



Sills Consulting LLC

REGIONAL FAIR HOUSING EQUITY ASSESSMENT

RESIDENTIAL SURVEY OF FAIR HOUSING ISSUES AND AWARENESS

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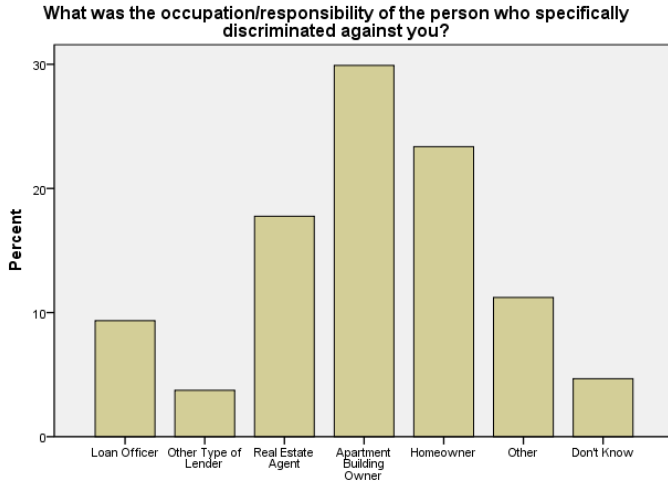


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Background

RACE, ETHNICITY, PREJUDICE AND DISCRIMINATION

The concept of race... reflects self-identification by people according to the race or races with which they most closely identify. These categories are sociopolitical constructs and should not be interpreted as being scientific or anthropological in nature. Furthermore, the race categories [used by the Census Bureau] include both racial and national-origin groups...

-U.S. Census Bureau

Race is not a biological or genetic fact, but a socially constructed myth (Thio 2007; 234). There is no statistically significant difference in the genetic makeup between racial groups, thus it is often said that race is socially constructed. Classification are assigned to people on the basis of often arbitrary differences like the shape of the nose, the degree of pigmentation in the skin, and the texture of the hair. As a result of immigration and diversification, the concept of race and especially the Black-White dichotomy has been challenged in the US. The concept of ethnicity, or “a collection of people who share a distinctive cultural heritage” (Thio 2007; 234), is in some ways replacing the idea of race.

Nonetheless, the perception of racial differences is a powerful social force. Prejudicial attitudes and the belief in stereotypes clearly influence people’s willingness to be open to those who are different from themselves. Often underlying this prejudice is a feeling that one’s own group is somehow superior; a concept known as ethnocentrism. Most damaging is when prejudice leads to discriminatory practices or treating people inequitably on the basis of their race or ethnicity (aka racism). This unfair treatment can be systemic or individual. Individual discrimination occurs when one person treats another unfavorably. Yet, an entire social system or institution may establish practices that favor one racial or ethnic group above others.

Racism and prejudice seem almost invisible in today’s society. People are less likely to use racial slurs, and if they do, it is rarely in mixed company. In fact, many people in America believe that racism and discrimination are no longer a problem in our society. Middle class whites are especially prone to believe this because they are less likely to feel the effects of racism first hand. Many middle class minorities refuse to discuss the problems of racism and discrimination for fear that whites will think they are “playing the race card.”

Another reason racism and discrimination are so difficult to see is because they have become patterned into the structure of society. Institutionalized discrimination refers to patterns of discrimination that exist within social institutions. These behaviors are so patterned that they sometimes seem invisible to us. This type of discrimination is more subtle and easily overlooked. Racial stratification has become institutionalized in law, criminal justice, education, the economy, healthcare, and politics. One area where institutionalized discrimination is the most difficult to see is in patterns of residential segregation. This occurs when people live in areas where there is a higher concentration of people from a certain race or ethnic group. While it is true that most people make their own choices about where they want to live, others do not

have the same opportunities available to them. Most middle and upper class whites can afford to move to newer areas of the city or suburbs where property values are higher. They choose to move into these areas because they are safe places and the schools are better. However, when minorities move into these same neighborhoods, many middle class whites move out for fear property values will decline (Crowder 2000). These families may even sell their homes at lower prices for a quick sale. Often, these behaviors create a self-fulfilling prophecy where property values actually do decline.

Residential segregation is not always a choice. There are economic factors as well as discrimination within the housing market that circumscribe the choices a family has to make. Typically, low income African American and Hispanic families are less likely to have opportunities to move to the more affluent neighborhoods. For families in poverty, there is an even higher concentration of segregation, especially in urban centers. These areas are plagued with higher crime rates, segregation in schools, less access to adequate healthcare and other services.

MEASURING DISCRIMINATION

Though race as a social fact may be disputed, discrimination and prejudice are real and objectively measurable. Over the last decade research has demonstrated that social and demographic factors such as ethnicity, socioeconomic status (SES), gender, age, personal income, religion, and neighborhood have a predictive value on *perceived* discrimination and prejudice (Barry, Grilo, 2003; Brondolo, Beatty, Cubbin, Pencille, Saegert, Wellington, Tobin, Cassells, & Schwartz, 2009; Neto, 2006; Perez, Fortuna, and Alegria, 2008). When comparing racial and ethnic groups, past work has established that African Americans, compared to non-Hispanic Whites, report higher rates of discrimination and prejudice (Kessler, Mickelson, & Williamson, 1999).

Other research findings consistently show the effects of SES on discrimination and prejudice. For example, Floyd and Gramann (1995) found that high SES is associated with less perceived discrimination, while other findings suggest the opposite (Portes 1984). Brondolo et al., (2009) found that individuals at all SES levels in their study reported racism, but the type of exposure varied by SES. Specifically, a lower level of socioeconomic status was found to predict higher levels of lifetime exposure to race-related stigmatization and harassment. For African American women, living in disadvantaged neighborhoods was related to fewer reports of discrimination, while for White American women, neighborhood SES had no effect at all (Dailey, A., Kasl, S., Holford, T., Lewis, T., and Jones, B, 2010). In another study, significantly more men than women reported discrimination, while younger individuals were likely to experience discrimination (e.g., treated with less respect than others, receiving poorer service than other people at restaurants or stores) than older individuals (Perez et al. 2008). It is clear that an association exists between demography (e.g., age, gender, income) and perceptions of discrimination experiences of racial and ethnic groups.

While it is not typically feasible to differentiate between the perception of discrimination and discriminatory practices (except perhaps with paired testing studies), it is this complex interaction between socio-demographic variables and perception that interest us in this report. In particular the perception of housing-related discrimination which continues to segregate both Latino immigrants and African Americans from white neighborhoods in our region. In previous reports we have identified exclusionary practices such as “steering” home seekers away from

particular neighborhoods or toward others on the basis of race. We have also explored structural barriers that limit access to mortgage loans and perpetuate residential segregation. In this report, we look at how perception of discrimination affects housing choice. We will also examine awareness of fair housing laws, agreement with the principles of fair housing rights, the incidence and nature of everyday discrimination, and responses to discriminatory practices.

Survey Methodology and Procedures

RECRUITMENT

An ideal survey manages to control for error by ensuring that each member of a population has an equal chance of being included in the sample, that sample members are randomly selected in large enough numbers to assure that they are representative and that everyone who is included in the sample responds. Surveys, whether distributed by postal mail, telephone, or Internet, seldom achieve these ideal conditions. Similar to postal mail surveys prior to the 1970s, most e-mail and Web-based surveys have not had response rates consistently high enough to be generalizable to any population. In addition, nonrandom sampling, technological problems with delivery, inconsistencies with the medium of delivery, security issues, problems with Internet junk mail, and other factors converge to make Web-based surveys a problematic delivery method even for select populations that use the Internet in their everyday lives.

None-the-less Internet surveys have the potential to be a practical and valuable resource for social scientists. For select populations who are connected and technologically savvy, the cost, ease, speed of delivery and response, ease of data cleaning and analysis all weigh in favor of the Internet as a delivery method for survey research. The design flexibility, geographic reach, anonymity, and minimized interviewer error of Internet surveys are superior to telephone and mail delivery methods. Internet surveys can be very useful as a supplemental means to traditional survey research.

