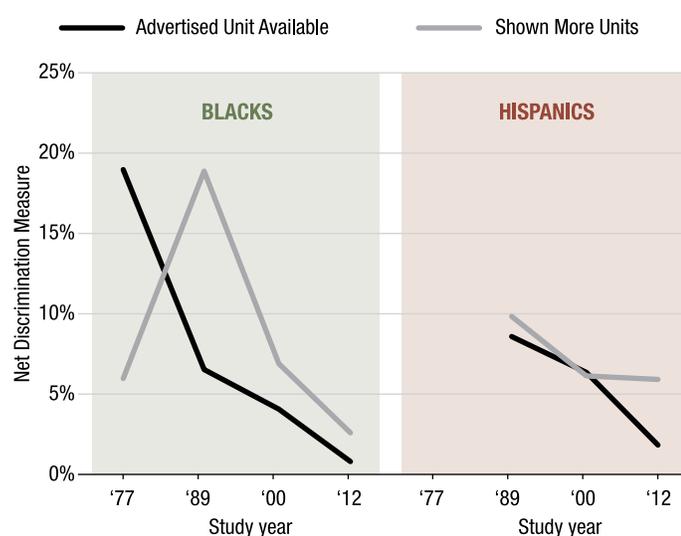
## The most blatant forms of discrimination have declined since passage of the 1968 Fair Housing Act

Due to changes in housing markets, sampling methods, and testing protocols, results from HUD's four decennial paired-testing studies cannot be precisely compared. But they do provide a qualitative picture of trends in the adverse treatment of minority homeseekers. The first national paired-testing study, launched in 1977, focused exclusively on discrimination against blacks (Wienk, et al. 1979). The 1989 Housing Discrimination Study measured discrimination against Hispanics as well as blacks (Turner, Struyk, and Yinger 1991). And the 2000 Housing Discrimination Study produced national estimates of discrimination against black, Hispanic, and Asian homeseekers (Turner and Ross 2003a, 2003b; Turner, et al. 2002).

### Trends in rental discrimination.

Exhibit 10 illustrates the long-term trends in two important net measures of discriminatory treatment for blacks and Hispanics: whether the agent told only the white tester that the advertised unit was available and whether the white tester was shown more units. In 1977, black renters were frequently denied access to advertised units that were available to equally qualified whites. This kind of “door slamming” discrimination had declined dramatically by 1989 and has continued to decline since. The net measure of discrimination for the number of units shown to black versus white renters actually increased between 1977 and 1989 (possibly because blacks were less likely to be denied advertised housing outright) but has declined since. Denial of advertised units to Hispanic renters has also dropped substantially since 1989, while discrimination on the number of units shown appears to have declined between 1989 and 2000, but not between 2000 and 2012.

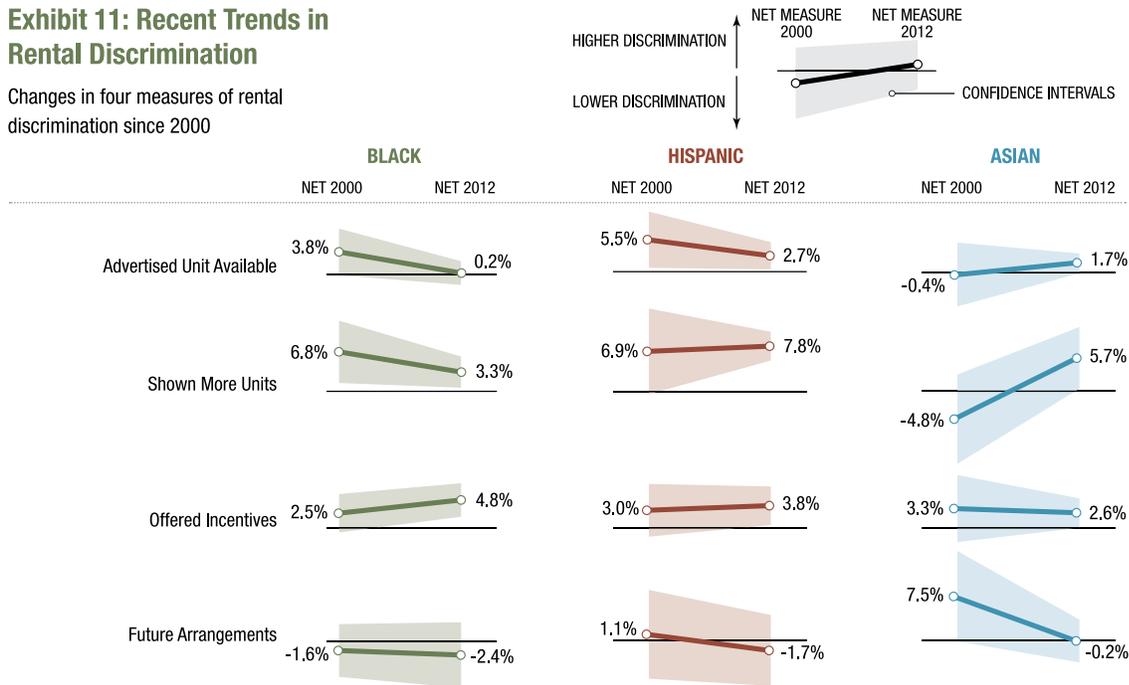
**Exhibit 10: Long-Term Trends in Net Measures of Rental Discrimination**



