

Episode 241: In Search of a Home

Lizzy: Hi, I'm Lizzy Ghedi-Ehrlich, and you're hearing me twice in a row because unfortunately we are taping this episode the last week of September, and my colleague Lisa Hernandez, who lives in Orlando, Florida, is battering down the hatches. We hope that you hold her and all Floridians in your thoughts this week.

But in the meanwhile, we are still going to be hosting Scholars Strategy Network's No Jargon where each month we discuss an American policy problem with one of the nation's top researchers without jargon. This month we're talking about racial discrimination in the US housing market, specifically against Black Americans.

And you know, I think this is a topic that has become more and more well understood by people. There's folks who know what the term redlining is basically, or who look at neighborhood segregation and understand that this was the product of many years of policy decisions. And not just individual people's decisions about where they want to live or what type of housing they'd like to live in.

But even knowing that, just thinking about, you know, what are the, what are the policy changes that have been made since? Are they enough? you know, and, and what things do we need to do to correct some of the wrongs that were baked into law in previous decades? That even if we erased really racialized or discriminatory laws, sometimes erasure isn't enough and there's more that has to be done to make good on promises that we made for some citizens and not for others.

Anyway, it's definitely still a huge part of the American dream to own a home, and it turns out that making enough money to do so and being able to get a mortgage lender and fill out the. Isn't all it takes to be able to live where you want to and how you want to. Um, and so to discuss that more in depth, I spoke to Dr. Prentiss Dantzler. He's an assistant professor of sociology at the University of Toronto in Canada, where he's also served as a Canada US Fulbright scholar, and his research focuses on urban poverty, neighborhood change, race and ethnic relations and housing and community development. As an interdisciplinary scholar, Dr. Dantzler explores how and why neighborhoods change and how policy makers and communities create and react to those changes. Here's our conversation.

Lizzy: Hello Professor Dantzler.

Prentiss: Hi. It's a pleasure to be here.

Lizzy: Absolutely. So glad to talk to you today. So you're teaching in Canada currently. You're doing research on housing policies in Canada, but a lot of your research up to now has focused on housing policy in the US, specifically the housing market's history of discrimination against Black Americans, and the way it continues to do so even now.

So I know you've studied the history of discrimination in depth. Can you start our conversation by talking a bit about it, maybe offering some examples of what that housing discrimination looked like in the past?

Prentiss: Sure. I think when we actually talk about housing, we forget about the historical development. Like where did it come from? How did we get to live in the houses that we know and love? But part of it is that we need to realize that housing access wasn't available to all. And historically, as we've seen, different communities either do not have different forms of housing.

So, a lot of my work tends to focus on public housing or other social housing or social welfare policies that provide housing for vulnerable populations. But even in the earlier years when we had mortgages in the mid 20th century, a lot of those mortgages weren't available to all families, particularly just because of the racial character of the individual or their neighborhood, right? So this housing discrimination, as we largely see it, has semblances and traces all the way back to the Great Depression, if not before. But before, I would say, we were arguing in a different conversation about tenement housings. But when it comes to homeowners and renters, we've seen these processes of discrimination happening for households, particularly communities of color, across the country.

Lizzy: How did that actually work back in this kind of mid-century era that you're talking about? Because I think a lot of people would hear what you just said, and if they have a mortgage, they'd say, "Well, you know, qualifying for a mortgage is a process and it matters about how much money I make in my other debts."

And maybe I can understand how there might be patterns, you know, across different races that would make some of us have more negative things that wouldn't allow us to get a mortgage than others. And that could be seen as a form of discrimination. But you're talking about something that's more specific than even that.

It's not just about how much money you have or money you make. There were more specific racialized policies put in place. Right.

Prentiss: Yeah, definitely. So one easy way to kind of describe this is using the case of World War II, right? So we had veterans fighting overseas and we were also in a housing issue. We had severe housing inequality. We didn't have a lot of housing access, so we had a big housing shortage. So the government really thought about, you know, veterans are returning, where are they gonna live?