The sample for the administration of this survey is a non-random, convenience sample. The solicitation for this survey was distributed via:

- Facebook posts to community and personal pages in all 12 counties
- Emails to local churches, listservs, community discussion groups, and government personnel in all 12 counties
- News media including television, print, blogs, and online media
- Twitter posts

There are clear limitations to generalizability when using non-random sampling. This survey is not representative of the demographics of the community and skews toward: female, white, university educated, partnered, without children, and living in urban settings (primarily Guilford County). Attempts were made by PTRC staff to disseminate paper copies of the survey to Section 8 tenants. Sills Consulting LLC has not received any of these copies for analysis.

RESPONDENTS

A total of 581 attempts were made to complete the survey. Of those attempts 500 completed all questions of the survey. Partial responses were included in analysis wherever information was provided. Three-quarters of respondents (75.4%) to the online survey were female (Fig. 1). Likewise, three-quarters (74.9%) identified as non-Hispanic white. African-American or Black represented 13.1% of the respondents, Hispanic/Latino 5.6%, Asian 2.3%, Mixed ethnicity 2.5%, and 'others' 1.7% (Fig. 2). A majority of respondents (64.3%) reported less than \$65,000 in annual household. Of those, a quarter (26.2%) reported annual household incomes between \$20,000 and \$40,000 and nearly another quarter (23.2%) had incomes between \$40,000 and \$60,000 (Fig. 3). Educational attainment was quite high. Three-quarters of respondents had

four or more years of post-secondary education (41.4% BA/BS; 34.8% graduate degrees; Fig. 4). While respondents varied in age from 18 to 87, the average (mean) age was 43.4 years (Fig. 5). Nearly half (48.6%) were married and 9.9% were living in a ‘marriage-like relationship.’ A quarter of respondents (25.9%) were single never-married (Fig. 6). While a tenth of respondents (9.3%) were foreign-born, nearly all (99.8%) had US Citizenship. Only a third (35.8%) had children living at home. While 18.7% of the US population has a disability (Census 2010), only 7.0% of respondents indicated having a disability in this survey.

GEOGRAPHIC DISTRIBUTION OF RESPONDENTS

Geographic distribution is clearly reflective of the nature of online social networks. Many emails and online solicitations originated with groups and individuals in Greensboro, NC. As a result, the snowball of referrals from this seed population. The majority of respondents were from Guilford County and the fewest from Montgomery (Fig. 7). In all, 260 respondents (44%) were from Greensboro, followed by 54 (9.3% from Winston-Salem, and 24 (4.1%) from High Point (Table 1).

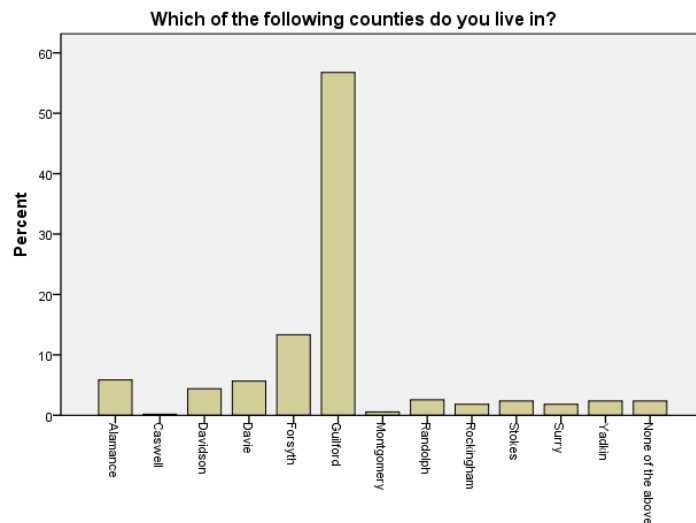


Figure 1 - Counties of Residence

Table 1 - Top Ten Municipalities

City/Town	N	% I
Greensboro	260	44.8
Winston-Salem	54	9.3
High Point	24	4.1
Mocksville	22	3.8
Lexington	17	2.9
Burlington	15	2.6
Other not listed	12	2.1
Kernersville	10	1.7
Asheboro	8	1.4

