



conceptual and analytical perspectives
of the urban financing problem

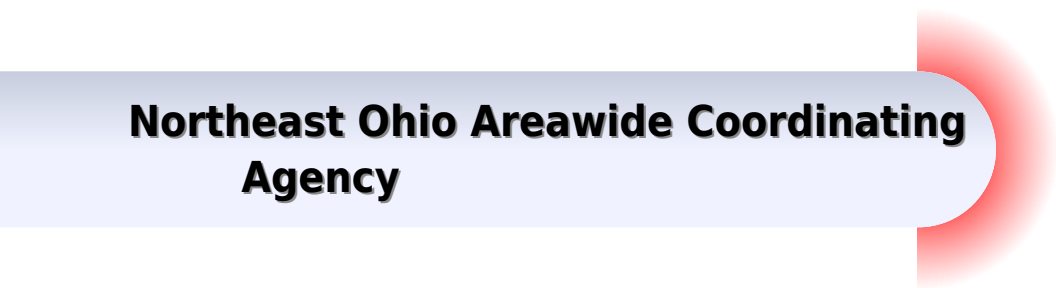
Mortgage Lending & Race

David Listokin
Stephen Casey



Mortgage Lending And Race Conceptual And Analytical Perspectives Of The Urban Financing Problem

**Northeast Ohio Areawide Coordinating
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Mortgage Lending And Race Conceptual And Analytical Perspectives Of The Urban Financing Problem:

Mortgage Lending and Race David Listokin, Stephen Casey, 1980 Mortgage Lending and Race examines the urban financing problem the difficulty faced by residents of urban neighborhoods in obtaining institutional mortgages or loans for purchasing refinancing or repairing properties An economic model Listokin and Casey argue perceives lenders as being guided solely by economic considerations An empirical analysis supports an eco race model lenders are guided by both economic and racial influences Such behavior is exhibited when considering both the macro and micro dynamic To convey their arguments Listokin and Casey divide their research into four parts Problem and Model Definition Empirical Investigation Summary and Conclusions and Bibliography The first considers the objectives of the analysis of the economic and eco race models and the findings of the existing literature The second section discusses the methodology chosen for the investigation of this problem and presents macro neighborhood and micro applicant analyses The third summarizes findings interprets their significance and suggests the linkage of the findings to existing theory The final section is an annotated bibliography citing books articles hearings newspaper reports other sources on the urban financing problem and proposed solutions Given the state of affairs in the American lending crisis this book will provide insight on solving the current financial dilemma as such it should be read by all policymakers

Housing and Planning References, 1980 **Journal of Housing Research**, 1993 **Policy Studies Review Annual** Ray C. Rist, 1984-11-01 Presenting outstanding carefully selected research and analysis in the evolving field of policy studies this series provides a selection of the finest policy writing available Distinguished contributors explore decisionmaking and policy orientations in a wide variety of areas including social welfare education policy implementation civil liberties economic regulation foreign policy federal funding the environment and public health care Policy Studies Review Annual is a valuable reference for social scientists legislators policy makers and professionals and students concerned with the policy decision process Contributors Volume VII partial list POLICY RESEARCH POLICY PERSPECTIVES I L Horowitz J J Richardson A G Jordan H Stein R Nathan EMPLOYMENT AND TRAINING R B Ripley G A Franklin J Bovard R C Rist R Taggart HEALTH POLICY L Wyszewianski J Wheller A Donabedian P P Bu detti J Butler P McManus D Rosner D Gikhrist S P Schinke R M Hessler A C Twaddle SOCIAL SECURITY POLICY N Keyfitz M D Levy H Mosley URBAN POLICY J M Goering C J Orlebeke P Marcuse P Medoff A Pereira EDUCATION POLICY B C Rabe P E Peterson O K Cohen S Pogrow H M Levin ENERGY POLICY G A Daneke J D Roessner M D Reagan INDUSTRIAL POLICY D McKay A Etzioni J Hills *A Guidebook for Using Home Mortgage Disclosure Data for Community Development and Maintenance* Northeast Ohio Areawide Coordinating Agency, 1980 **Race Neutrality** Samuel L. Myers, Inhyuck Ha, 2018-10-15 There are wide racial disparities in virtually every sphere of economic life African American workers earn less than whites They are more likely to be denied loans than whites Minority owned businesses are less likely to win lucrative bids on state and federal contracts than are white male owned businesses Black children are more likely than whites to be

