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I. STATEMENT OF QUALIFICATIONS

My name is Thomas J. Sugrue. I reside at 129 Carpenter Lane, Philadelphia, Pennsylvania. I am David Boies Professor of History and Sociology at the University of Pennsylvania, where I have been a member of the faculty since 1991. I am director of the Penn Social Science and Policy Forum. I am a faculty fellow of the Penn Institute for Urban Research and a member of the graduate group in City and Regional Planning in Penn's School of Design.

I was born in Detroit, Michigan in 1962 and attended school in Detroit and its suburbs from kindergarten through twelfth grade. I graduated with a B.A. in history, *Summa Cum Laude*, from Columbia University in 1984. I received a second B.A. in 1986 from Cambridge University. I was awarded an M.A. degree from Cambridge University in 1990. I earned an A.M. and a Ph.D. degree in history from Harvard University in 1987 and 1992 respectively. A detailed record of my professional qualifications, including a list of publications, awards, and professional activities, is set forth in the curriculum vitae attached as an Appendix 2.

My first book, *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit*, was published by Princeton University Press in 1996 and won four major awards, including the 1998 Bancroft Prize in American History. It was reprinted in a new edition in 2005, with a new preface. It was reprinted again in 2014 as part of the Princeton Classics series with another new preface. I have also published a number of scholarly articles with a focus on Detroit and Michigan. In addition, my scholarship covers the history of housing, public and private, as well as real estate practices and local and federal housing policy. I am single author of two other books on race, civil rights, and twentieth-century U.S. history, and I have co-edited two other books and two journal special issues. I have also published more than thirty scholarly articles and book chapters, and I have written many reviews, short essays,

and professional papers. My research has concentrated on the status of African Americans and their relationship to the larger society. I have written extensively on the topic of race relations, with special attention to the status, perception, and treatment of minorities over the last seventy-five years. I have also written about the economic, political, and social roots of racial inequality and poverty in the United States. I have researched the history of race in cities and metropolitan areas with special attention to real estate, housing and segregation. I have also researched and published on the history of African American suburbanization. I have conducted research around the country, including extensively in major libraries and archives in Detroit and elsewhere in Michigan.

My research has been supported by grants and fellowships from several foundations and academic research institutions, including the John Simon Guggenheim Memorial Foundation, the Social Science Research Council, the American Council of Learned Societies, the American Philosophical Society, the Institute for Advanced Study in Princeton, the Brookings Institution, and the Fletcher Foundation. I am an elected fellow of the American Academy of Arts and Sciences and the Society of American Historians. I am currently the President of the Urban History Association and also of the Social Science History Association.

At the request of attorneys with Lieff Cabraser Heimann & Bernstein, LLP, I have conducted research on racial segregation, housing, and racial disparities in access to credit and real estate in metropolitan Detroit, Michigan. A list of the previous cases in which I have testified or submitted a disclosed expert report is provided in Appendix 3 of this Report. I am being compensated at a rate of \$360/hour for my work in connection with this matter. My report is based on my extensive research in Detroit and the region, in government records, in the U.S. Census and other statistical reports from various years, and relevant historical and social scientific studies.

II. OVERVIEW OF FINDINGS

This report emphasizes the ways that past discriminatory practices in real estate sales and home financing, as well as the persistent residential segregation by race that ensued, laid the groundwork for predatory lending practices that targeted African American homebuyers and African American communities in metropolitan Detroit.

Metropolitan Detroit's history is characterized by the construction of figurative (and occasionally physical) walls that closed off African Americans from vast sections of the metropolitan area and prevented many from accessing the capital necessary to buy, improve, or refinance their homes. For nearly all of the twentieth century, blacks in metropolitan Detroit were confined to tightly bounded, heavily segregated neighborhoods, usually with older, less desirable housing stock. The artificial constriction of black choice in metropolitan Detroit's housing market led to pent-up demand for homeownership on the part of black residents. The lack of equal access to conventional and government-backed home loans and mortgages further hindered black opportunities to buy or build homes and move to more desirable neighborhoods. And finally, limited access to conventional and government-backed home loans and mortgages created perverse incentives for the rise of a loosely regulated system of home finance that offered black home buyers high cost, high-risk loans (such as land contracts in the post-war years and subprime mortgages in the late twentieth and early twenty-first centuries).

The result is a process of racial segregation and spatial disparity in metropolitan Detroit that is so commonplace as to seem the natural order of things.

In a self-perpetuating cycle, blacks have had unequal access to the housing market; as a result, they find themselves in segregated neighborhoods, with less household wealth, less access to capital, and a greater likelihood of being targeted by predatory lenders.

III. SCOPE OF THE REPORT

1. Chronological scope

This report spans the period of time from World War I to the period between 2004-07 when the plaintiffs in *Adkins v. Morgan Stanley* financed their homes. The periodization corresponds with the rise of segregation by race in Detroit and its suburbs, a process that began with the significant migration of African Americans to the city; the rise of private pro-segregative real estate practices, particularly racially restrictive covenants from the 1920s through the 1940s; the emergence of federal housing policies that favored whites and marginalized or excluded African Americans and other minority groups in the period from the early 1930s through the late 1960s; a concomitant history of intense racial conflict and violence in housing that spanned the period from the 1920s through the 1960s; a period of persistent segregation and ongoing discrimination in housing and home finance despite civil rights legislation from the late 1960s through the 1990s; and a period of still high rates of segregation and the rise of subprime lending at the turn of the century.

I focus particularly on the history of redlining (the exclusion of minority neighborhoods and their residents from the conventional and government-backed

mortgage market) and reverse redlining (the targeting of predominantly minority communities by subprime and predatory lenders).

2. Geographical scope

This report covers the metropolitan Detroit area, using geographical units of analysis delineated by the U.S. Census Bureau. The report analyzes census data from the nine-county Detroit-Ann Arbor-Flint Consolidated Metropolitan Statistical Area (hereafter CMSA), a unit of analysis that in the 2000 census included Genesee, Lapeer, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne Counties, as well as appropriate subsets of the CMSA including the city of Detroit and various census tracts.¹

IV. RACE AND HOUSING MARKETS IN METROPOLITAN DETROIT

1. Historical overview

It is widely believed that patterns of racial segregation are solely or primarily the result of individual choices about where to buy or rent. As the popular adage goes, birds of a feather flock together. But the history of race, real estate, home finance, and segregation makes it clear that individual-based explanations are inadequate. Residential segregation and discrimination did not have a single cause, but was rather a result of what the National Research Council called “a pervasive ‘web of discrimination’ involving the actions of local government officials, federal agencies, financial institutions, and real estate marketing firms, which had the consequence of limiting housing opportunities for blacks.”²

This “web of discrimination” had significant short and long-term negative effects on African Americans’ ability to enter the housing market, to finance home purchases, to obtain mortgages and home loans, and to benefit from home ownership. These effects include:

- Whole sections of the metropolitan Detroit area were closed to potential black residents.
- Residents of any neighborhood with more than a handful of black residents could not easily get access to conventional or federally guaranteed home mortgages.
- The federal agencies that established guidelines for home lending systematically discriminated against African Americans for decades.
- Federal policies built on notions of racial difference and inferiority shaped private housing market practices, including racially restrictive covenants.
- Banks, savings and loan societies, and other lenders routinely discriminated against blacks and other minorities.
- Individual white homeowners and white neighborhood associations, along with real estate firms, resisted the movement of African Americans and other minorities into their neighborhoods because of fears that the presence of minorities would hinder their access to home loans and mortgages.
- Would-be black homebuyers had real difficulties in obtaining government-backed home financing, a situation that left them vulnerable to predatory, discriminatory lending practices, including contract sales and high-cost

mortgages, that were often quite profitable for lenders but very risky to home purchasers and home owners.

The constriction of black choices on the housing market had perverse effects that have had enduring consequences, laying the groundwork for the rise of predatory lending practices.

- Overall, black rates of homeownership were lower than those of whites because of their inability to finance home purchases. Those who were able to purchase homes, particularly through high-interest loans or contract sales, were more likely to default on their loans and lose their properties.

- Because blacks were confined to segregated neighborhoods with lower housing values, were less likely to own their own homes, and suffered a dearth of access to mortgages and home improvement loans to improve those homes, they have historically had far lower rates of household wealth than whites. The racial disparity in household wealth has grown rather than lessened over time.

- Blacks were not as easily able to build equity in their homes, with negative consequences for their ability to get access to conventional credit.