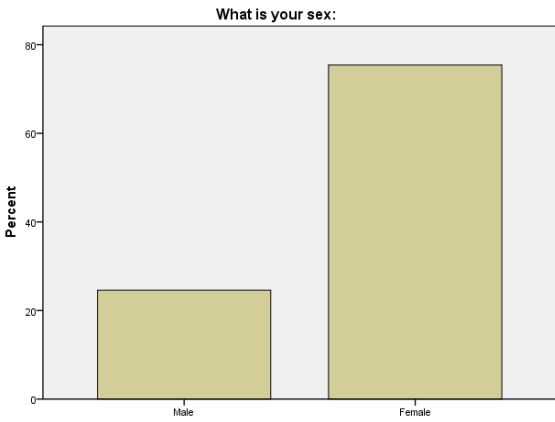


Figure 2 - Sex of Respondents

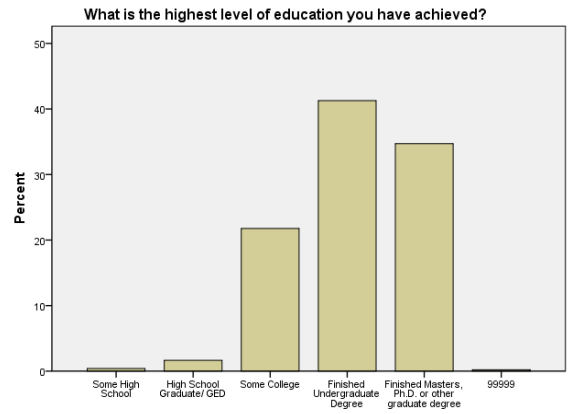


Figure 5 - Educational Attainment of Respondents

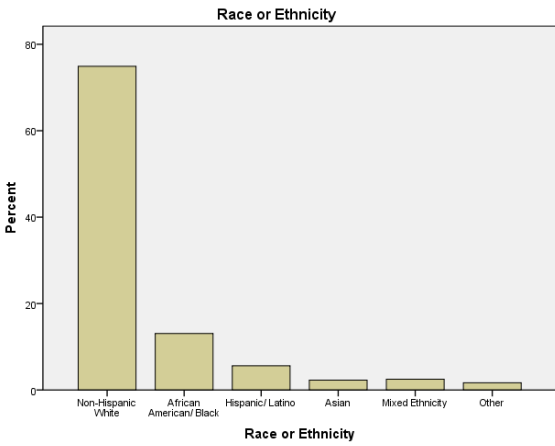


Figure 3 - Race/Ethnicity of Respondents

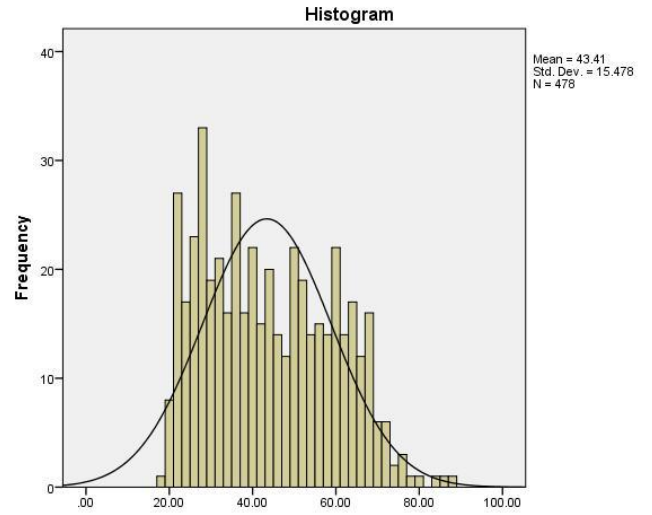


Figure 6 - Age of Respondents

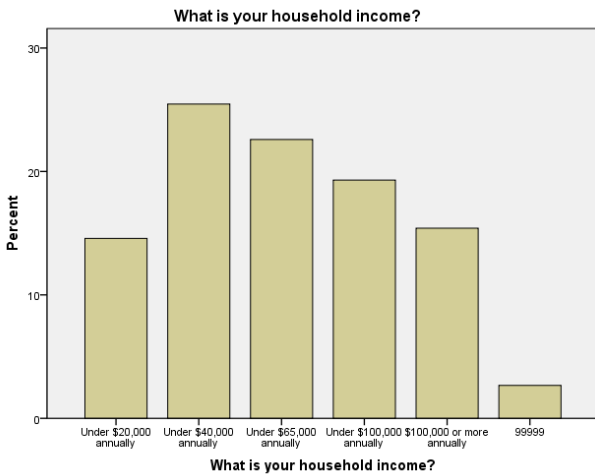


Figure 4 - Respondent's Household Income

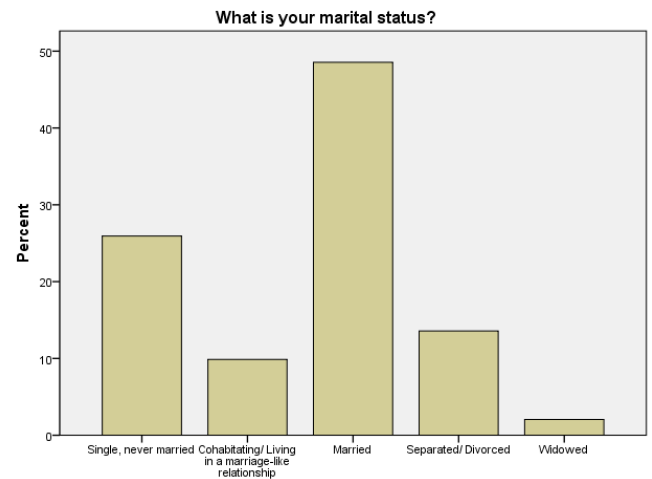


Figure 7 - Marital Status of Respondents

Factors Influencing Housing Choice

Respondents were asked about their neighborhood and the factors that influenced them to move there. They were also asked about the things they disliked about their neighborhoods and what factors might influence them to move somewhere else.

NEIGHBORHOOD TENURE & RATINGS

Respondents' tenure in their residence ranged from one to 52 years. On average, respondents have lived in their present neighborhood for 11.9 years (mean). However, there was a fair amount of variation based on demographic subgroup (Table 2). Asians and Hispanics had lived in their neighborhoods for half as long as non-Hispanic whites. People under 25 had the shortest residence along with those with only some High School education. Income was clearly associated with those earning the least living in an area the shortest amount of time ($r=.214$ $p<.001$). Also, those living in rural areas had lived in their neighborhoods for 17.3 years on average, twice that of urban folks.

SUBGROUP ANALYSIS

Respondents on the whole rated their neighborhoods moderately highly. On average, on a scale of 1 to 9 with 9 being the highest, respondents rated their neighborhoods a 6.69 (mean). There was very little variation in these ratings by demographic subgroup. Income was perhaps the only significant factor ($r=.223$ $p<.01$) as we see the mean neighborhood score for those with under \$20,000 was 5.9 and rising to 7.2 for those with an income of over \$100,000. Tenure and rating were found to be significantly correlated ($r=.138$ $P<.05$): the longer the tenure the higher the rating of the neighborhood.

Table 2 - Subgroup Comparison Mean Neighborhood Score and Years of Tenure

Demographic	<i>Subgroup</i>	Years	Mean Score
Sex	<i>Male</i>	12.2	6.9
	<i>Female</i>	11.4	6.6
Race	<i>White</i>	12.3	6.7
	<i>African American</i>	10.6	6.5
	<i>Hispanic</i>	7.1	6.4
	<i>Asian</i>	6.6	6.5
	<i>Mixed</i>	12.3	6.8
	<i>Other</i>	11.3	5.7
Foreign born	<i>Immigrant</i>	7.3	6.6
	<i>Non-immigrant</i>	12.2	6.7
Age	<i>18-24</i>	4.2	6.5
	<i>25-45</i>	7.4	6.6
	<i>46-64</i>	16.9	6.6
	<i>65+</i>	22.3	7.6
Disability	<i>Disability</i>	13.0	6.3
	<i>No disability</i>	11.6	6.7
Children	<i>Has children</i>	9.6	6.7
	<i>Does not have children</i>	12.7	6.7
Education	<i>Some HS</i>	4.0	7.5
	<i>HS/GED or less</i>	22.5	6.4
	<i>Some College</i>	12.3	6.3
	<i>Undergrad degree</i>	11.1	6.6
	<i>Graduate degree</i>	11.6	7.0
Income (Household)	<i>Under \$20k</i>	7.7	5.9
	<i>Under \$40k</i>	9.9	6.5
	<i>Under \$65k</i>	10.8	6.8
	<i>Under \$100k</i>	13.8	6.8
	<i>More than \$100k</i>	15.4	7.2
Location	<i>Urban</i>	8.9	6.6
	<i>Rural</i>	17.3	6.9

Table 3 - What factors influenced you to move to the neighborhood where you live now?

	N	Percent	Percent of Cases
Affordability/ Cost	277	20.0%	54.0%
Conveniently located	267	19.3%	52.0%
Safe	181	13.1%	35.3%
Near my school/work	131	9.5%	25.5%
Atmosphere	126	9.1%	24.6%
Good schools	84	6.1%	16.4%
Other	63	4.5%	12.3%
Neighbors	54	3.9%	10.5%
Family in the same neighborhood	51	3.7%	9.9%
Diversity - a mix of different races	46	3.3%	9.0%
Child friendly	44	3.2%	8.6%
I have always lived here	28	2.0%	5.5%
Good public transportation	24	1.7%	4.7%
People who are the same race as me	9	0.6%	1.8%
Total	1385	100.0%	270.0%

HOUSING CHOICE

Respondents were allowed to select the three most important factors which influence their selection of a home. Affordability, convenience and safety were rated as the most important factors for housing choice. More than half of the respondents indicated affordability (54.0%) and convenience (52.0%) and over a third (35.3%) indicated safety. Close behind were proximity to work/school (25.5%), atmosphere of neighborhood (24.6%), and good schools (16.4%).

RACE AS FACTOR IN HOUSING CHOICE

Only nine people indicated that having people of the same race was important to their selection of housing. Seven of the nine live in rural areas. There were no other clear patterns of association. Similarly though, only 46 respondents (9.0% of cases) indicated that diversity was a factor in selecting a home. Diversity was more important to African Americans than other race/ethnic groups. Likewise, it was more important to urban residents than rural. Diversity was also more important to immigrants.

PREFERENCES FOR RACIAL ENCLAVES

To further explore the racial dynamic to housing choice, respondents we asked if they would prefer to live in a community made up mainly of people who are the same race as them or a mix of races (Fig. 8). Seventy-nine individuals (16.2% of respondents) indicate they would like to live in a neighborhood of people like them.

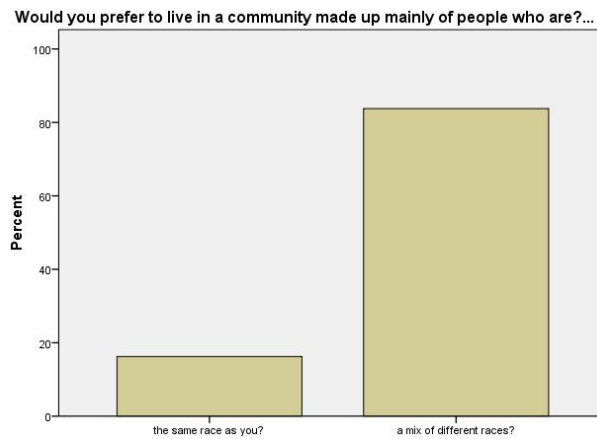


Figure 8- Prefer Same or Mixed Neighborhood

SUBGROUP ANALYSIS

While there was almost no difference between males and females in preference for same race or diverse neighborhoods, there was significant difference by race/ethnicity. We see Whites and Asians as far more inclined toward same race neighborhoods. Native-born respondents were slightly more inclined toward same-race neighborhoods. Age was clearly correlated with responses as on 5.7% of those 18 to 24 want to live in enclaves, yet 30.4% of respondents over 65 want to live with the same race. Education was clearly a mediating factor with preference for diversity increasing as education increased. Finally, there is a clear rural/urban divide in attitudes toward racial enclaves with 28.7% of rural respondents preferring to live in neighborhoods of the same race compared to only 9.5% of urban respondents.