Focusing on more recent trends, Exhibit 11 reports net estimates of discrimination for four comparable treatment measures in 2000 and 2012. These trend lines are overlaid on the associated statistical confidence intervals, illustrating that for many measures, the intervals are too wide to conclude with confidence that significant changes have occurred. Black renters today appear less likely than a decade ago to be told that advertised units are unavailable. Asian renters are more likely than a decade ago to be shown fewer units, but they are less likely to experience adverse treatment when making future arrangements with the agent. Changes in other measures of rental discrimination are not statistically significant, so we cannot draw definitive conclusions about whether discrimination against minority renters has increased or decreased.

**Exhibit 11: Recent Trends in Rental Discrimination**

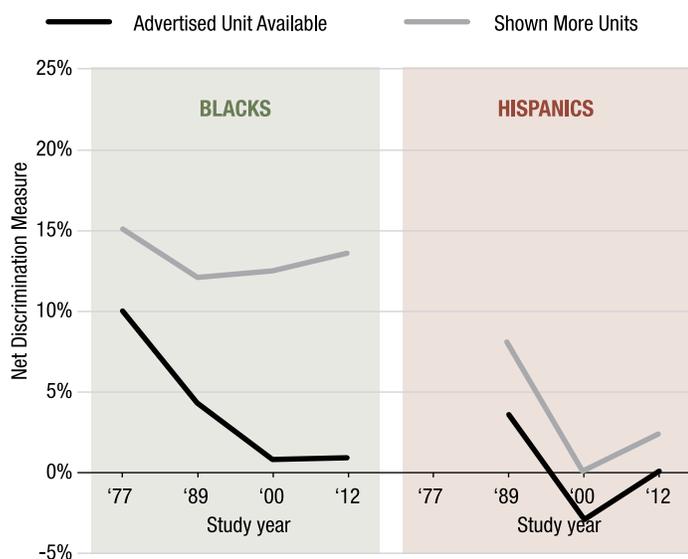
Changes in four measures of rental discrimination since 2000



**Trends in sales discrimination.**

Exhibit 12 illustrates the long-term trends in two major net measures of discriminatory treatment for black and Hispanic homebuyers: whether the agent told only the white tester that the advertised unit was available and whether the white tester was shown more units. Like black renters, black homebuyers were frequently denied access to advertised homes in 1977. This form of discrimination had declined dramatically by 1989 and even more by 2000. The net measure of discrimination for the number of homes shown, however, does not

