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# Mortgage Lending, Racial Discrimination, and Federal Policy

Edited by  
John Goering  
Ron Wienk



# Mortgage Lending Racial Discrimination And Federal Policy

**M Lipman**

## **Mortgage Lending Racial Discrimination And Federal Policy:**

**Mortgage Lending, Racial Discrimination and Federal Policy** John Goering, Ron Wienk, 2018-12-20 First published in 1997 this volume features a wealth of contributions discussing mortgage lending discrimination and the role of the FHA fair lending enforcement and the Decatur case along with the future of mortgage discrimination research This key civil rights debate in the wake of the Fair Housing Act 25 years prior is evaluated and clarified through rigorous review of fair lending research applied projects and enforcement activities to date It argues forcefully that the right to take out a mortgage to buy a home should be conditioned only upon one's credit worthiness and not on one's race or ethnic group

**Mortgage Lending, Racial Discrimination, and Federal Policy**, 1996 *Unfair Housing* Mara S. Sidney, 2003 It is difficult to ignore the fact that even as the United States becomes much more racially and ethnically diverse our neighborhoods remain largely segregated The 1968 Fair Housing Act and 1977 Community Reinvestment Act promised to end discrimination yet for millions of Americans housing options remain far removed from the American Dream Why do most neighborhoods in American cities continue to be racially divided The problem suggests Mara Sidney lies with the policies themselves She contends that to understand why discrimination persists we need to understand the political challenges faced by advocacy groups who implement them In *Unfair Housing* she offers a new explanation for the persistent color lines in our cities by showing how weak national policy has silenced and splintered grassroots activists Sidney explains how political compromise among national lawmakers with divergent interests resulted in housing legislation that influenced how community activists defined discrimination what actions they took and which political relationships they cultivated As a result local governments became less likely to include housing discrimination on their agendas existing laws went unenforced and racial segregation continued A former undercover investigator for a fair housing advocacy group Sidney takes readers into the neighborhoods of Minneapolis and Denver to show how federal housing policy actually works She examines how these laws played out in these cities and reveals how they eroded activists capability to force more sweeping reform in housing policy Sidney also shows how activist groups can cultivate community resources to overcome these difficulties looking across levels of government to analyze how national policies interact with local politics In the first book to apply policy design theories of Anne Schneider and Helen Ingram to an empirical case Sidney illuminates overlooked impacts of fair housing and community reinvestment policies and extends their theories to the study of local politics and nonprofit organizations Sidney argues forcefully that understanding the link between national policy and local groups sheds light on our failure to reduce discrimination and segregation As battles over fair housing continue her book helps us understand the shape of the battlefield and the prospects for victory

**Leading Issues in Black Political Economy** Thomas D. Boston, 2018-01-16

Leading Issues in Black Political Economy brings together the foremost experts on issues ranging from employment training and education of African Americans It also emphasizes macro economic concerns of business development with special

emphasis on long term trends of black owned businesses The work emphasizes welfare considerations in an anti welfare epoch and the role of affirmative action now that it is under attack Attention is given to the role of race in the continuing disparity of income distribution in American society The highlights of Leading Issues include An Employment and Business Strategy for the Next Century A Comment by Thomas D Boston Long Term Trends and Prospects for Black owned Business by Andrew F Brimmer Is the U S Small Business Administration a Racist Institution by Timothy Bates Worker Re Training and Labor Market Outcomes A New Focus for Labor Research by James B Stewart Race Cognitive Skills Psychological Capital and Wages by Arthur H Goldsmith William Darity Jr and Jonathan R Veum and Reparations and Public Policy by Richard F America The overall findings suggest that empirical wage equation specifications do matter The role of psychological capital is critical in the marketplace Race is indeed an important determinant of wages especially when the influence of both cognitive skills and psychological capital are included in the wage equation This volume will be of crucial interest to economists political scientists sociologists and policy analysts studying African American life Thomas D Boston is editor of the Review of Black Political Economy and professor of economics at the Georgia Institute of Technology He is the co editor with Catherine L Ross of The Inner City Urban Poverty and Economic Development in the Next Century also available from Transaction Clearinghouse Review,2000 Cityscape,1999 The Journal of Economic Perspectives,1998 This journal attempts to fill a gap between the general interest press and other academic economics journals Its articles relate to active lines of economics research economic analysis of public policy issues state of the art economic thinking and directions for future research It also aims to provide material for classroom use and to address issues relating to the economics profession A National Report Card on Discrimination in America Michael Fix,Margery Austin Turner,1999 This collection is based on the fact that employment housing and consumer rights and opportunities are often inextricably linked and mutually dependent The papers explore aspects of creating a national report card on discrimination assessing the role that testing and other social science methodologies might play in its formulation The papers are 1 Measuring Racial and Ethnic Discrimination in America Michael Fix and Margery Austin Turner 2 Testing for Discrimination in Housing and Related Markets John Yinger 3 Adding Testing to the Nation s Portfolio of Information on Employment Discrimination Marc Bendick Jr 4 Racial Discrimination in Everyday Commercial Transactions What Do We Know What Do We Need To Know and How Can We Find Out Peter Siegelman 5 Minority Business Development Identification and Measurement of Discriminatory Barriers Timothy Bates and 6 The Future of Civil Rights Testing Current Trends and New Directions Roderic V O Boggs Each paper contains references SLD **Banking and Social Cohesion** Christophe Guene,Ed Mayo,2001 The American Economic Review,2002 **Housing Policy Debate**,1998 Journal of Urban Economics,2001 **Race, Racism, and American Law** Derrick Bell,1992 **Access to Housing Credit** Lisa Lipi Mohanty,2001 While there have been many studies in racial inequality in the credit market very few have been concerned with women especially the joint aspects of race