reported to child protective services for neglect or abuse There are even huge disparities in downing rates between blacks and whites What to do about these disparities There is a fundamental disagreement about the appropriate remedies to these varied indicators of racial inequality Part of the disagreement stems from differences in public perceptions about the underlying causes of the inequality But another form of disagreement relates to the opposition to the remedy of choice during much of the 1970s and 1980s Affirmative Action Race conscious remedies like affirmative action policies in hiring college admissions and business contracting suffer from legal and constitutional challenges compounded by hostility from the majority of Americans The alternative race neutral remedies attempt to address racial disparities without directly targeting benefits exclusively to racial minority group members In doing so race neutral remedies putatively help minorities without hurting majority group members The authors of *Race Neutrality Rationalizing Remedies to Racial Inequality* make the case that policy analysts should shift from a focus on whether a remedy is race conscious or not to a focus on the underlying problem that the alternative remedies is attempting to resolve This type of rethinking of the problem of racial inequality will reveal that sometimes race neutral remedies hold great promise in reducing disparities Often however race neutral remedies fail to do what they are intended to do The authors challenge the reader to think about why race neutral remedies while desirable on their face might fail to resolve protracted and persistent patterns of racial inequality in market and non market contexts *Clearinghouse Review*, 1982 *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 **Community Reinvestment Act** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1988 **Multicultural Geographies** John W. Frazier, Florence M. Margai, 2010-09-01 In an approach that differs from other publications on U S multiculturalism *Multicultural Geographies* examines the changing patterns of race and ethnicity in the United States from geographical perspectives It reflects the significant contributions made by geographers in recent years to our understanding of the day to day experiences of American minorities and the historical and current processes that account for living spaces persistent patterns of segregation and group inequalities and the complex geographies that continue to evolve at local and regional levels across the country One of the book's underlying themes is the dynamic and complex nature of U S multiculturalism and the academic difficulty in evaluating it from a single viewpoint or theoretical stance As such *Multicultural Geographies* is derived from the joint efforts of selected scholars to bring together diverse perspectives and approaches in documenting the experiences of American minorities and the issues

that affect them *Comparative Urban and Community Research* ,1988 **Pacific Rim Cities in the World Economy**
Michael P. Smith,1989-01-01 Pacific Rim Cities in the World Economy *The Magnitude of Mortgage Redlining and Its
Relationship to Insurance Patterns in Urban Environments* Janet Pualani Corniel,1995 Social Dominance Jim
Sidanius,Felicia Pratto,2001-02-12 This volume focuses on two questions why do people from one social group oppress and
discriminate against people from other groups and why is this oppression so mind numbingly difficult to eliminate The
answers to these questions are framed using the conceptual framework of social dominance theory Social dominance theory
argues that the major forms of intergroup conflict such as racism classism and patriarchy are all basically derived from the
basic human predisposition to form and maintain hierarchical and group based systems of social organization In essence
social dominance theory presumes that beneath major and sometimes profound difference between different human societies
there is also a basic grammar of social power shared by all societies in common We use social dominance theory in an
attempt to identify the elements of this grammar and to understand how these elements interact and reinforce each other to
produce and maintain group based social hierarchy **Bulletin of the Public Affairs Information Service** Public Affairs
Information Service,1981 *Housing Policy Debate* ,2004 *Umoja* ,1980 **Report to the Governor** New York (State).
Council on State Priorities,1982 *Public Affairs Information Service Bulletin* Public Affairs Information Service,1984
Evaluating the Availability of Mortgage Credit in the Inner Cities Vernazza Wolfe Associates,1992

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Introduction

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