And that's where you saw these kinds of influx of policies that promoted and created suburbanization, right? So when veterans came back, they got hold of other policies like the GI Bill and this bill allowed returning veterans to use this as a way to buy their first home. But we know, and we can see this clearly in history, that the GI Bill, even across the veterans, no matter if they were Black or white, it wasn't available to all, mostly white veterans returning from World

War II got access to the GI Bill and were able to buy houses mostly in the suburban communities, but a lot of Black veterans were concentrated in your inner cities, and they didn't have the same advantages of having some of these mortgages. And if we think about what that could do, right, the legacy of owning a house in the 40s and the 50s and we know that owning a house is the number one way that people create wealth for their households. We know that continuously perpetuated wealth inequality over the decades that were to follow. That's one clear evident point in history where we could see clear housing discrimination that was really racial.

Lizzy: Let's talk about the Fair Housing Act of 1968. So we're getting a little bit farther away from the end of World War II, but still very much this mid-century time of suburban expansion and of various policies that were trying to increase home ownership but unequally, it turns out. What did this act change for Black Americans? Or what did it fail to change?

Prentiss: Yeah. So for a lot of people or a lot of Black people and people of color and communities across the nation, the Fair Housing Act legally, you know, outlawed a lot of the forms of discrimination that we saw, at least on the books. But people are clever. So in terms of if they don't want people to live a certain way, they will find other ways to exclude people based off of race-neutral policies or policies that don't have racial indicators or identities mixed in with them, right? So historically we used to see those where you had covenants or landlords or property owners say, "No Black people can live here." So the Fair Housing Act made those things illegal. But then investors, developers, housing owners, or property owners, devise new ways. So instead of just focusing on the racial character of the person, they would think about other ways that class represents that racial character.

So around that time you had a lot of communities that were now having to deal with the issue that housing needed to be available for all. They were trying to figure out what rate some ways to do that and another way that, another mechanism that further discriminated at different communities of color was through uses of zoning and redlining.

So zoning, you know, how places are planned and what every property or parcel of land can be used from is a very powerful tool. And there were a lot of ways in which planners — but also developers and policy makers and other stakeholders — use zoning as a way to exclude Black and Brown families out of housing or neighborhoods. And gaining access to their local amenities and resources that were available to their white counterparts. So we see that while the Fair Housing Act did outlaw a lot of the discriminatory powers we see, a lot of those mechanisms had evolved or transformed to use more class based reasons why people couldn't live in particular areas.

Lizzy: So you use the terms redlining and exclusionary zoning and you define zoning a bit. But we haven't gotten into redlining yet, which I feel like is one of those terms that has sort of entered consciousness more publicly in the last few years. A lot of people know vaguely what it

is. But I'd love to have you define those terms and then maybe share a few specific examples from recent history or even present day Black Americans being affected by these practices.

You know, what does zoning and redlining literally have to do with who can live where? How are those things marshaled to keep people out after the passage of the Fair Housing Act that made those other more explicit ways of keeping them out illegal.

Prentiss: Zoning as we think about are the ways in which land can be used or areas can be designated for different land uses.

Lizzy: So that's what says "I can have a single family home here, but not an apartment building" or "I can have a shop here, but only a certain kind and not a house above it." That's what I think of when I think of zoning.

Prentiss: Exactly. It's to make sure that people are not living right next to, you know, trash incinerators or chemical plants, right. And even in some places we do see that, but zoning is the reason why you see those things happen. Part of what we see in the case of exclusionary zoning is that instead of excluding people, they excluded the type of housing that could be available to groups that had lower incomes.

So you just pointed this out, right. In certain neighborhoods, single family homes, right. Part of the American Dream drives a lot of people's kind of pursuit of buying homes over the course of their lives for their families. It's the, you know, everybody has this — even I want to buy a home one day for my family.

But what that does is in certain communities, they don't allow other types of housing. So there are no multi-family units, there are no apartment buildings in certain communities. And as a way, right, you don't have the racial tones or the racial identities connected to those laws and ordinances. You use class based or building property characteristics that you know are largely associated with particular groups.

So that was a way in which kind of exclusionary zoning for a lot of America was a way for, if you didn't have to build multi-family units or you didn't have to build affordable housing units, this was a way to get out of that. So some municipalities or local areas excluded that type of development from happening.