**Exhibit 12: Long-Term Trends in Net Measures of Sales Discrimination**

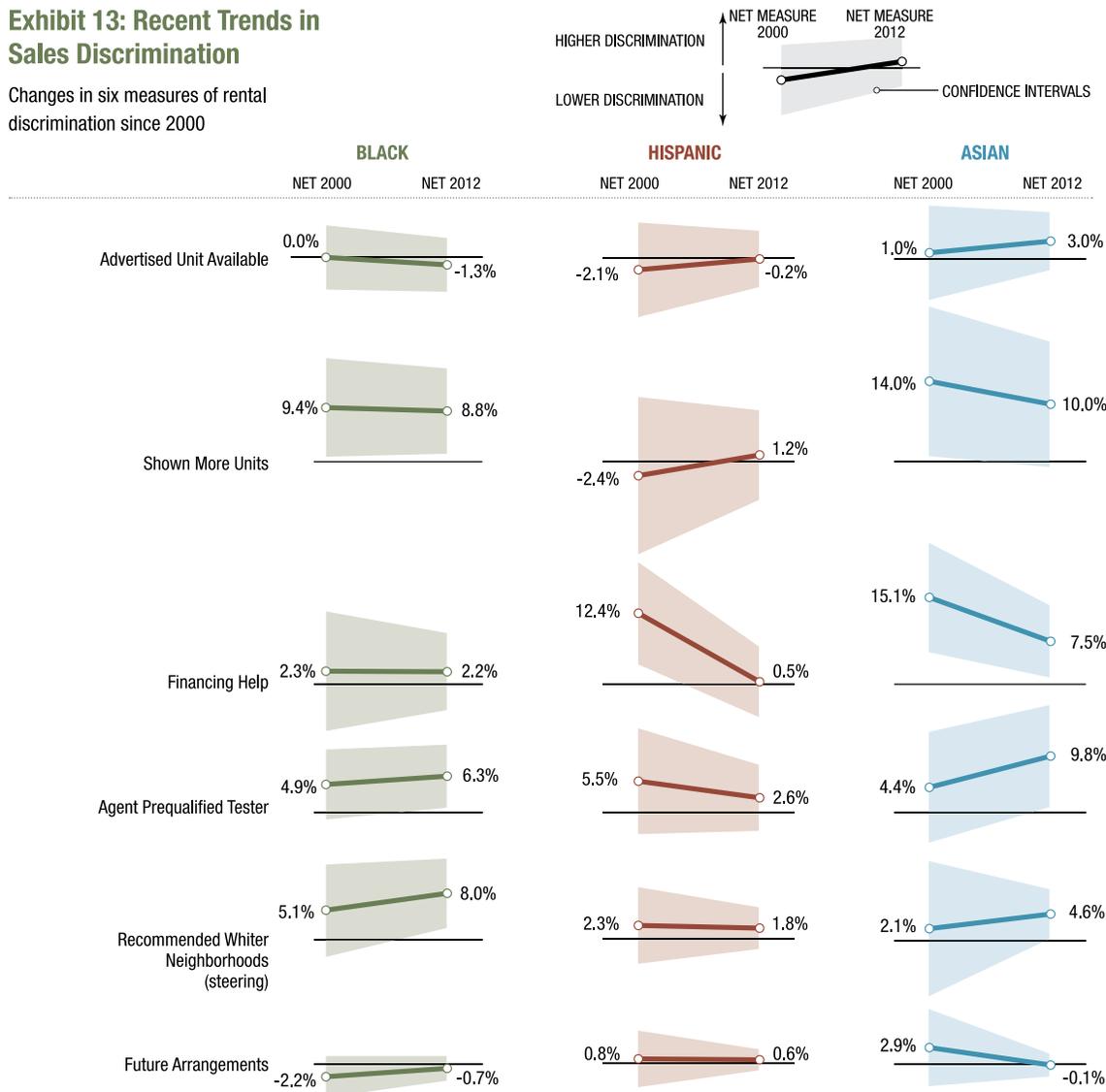


appear to have changed much over time. In contrast, adverse treatment of Hispanic homebuyers dropped substantially between 1989 and 2000 and remained low (too low to be statistically significant) through 2012.

Focusing on more recent trends in sales discrimination, we find less evidence of meaningful progress. Exhibit 13 reports net estimates of discrimination for six comparable treatment measures in 2000 and 2012. These trend lines are overlaid on the associated statistical confidence intervals, illustrating that for virtually all measures, the intervals are too wide to conclude with confidence that significant changes have occurred. The only statistically significant change is for Hispanics, who are less likely than a decade ago to be denied financing help compared to equally qualified white homebuyers.