- Detroit's history of segregated, low wealth, and credit poor neighborhoods created the conditions on the ground for the rise of predatory lending.

2. The burden of history

The long history of racial segregation and racial discrimination in access to both real estate and home financing in metropolitan Detroit has had long-term consequences: there is not a bright line between historical segregation and

discrimination and the current status of African Americans. Unequal access to housing and home mortgages and loans severely constrained black opportunities in Detroit's housing market. As we shall see later in the report, patterns of residential segregation by race did not change substantially in the eighty years leading up to the period when the plaintiffs in *Adkins v. Morgan Stanley* financed their homes.

Pro-segregative real estate practices and home lending policies created a snowball effect: they confined blacks to racially homogeneous neighborhoods that attracted little investment, where home values stagnated and often depreciated over time. As a result, blacks were, as a group, much less likely to accumulate household wealth and pass down that wealth intergenerationally. The process of segregation and disinvestment made black home purchasers less likely to get access to mainstream credit and more vulnerable to predatory lending practices. Black inability to get access to better homes in better neighborhoods, because of the lack of credit and wealth, increased their own economic vulnerability and added to the precarity of their neighborhoods. Even changes in racial attitudes and the enactment of civil rights laws did not fundamentally change the facts on the ground: namely that residential segregation, discriminatory real estate and lending practices, low rates of homeownership, economic precarity, and vulnerability to high risk loans were mutually reinforcing.

V. RESTRICTED CHOICE: REAL ESTATE AND HOUSING FINANCE DISCRIMINATION IN METROPOLITAN DETROIT

For most of the last century, African Americans have been subject to a series of racial restrictions that have hindered their choices in housing markets, including

racially restrictive covenants; unequal access to home mortgages, loans, and credit, including redlining and reverse redlining; reliance on non-conventional housing finance; discriminatory rental and sales practices; and acts of violence and hostility that signaled that they were unwanted or unwelcome in certain communities. Any one of these forms of restriction would create and reinforce residential segregation by race. Together, all of these restrictions, whether past or present, have created the hypersegregation that has characterized metropolitan Detroit for decades.

1. Racial restrictions

The first tool to discriminate in housing that came into widespread use in metropolitan Detroit (and in large parts of the United States) was the racially restrictive covenant. Nearly every home built in a “white” neighborhood in Detroit and its suburbs between 1920 and 1948 included racial restrictions in home titles, deeds, or rental agreements. Using the racial and ethnic classifications prevalent in the first half of the twentieth century, restrictive covenants regularly forbade the sale, rental, or use of properties to any group other than “whites” or “Caucasians,” both pseudo-scientific terms that generally referred to Americans of European descent. Restrictive covenants frequently targeted a range of groups considered non-white, among them “Semites” (a common designation for Jews); “Mongols,” “Hindus,” “Orientals,” and those of “Asiatic” descent (broad categories that included people whose ancestors came from China and Japan, as well as India and other parts of Asia); “Malays” (referring to Pacific islanders and inhabitants of southeast Asia and the Philippines); and “Ethiopians,” “Africans,” and “Negroes” (terms that referred to anyone with even a single African ancestor, so long as that ancestry was

visible in skin tone or other physiological features or known because of a family's history). In Detroit, all covenants, regardless of the language that they used, restricted people of color.³

Racially restrictive covenants were an early step in creating, maintaining, and normalizing racial segregation in Detroit's housing markets. They systematically prevented African Americans from purchasing homes in large sections of the city. Indeed, they did not even allow African Americans to use or even temporarily occupy restricted properties. They artificially constrained Detroit's housing market, closing off whole sections of the city to African Americans: large areas with new, desirable homes and excellent amenities were simply unavailable to black buyers regardless of their financial means. In addition, the use of restrictive covenants increased the value of restricted properties and, conversely, devalued properties that were unrestricted. The result was that whites were able to financially benefit from stable or increasing property values, augmenting their personal or household wealth, and establishing their creditworthiness. Black homeowners in unrestricted communities, by contrast, suffered financially.

Covenants proved to be difficult and costly to enforce and came under challenge by civil rights activists throughout the North and West in the 1940s. In 1948, in *Shelley v. Kraemer* (a decision that included a Detroit case, *Sipes v. McGhee*), the United States Supreme Court ruled that racially restrictive covenants were unenforceable.⁴

The principle that undergirded restrictive covenants, namely that the value of a property could be negatively affected by its use or habitation by member of a

group deemed to be racially or ethnically inferior, did not however disappear after the *Shelley* ruling. Notions that the presence of non-white groups devalued real estate or made loans and mortgages particularly risky shaped other pro-segregation policies in the United States, policies that had their origins in the 1930s and persisted, with only slight modifications, through 1968. Restrictive covenants were a critical component in the segregation of metropolitan Detroit by race, and the inequities in housing over time.

2. Federal housing programs and mortgage financing

A series of federal housing programs, all enacted in the 1930s and early 1940s, reinforced discriminatory real estate and lending practices and systematically excluded African Americans from large parts of the metropolitan Detroit area. Federal pro-homeownership programs prevented most blacks from getting access to federally backed home loans and mortgages for more than a quarter century (between 1932 and 1968). These agencies—the Federal Home Loan Bank Board (1932), the Home Owner’s Loan Corporation (1933), the Federal Housing Administration (1934), and the Veterans Administration (1944)—all dramatically expanded white consumers’ access to credit for the purchase and improvement of homes. But all of these federal housing programs translated private discrimination into public policy, and officially ratified the exclusionary practices of brokers, developers and banks.

The Federal Housing Administration laid out the racial principles of property valuation, appraisal, and home financing in its underwriting manual, first published in 1936 and updated regularly for the use of bankers, lenders, and brokers. “If a

neighborhood is to retain stability,” noted the manual, “it is necessary that properties should continue to be occupied by the same social and racial classes.” It called for the use of restrictive covenants that included “a prohibition of the occupancy of properties except by the race for which they are intended.”⁵ In the wake of the Supreme Court’s *Shelley v. Kraemer* decision ruling that racially restrictive covenants were unenforceable, the Federal Housing Administration excised references to the racial character of neighborhoods from its underwriting manual, but its actuarial standards continued to warn of the risk of introducing of “incompatible” or “dissimilar” groups into a neighborhood.⁶