Lizzy: Redlining is the other one that is really pernicious. And I feel like when people learn about it, they're quite horrified that that was common practice and persists in many ways.

Prentiss: Yeah. The issue with that one, right, is it largely dealt with federal government involvement. So when we were thinking about, everybody tries to get quantified for a mortgage at a good rate. You know, the recent inflation hikes have raised the rates from the federal

government and people are worried about that, but that drastically changes the cost of your loans.

But people actually need loans to buy houses. So the federal government literally overlaid maps on Black and Brown communities versus their white counterparts and zoned out the areas by which banks could actually supply mortgages or local financing products to households. And what I mean by that is like certain banks said, You know what?

These are the areas where it's not viable or not efficient to actually give out mortgages. And what we see is that those communities were the Black and Brown communities regardless of the money that they made. Banks and financial institutions did not think and also the federal government did not think it was viable for those people to get loans.

So we had these, there were a large swaths of neighborhoods across a lot of your cities were marked red, like literally physically marked red, whereby banks of financial institutions couldn't lend money to those places. And as, as a result, people couldn't establish or buy homes for themselves or, or grow their communities.

Lizzy: And you wrote an article for Journal of World Systems Research in 2020, so not too long ago titled, Making Our Way Home Housing Policy, Racial Capitalism and Reparations. Um, and we wanna talk about that one phrase in the middle first, racial capitalism, 'cause that is relating to all the things you've discussed so far.

What is racial capitalism and how has the housing market come into play?

Prentiss: Sure. This is great. Um, so this is some work I've been kind of engaging in for the last few years, given like this previous conversation where a lot of people don't see the housing system as being racialized, right? Like not just the outcomes, but the process itself. And part of this theory that came from the late Cedric Robinson in 2000, who was a historian from UC Santa Barbara, and he was really trying to think about some of the other kinds of scholars who really thought about the world at the macro level, right. And he was saying that at one point we had a lot of feudal societies around the world. And then you have this, this stark switch to capital. And when people talk about race relations and racial identities and racism, they tend to equate that as part of a feature of capitalism as a broad economic system.

And what Robinson cleverly, masterfully, did was expose how processes or ways of racializing people took place even in the old EU order. In his thing, he said, different governments or really different countries exaggerated the dialectical or the differences, the social and identity differences among their populations, right.

And we could think about this in terms of, yeah, there might be a white population in the American sense, but they have different ethnic communities. There might be a Black population,

but they have different ethnic communities. And what he saw was that people, even in the old EU order were racialized.

And this kind of translated into capitalism. So he starts to make this argument that capitalism and racism, Right. The ways in which people are racialized but also kind of marginalized are one and the same. They kind of feed off of one. and part of what we see is, like we just talked about in housing, we see ways in which this, this translates or kind of operates within the housing system.

So we see that through processes or things like gentrification to zoning, to home ownership and redlining. You start to see these things play out and a lot of the scholars in my field and sociology particularly, I'm more of an interdisciplinary scholar. At least sociology has been kind of late to have this as a big reason why these things persist.

So we end up focusing only on outcomes, but not thinking about processes. So part of what I've been trying to do over the last few years, with myself and also some great colleagues, is to really tease out how we can use racial capitalism as a term to understand how racism and capitalism feed off each other, how they're mutually dependent off of one another.

Lizzy: Sure. And you know, I wish we could have this conversation for hours, and I'm excited to learn more about your new work that you're doing right now as well. Um, but we're gonna take it back to you because there's one thing we neglected to talk about so far. We've been talking about housing, and you mentioned social housing and public housing and the policies that, went into promoting that type of housing for low income people and what that means for certain racialized groups.

But we've really held up this idea of, of home ownership as part of the American dream, and you've looked at some of those policies that really discriminated against people of color and being able to reach that dream. Can you share some examples of what discrimination looks like for renters specifically, which is, you know, not just a lot of people of color, but a lot of younger people.

And when I say younger people, I'm talking about middle aged and lower too. You know, as more and more of us get priced out of the market, huge populations that are renting, how does that differ from homeowners or people who are actively pursuing home ownership?