### Exhibit 13: Recent Trends in Sales Discrimination

Changes in six measures of rental discrimination since 2000



Taken together, these findings suggest that the blatant discrimination observed in the earliest paired-testing study (refusing to meet or provide information about any available units) is much less frequent today, but that other, less easily detectable forms of discrimination (providing information about fewer units) persist, limiting the information and options offered to minority homeseekers. The fact that blatant discrimination against well-qualified minority homeseekers is rare does not mean it never occurs or that more marginally qualified homeseekers do not face more frequent or severe barriers to housing choice.

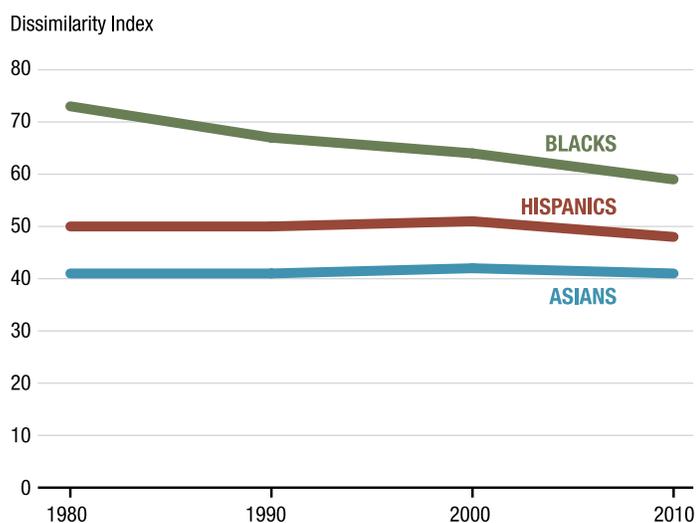
**For example...** One agent told a white tester: "I'm not prejudiced but I wouldn't recommend living in South Albuquerque...too many Hispanics. The further south you go the more you run into."

### Fair housing policies must continue to adapt to address today's patterns of discrimination and disparity

The fair housing challenges facing the United States today extend beyond the discriminatory practices documented by this study. Beginning with the Great Migration of blacks from the rural south to northern and midwestern cities, discrimination by landlords and real estate agents blocked minorities from moving into white neighborhoods, and produced high levels of residential segregation in metropolitan areas across the country (Polikoff 2006). Too often, blacks and other minorities were excluded from neighborhoods with high-quality housing, schools, and other public services. Lenders have been less willing to invest in predominantly minority communities (Oliver and Shapiro 1997) or have offered predatory loans and loan terms that stripped wealth from minority homeowners rather than helping build wealth (HUD 2000; Calem, Gillen, and Wachter 2004; Engel and McCoy 2008). Today, even middle-class minority neighborhoods have lower house price appreciation, fewer neighborhood amenities, lower-performing schools, and higher crime than white neighborhoods with comparable income levels (Cashin 2004; Pattillo-McCoy 1999; Pattillo 2005). Rigorous research documents the high costs of racial and ethnic segregation—not just for individuals but for society as a whole (Carr and Kutty 2008; Hartman and Squires 2010).

Over the past three decades, black-white segregation has declined steadily (although it remains high in many metropolitan areas) and immigration has transformed the country's population, bringing greater racial and ethnic diversity to the neighborhoods of both blacks and whites (Turner and McDade 2012a, b). Hispanics and Asians are considerably less segregated from whites than are blacks (Exhibit 14). Moreover, most whites live in more diverse neighborhoods today than they did

**Exhibit 14: Trends in Segregation of Whites from Blacks, Hispanics, and Asians**



**Source:** John R. Logan and Brian Stults. 2011. "The Persistence of Segregation in the Metropolis: New Findings from the 2010 Census." Census Brief prepared for Project US2010. <http://www.s4.brown.edu/vs2010>.

three decades ago, reflecting the combined effects of immigration, greater minority access to white neighborhoods, and gentrification of some minority neighborhoods.