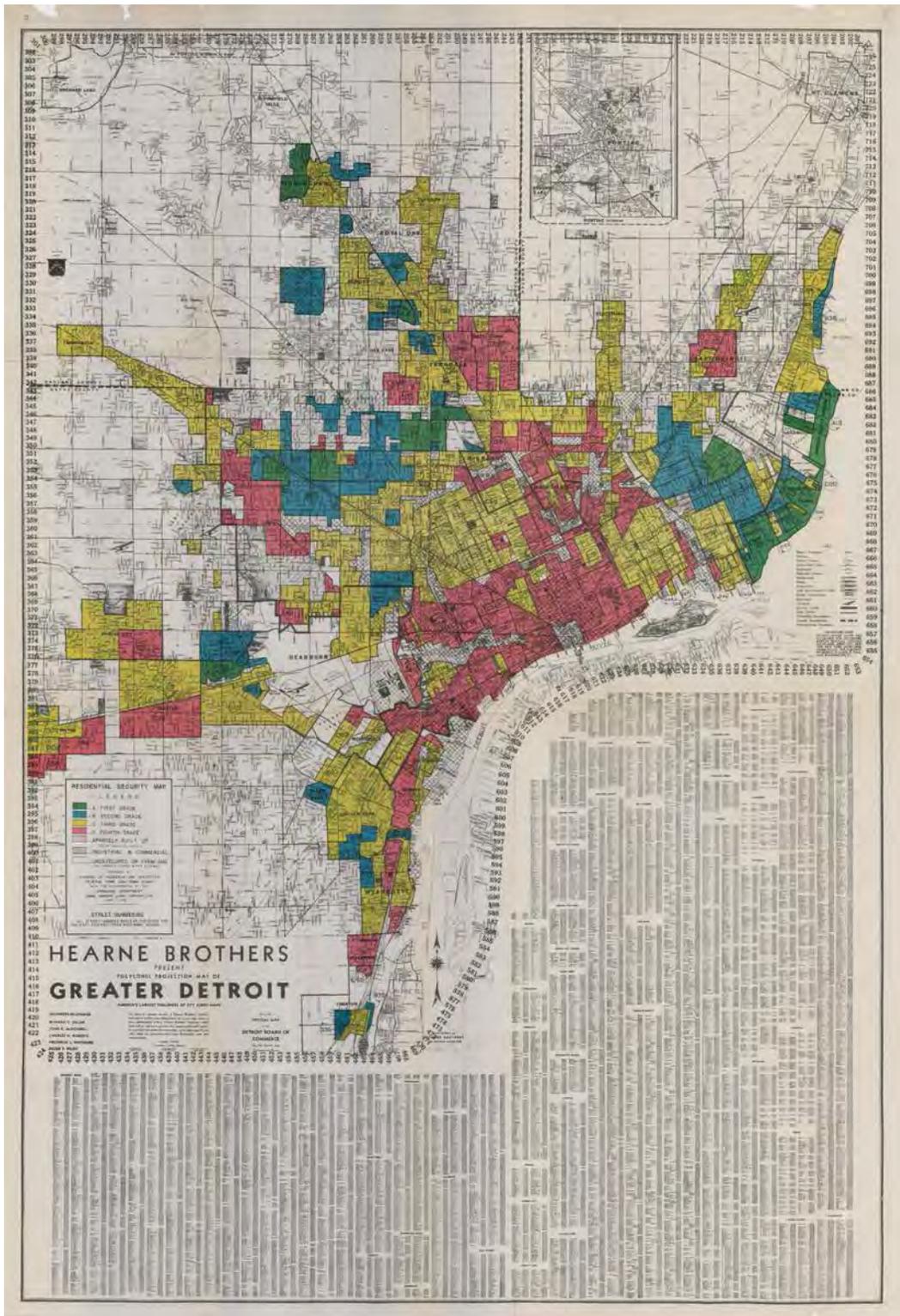
In the 1930s, the Home Owners Loan Corporation (HOLC) and the Federal Home Loan Bank Board (FHLBB) developed an elaborate system of neighborhood classification to determine the eligibility of an area for home loans and mortgage guarantees. Federal appraisers drew data from the appraisal of individual homes and the assessment of entire neighborhoods, based on demography, land use, and aggregate housing conditions. With those data, the HOLC and FHLBB prepared “Home Security Maps” for nearly every major city in the United States, including Detroit. Of the various factors used to evaluate neighborhoods, racial composition ranked foremost. Those maps, writes historian Louis Woods, created “unified national lending standards designed to evaluate neighborhood demographics as a factor far exceeding the condition of the appraised property itself.”⁷ Residents of predominantly minority or mixed-race neighborhoods seldom received federal mortgage and loan guarantees.

Neighborhoods were given rankings from A through D; the Federal Home

Loan Bank Board prepared detailed maps of metropolitan areas, using a four-color scheme, designating areas as green (A), blue (B), yellow (C), and red (D), to allow the maps' users, including local housing authorities, real estate brokers, savings and loan societies, banks, mortgage lenders, and insurance companies to ascertain the quality of a neighborhood's housing stock and its residents. Neighborhoods colored green were the "best," blue were "still desirable," yellow were "definitely declining," and red were "hazardous."⁸ Detroit's Residential Security Map, prepared in 1939 and disseminated by the Hearne Brothers commercial map company, is reproduced below as Map 1.

To a great extent, the fate of low-ranked neighborhoods, particularly those categorized as "D" neighborhoods, was a self-fulfilling prophecy. Developers of single-family homes found it nearly impossible to assemble conventional financing to build infill houses (new construction on undeveloped lots in mostly built-up neighborhoods), renovate or modernize old structures, or develop new subdivisions in these communities. As a result, properties frequently deteriorated. Even more importantly, banks and savings and loan societies were reluctant to provide loans to residents of low-ranked neighborhoods. Residents of these neighborhoods, as we shall see below, were often left to fend for themselves in the purchase or improvement of their homes, or to rely on unconventional, usually high-cost and high-risk, often unregulated, loans. The Residential Security Map offered a grim prediction of the fate of many Detroit neighborhoods over the next three-quarters of a century.

Map 1: Federal Home Loan Bank Board, Greater Detroit Residential Security Map, 1939⁹



3. Redlining in Detroit

Individual applicants for home mortgages in neighborhoods considered hazardous (ranked D and colored red) faced nearly insurmountable obstacles to conventional and government-backed sources of credit. The process of restricting access to credit for residents of D ranked neighborhoods was labeled “redlining.” Though *some* redlined neighborhoods had substantial white populations (mostly working-class, many with substantial populations of Southern and Eastern European immigrants), *all* areas with more than a handful of black residents were redlined, with the exception of some wealthy neighborhoods where blacks were employed by whites as live-in domestic servants, cooks, groundskeepers, or other household staff.

The Federal Home Loan Bank Board rankings were explicit in their consideration of the racial, ethnic, and socio-economic status of area residents. The appraisal forms prepared by the FHLBB included data on the racial composition of neighborhoods by percentage “White,” “Colored” and “Foreign.” The Home Owners’ Loan Corporation appraiser’s report form (widely used by lenders and brokers for individual property appraisal) used slightly different categories: “American,” “Foreign,” “Negro,” and “Oriental.” The Federal Home Loan Bank Board’s appraisal standards “defined undesirable residents as racial or ethnic minorities, or low-income inhabitants.” Those FHLBB standards “influenced national lending policy by disadvantaging entire communities it deemed a hazardous bank investment.”¹⁰ When the HOLC evaluated the residential desirability of urban property, “race, ethnicity, and class were so influential that when analyzing a neighborhood’s

desirability, they surpassed all other appraisal considerations.”¹¹

Detroit offers a clear example of the ways that race shaped neighborhood ratings. In 1939, for example, the Federal Home Loan Bank Board appraisers ranked areas as “D” that had a “Negro concentration” or were “developing as a Negro colony.” Areas with a “shifting” or “infiltration” of “an undesirable population” also ranked “D.” Whether the black community was established or newly forming, the presence of even a handful of blacks ensured a “D” rating. Even enclaves of middle-class blacks living in well-constructed, detached, single-family homes received the lowest rating. One example is the black West Side (near the intersection of Tireman and West Grand Boulevard). Federal appraisers noted the large presence of “the better class” of “Negro” there, the area’s high rate of homeownership, and the small percentage of “substandard” properties. Still, despite these favorable characteristics, the neighborhood was colored red on the appraisal map because of the racial composition of the residents, not their income and not the quality of their homes.¹²

The rating system had an immediate impact on lending patterns. As economist George Galster found, “the mean number of blacks residing in the two top-graded Detroit neighborhoods was zero; in grade C neighborhoods, it was 0.3 percent.”¹³ By 1940, the FHA had guaranteed 44,000 mortgages in metropolitan Detroit. As a result of the application of neighborhood ratings, not a single one of those mortgages was available to a black homebuyer.¹⁴ The situation was barely better in the following decade. Of the 186,000 single family homes constructed in Detroit during the 1940s, only 1,500 were available to black buyers. As late as 1951 only 1.15 percent of all new homes constructed in Detroit were available to blacks.¹⁵

Redlining also shaped the pattern of new housing development. Developers were usually unwilling to build new houses that would be open on a non-discriminatory basis, or to construct new subdivisions in areas with black residents. The history of the Eight Mile-Wyoming neighborhood on Detroit's west side illustrates the lengths to which developers would go to create and maintain borders between "black" and "white" neighborhoods. The area was settled by black migrants in the 1920s when it was largely rural. By the 1930s, several thousand black residents lived there. Because of their presence, the community was ranked "D" on the 1939 Home Security Map. In 1941, the developer of a white-only subdivision immediately to the west of the community constructed a half-mile long, six-foot high concrete wall on the property line separating Birwood and Mendota Streets between Pembroke St. and Eight Mile Road, so that new homes in the development would qualify for federally-insured home loans. Nicknamed the "wailing wall" by black residents, it served as a physical manifestation of the residential segregation of black and white Detroit and the racial barriers to home finance during the period of redlining.¹⁶

Just north of the Eight Mile-Wyoming neighborhood, in Oakland County, was a small section of Royal Oak Township (adjoining the suburb Ferndale). That section of Royal Oak Township also attracted black residents in the 1920s. By 1940, about 4,000 blacks lived there. The large black presence also earned the community a "D" ranking. In July 1941, the city of Ferndale constructed an eight-foot tall, half-mile long wall to cordon off the black area from adjoining white only neighborhoods, which neighbors called the "wall of spite." As surrounding suburbs incorporated

into separate municipalities, none of them annexed the black enclave, which, more than seventy years later, remains an all-black community, the only unincorporated section of Royal Oak Township.¹⁷

Redlining thus reinforced patterns of racial segregation. It incentivized white residents, real estate brokers, developers, and municipal governments to keep blacks out, lest their neighborhood ratings—and access to financing—be jeopardized. Redlining made it difficult for black residents of low-rated neighborhoods to get access either to Federal Housing Administration and Veterans Administration backed mortgages. Also, because conventional lenders relied on neighborhood ratings to make lending decisions, redlining greatly restricted the availability of conventional home loans and mortgages in black neighborhoods.