Prentiss: Yeah, that's a great point. Part of the issue around a lot of these things is when we think about property rights and property rights have always been tied to these notions. Even if you think about even before the World War II period about who owns land actually has the most power, even in the creation of the country, landowners were the people who could vote. White, male, you know, Christian landowners were the people that could vote.

So you start to see these ways in which these things kind of translate, but renters especially face a lot of discrimination, Right. And it operates in various ways. One way that we can see it is a lot of landlords won't rent to renters based on where their income comes from. So for a lot of families, if they have assistance from the federal government or even kind of a housing voucher as we call, right, like a subsidy from the federal government or the government

to actually rent a unit. Most landlords have this deep stigma associated with people that have a voucher, so they won't rent to them. And we know that the numbers within that group tend to be large amounts of households of color.

Lizzy: And that's legal? Or is that another thing that needs to be sort of sublimated?

Prentiss: In certain states it's illegal, but most states it's not. There is no national or federal source of income discrimination law on the books. Certain states have been, certain cities have been kind of teasing this out. I know there's a group of researchers at Cleveland State that have been pushing this out in Ohio.

There are other cities like Philadelphia that are teasing things out in this space, but a lot of them are thinking about ways to outlaw this. But the other piece is like, it's just hard to organize. It's hard to be surveil and look at, right? Anybody could say, any landlord could make up a reason why they didn't rent to one family over another.

But it's really hard to hold landlords accountable, even if the law is on the books.

Lizzy: And so I'm sorry, I, I sort of, I interjected there.

Prentiss: No, you're fine. Yeah.

Lizzy: Because I wanted to know, literally I was, I remember back when you would see, you know, no Section Eight written in the Craigslist ads, kind of like that was a thing that you could just say. Um, and so I really wondered if that was a practice that had changed or if it was legal or not.

So I sort of stopped you in the middle of your answer about income source is one mode of discrimination for renters. Can you get a little bit more into detail on what rental discrimination is?

Prentiss: Yeah. The other piece in terms of what types of renters can actually live in different places, so we also know. While these things are racialized, they're also gendered. So a lot of Black women that reside in a lot of your urban communities have a higher stigmatization because they're associated with kids.

And landlords perceive kids as another person living in a house that could do something wrong. Right? So there's ways in which being not just the color of your skin, but also like your household composition or your household makeup will also dictate that we see issues where, in certain neighborhoods, landlords, even real estate agents, steer families to live in certain neighborhoods.

I have a colleague, Elizabeth Korver-Glenn at Washington University in St. Louis, who does a lot of this work where you see racial steering as a result of housing professionals really. Telling families that, hey, you wanna buy a house, and if there's a Black family, they're like, Oh, you should go live in this Black neighborhood.

If it's a white family, you should live in this white neighborhood, even though the housing quality could be very varied or across different scales. So you see that while when we think about segregation, this contributes to that because housing professionals are steering people into the same ways, even if they're, even if ideally, or theoretically that, you know, housing is open to all

Lizzy: yeah. How pernicious. Well, definitely, you know, you trace this history of racial capitalism all the way back before. Those were terms we would've understood individually, um, and showing how they're intertwined. In the article that we brought up previously, um, you also talk about the ways that the housing market can make reparations for the black community.

Can you tell me a little bit more about that? What that would look like?

Prentiss: Sure. So that paper is a part of a bigger book project I'm just like really starting right now. And part of it is that I'm really frustrated on just terms of how many diminished or diluted or weak policy suggestions we have about solving the housing crisis for all, right. And we're at the point now where it doesn't just focus on low income communities, it's affecting all households, even up here in Canada, even across the states.

Where you see exorbitant amounts of mortgages or, uh, have real estate friends who are telling me they're getting cash offers from other people in other states without even looking at the house in person. So you start to see this, but part of what I've been trying to do is think about this connection between, you know, the extraction of wealth from Black communities over time through the use of housing and property

And what could the federal government, or even the government at all levels do in the future? And I'm starting to get some, you know, some energy and some excitement looking at different case studies around the country right now as a result of a lot of the mass mobilization or organizing efforts of, black social movement groups like BLM and other groups locally about what they're doing.