and gender In order to account for cross racial economic and social differences this dissertation focuses primarily on the credit patterns of Asian Black and Hispanic females living in California This study investigates whether loan denial rates vary between men and women in different racial categories after controlling for neighborhood and personal characteristics of applicants which can affect the probability of loan approval Regional differences are also investigated by comparing loan patterns in California with those in other metropolitan statistical areas in the United States This study incorporates an extensive descriptive statistical investigation of home loan application and denial rates using 1992 1999 conventional home loan data This data made available through the 1990 Home Mortgage Disclosure Act HMDA is useful in identifying whether banks were serving the credit needs of minority women HMDA requires all lenders to report the disposition of every mortgage loan application along with the race national origin gender and annual income of each applicant by census tract The lender s decision to approve a loan is formulated as a probit model and then estimated to determine the impact of applicant race and gender on the probability of home loan approval These empirical investigations suggest that in some regions in California the probability of loan approval is lower for Asian and Hispanic female applicants as compared to White females The results for Black female applicants were mixed across regions in California On the other hand the probability of loan approval is higher for Black and White women in several metropolitan regions outside California whereas the variables for Asian and Hispanic women were generally inconsistent or insignificant The difference in results can be attributed to the characteristics of the regions such as the higher housing costs and larger immigrant populations in California

**Journal of Financial Intermediation** ,1998    *The Policy Analysis Source Book for Social Programs* Arnold Kotz,Julia Graham

Lear,National Planning Association,1975    **Race and Wealth Disparities** Beverly I. Moran,2008 Race and Wealth Disparities is a multidisciplinary reader on the subject of race and wealth primarily yet not exclusively within the United States The authors represent a number of social science and humanities perspectives from anthropology economics education policy history literature and law to management political science social psychology and sociology The authors also represent an attempt to create a dialogue across institutions with four of the authors representing Fisk University a historically Black University Because of this unique approach of having authors from ten different disciplines address questions of race and wealth this study is able to provide substantive information about race and wealth disparities as well as giving the reader a greater and more textured understanding of multidisciplinary work In this regard the text models a multidisciplinary conversation in a way that is meant to help others enter into interdisciplinary and multidisciplinary work The essays came out of a series of workshops between professors from fourteen different disciplines and four different universities therefore the essays are meant to explain the disciplines these professors represent as well as to convey and analyze the subject at hand    *The Policy Analysis Source Book for Social Programs* National Planning Association,1975

The Cornell Law Quarterly ,1960 The Cornell Law Quarterly s contents are topical and intended to be of special

relevance to those practicing law in New York State

### **Race, Ethnicity, and Inequality in the U.S. Labor Market**

George Wilson, 2007-03-26 What patterns of racial and ethnic stratification are emerging in the American labor market as representation of racial and ethnic minorities continues to increase in the new millennium. The articles in this special volume of *The Annals* demonstrate that in the 21st century the labor market is neither race neutral nor color blind. Race and ethnicity continue as salient factors in determining life chance opportunities in the American labor market. The volume focuses on the range of issues sociologists are addressing as they explore racial and ethnic inequality in the labor market. It also examines the methodological strategies used to analyze the subtle dynamics associated with inequality in the labor market. Taken together these articles move us ahead in understanding the incidence causes and consequences of persisting inequities.

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