

# Higher rates of foreclosure follow black homeowners into white areas

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Even in predominantly white areas, black homeowners are more likely to face a foreclosure than their white neighbors, according to research at The University of Alabama.

The findings show black families do not shake off the factors that lead to a higher rate of [foreclosure](#) when they move from areas with a majority of black residents, said Dr. Bronwen Lichtenstein, UA professor of criminology and criminal justice, who led the research.

"The central message is wherever you go, there you are," she said. "The same forces that create a risk for foreclosure move with you."

The findings were published recently in the journal *Housing, Theory and Society*. Dr. Joe Weber, UA professor of geography, is also a co-author of the paper, titled "Cumulative Disadvantage or Beating the Odds? Racial Disparities in Home Foreclosure by Neighbourhood Composition in the American Deep South."

They looked at 1,013 foreclosures between 2015 and 2016 in Tuscaloosa County, an average-sized metro area with a population about 66 percent white and 32 percent black. Weber then made a map of the foreclosures to identify clusters of foreclosed homes.

Weber's analytical method of identifying spatial distribution of home foreclosure at the neighborhood level is unique in that he used density per [square kilometer](#), together with census tract data and foreclosure data, to identify housing density.

The analysis showed that black homeowners experienced foreclosure at a higher rate than white homeowners across the county, even in census tracts with a white majority. Also, white homeowners experienced higher rate of foreclosure if they lived in tracts with a significant

black population, but not when they lived in predominately white areas.

Lichtenstein said the study is mostly examining lower middle class families, a vulnerable group that can afford modest homes as long as income doesn't waiver. Wealthy families, regardless of race, are fine wherever they live.

"Money can protect yourself from almost anything, but black families tend not to have access to accumulated or inherited wealth," she said. "There are socioeconomic circumstances and racial disparities that mean if you move out of a black area, it's not a slam dunk you're going to do better. There are just too many factors that matter apart from your location."

The research is novel in using foreclosure data to determine if black families are better off moving into majority white areas. When it comes to maintaining a mortgage, black families do not improve their chances by moving to white areas, Lichtenstein said.

"The three findings demonstrate the degree to which mortgage foreclosure continues to play out in far corners of the country and where this marker of cumulative disadvantage increases the historical gap between black and white homeownership," she said.

**More information:** Bronwen Lichtenstein et al. Cumulative Disadvantage or Beating the Odds? Racial Disparities in Home Foreclosure by Neighbourhood Composition in the American Deep South, *Housing, Theory and Society* (2019). [DOI: 10.1080/14036096.2019.1568297](https://doi.org/10.1080/14036096.2019.1568297)

Provided by University of Alabama in Tuscaloosa

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