Further exploration was conducted into the seventy-nine cases where respondents preferred to live in ethnic enclaves. First a Pearson's correlation analysis was performed to investigate which variables were statistically correlated with wanting to live in same race neighborhoods. Variables included: white/non-white, age, sex, education, income, foreign-born, disability, having children, rural vs. urban, years in the same neighborhood, rating of neighborhood, experiences of housing discrimination, and knowledge of fair housing laws. Only four variables were significantly correlated with desire to live in an enclave: years in residence ($r=.290$, $p<.001$), age of the respondent ($r=.163$, $p<.001$), living in a rural area ($r=.248$, $p<.001$), and being white ($r=.143$, $p=.002$). Notably, income was approaching significance ($r=.078$, $p=.092$) and if measured in another manner may have been found to be significant.

Respondents were asked to write in reasons they preferred to live in racial enclaves. Many reasons were provided: Safety, commonality, cultural familiarity, and, lack of diversity in their area. A few notable responses included:

- *After experiencing numerous safety concerns & crimes living in a mixed community, I now prefer to return to a predominantly same race (Black) community where I would feel safer because I never experienced such crime/ harassment there.*
- *I'm not racist, but every black family I've lived near had been a walking stereotype. Every single one.*
- *Home values often linked to racial makeup of surrounding area*

Table 4 - Subgroup Comparison Percent Who Want to Live with Same Race

Demographic	<i>Subgroup</i>	% Same Race
Sex	<i>Male</i>	16.1%
	<i>Female</i>	16.3%
Race	<i>White</i>	19.8%
	<i>African American</i>	3.2%
	<i>Hispanic</i>	3.7%
	<i>Asian</i>	18.2%
	<i>Mixed</i>	0.0%
	<i>Other</i>	0.0%
	Foreign born	<i>Immigrant</i>
<i>Non-immigrant</i>		16.5%
Age	<i>18-24</i>	5.7%
	<i>25-45</i>	13.6%
	<i>46-64</i>	20.0%
	<i>65+</i>	30.4%
Disability	<i>Disability</i>	21.9%
	<i>No disability</i>	15.7%
Children	<i>Has children</i>	15.5%
	<i>Does not have children</i>	17.1%
Education	<i>Some HS</i>	0.0%
	<i>HS/GED or less</i>	25.0%
	<i>Some College</i>	16.3%
	<i>Undergrad degree</i>	18.5%
	<i>Graduate degree</i>	13.1%
Income (Household)	<i>Under \$20k</i>	8.5%
	<i>Under \$40k</i>	14.6%
	<i>Under \$65k</i>	15.9%
	<i>Under \$100k</i>	21.3%
	<i>More than \$100k</i>	16.0%
Location	<i>Urban</i>	9.5%
	<i>Rural</i>	28.7%

REASONS NOT TO MOVE TO MORE DIVERSE AREA

Respondents were further asked to indicate reasons they do not move to a more diverse area (Table 5). More than a third of respondents (35.2%) indicated that they are already in an area with a mix of ethnic/racial groups. The next most common response was that they have many friends or family in their current neighborhood (14.4%), followed by a fear of crime in more diverse areas (8.2). One in five respondents (20.4%) listed “other” as their reason. Among write in responses were that they were already locked into a mortgage, their home was paid for, or they just cannot afford to move. Other reasons included being comfortable where they are, having a convenient location where they are, having privacy, having land or a farm, or simply as one respondent put it “Diversity has little/nothing to do with our decision to move.”

Table 5 - Why not move to more diverse area?

Reasons	Frequency	Percent
The area where I live is already diverse with a mix of ethnic/racial groups	171	35.2
I have many family or friends in my current neighborhood and don't want to leave them	70	14.4
I am afraid of crime in those neighborhoods	40	8.2
The housing choices in those neighborhoods are sub-standard	33	6.8
There is not enough affordable housing in the other neighborhoods	30	6.2
The schools in those neighborhoods are not as good as where I currently live	24	4.9
I don't want to live in a more diverse neighborhood	13	2.7
There is a lack of transportation choices in those other areas	3	.6
I feel uncomfortable when I am around people who are not the same race/ethnicity as me.	2	.4
I don't think my children would be accepted or treated well in those neighborhoods	1	.2
Other	99	20.4
Total	486	100.0

Awareness of Fair Housing Law

To assess public *awareness* of fair housing laws, the survey posited two questions testing respondents’ understanding of what is legal under the law and who is protected by the law. The survey also presented several questions and scenarios testing respondents’ *opinions* about fair housing issues. These scenarios and survey questions were based upon questions from the 2006 HUD study *DO WE KNOW MORE NOW? Trends in Public Knowledge, Support and Use of Fair Housing Law*.

PROTECTED CLASSES

Race, color, religion, national origin, sex, familial status, and disability are all statuses currently protected under the federal law. A majority of respondents correctly identified disability, race, and ethnicity as protected classes. Only half (50.6%), identified religion as a protected class. Importantly, sex, familial status, and national origin were not identified by most as protected classes (Table 6).

Age, employment status, sexuality, marital status, and having pets are not protected classes under federal laws, though some local ordinances may provide protections. More than two-thirds of respondents (67.6%) misidentified age as a protected category. A little over a quarter of respondents (26.2%) believe that LGBTQ statuses are protected. Others were under the impression that same-sex couples (22.1%) and unmarried couples (17.6%) are protected. A few respondents (7.9%) believe that people who are unemployed are protected. An almost equal number (7.4%) identified people with pets as a protected category.

Table 6 - Protected Classes

	N	Percent
Correctly Identified		
Disabled	392	81.0%
Racial Minorities	354	73.1%
Ethnic Minorities	328	67.8%
Religious Minorities	245	50.6%
Women	225	46.5%
People With Children	190	39.3%
Foreigners	135	27.9%
Incorrectly Identified		
Elderly	327	67.6%
Lesbian, Gay, Bisexual, Or Transsexual People	127	26.2%
People Below The Poverty Line	118	24.4%
Same-Sex Couples	107	22.1%
Unmarried Couples	85	17.6%
Unemployed	38	7.9%
People With Pets	36	7.4%

SUBGROUP ANALYSIS

A composite 'score' was computed for each respondent based on awarding a point for each correctly identified protected class and subtracting each incorrectly identified class. Scores ranged as high as 14 and as low as -14. The overall mean was 4.26 with a range from -6.00 to 14.00.

Table 7 shows the mean score of identifying protected classes on the basis of demographic variables. We found that females were more likely than males to answer correctly. Asians were least likely to answer correctly, while individuals of mixed race were most likely to correctly identify protected classes. Immigrants were less likely to answer correctly than native-born. Age was not clearly associated with awareness of protected classes. Disabled individuals scored lower as did respondents with children. Education and income were clearly correlated with understanding the protected classes. Urban respondents scored higher on average than did rural respondents.