In sum, redlining became a self-fulfilling prophecy with devastating, long-term negative consequences for black Detroiters. It confined them in neighborhoods with deteriorating housing stock and without the financial wherewithal to move out, to build new homes, or to improve old ones. It stanching the flow of investment into black neighborhoods and, as a result, often accelerated the deterioration of those neighborhoods, thus spurring further disinvestment. That process in turn devalued black-owned properties and, over generations, hindered black households from building wealth. All of this left residents of segregated neighborhoods particularly vulnerable to predatory lending practices as they sought alternatives to government-backed and conventional loans.

4. Black reliance on non-conventional financing

Many residents of redlined neighborhoods had to self-finance their construction, improvement, or purchase of homes. Self-financing was difficult: it required a household to have enough savings to go it alone. Residents of some black neighborhoods like Eight Mile-Wyoming, Inkster, and Royal Oak Township were able to build their own houses, using their sweat equity, but those houses were often cabins, shacks, or small garages converted into residences. Few of them had much value on the open housing market.¹⁸

More commonly, black homebuyers were forced to rely on irregular financing schemes (usually administered by speculators and real estate brokers), most commonly contract selling, in which a home purchaser, ineligible for a conventional or government-backed mortgage, could purchase a house with a low down payment but high monthly payments. Under contract selling, homebuyers could not acquire equity in their property until the entire contract was paid off.

As I wrote in *The Origins of the Urban Crisis*, “speculators often served as lenders, filling the gap left by banks and savings and loan associations. It was difficult enough for blacks to qualify for conventional mortgages because of redlining practices. But banks also seldom offered loans to blacks who were the first purchasers in a neighborhood for fear of alienating their white clients and investors, and because they considered racially transitional neighborhoods to be risky investments. As an alternative to conventional financing, speculators offered land contracts to black homebuyers who paid a premium through high down payments and often exorbitant interest rates. Land contracts were far less secure than

mortgages. Speculators held onto the title of a property until the contract was fully paid off, thus preventing contract holders from building up equity. The combination of high housing prices and above-market interest rates meant that contract holders had to make large monthly payments to meet their debt obligations. If they defaulted, speculators simply evicted them and quickly offered the house to another desperate black buyer. The arrangement brought speculators a high profit with relatively little risk.”¹⁹

This process of unconventional home financing had devastating effects. To meet high monthly payments, black homebuyers often deferred property maintenance, which was problematic, particularly in neighborhoods with older housing stock. Some took in boarders or doubled-up to help make ends meet, changing the single-family character of the neighborhoods, and reducing the long-term value of their properties. The situation for these blacks obliged to pay high-interest loans worsened during economic downturns because a drop in wages often left them unable to make their payments, leading them to lose their houses.²⁰

The leading scholar of contract selling, Beryl Satter, notes that the process was immensely lucrative for speculative investors, but led to “debt peonage or impoverishment for many black contract buyers, and an almost guaranteed decay of the communities in which such sales were concentrated.”²¹ Satter concludes that “the reason for the decline of so many black urban neighborhoods into slums was not the absence of resources but rather the riches that could be drawn from the seemingly poor vein of aged and decrepit housing and hard-pressed but hard-working and ambitious African-Americans.”²²

The effects of contract selling exacerbated already deeply entrenched patterns of residential segregation by race. The results were devastating for blacks' financial well-being. In particular, contract selling stunted the ability of African American households to build assets and wealth, to accumulate adequate collateral get other loans, to refinance their mortgages at better rates, or get access to lines of credit. The gap in assets had intergenerational effects as well, exacerbating the long-standing black/white wealth gap. The prevalence of contract selling was one of the most visible examples of predatory lending to African Americans as a consequence of their desire for homeownership and their inability to gain access to conventional and government-backed mortgages to do so.

5. Discriminatory real estate practices

The racial guidelines that federal housing agencies developed were similar to those devised by bankers, actuaries, and planners—here too, there was a feedback loop between practices in the real estate industry and federal housing agencies. Neither party—federal housing officials nor mortgage lenders—had incentive to change the racial categories used to evaluate neighborhoods. Real estate brokers and builders did not want to jeopardize a development's eligibility for federally backed loans; federal housing officials did not want to undermine what were racial practices that were condoned by actuaries and real estate professionals.

Racial discrimination was enshrined in the very code of ethics in the real estate industry. From the 1930s through the 1960s, the National Association of Real Estate Boards (which trademarked the name Realtor) issued ethical guidelines that specified that a Realtor “should never be instrumental in introducing to a

neighborhood a character of property or occupancy, members of any race or nationality, or any individual whose presence will be clearly detrimental to property values in a neighborhood.”²³ Lest there be any confusion, an industry brochure offered guidance. “[T]he prospective buyer might be a bootlegger who would cause considerable annoyance to his neighbors, a madam who had a number of call girls on her string, a gangster who wants a screen for his activities by living in a better neighborhood, a colored man of means who was giving his children a college education and thought they were entitled to live among whites... No matter what the motive or character of the would-be purchaser, if the deal would institute a form of blight, then certainly the well-meaning broker must work against its consummation.”²⁴

The Detroit Real Estate Board insisted that its members (who were able to use the trademark Realtor) follow these guidelines. The Board’s president, Gerald Lawson, for example, warned members “not to sell to Negroes in a 100 percent white area.”²⁵ An agent who violated this rule “is not given access to circulating listings and is shunned by other real estate companies who comprise the membership of the Detroit Real Estate Board.”²⁶

Discriminatory real estate practices grew from a mix of racial prejudice and self-interest. Both real estate brokers and their customers viewed blacks as inferior. And their prejudices were encoded in actuarial policies that asserted that the presence of blacks jeopardized property values.

6. *White resistance*

Organized and individual acts of resistance by white opponents of integration further perpetuated racial separation. Whites in Detroit and its suburbs had a long history of resisting black movement into their neighborhoods. Over two hundred incidents of vandalism and violence, most commonly window-breaking, accompanied the movement of the first and second black families into formerly all-white neighborhoods in Detroit between 1945 and 1965. The very threat, whether remote or imminent, of blacks moving into white communities often sparked fear and outrage among whites. Whites, acting from a potent combination of fear and racism, made it clear to blacks that challenges to the color line would exact a high price.²⁷

White resistance took other forms in Detroit's nearby suburbs. Dearborn, a suburb that was (and is) home to both Ford's headquarters and one of its largest factories, developed into a community with a remarkably heterogeneous housing stock that included working-class bungalows, middle-class Tudors and colonials, and more substantial housing for executives. There, city officials collaborated with real estate firms to preserve the racial homogeneity of their community. In the 1940s, Dearborn's mayor promised that Dearborn would remain an all-white community. To that end, throughout the 1940s, 1950s, and 1960s, Dearborn officials vigorously fought against mixed-income housing in their city on the grounds that it would become a "dumping ground" for blacks and other minorities.²⁸ Despite the fact that Dearborn and Detroit are contiguous, by 2000, the Detroit side of the

border was almost entirely African American, while on the Dearborn side, blacks comprised only 1.3 percent of the population.²⁹

Other suburbs devised elaborate techniques to keep minorities and other "undesirable" groups out. In the Grosse Pointes through 1960, Realtors gave preferential treatment to homebuyers of northwestern European descent, but discriminated against would-be homebuyers from other backgrounds, through a point system that rated potential buyers on their skin tone and the condition of their home and neighborhood. Blacks, Asians and Latinos were excluded altogether, and Poles, Southern Europeans, and Jews could be excluded if they were too "swarthy" or exhibited such behaviors as using outdoor clotheslines. The Grosse Pointes remained bastions of whiteness through the end of the twentieth century.³⁰

While explicit racial hostilities and interracial violence declined in the aftermath of the civil rights legislation of the 1960s, it did not entirely disappear. Certain suburbs, notably Dearborn, Livonia, and Warren, resisted the construction of affordable housing for fear that it would attract minority residents and engaged in disruptive protests that signaled to potential black residents that they would be greeted with hostility if they attempted to move into those communities.³¹

Public opinion surveys have shown that potential African American homebuyers have long avoided communities with a reputation for hostility to blacks, even when they have known that they could afford housing there. As Reynolds Farley, Sheldon Danziger, and Harry J. Holzer noted in the Detroit volume of the Russell Sage Foundation's Multi-City Study of Urban Inequality, "[w]hen searching for housing, many blacks—but certainly not all—may rule out some

neighborhoods because they think the whites living there would be upset by their arrival, would make them feel unwelcome, would scrutinize their behavior, and would taunt their children in school.”³² Those fears are the legacy of generations of hostility toward African Americans breaching the color line, and play a role in further constricting housing opportunities in the metropolitan Detroit area and maintaining deeply entrenched patterns of racial segregation.