Consistent with this trend, racial and ethnic prejudice is generally waning among Americans, and attitudes toward residential diversity are more open today—especially among young people. Most adults know and approve of the fact that federal law prohibits housing discrimination on the basis of race and ethnicity (Abravanel 2006). A declining share of the population expresses prejudice against blacks or distaste for black neighbors (Schumann et al. 1997; Krysan 2011). Recent surveys show a decline in the share of whites opposed to living in communities where half their neighbors are black (Krysan 2011). Trends in attitudes toward immigrants (and ethnic groups associated with immigration) are less clear. When immigration levels rise or high-profile immigration issues dominate the news, negative perceptions seem to rise (Lapinski et al. 1997; Espenshade and Belanger 1997).

Long-term trends in patterns of discrimination suggest that the attitudes and actions of rental and sales agents have changed over time, and that fair housing enforcement and public education are working. Despite the progress that has been achieved, fair housing enforcement and education are still needed to address the forms of discrimination that persist. Prejudice has by no means disappeared (see, for example, White 2012) and, as this latest paired-testing study documents, minorities still face significant barriers to housing search, even when they are well-qualified as renters or homebuyers.

Because the forms of discrimination that this study documents are very difficult for victims to detect, enforcement strategies should not rely primarily on individual complaints of suspected discrimination. HUD should encourage the local fair housing organizations it funds to conduct more proactive testing, especially in the sales market, where discrimination appears higher than in the rental market. Enforcement testing does not have to meet the statistical standards of research studies, but it should be thoughtfully designed and targeted and consistently implemented so that it detects discrimination that may be prevalent in particular neighborhoods, rental complexes, or companies. Proactive testing can reveal discriminatory practices that would otherwise go unpunished, and when housing providers know that testing is ongoing, they are more likely to comply with the law.

Local fair housing organizations should also expand and strengthen their relationships with Hispanic and Asian communities to address the discrimination experienced by all people of color. Historically, the fair housing movement has focused on discrimination against blacks. Although some local organizations have extended their scope in light of changing demographic realities, others have not yet done so.

In addition, more locally targeted research testing may be needed to pinpoint the types of neighborhoods, housing providers, or homeseekers where discrimination is most prevalent. In particular, minority homeseekers with lower incomes, less wealth, weaker English language fluency, or blemished credit may face higher levels of discrimination than documented in this study.

As attitudes and market practices evolve, policymakers and fair housing practitioners need reliable research not only on patterns of discrimination, but also on other factors that may contribute to residential segregation and disparities in neighborhood quality.

Minorities still suffer from substantial disparities in neighborhood amenities and access to opportunity (Logan 2011) and the levels and forms of housing discrimination captured by this paired-testing study cannot fully explain current levels of residential segregation. Information gaps, stereotypes and fears, local regulatory policies, and disparities in purchasing power all work together to perpetuate segregation, even though many Americans—minority and white—say they want to live in more diverse neighborhoods (Ellen 2008; Farley, Fielding, and Krysan 1997). Meaningful reductions in neighborhood segregation and inequality can only be achieved if we tackle all these causal forces at the same time.

Enforcing existing fair housing protections remains essential. However, fair housing enforcement alone cannot reverse persistent patterns of segregation or undo the damage they cause. The evidence argues for a multipronged strategy that includes vigorous enforcement of anti-discrimination protections along with education—about the availability and desirability of diverse neighborhoods; local regulatory reforms and affordable housing development—to open up exclusive communities and preserve affordable options in gentrifying neighborhoods; neighborhood reinvestment—to equalize the quality of services, resources, and amenities in minority neighborhoods; and new incentives to encourage and nurture stable diversity (Turner and Rawlings 2009). All these elements are required to achieve the fundamental goals of free and fair housing choice and healthy, opportunity-rich neighborhoods.

**Research and enforcement testing differ...** Because its goal is to measure the prevalence of discrimination across the market as a whole, research testing usually covers a representative sample of available homes and apartments, rather than targeting properties or communities where discrimination is suspected. In addition, to produce generalizable results, research testing requires a fairly large number of tests, covering many different housing providers, rather than multiple tests to clearly establish discrimination by a single provider. To generate results that can be aggregated across many tests, research protocols have to be rigidly consistent for every test, whereas the best enforcement protocols are flexible enough to respond to circumstances that arise in particular tests. Finally, research testing report forms require predefined, closed-ended responses that can be consistently compared across many tests, rather than detailed and nuanced narratives that convey exactly what happened in an individual test.

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