Table 7 - Subgroup Comparison Mean Score Correctly Identified Protected Classes

Demographic	<i>Subgroup</i>	Mean Score
Sex	<i>Male</i>	4.16
	<i>Female</i>	4.30
Race	<i>White</i>	4.41
	<i>African American</i>	3.78
	<i>Hispanic</i>	4.22
	<i>Asian</i>	3.46
	<i>Mixed</i>	5.17
	<i>Other</i>	4.00
	Foreign born	<i>Immigrant</i>
<i>Non-immigrant</i>		4.33
Age	<i>18-24</i>	3.23
	<i>25-45</i>	4.52
	<i>46-64</i>	4.42
	<i>65+</i>	3.63
Disability	<i>Disability</i>	2.84
	<i>No disability</i>	3.69
Children	<i>Has children</i>	4.23
	<i>Does not have children</i>	4.50
Education	<i>Some HS</i>	-2.00
	<i>HS/GED or less</i>	4.25
	<i>Some College</i>	3.49
	<i>Undergrad degree</i>	4.36
	<i>Graduate degree</i>	4.80
Income (Household)	<i>Under \$20k</i>	4.06
	<i>Under \$40k</i>	3.75
	<i>Under \$65k</i>	4.17
	<i>Under \$100k</i>	4.81
	<i>More than \$100k</i>	4.94
Location	<i>Urban</i>	4.46
	<i>Rural</i>	3.94

LEGALITY OF STEERING

Respondents were asked if it is currently legal under federal law for a real estate agent to decide to focus the home search on all-white or all-black areas. Geographically limiting searches (steering) is illegal under the Fair Housing Act. A majority of respondents correctly identified that steering not legal. However, 99 of 503 respondents (19.7%) believed it to be currently legal to do so.

SUBGROUP ANALYSIS

Cross tabulations were made to investigate differences in understanding of fair housing by demographic subgroups. Table 8 demonstrates the percentage of correct answers to the question of whether it is legal for real estate agents to steer home searches to all-white or all-black areas. In summary, females were more likely than males to answer correctly. Asians were least likely to answer correctly, while individuals of mixed race were most likely to answer correctly. Immigrants were more likely to answer correctly about this law than native-born. Age was positively associated with awareness of the law as 91.8% of those over 65 understood that it is illegal to restrict home searches. Only 62.3% of those 18-24 understood this law. Disability was not a factor in understanding the law, but familial status was with 90.6% of those with children answering correctly as compared with those without children (74.4%). Education was not clearly correlated with understanding the law. Income does appear to be somewhat related as those under \$40,000 in annual household income had lower percentages of understanding the law than those over \$40,000. Interestingly rural respondents scored higher on average than did urban respondents.

Table 8 - Subgroup Comparison Percent Answered Correctly Fair Housing Law

Demographic	<i>Subgroup</i>	Correct
Sex	<i>Male</i>	70.7%
	<i>Female</i>	83.3%
Race	<i>White</i>	80.4%
	<i>African American</i>	76.2%
	<i>Hispanic</i>	85.2%
	<i>Asian</i>	63.6%
	<i>Mixed</i>	91.7%
	<i>Other</i>	100.0%
Foreign born	<i>Immigrant</i>	88.9%
	<i>Non-immigrant</i>	79.2%
Age	<i>18-24</i>	62.3%
	<i>25-45</i>	77.8%
	<i>46-64</i>	87.2%
	<i>65+</i>	91.1%
Disability	<i>Disability</i>	79.4%
	<i>No disability</i>	80.2%
Children	<i>Has children</i>	90.6%
	<i>Does not have children</i>	74.4%
Education	<i>HS/GED or less</i>	100.0%
	<i>Some College</i>	83.0%
	<i>Undergrad degree</i>	74.0%
	<i>Graduate degree</i>	84.5%
Income (Household)	<i>Under \$20k</i>	73.2%
	<i>Under \$40k</i>	74.2%
	<i>Under \$65k</i>	86.2%
	<i>Under \$100k</i>	84.9%
	<i>More than \$100k</i>	82.4%
Location	<i>Urban</i>	79.0%
	<i>Rural</i>	82.7%

Support for Fair Housing Law

To assess public support of racial equity in access to housing, respondents were asked:

1. If homeowners and landlords should be allowed to decide to whom they sell or rent, even if they prefer not to sell or rent people of a certain race, religion, or nationality;
2. If real estate agents should be able to sell only to a white buyers if they think a person of color would have trouble in the neighborhood;
3. If real estate agents should be allowed to focus home searches to all-black or all-white areas; and
4. If mortgage brokers should be allowed to deny a mortgage to a person of color based on insufficient income or employment.

1. LANDLORDS/ HOMEOWNERS DECIDE

Survey respondents were asked if they think homeowners and landlords should decide for themselves to whom to sell or rent their home/apartment to, even if they prefer not to sell or rent people of a certain race, religion, or nationality. All of these categories are currently protected by law. More than a third of respondents (34.4%) felt that homeowners and landlords should have the right to decide to whom they sell or rent.

SUBGROUP ANALYSIS

Table 9 shows that males were more likely to want restrictions on who could buy or rent. Hispanics and African Americans were least likely to want restrictions, while ‘others’ and non-Hispanic whites were more likely to favor restrictions. Foreign born respondent were far less likely to want restrictions. Age was not clearly associated with restricting who could rent or buy, though those who were over 65 clearly had the highest rate of agreement with restrictions. Education is found to be associated as 62.5% of those with only a High School diploma or GED want restrictions. Similarly, those who live in a rural area are more likely to want restrictions. Income on the other hand is not clearly related.

Table 9 - Subgroup Percent Answered Yes to Restricting Buyers or Renters

Demographic	<i>Subgroup</i>	% Yes
Sex	<i>Male</i>	39.8%
	<i>Female</i>	32.9%
Race	<i>White</i>	38.3%
	<i>African American</i>	22.2%
	<i>Hispanic</i>	18.5%
	<i>Asian</i>	27.3%
	<i>Mixed</i>	25.0%
	<i>Other</i>	50.0%
Foreign born	<i>Immigrant</i>	36.6%
	<i>Non-immigrant</i>	15.6%
Age	<i>18-24</i>	37.7%
	<i>25-45</i>	32.1%
	<i>46-64</i>	36.7%
	<i>65+</i>	42.2%
Disability	<i>Disability</i>	52.9%
	<i>No disability</i>	33.2%
Children	<i>Has children</i>	32.1%
	<i>Does not have children</i>	36.1%
Education	<i>Some HS</i>	0.0%
	<i>HS/GED</i>	62.5%
	<i>Some College</i>	37.7%
	<i>Undergrad degree</i>	36.5%
	<i>Graduate degree</i>	29.0%
Income (Household)	<i>Under \$20k</i>	35.2%
	<i>Under \$40k</i>	31.5%
	<i>Under \$65k</i>	37.6%
	<i>Under \$100k</i>	38.3%
	<i>More than \$100k</i>	30.7%
Location	<i>Urban</i>	26.9%
	<i>Rural</i>	48.3%

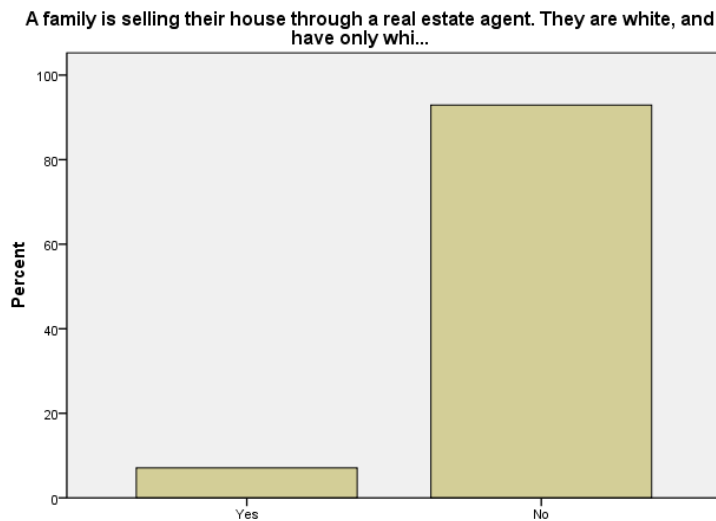


Figure 9 - Restricting Buyers

2. RESTRICTING HOME SALES TO WHITES

The scenario posed that a family is selling their house through a real estate agent. They are white, and have only white neighbors. Some of the neighbors tell the family that, if a non-white person buys the house, there would be trouble for that buyer. Not wanting to make it difficult for a buyer, the family tells the real estate agent they will sell their house only to a white buyer. Survey respondents were asked if they think the real estate agent should be able to sell this family's house only to a white buyer. While the 2006 HUD study "DO WE KNOW MORE NOW? Trends in Public Knowledge, Support and Use of Fair Housing Law" showed that 19% would restrict the sale to white buyers; locally we saw only 7.1% who would agree.