7. Civil rights and opening communities

Official housing discrimination persisted into the 1960s. Until President John F. Kennedy issued Executive Order 11063 in 1962, which forbade discrimination by race in newly built housing underwritten by federal mortgage guarantee programs, minorities were regularly turned away from new suburban housing developments. Executive Order 11063 affected relatively few neighborhoods in the city of Detroit, however, since most of the city’s entire housing stock had been built by 1960. And it did not have an immediate effect in rapidly growing suburbs, since real estate brokers rarely, if ever, showed houses to blacks in such communities.³³

Executive Order 11063 did not address discrimination by real estate brokers, landlords, and private sellers, which remained widespread. Realtors adhered to a code of ethics that forbade the sale of a home in a homogeneously white neighborhood to a non-white. In addition, until the early 1960s, African Americans were prevented from joining the National Association of Real Estate Brokers/Boards and its local affiliates and thus forbidden from using the designation Realtor and unable to list properties or show properties through the Multiple Listing Service.³⁴

Until the passage of the 1968 Fair Housing Act (also known as Title VIII of the Civil Rights Act), real estate brokers openly discriminated in real estate listings, did not show homes to blacks in predominantly white areas, and often refused to serve black customers altogether. The 1968 legislation forbade real estate agents from listing homes by race and discriminating against buyers or renters on the grounds of race, color, religion, or national origin.³⁵

By the 1970s, civil rights organizations advocated for measures to open up opportunities for minorities in housing finance. In the 1970s, Congress enacted and the president signed laws forbidding discrimination in lending, requiring the disclosure of mortgage data by race and other measures, and discouraging redlining. The Equal Credit Opportunity Act of 1974 forbade creditors from discriminating against borrowers on the grounds of race and color, and other grounds including national origins, religion, sex, marital status, and age.³⁶ The Home Mortgage Disclosure Act of 1975 required that certain financial institutions gather and report data on loan applications and originations, including the race and ethnicity of applicants and successful borrowers.³⁷ The Community Reinvestment Act of 1977 was intended to prevent redlining. It established guidelines and an evaluation process to ensure that banks provided loans in low and moderate-income communities, as well as other banking services.³⁸ Together, these laws eliminated some discrimination in housing rentals, sales, and lending. The 1970s legislation made the lending process more transparent and provided data to document possible discriminatory practices in lending.

Nonetheless, enforcing anti-discrimination laws in housing and lending proved to be difficult.³⁹ The passage of these laws did not eliminate housing and lending discrimination in metropolitan Detroit: in fact, as we shall see below, residential segregation by race in the Detroit area actually intensified between 1980 and 1990 and lessened only slightly thereafter. Ultimately, these reforms were not sufficient to ameliorate the conditions that gave rise to reverse redlining in Detroit, as discussed in Section VIII.

8. Steering and ongoing redlining

In the aftermath of the passage of civil rights legislation that forbade overt discrimination, real estate agents developed more furtive tactics to preserve the racial homogeneity of neighborhoods, in part because of their desire to cater to what they believed were the racial preferences of buyers as well as the persistence of stereotypes about racial difference.⁴⁰ Most significant was steering—that is, the practice of directing white homebuyers to all-white communities and black homebuyers to predominantly black or racially transitional neighborhoods.

There is abundant evidence of steering in metropolitan Detroit in the 1970s, 1980s and 1990s. Through audits—the use of paired housing testers (by race and income), researcher Diana Pearce uncovered instances of unfair real estate practices in metropolitan Detroit in the 1970s, including the refusal to show listed rentals or houses to prospective black renters or homebuyers, the steering of white clients to predominantly white buildings or neighborhoods and the steering of black clients to racially-mixed or predominantly black neighborhoods.⁴¹ A 1989 Department of Housing and Urban Development (HUD) study of twenty four metropolitan areas

found that steering and discrimination against potential black homebuyers was significantly greater in metropolitan Detroit than in the twenty-three other metropolitan areas that it examined.⁴² In 2000, another HUD study found that while discrimination in housing sales was declining, still 16 out of 100 blacks seeking to purchase homes in Detroit experienced discrimination and that racial steering was still pervasive.⁴³

There are few studies of the persistence of redlining in post-1970s metropolitan Detroit, but those studies suggest that discrimination by race persisted in home lending. One influential study cites examples of steering and of disproportionate denials of mortgages to upper income blacks and whites in 1999 (among blacks with incomes over \$64,000, 14 percent were turned down for regular mortgages and 20 percent for home improvement loans, compared to 6 and 8 percent of whites respectively).⁴⁴ A study of 2000 HMDA data in Detroit found a persistence of redlining in the city, namely that “neighborhood level lending is more strongly influenced by racial discrimination and human capital than financial capital” and that “an increase in the proportion of a census tract’s population that is black will be correlated with a decrease in the ratio of mortgage dollars originated to mortgage dollars denied.”⁴⁵

VI. PAST AND PRESENT: THE GEOGRAPHY OF RACIAL SEGREGATION

Had there been no discriminatory housing and home financing policies, metropolitan Detroit’s black population would have been more widely dispersed in the metropolitan area. Residential concentration by race is not simply the sum of individual preferences to live in racially homogeneous communities. Nor can it be

said that blacks would have had greater housing opportunity had their incomes been comparable to those of whites. The argument about individual choice overlooks the systemic real estate and lending discrimination described above. The income-based explanation overlooks the fact that Detroit's suburbs had a wide variety of housing stock, much of it affordable to would-be homebuyers of different economic backgrounds. And it overlooks the fact that, even in the aftermath of the passage of anti-discrimination legislation, better-off blacks were just as likely as their lower-income counterparts to live in segregated communities.

1. The geography of segregation

The defining characteristic of race and residence in metropolitan Detroit is the confinement of the vast majority of African Americans to certain strictly bounded communities. During most of the twentieth century and the early twenty first century, blacks in the CMSA were concentrated in the city of Detroit, several old industrial cities (most prominently Flint, Pontiac, River Rouge), and a handful of segregated suburban enclaves (Royal Oak Township, Inkster). The black population in the metropolitan area gradually expanded outward from these long-established areas of black settlement, almost always to contiguous communities.⁴⁶

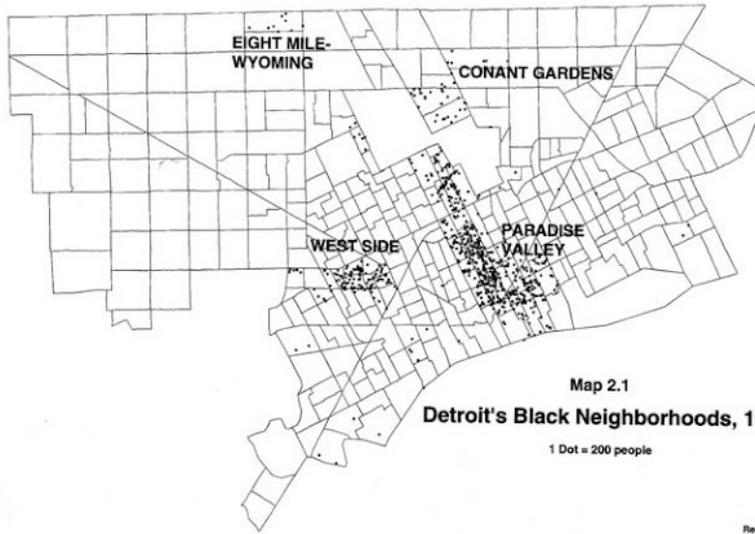
The flip side of this confinement was the nearly complete exclusion of blacks from many white communities, including those with diverse housing stock affordable to potential residents of different incomes. In 1970, for example, three socio-economically diverse suburbs—Dearborn, Taylor, and Warren—had together nearly 400,000 residents. Only 153 of those residents were African American. Both Dearborn and Warren bordered Detroit, and were very close to predominantly

African American neighborhoods. And all three communities had housing stock that was quite similar to Detroit's in variety, size, age, and architecture.⁴⁷ But the walls of housing discrimination kept blacks out. There was nothing random about the residential patterns of blacks in the metropolitan area: black choices on the housing market were profoundly constrained by racial discrimination.