And we start to see different ways. So like Evanston, Illinois has a reparations type program. Where for Black families that can trace their lineage back to, you know, that particular area, they have access, some access to government funds to either put down a mortgage on a house, start a small business, or go to college and you have other places in, I think it's Asheville, North Carolina, that also teasing out reparations type programs.

And a lot of us have read the Case for Reparations piece by Ta-Nehisi Coates in the Atlantic. Right. That's something a lot of scholars and even everyday people have engaged. And when we have these bigger questions or conversations about wealth inequality, even if you allow black people to have more access to housing, you'll never disrupt, You really won't disrupt a long wealth history of creation that other white households have had.

Lizzy: Sure. How could you?

Prentiss: So yeah, It's like if you had a race and somebody had a crazy head start, how would the other person be able to keep up without slowing the other person down? Right. So it tends to be in this space. So I've been thinking about ways to do this within a housing system and, and the book project is really arguing that you will never have like, parody with racial relations in America in terms of wealth unless you really think about a holistic plan for reparations.

And in that article we tried to do, my colleague Asia Reynolds at Wayne State, is try to tease out feasible, pragmatic ways you can do. Even if the system is racist, even if we know we live under capitalism. Right? So, and then this is also a note to a lot of sociologists who also say, you know, tear the system down.

And in a lot of ways I agree with those sentiments, but in a lot of ways, in other ways, I know that that's going to impact these families that are most marginalized. Way more that it's gonna affect other people around. So we are thinking about ways to kind of disrupt some of the issues that we see within the system, which is like this, this very much ideology or dream or assumption that every person needs to be a private property owner.

And we disrupt that by thinking about other ways and other, like tenure forms, other logics about how people can buy property. And it's like, I don't know why people in one family, right? If you and your close family members want to buy a house, we don't have really good systems in place for that.

Or if you and a friend wanna buy a house and actually share in that process, we don't have good systems for that. We require very much like, no, it needs to be a business or it needs to be a close family member. Or, we don't have these ideas. And what we for, one thing we argue for is like shared equity mortgages, right?

Where you have multiple people, regardless of their familial affiliation, can actually start to buy properties. Some of the other things we think about is like, Hey, you need to take housing off the market is crazy. Even if we have high inflation and we're talking about recessions, we still saw great increases in the stock market, right?

So in a lot of ways we need to think a little bit more holistically and other ways we think about is like just one federal government building more housing itself and being a, a landlord. We kind of, tend to address those issues cuz we know there's a long history of them being a very much racist, discriminatory landlord.

But we try to chart a path forward. And also think about things like a community land trust, where you have non-profit or other non-governmental agencies that are not in a private sector that can actually buy and hold land and trust. They own the land and lease it out to potential homeowners and those homeowners own the units.

So in effect, it keeps the prices of those housings long term because they're not on the private market. But it also allows people to gain some wealth and some long term stability by living in those communities. And I think my biggest thing, I had class today and I told my students, I said, "The two biggest reasons why things don't get changed are for parents and homeowners." And these are two complicated identities, which a lot of people have both. But these are some of the ways in which we gotta kind of think about this going forward. If we want to really have a big reparations program, aside from just checks for individuals, we need to think about systems that address the wealth inequality and not just one time actions.

Lizzy: Yeah. Well, I love that you're thinking holistically and you're thinking about systems, but also everything you just listed are these relatively small, actionable policy changes. Like what if we did rewrite the way mortgage lending works. You know, anyone who's ever been through that process under, it's this huge system of vetting and if you fit the typical bio, if you are like a married couple seeking to own a home, you just kind of sail through that system.

You know, that part of that system, that complicated system. And if you're not, It's like everything kind of, you know, you get stuck for a minute and thinking about, well what if that, what if just that part changed? You know, what would that open up in terms of possibilities for people actually purchasing homes? And I think that that's really neat. So, yeah. So many awesome things that you listed there that could actually be done. Are you hopeful?

Prentiss: Of course, I mean, I'm hopeful, but also cynical and pragmatic at the same. But I do think in terms of the work I've been doing and working with a lot of diverse scholars in different fields, in different areas, and this is just becoming my trainings and policy, and I'm working in sociology and I work a lot with planners and other disciplines and scholars.