SUBGROUP ANALYSIS

Table 10 shows that males were more likely to want restrictions on who could buy or rent. Hispanics and African Americans were least likely to want restrictions, while 'others' and non-Hispanic whites were more likely to favor restrictions. Foreign born respondents were far less likely to want restrictions. Age was not clearly associated with restricting who could rent or buy, though those who were over 65 clearly had the highest rate of agreement with restrictions. Education is found to be associated as 62.5% of those with only a High School diploma or GED want restrictions. Similarly, those who live in a rural area are more likely to want restrictions. Income on the other hand was not clearly related.

Table 10 - Subgroup Percent Answered Yes to Restricting to Whites

Demographic	<i>Subgroup</i>	% Yes
Sex	<i>Male</i>	7.6%
	<i>Female</i>	6.6%
Race	<i>White</i>	6.1%
	<i>African American</i>	7.9%
	<i>Hispanic</i>	7.4%
	<i>Asian</i>	18.2%
	<i>Mixed</i>	8.3%
	<i>Other</i>	12.5%
	Foreign born	<i>Immigrant</i>
<i>Non-immigrant</i>		6.4%
Age	<i>18-24</i>	11.3%
	<i>25-45</i>	5.9%
	<i>46-64</i>	5.7%
	<i>65+</i>	10.9%
Disability	<i>Disability</i>	14.7%
	<i>No disability</i>	6.2%
Children	<i>Has children</i>	8.1%
	<i>Does not have children</i>	6.9%
Education	<i>Some HS</i>	0.0%
	<i>HS/GED</i>	12.5%
	<i>Some College</i>	7.5%
	<i>Undergrad degree</i>	7.5%
	<i>Graduate degree</i>	5.4%
Income (Household)	<i>Under \$20k</i>	11.3%
	<i>Under \$40k</i>	7.3%
	<i>Under \$65k</i>	8.2%
	<i>Under \$100k</i>	4.3%
	<i>More than \$100k</i>	2.7%
Location	<i>Urban</i>	7.0%
	<i>Rural</i>	7.2%

3. STEERING BUYERS

The next scenario posed a situation about the respondents' opinions on spatially limiting searches (steering). The question read: A black family looking to buy a house goes to a real estate agent and asks about the availability of houses within their price range. Assuming the family would only want to buy in areas where black people live, the agent decides to show them only houses in all-black neighborhoods, even though there are many houses in their price range in other parts of the community. Respondents were asked if the real estate agent should be able to decide to focus the home search on all-black areas. Most people responded correctly to this question. Only 5.1% of respondents indicated that the real estate agent should be able to steer clients. For comparison, the HUD study indicated that 42% of respondents believed spatially limiting (steering).

SUBGROUP ANALYSIS

Table 11 shows that males were much more likely to agree with spatially limiting searches. Asians were most likely to agree with steering, while 'others' and mixed were least likely to favor limiting searches. Foreign born respondent were much more likely to want spatially restricted searches. Age was not clearly associated with restricting searches by geography. Education is found to be associated as 12.5% of those with only a High School diploma or GED want restrictions on searches. Urban respondents are more likely than rural respondents to want restrictions. Income was not clearly related.

Table 11 - Subgroup Percent Answered Yes to Restricting to Whites

Demographic	<i>Subgroup</i>	% Yes
Sex		
	<i>Male</i>	12.7%
	<i>Female</i>	3.0%
Race		
	<i>White</i>	5.0%
	<i>African American</i>	4.8%
	<i>Hispanic</i>	7.4%
	<i>Asian</i>	18.2%
	<i>Mixed</i>	0.0%
	<i>Other</i>	0.0%
Foreign born		
	<i>Immigrant</i>	13.3%
	<i>Non-immigrant</i>	4.5%
Age		
	<i>18-24</i>	7.5%
	<i>25-45</i>	4.5%
	<i>46-64</i>	5.1%
	<i>65+</i>	8.7%
Disability		
	<i>Disability</i>	2.9%
	<i>No disability</i>	5.5%
Children		
	<i>Has children</i>	3.7%
	<i>Does not have children</i>	5.6%
Education		
	<i>Some HS</i>	0.0%
	<i>HS/GED</i>	12.5%
	<i>Some College</i>	4.7%
	<i>Undergrad degree</i>	5.0%
	<i>Graduate degree</i>	5.4%
Income (Household)		
	<i>Under \$20k</i>	5.6%
	<i>Under \$40k</i>	4.1%
	<i>Under \$65k</i>	5.5%
	<i>Under \$100k</i>	6.4%
	<i>More than \$100k</i>	5.3%
Location		
	<i>Urban</i>	5.8%
	<i>Rural</i>	3.9%

4. MORTGAGE APPLICATIONS

A remaining scenario involved an action that is not illegal under the Fair Housing Act - denial of a mortgage based on insufficient income and employment. The text of the scenario read: A Black person applies to a bank for a home mortgage loan. He does not have a steady job or enough income to pay a monthly mortgage payment. When he did work, the job did not pay very much. Because of his lack of a steady job and insufficient income, the loan officer decides not to give this person a mortgage. Survey respondents were then asked if they think the loan officer should be able to turn down the Black applicant because of the applicant's lack of steady job and income. Since the loan officer's denial is based on the fact that the applicant has insufficient income to cover monthly mortgage expenses and not on his race or another protected basis, it is not illegal under federal fair housing law. Again, most respondents answered correctly with only 5.2% saying the mortgage should not be denied.

SUBGROUP ANALYSIS

Table 12 shows that Hispanics and Asians were most likely to say the mortgage should not be denied the black applicant even though he did not have sufficient income and employment. Foreign born respondent were also much more likely to say the mortgage should not be denied; perhaps an indicator of unfamiliarity with US mortgage system or English fluency. Age was somewhat associated with responses as younger respondents were more likely to believe that the mortgage should not be denied. Respondents with children were only somewhat more likely than those without children to think the mortgage should not be denied. Education again was found to be associated as 12.5% of those with only a High School diploma or GED and 14.2% of those with some college think the mortgage should not be denied but only 2.0% of those with college degrees and 3.6% of those with a graduate education agree. Income was clearly related as 15.5% of those with incomes under \$20,000 believed he should not be denied. As income increased, the support for mortgage approval declined. Urban respondents were somewhat more likely than rural respondents to think the mortgage should not be denied.

Table 12 - Percent Answered Mortgage Should Not be Denied to Unqualified Candidate

Demographic	<i>Subgroup</i>	% No
Sex	<i>Male</i>	5.9%
	<i>Female</i>	5.2%
Race	<i>White</i>	2.5%
	<i>African American</i>	11.1%
	<i>Hispanic</i>	22.2%
	<i>Asian</i>	18.2%
	<i>Mixed</i>	8.3%
	<i>Other</i>	12.5%
Foreign born	<i>Immigrant</i>	4.3%
	<i>Non-immigrant</i>	15.6%
Age	<i>18-24</i>	11.3%
	<i>25-45</i>	5.0%
	<i>46-64</i>	2.5%
	<i>65+</i>	6.5%
Disability	<i>Disability</i>	5.9%
	<i>No disability</i>	5.3%
Children	<i>Has children</i>	5.6%
	<i>Does not have children</i>	4.9%
Education	<i>Some HS</i>	0.0%
	<i>HS/GED</i>	12.5%
	<i>Some College</i>	14.2%
	<i>Undergrad degree</i>	2.0%
	<i>Graduate degree</i>	3.6%
Income (Household)	<i>Under \$20k</i>	15.5%
	<i>Under \$40k</i>	7.3%
	<i>Under \$65k</i>	3.7%
	<i>Under \$100k</i>	2.1%
	<i>More than \$100k</i>	0.0%
Location	<i>Urban</i>	5.6%
	<i>Rural</i>	4.5%

Discrimination

Racial discrimination persists in American society. While blatant racism is more rare today, the perception of discrimination among minorities and immigrants remains high. Eighty-on respondents of 492 (16.5%) said that they had lived in a neighborhood where neighbors made life difficult for them or their family. This was more common among non-white (22.9%) than white respondents (15.8%). The following sections look at factors that influence perception of discrimination by the public (everyday mistreatment) and specifically in the selection of housing.