Within the city of Detroit, beginning in the 1940s, the black population spread outward from four areas of black concentration: the Black Bottom and Paradise Valley neighborhoods on the city's East Side (areas of mostly nineteenth century wood frame construction built by and for working-class residents) the Lower West Side, a neighborhood of better-built homes from the early twentieth century; and the Eight Mile-Wyoming area, a semi-rural enclave when it was settled by blacks beginning in the early 1920s (See Maps 2-6).

To a great extent, black migration followed the paths drawn by the Federal Home Loan Bank Board's Residential Security Map: blacks faced little resistance when they attempted to move into low-ranked neighborhoods adjoining neighborhoods in which they had already established their populations. The process of white flight (and the unwillingness of white home purchasers to buy in racially-mixed neighborhoods and the unwillingness of real estate brokers to show them housing in neighborhoods perceived as "black") meant that black homebuyers within the city of Detroit proper faced little resistance to movement in the 1970s, 1980s, and 1990s.

Maps 2-6: Detroit's Black Neighborhoods and their Expansion, 1940-70



Map 7.1 (a). Black Population in Detroit, 1940. 1 Dot = 200.



Map 7.1 (b). Black Population in Detroit, 1950. 1 Dot = 200.



Map 7.1 (c). Black Population in Detroit, 1960. 1 Dot = 200.



Map 7.1 (d). Black Population in Detroit, 1970. 1 Dot = 200.

Reproduced from Thomas J. Sugrue, *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit*, Princeton Classic Edition (Princeton: Princeton University Press, 2014), Maps 2.1 and 7.1 (a-d).

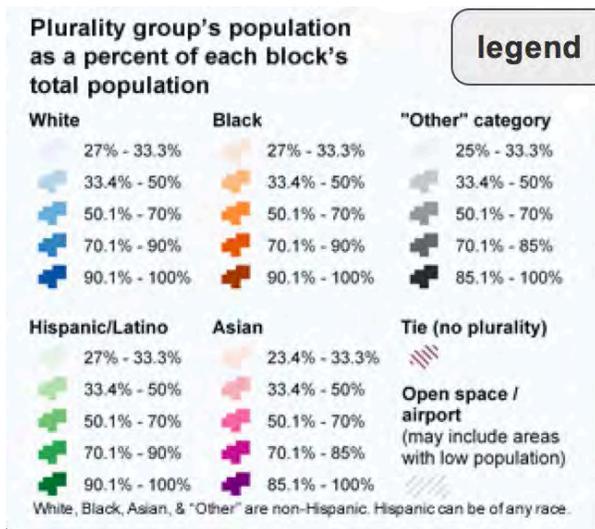
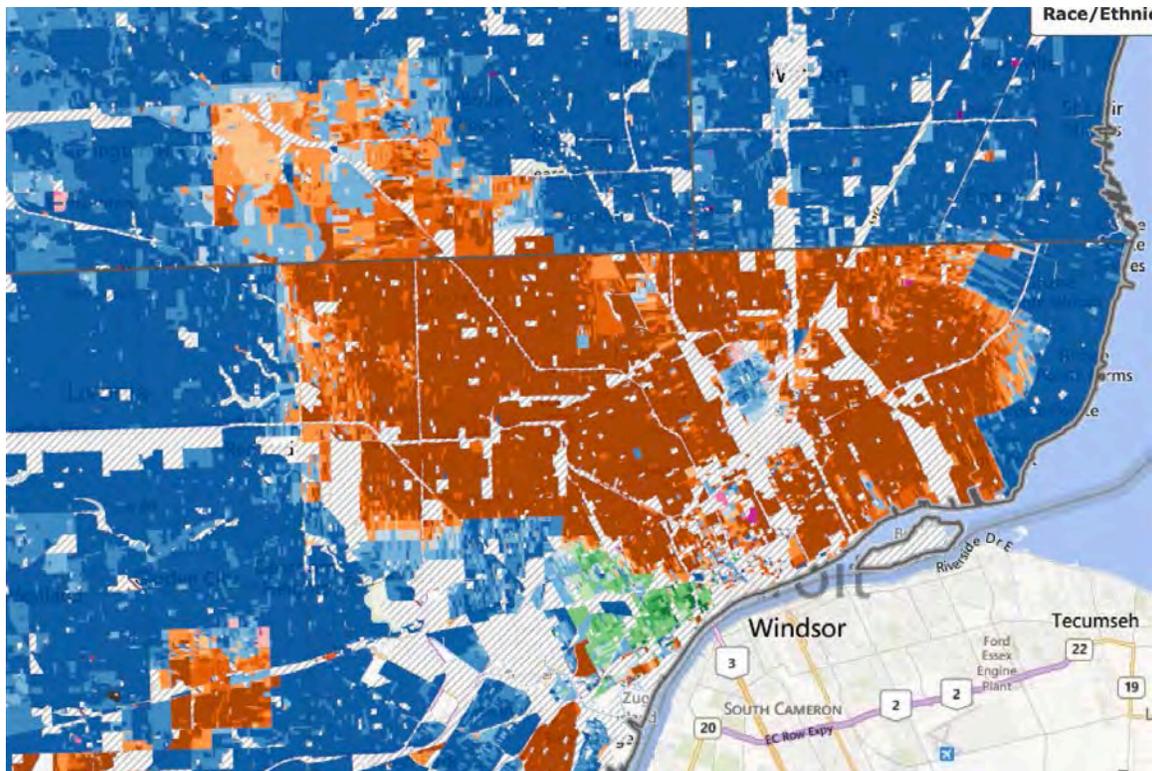
Black suburbanization followed a similar pattern. Between 1970 and 2000, most black suburbanization occurred in older communities—what I have called “second hand suburbs”—in areas that were contiguous to established black neighborhoods. The first wave of black suburbanization in the 1980s saw Southfield begin to attract black professionals, mostly to neighborhoods on the city’s south side, adjoining Detroit. Over the next few decades, that expansion continued. By 2000, Southfield was majority African American and the areas first settled by black suburbanites in that community (south of Ten Mile Road) had sizeable African American majorities.⁴⁸

More recently—between 2000 and the present—the black population has expanded to other formerly white suburbs on the fringes of the city of Detroit, most of them with modest and aging housing stock, including Oak Park, Redford, parts of Warren, Eastpointe, and Harper Woods. The black population has also recently expanded to older suburban working-class and lower-middle-class communities adjoining already established black suburbs, including Wayne, Westland, and Romulus, all near the long-established black enclave in Inkster.⁴⁹

Map 7 displays these patterns clearly. Orange indicates blocks that are plurality or majority black. Blue indicates blocks that are plurality or majority white. The large, dark orange section in the map’s center is the City of Detroit. Eight Mile Road, which divides Detroit from its northern suburbs in Oakland and Macomb Counties, appears clearly on the map as a straight black line that separates the orange from deep blue areas to the north. Mack Avenue and Alter Road, which separate Detroit from the prosperous Grosse Pointes, appear on the far right center

of the map where orange abruptly gives way to dark blue. Southfield appears to the northwest of the city of Detroit (to the upper left) in lighter shades of orange and lighter shades of blue, reflecting that community's growing black community and shrinking white population. Three other black suburban enclaves can be seen at the map's bottom edge: part of Romulus (adjoining the Detroit Metro Airport) in orange in the lower left corner; Inkster (the dark orange rectangle to its right); and River Rouge (the dark orange semi-oval at the bottom of the map near the center). The remaining suburbs are nearly all dark blue, indicating substantial white majorities.

Map 7: Detroit Area Residential Patterns by Race and Ethnicity, 2000.