It makes me hopeful that we're tackling this from different angles. and I would say that that's part of the issue that we largely have in a policy realm, right? Is that we all have these one

ways, these silver bullets of how to solve these issues. And they're complex and they're nuanced and they're multi faceted.

So because of that we have to find complex nuance and multifaceted ways to deal with it. But I don't understand, I get annoyed at times cause I feel like that type of thinking gets diluted. It just falls short of really kind of reaching a goal. But while there's like policy processes that we can put in place. There's a politics

Behind that as well. And I think I would argue part of the issue is that you have to change people's perceptions of their politics and how that relates to their everyday living strategies and decisions that they make. If you want a whole real holistic change in how we think about housing, you won't. If everybody just believes that they need to buy their own house for themselves, then that won't really change the system.

And a lot of times we, like I told my class today, we're focused on mitigation efforts and we're not thinking about systemic changes. And I want us to get more to systemic changes.

Lizzy: You know, you've also said that reparations would be a way to quote secure one's right to exist. and you call the fight for housing, a fight for survival. Uh, our producer brought that language to our attention and I'd love to end this convo by having you elaborate on that a bit. You know, we found the language you used really powerful and we're talking about housing today, but.

When I think about securing one's right to exist, there's a lot of policies going around right now that are really chipping away at people's right to exist. So, you know, I'd love to just have you elaborate a bit there.

Prentiss: Yeah, this is the work of people like my dear friends, Asia, Junia Howell at UIC, Elizabeth Korver-Glenn at Washington University This is part of what's embedded in these processes is this lack of humanity. I would argue a lot of times as a researcher, we kind of detach ourselves from the things that we study.

But housing is interesting because every day theoretically, we're all going home . And when we think about that, we're going home to families, we're going home to different neighborhoods and communities in which we see ourselves. And then, and when we think about it, that also comes with a certain political, right.

Like it, you have the opportunity and the legal rights to dictate what happens in your parcel land to some. And in the same ways you're seen as a political body or political individual that's engaging in civil society, right? So like protesting is one side, but going to a public forum or a city council meeting is another way.

And a lot of ways in which people will see their voices being heard are those who actually maintain the most property. Developers have a powerful voice, and it's also because they have a lot of capital and they're charged with developing the land. People that own a lot of housing across different cities and communities have a lot of power in dictating the local political strategies of candidates.

And what I really wanted, and even every day we walked across people who are, are unhoused and we think we treat 'em as if they're invisible. So part of what I want to do, and my goal through my research and my work, is to really think about how housing is so tied to our understandings of humanity, but also we only value people when they really have a place to.

I think when we think about it in that way, we need to think about ways to value everyone and not just those who have the ability or the privilege or the advantage. For securing a place to call a home. The last thing I will say is like, when we think about housing, it's just not where people live.

It's a process, you know, you decorate your house, that's a homing strategy. You're trying to settle in, you're trying to be embedded in a place that you live, and where a lot of us are doing that on an everyday basis. So to secure one's right to live. We have to think about their right to a place, their right to exist, their right to participate.

And so much of that is tied up to one's attachment to the house or their home. And then we can scale up to think about communities, neighborhoods, cities, metro areas, states and countries. So a lot of ways in which we're embedding these ideologies, I really want us to think about how we can treat people and value people more so than just valuing a property that we're exchanging left and Thank you so much for sharing that apprentice, and thank you also for, you know, listing all the people you work with. You know, you're a researcher, but you're part of a research community too, even though that's not a, you know, one that we think of as like a physical one or an identity one, but it is.

Lizzy: So that was really excellent. It's been a pleasure having you.

Prentiss: Thank you so much. Now I have to shout out all the colleagues because I think this interdisciplinary interchange is the best way we get some good ideas on a table. So yeah, I appreciate it.

Lizzy: Oh, absolutely. And thanks to everyone for listening. For more on Dr. Prentiss Dantzer's work, check out our show notes at scholars.org/nojargon. No Jargon is the podcast of the Scholar Strategy Network, a nationwide organization connecting journalists, policy makers, and civic leaders with America's top researchers to improve policy and strengthen democracy.

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