EVERYDAY MISTREATMENT

Questions in this section of the survey were adapted from the 1995 Detroit Area Study Discrimination Questionnaire (DAS–DQ; Williams, Yu, Jackson, & Anderson, 1997). In particular the Everyday Mistreatment scale was used to assess how frequently individuals experienced maltreatment. The scale relies on indicators of social acceptance in public settings. Questions were answered on a five-point Likert scale from Never to Always. Among others, Taylor, Kamarck, and Shiffman (2004) provided construct validation for the scale in their “Pittsburgh healthy heart project.” Table 13 shows the proportion of the population to respond often and always to the questions in the scale.

SUBGROUP ANALYSIS

A composite score was computed for everyday discrimination (Table 14). This summative scale was computed using each of the seven social interactions and the values of 1 (never) to 5 (always). Thus the final scale had a range from seven to thirty-five. The mean score was 15.37 with a standard deviation of 3.94. Mean scores were computed for each of the demographic subgroups. Clearly, African Americans experienced high rates of everyday mistreatments. Immigrants also reported slightly more than non-immigrants. Younger people had more instances than older people. People with disabilities had more mistreatment as well. Income seemed to protect from mistreatment.

Table 13 – Everyday Discrimination Items

Treatment	N	Percent Often to always
People acted as if they are better than you?	72	14.6%
People acted as if they think you are not smart?	35	7.1%
Treated with less courtesy than other people?	29	5.9%
Received poorer service at restaurants or stores?	16	3.2%
You been called names or insulted?	14	2.8%
People acted as if they were afraid of you?	13	2.6%
You been threatened or harassed?	9	1.8%
Total	709	100.0%

Table 14 - Subgroup Scores on Everyday Mistreatment

Demographic	<i>Subgroup</i>	Score
Sex	<i>Male</i>	15.8
	<i>Female</i>	15.2
Race	<i>White</i>	14.9
	<i>African American</i>	17.3
	<i>Hispanic</i>	16.0
	<i>Asian</i>	16.4
	<i>Mixed</i>	14.3
	<i>Other</i>	17.0
	Foreign born	<i>Immigrant</i>
<i>Non-immigrant</i>		15.3
Age	<i>18-24</i>	16.4
	<i>25-45</i>	15.6
	<i>46-64</i>	15.3
	<i>65+</i>	12.8
Disability	<i>Disability</i>	16.9
	<i>No disability</i>	15.2
Children	<i>Has children</i>	15.4
	<i>Does not have children</i>	15.3
Education	<i>Some HS</i>	15.5
	<i>HS/GED</i>	18.1
	<i>Some College</i>	15.9
	<i>Undergrad degree</i>	15.2
	<i>Graduate degree</i>	15.1
Income (Household)	<i>Under \$20k</i>	17.0
	<i>Under \$40k</i>	15.9
	<i>Under \$65k</i>	15.7
	<i>Under \$100k</i>	14.5
	<i>More than \$100k</i>	13.8
Location	<i>Urban</i>	15.5
	<i>Rural</i>	15.2

Do you think you have ever been discriminated against when you were trying to buy or rent a house or...

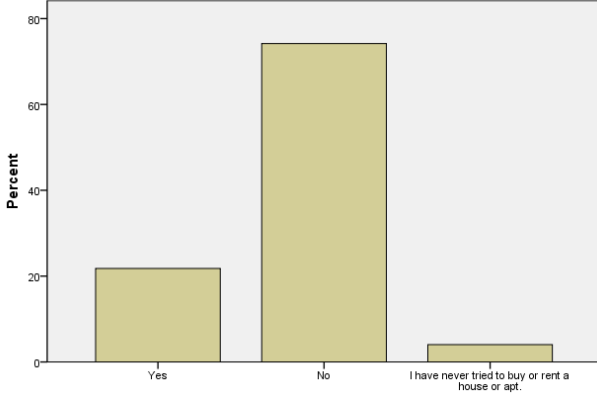


Figure 10 - Perception of Housing Discrimination

What was the occupation/responsibility of the person who specifically discriminated against you?

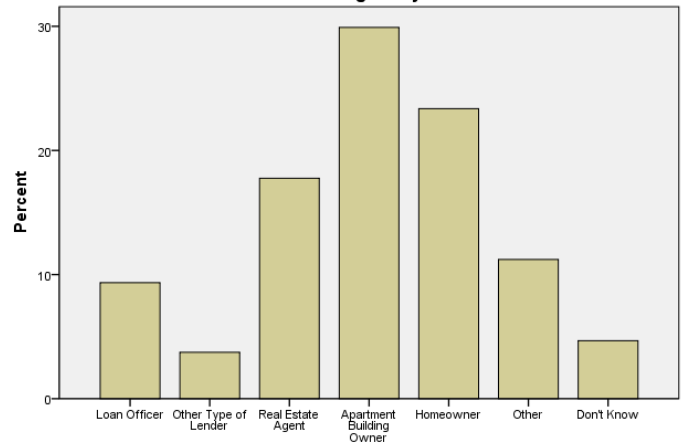


Figure 11 - Person Responsible for Discrimination

HOUSING DISCRIMINATION

One in five respondents reported that they had experienced housing discrimination when in the process of buying or renting a home (Fig. 10). Of those, 45.9% said it had occurred on more than one occasion. Nearly three-quarters of respondents (73.3%) said the discrimination had occurred in the rental process as opposed to home buying (26.7%). Nearly a third said it was it was the building owner (29.9%) who discriminated against them (See Fig. 11). Nearly a quarter (23.4%) said it was the homeowner. Real estate agents were the third most common to have discriminated (17.8% of respondents).

SUBGROUP ANALYSIS

Subgroup analysis (Table 15) reveals that African-Americans are twice as likely to report housing discrimination as non-Hispanic whites. Similarly, individuals with disabilities were twice as likely to report discrimination. Housing discrimination was also clearly related to age, education, and income. Immigrants were slightly more likely than native born to report discrimination. Urban residents reported discrimination more often than rural respondents.

Table 15 - Subgroup Percentages of Housing Discrimination

Demographic	Subgroup	%
Sex	<i>Male</i>	20.2%
	<i>Female</i>	22.2%
Race	<i>White</i>	18.6%
	<i>African American</i>	36.5%
	<i>Hispanic</i>	25.9%
	<i>Asian</i>	18.2%
	<i>Mixed</i>	8.3%
	<i>Other</i>	50.0%
Foreign born	<i>Immigrant</i>	26.7%
	<i>Non-immigrant</i>	21.1%
Age	<i>18-24</i>	22.6%
	<i>25-45</i>	26.7%
	<i>46-64</i>	17.1%
	<i>65+</i>	8.7%
Disability	<i>Disability</i>	41.2%
	<i>No disability</i>	20.1%
Children	<i>Has children</i>	22.4%
	<i>Does not have children</i>	20.8%
Education	<i>Some HS</i>	0.0%
	<i>HS/GED</i>	37.5%
	<i>Some College</i>	19.8%
	<i>Undergrad degree</i>	22.9%
	<i>Graduate degree</i>	20.7%
Income (Household)	<i>Under \$20k</i>	34.4%
	<i>Under \$40k</i>	29.8%
	<i>Under \$65k</i>	21.8%
	<i>Under \$100k</i>	13.8%
	<i>More than \$100k</i>	8.0%
Location	<i>Urban</i>	23.7%
	<i>Rural</i>	18.3%

PERCEIVED REASONS FOR DIFFERENTIAL TREATMENT

In follow-up, respondents who said they had been discriminated against were asked why they thought were the reasons for the differential treatment. One-quarter of respondents felt it was due to their race. Among non-whites, 69% of respondent said it was because of race. Nearly a quarter of respondents indicated that being single was the reason for discrimination. This was more prevalent amount white respondents. Age and Income discrimination affected one in five; however, age was a factor for a greater proportion of non-white respondents. Sex discrimination was reported in 17.9% of cases and were more likely to be reported by whites than non-whites.