Map prepared by Center for Urban Research, City University of New York Graduate Center, Visualizing a Changing Region, Block by Block: Race/Ethnicity Trends in the Detroit Metro Area, 2000,

<http://www.urbanresearchmaps.org/comparator/pluralitymap.htm>

2. Demographics

Census data provide another measure of the pervasiveness of racial separation, isolation, and residential segregation in metropolitan Detroit. As of 2000, the city of Detroit had a population of 951,307.⁵⁰ More than four in five Detroiters (81.5 percent of the city's population) were African American. Only 12.3 percent of the city's population was non-Hispanic white. 5 percent of the city's population was Hispanic or Latino. 1 percent was Asian, and 0.3 percent was American Indian and Alaska Native.⁵¹

Metropolitan Detroit's African American population was not distributed evenly across the CMSA (see Table 1). More than two thirds of the African American population in the CMSA (67.6 percent) lived in the city of Detroit. African Americans constituted a minority in all nine counties in the CMSA; the black population was less than three percent of the population in five of those counties. Only two counties—Genesee and Wayne (home of Flint and Detroit)—had a population that is more than one-fifth black.

Table 1: Racial Composition of Counties in Detroit-Flint-Ann Arbor CMSA, 2000

County	Percent White	Percent Black	Percent Asian	Percent Native American	Percent Hispanic
Genesee	75.3	20.4	0.8	0.6	2.3
Lapeer	96.2	0.8	0.4	0.4	3.1
Livingston	97.1	0.5	0.6	0.4	1.2
Macomb	92.7	2.7	2.1	0.3	1.6
Monroe	95.4	1.9	0.5	0.3	2.1
Oakland	82.8	10.1	4.1	0.3	2.4
St Clair	95.0	2.1	0.6	0.5	2.2
Washtenaw	77.4	12.3	6.3	0.4	2.7
Wayne	51.7	42.2	1.7	0.4	3.7

Source: U.S. Census Bureau, *American Fact Finder*, 2000. Figure does not sum to 100 because Hispanic can be of any race.

3. Measuring segregation

The index of dissimilarity, the most commonly used measure of racial segregation, offers clear evidence of residential segregation by race in metropolitan Detroit. The index of dissimilarity calculates the percentage of blacks that would have to move for the distribution of blacks in every area to be the same as their representation in the overall population of the metropolitan. The index ranges from 0 to 100 (not segregated to completely segregated). A metropolitan area with a value of 30 or below is considered to have a low level of racial segregation; a range from 30-60 indicates moderate segregation; any value above 60 is considered a high degree of segregation. One leading demographer, John Logan of Brown University, notes that “[e]xtreme values, above 80, are not very far below black-white

segregation in Johannesburg, South Africa under apartheid."⁵² The index of dissimilarity of 85.7 in 2000 put metropolitan Detroit in that category of extreme segregation.

Table 2: Black-White Segregation in Detroit, 1940-2000

1940	89.9
1950	88.8
1960	84.5
1970	88.4
1980	86.7
1990	87.6
2000	85.7

Sources: Annemette Sorensen, Karl E. Taeuber, and Leslie J. Hollingsworth, Jr., "Indices of Racial Residential Segregation for 109 Cities in the United States, 1940 to 1970," *Sociological Focus* 8 (1975), 128-130; Douglas S. Massey and Nancy A. Denton, *American Apartheid: Segregation and the Making of the Underclass* (Cambridge: Harvard University Press, 1993), 222; Brown University, Spatial Structures in the Social Sciences, *US 2010 Project*, Metropolitan Area Data, Detroit-Warren-Livonia Metropolitan Statistical Area, 1980-2010, available online at <http://www.s4.brown.edu/us2010/segregation2010/msa.aspx?metroid=19820>. The 1940-1970 figures are for the city; the 1980-2000 figures are for Metropolitan Statistical Area.

VII: THE LONG-TERM COSTS OF RESIDENTIAL SEGREGATION AND LENDING DISCRIMINATION

1. Racial disparities in homeownership

Despite the multitude of obstacles in metropolitan Detroit's real estate and home financing markets, historical and current survey research shows that blacks consistently desired to their own homes. That aspiration is deeply rooted in history: in part an outgrowth of aspirations for household independence that date back to the end of slavery, in part a response to a society-wide valorization of homeownership, which accelerated during the New Deal and postwar years, when Americans came to see owning a home as a constitutive dimension of American citizenship.⁵³ As early as 1946-47, surveys of World War II veterans in Detroit found that black veterans were more likely than their white counterparts to desire to move from their existing housing and buy or build their own homes, but that they were constrained from doing so because of the lack of suitable housing and new construction in the housing market.⁵⁴

Like many white Americans, blacks also sought—against the odds—the dream of homeownership. Homeownership could be an economic resource and a symbol of having made it. Blacks sought homes, just as did whites, in good condition, in appealing neighborhoods, with open space, good schools, and other amenities. Despite their lack of full access to the housing market and persistent discrimination by lenders, black residents—like whites—had a strong desire to own their own homes.⁵⁵

The racial gap in homeownership has been especially pronounced in metropolitan Detroit. Since the nineteenth century, the single-family detached

home—not the tenement, apartment building, duplex, or row house—has been, by far, the most common housing form. In many Detroit area neighborhoods, the tallest buildings were church steeples.⁵⁶ But as a result of long historical processes, owning one of those single-family detached homes came easier for whites. For white Michigan residents, homeownership has been within reach. In 2000, 73.8 percent of state residents owned their own homes, putting its homeownership rate third nationwide, exceeded only by West Virginia and Minnesota.⁵⁷ Homeownership rates were also high in metropolitan Detroit compared to major metropolitan areas in the United States that year. Still, there were substantial racial gaps in homeownership. Sixty-seven percent of whites, but only 53 percent of blacks in metropolitan Detroit were homeowners in 2000.⁵⁸

2. Racial disparities in household wealth

For most Americans, housing is the most important asset in a portfolio that might also include stocks and bonds, art and jewelry, and items of rapidly depreciating value like cars. Homeowners can use the equity in their real estate to get access to home improvement loans, to refinance at beneficial terms, to pay for college tuition, and to pass on inheritances to their children. Here too, however, the long history of racial discrimination has had devastating effects. In 2003, the average household wealth of African Americans was just one-tenth that of whites, in large part because of differential value of real estate holdings.⁵⁹

The huge wealth gap between blacks and whites is the clearest example of the impact of history on the present. It is an example of what sociologists Melvin Oliver and Thomas Shapiro call the “sedimentation of racial inequality.” As they

write, “the investment opportunity that blacks faced worked against their quest for material self-sufficiency. In contrast, whites in general, but well-off whites in particular, were able to amass assets and use their secure financial status to pass their wealth from generation to generation.” They conclude that “blacks’ socioeconomic status results from a socially layered accumulation of disadvantages passed on from generation to generation.” That is particularly true in the housing market where the lack of assets—especially the lack of equity in a home—make it harder for black households to gain access to credit, to become homeowners themselves, and to move upward socioeconomically.⁶⁰ “The more financial assets one brings to the mortgage table,” writes sociologist Thomas Shapiro, “the lower the interest rate.” Because blacks have substantially lower household assets than whites, it is more likely blacks will have less money to put down on home purchases, less ability to pay interest-reducing points on their mortgages, and a greater likelihood of higher payments on private mortgage insurance. Blacks’ lack of wealth also makes them more vulnerable to high-cost loans.⁶¹

3. Disinvestment and the lack of capital in segregated neighborhoods

One of the most pernicious long-term effects of redlining and segregation is the isolation of African American urban neighborhoods. Residents of such neighborhoods are isolated geographically from job markets and economic opportunities, a process that social scientists call the “spatial mismatch.”⁶² In nearly every major city, including Detroit, black neighborhoods suffer the ravages of institutional and commercial disinvestment. In particular, they have long been underserved by conventional banking institutions. Data from the 2005-06 Detroit

Area Household Financial Services Study show that low and middle income African Americans “are twelve percentage points less likely to have a bank account” than their non-black counterparts in the survey.⁶³

The peculiar configuration of these neighborhoods—filled with residents who live precariously, whose housing values tend to be low, and who, both past and present, are less likely to have access to conventional banks and lenders—have led to a proliferation of predatory institutions, among them check cashing agencies, payday loan franchises, rent-to-own appliance and furniture stores, pawn shops, and costly tax preparation firms. These alternative financial institutions—all engaged in different forms of high interest lending—further contribute to the financial insecurity of residents of these neighborhoods and their vulnerability to predatory lending in home finance.⁶⁴ Princeton sociologists Jacob Rugh and Douglas S. Massey find that segregated neighborhoods are saturated with fringe banking and other high-cost lending institutions, all of which charge high fees and interest rates. As a result, “minority group members are accustomed to exploitation and frequently unaware that better services are available elsewhere,” and thus more susceptible to predatory home lending practices.⁶⁵