Table 16 - Perception of Reason for Discrimination

Why discriminated against?	N	Cases	White	Non-White
Because of my race	27	25.5%	5.8%	69.0%
Because I was single/not married	26	24.5%	26.1%	17.2%
Because of my age	23	21.7%	18.8%	31.0%
Because of my income	22	20.8%	20.3%	24.1%
Because I was a student	20	18.9%	20.3%	6.9%
Because of my sex	19	17.9%	21.7%	10.3%
Because of my ethnicity/ethnic background	16	15.1%	4.3%	31.0%
Because of my occupation	13	12.3%	15.9%	3.4%
Other	13	12.3%	17.4%	3.4%
Because I have a pet	11	10.4%	14.5%	3.4%
Because I had children	10	9.4%	13.0%	3.4%
Because of my spouse's/partner's race	9	8.5%	13.0%	0.0%
Because I did not have enough money	8	7.5%	5.8%	13.8%
Because of my sexual orientation	8	7.5%	7.2%	6.9%
Because I was not employed	6	5.7%	2.9%	13.8%
Because of my spouse's/partner's ethnicity	5	4.7%	5.8%	3.4%
I am not sure	5	4.7%	2.9%	6.9%
Because I have a disability	3	2.8%	4.3%	0.0%
Because I had roommates	3	2.8%	2.9%	0.0%
Because I was not a citizen	2	1.9%	0.0%	6.9%
Because of my religion	2	1.9%	1.4%	3.4%
Because of my spouse's religion	1	0.9%	3.4%	0.0%
Because I have an assistance animal (i.e. guide dog)	1	0.9%	1.4%	0.0%
Total	253	-	-	-

RESPONSES TO DISCRIMINATION

Few of the respondents who had experienced housing discrimination actually took action against the individuals or institutions responsible. Only 21.9% respondents indicated that they took any action. Most respondents complained to the person discriminating against them and/or complained to someone else (28.6% each). Only three (7.1%) complaints were filed with a government agency and only five (11.9%) sought help with a fair housing organization. Most who did not respond to the discrimination said it was not worth it (26.8%) or didn't think it would help (26.8%). Importantly some people (11.0%) were not sure about where or how they should complain.

Table 17 - Action Taken

Action	N	Percent
Complained to the person you thought was discriminating	12	28.6%
Complained to someone else	12	28.6%
Filed a complaint with a government agency	3	7.1%
Sought help from/file complaint with fair housing group	5	11.9%
Other	10	23.8%

Table 18 - Reason Not to Take Action

	Frequency	Percent
It was not worth it	22	26.8
I didn't think it would help	22	26.8
I didn't know where/how to complain	9	11.0
I wasn't sure it was illegal	5	6.1
I wasn't sure I was being discriminated against	6	7.3
I was too busy	2	2.4
I thought it might cost too much	3	3.7
I thought it might take too much time	2	2.4
I was afraid I might be retaliated against	3	3.7
Other	8	9.8
Total	82	100.0

Summary

FACTORS ASSOCIATED WITH HOUSING CHOICE

Respondents on the whole rated their current neighborhoods a 6.69 on a nine point scale. There was very little variation in these ratings by demographic subgroup. Income was the only significant factor with ratings increasing by income.

Respondents indicated affordability (54.0%), convenience (52.0%), and safety (35.3%) as important factors they consider in selecting a home. Close behind were proximity to work/school (25.5%), atmosphere of neighborhood (24.6%), and good schools (16.4%).

IMPORTANCE OF DIVERSITY

Only 46 respondents (9.0% of cases) indicated that diversity was a factor in selecting a home. Diversity was more important to African Americans than other race/ethnic groups. Likewise, it was more important to urban residents than rural. Diversity was also more important to immigrants. Some 16.2% of respondents indicated they would rather live in an ethnic enclave with people of only their race. Older, white, rural respondents who had lived in the same location for longer periods of time were the least likely to want to live in diverse areas.

A third of respondent (35.2%) said they do not move because they are already in an area with a mix of ethnic/racial groups. The next most common response was that they have many friends or family in their current neighborhood (14.4%), followed by a fear of crime in more diverse areas (8.2). Some write in responses indicated prejudicial attitudes or negative experiences in mixed neighborhoods:

- White survey respondent: " I'm not racist, but every black family I've lived near had been a walking stereotype. Every single one."
- Black survey respondent: "After experiencing numerous safety concerns & crimes living in a mixed community, I now prefer to return to a predominantly same race (Black) community where I would feel safer because I never experienced such crime/ harassment there."

FAIR HOUSING AWARENESS

Only half (50.6%), identified religion as a protected class. Importantly, sex, familial status, and national origin were not identified by most respondents as protected classes. More than two-thirds of respondents (67.6%) misidentified age as a protected category. A little over a quarter of respondents (26.2%) believe that LGBTQ statuses are protected. Others were under the impression that same-sex couples (22.1%) and unmarried couples (17.6%) are protected. While A majority of respondents correctly identified that steering not legal, 19.7% believed it to be currently legal to geographically limit housing searches by ethnicity.

ATTITUDES TOWARD FAIR HOUSING

Many respondents clearly feel that fair housing laws are a hindrance to homeowners and landlords. More than a third of respondents (34.4%) felt that homeowners and landlords should have the right to decide to whom they sell or rent, even if they prefer not to sell or rent people of a certain race, religion, or nationality.

EXPERIENCES OF DISCRIMINATION

As indicated in the literature, African Americans experienced high rates of everyday mistreatments. Immigrants also reported more discrimination than non-immigrants. Younger people had more instances than older people. People with disabilities had more mistreatment as well. Income seemed to protect from mistreatment.

One in five respondents reported that they had experienced housing discrimination when in the process of buying or renting a home. Discrimination was more commonly reported in rental process than purchasing. African-Americans are twice as likely to report housing discrimination as non-Hispanic whites. Similarly, individuals with disabilities were twice as likely to report discrimination. Housing discrimination was also clearly related to age, education, and income. Building owners and homeowners were most likely to be the perpetrators. Non-white respondents were more likely to indicate that discrimination was related to their race/ethnicity or that of their partner, age, income, and employment. White respondents were more likely to report discrimination on the basis of marital status, sex, and being a student.

Only 21.9% respondents indicated that they took any action to housing discrimination and most respondents simply complained to the person discriminating against them. Only three complaints were filed with a government agency and only five individuals sought help with a fair housing organization. Most who did not respond to the discrimination said it was not worth it (26.8%) or didn't think it would help (26.8%). Importantly some people (11.0%) were not sure about where or how they should complain.

Conclusions

In this report, we have observed how perception of discrimination affects housing choice. We examined awareness of fair housing laws, agreement with the principles of fair housing rights, the incidence and nature of everyday discrimination, and responses to discriminatory practices.

There is substantial evidence in this report which supports expanding Fair Housing education in the Piedmont. There is a lack of clear knowledge of fair housing laws and more importantly attitudes exist in the community that run counter to the Civil Rights legislation that was intended to change the culture of discrimination in our country.

In this region, it must also be pointed out that there is a clear rural/urban divide in awareness, attitude, and experiences of discrimination. Rural residents on the whole are less mobile; they have lived in their neighborhoods for twice as long as urban residents. Rural respondents were less likely to correctly identify protected classes. Those who live in a rural area are more likely to allow sellers restrict sale of a property to only white buyers. While urban respondents are more likely than rural respondents to allow real estate agents to steer clients, rural respondents are three times as likely to prefer living among people of the same race as themselves. These factors indicate a bifurcation in attitudes and suggest that differing approaches need be considered when working on fair housing issues in urban and rural areas.