VIII. RACE AND PREDATORY LENDING

1. Overview

The strong desire of blacks to own their own homes, their ongoing confinement to segregated communities, and their historical obstacles to conventional and government-backed mortgages and other forms of conventional

credit provided the ideal conditions for the rise in predatory lending beginning in the 1990s. A slew of studies found a consistent pattern: African Americans were far more likely than other groups to be the target of subprime lending.⁶⁶ In 2000, for example, a joint report of the U.S. Department of Housing and Urban Development and the U.S. Department of Treasury Department documented the prevalence of subprime lending in minority communities.⁶⁷ Other scholars also documented the rise of a “dual mortgage market,” namely the fact that subprime lenders were more likely to target minority communities and that conventional lenders were more likely to serve white communities.⁶⁸ In a study that controlled for the credit scores of borrowers, University of Pennsylvania economist Susan Wachter and her colleagues found a significant, positive relationship between the percentage of minorities in a neighborhood and subprime lending in that neighborhood.⁶⁹

There is also evidence that as the subprime market expanded, lenders were increasingly likely to target minority communities and minority borrowers. “At the peak of the subprime market in 2006,” four leading researchers found that “27 percent of all loan originations nationwide were subprime, including 49 percent and 39 percent of loans made to African Americans and Latinos, respectively.”⁷⁰

More recent studies have made clear the link between residential segregation and predatory lending practices. In a study of 25 metropolitan areas, John Taylor, Josh Silver, and David Berenbaum found that “high-cost lenders had their greatest rates of penetration into minority neighborhoods in metropolitan areas that were the most segregated by race, after controlling for income levels and housing prices,” a finding that has been replicated in larger-scale studies.⁷¹ In an

analysis of data involving 4.3 million white borrowers and 740,000 black borrowers in 213 metropolitan areas, housing scholars Vicki Been, Ingrid Ellen, and Josiah Madar found that “black borrowers who live in more segregated metropolitan areas are more likely to get high-cost loans...even when individual borrower characteristics and other metropolitan area attributes are taken into account.”⁷² They conclude: “Minority borrowers appear to be uniquely disadvantaged by segregation.”⁷³ Likewise, Gregory Squires, Derek Hyra, and Robert Renner have found “that racial segregation is a significant predictor of the share of subprime loans, even after controlling for the percent of minorities, credit score, median home value, poverty, and education.”⁷⁴

Sociologists Jacob Rugh and Douglas Massey at Princeton, in a comprehensive analysis of the top 100 US metropolitan areas, found that “residential segregation created a unique niche of minority clients who were differentially marketed risky subprime loans.” They found that “[u]nder conditions of high residential segregation, individual disadvantages associated with minority status are compounded in space and amplified in markets that are necessarily organized geographically.”⁷⁵

One of the most significant consequences of living in a segregated neighborhood is the lack of household wealth, the result of the devaluing of homes in minority communities and the long-term lack of access to capital. The long-term processes of neighborhood segregation and disinvestment that I have outlined in the report created the preconditions for predatory lending practices. Lenders pushed high-interest and risky mortgages on people desperate to own their own

homes. Because they had long been excluded from the conventional and federally-backed mortgage market and other forms of conventional lending, African Americans in Detroit were especially eager to be homeowners—and therefore especially vulnerable to predatory lending.

2. Predatory lending in Detroit

The subprime lending market expanded dramatically nationwide between 1996 and 2006, growing from \$97 billion to \$640 billion. Metropolitan Detroit ranked second in the United States (behind McAllen, Texas) in subprime market penetration; 32.1% of all loans from 2004 to 2006 in metropolitan Detroit were high cost, as defined by the Home Mortgage Disclosure Act.⁷⁶ That figure peaked at 48.1 percent of all mortgages in the metropolitan area in 2006.⁷⁷

Racial disparities in high cost home lending were particularly striking in metropolitan Detroit. Data compiled by the Harvard School of Public Health using 2005 HMDA reports offer evidence of the racial gap in high cost lending. In 2005, 65.4 percent of African American homebuyers in metro Detroit got high cost mortgages. By contrast, only 20.6 percent of whites received high cost mortgages.⁷⁸

Also striking are statistics on borrowers in metropolitan Detroit who received high interest loans broken down by race and income: 71.1 percent of low-income African American borrowers in metro Detroit received high cost loans in 2005; 67 percent of middle-income black borrowers received high cost loans that year; and 53.4 percent of upper income black borrowers received high cost loans that year. By contrast, only 25.5 percent of lower income whites, 22 percent of middle-income whites, and 13.0 percent of upper income whites received high cost

loans that year. It is noteworthy that upper income blacks were *more than twice as likely* than low-income white borrowers to receive high cost loans.⁷⁹

Data from the Detroit Area Household Financial Services (DAHFS) study, conducted by researchers at the University of Michigan, offer yet more evidence of racial disparities in home lending. Altogether 70 percent of black homeowners in the study had mortgages with “high cost mortgage features,” that include high APR (an annual rate of 10% or higher), high points and fees, balloon payments, pre-payment penalties, and adjustable rates. DAHFS found that black borrowers paid more than twice in fees and points than did white borrowers. Black borrowers paid \$2,695 in upfront fees, compared to white respondents who paid about \$1,084 in upfront fees. DAHFS also found that “nearly 29% of blacks have prepayment penalties compared to roughly 13% of white respondents, a statistically significant difference.”⁸⁰ Blacks were also more likely to have high APR and balloon mortgages. Notably, these differences were statistically significant even after controlling for income, age, gender, and creditworthiness.

3. Reverse redlining

Scholars have written about “reverse redlining,” namely the targeting of predominantly minority borrowers and predominantly minority neighborhoods for subprime lending. The pattern of subprime lenders targeting minority populations is particularly clear in Detroit. In 2005, in Detroit CMSA neighborhoods with minority populations of 80 percent or more, 78.4 percent of mortgages were high cost; by contrast in neighborhoods with white populations of 80 percent or more, only 21.4 percent of mortgages were high cost.⁸¹ The city of Detroit was especially

impacted by high cost, high risk lending. In October 2007, almost one quarter of the subprime home loans active in the entire state of Michigan were for housing units within the city of Detroit, even though the city's population was less than one-tenth of the state's population.⁸²

The neighborhoods of the five named plaintiffs in *Adkins v. Morgan Stanley* demonstrate this pattern clearly. (See Table 3). The demographic, socio-economic, and housing characteristics of these neighborhoods reflect the long patterns of racial segregation, disinvestment, and concentrated disadvantage in metropolitan Detroit. Each plaintiff's neighborhood has a substantially larger percentage of black residents than the CMSA; each neighborhood has a greater percentage of families in poverty than the CMSA; each has lower median household income than the CMSA; each has higher unemployment rates than the CMSA; and four of the five have lower rates of owner-occupancy than the CMSA.

Table 3: Characteristics of Adkins Plaintiff Neighborhoods and Detroit CMSA, 2000

Plaintiff's Census Tract	Williams	Adkins	McCoy	Young	Pettway	CMSA
Population Characteristics						
Percent Black Population	87.4	95.8	97.4	97.2	96.9	21.7
Percent Families in Poverty	14.2	20.8	34.9	28.2	10.1	7.7
Percent Unemployed	9.3	12.2	15.8	6.8	8.3	3.7
Median Household Income	36855	38945	21896	27857	38678	49160
Housing Characteristics						
Median Housing Value	74000	74700	30900	54700	83100	12790
Median Year Housing Unit Built	1951	1949	1940	1951	1951	1963
Percent Housing Owner Occupied	64.7	64.3	40.9	58.6	73.6	72.2

Sources: U.S. Census Bureau, Census 2000 Summary File 1; Census 2000 Summary File 3; Census 2000 Summary File 4: Data for Tracts 5009, 5012, 5422, 5333, 5354; and Data for Detroit CMSA.

IX. CONCLUSION

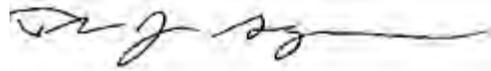
Metropolitan Detroit is a place where history weighs heavily on the present. The city and its suburbs have been shaped by nearly a century of discriminatory real estate practices, racially inequitable home lending practices, and deep and persistent segregation by race. For most of the twentieth century, black Detroiters did not have access to a free and open housing market. Their choices were constrained by discriminatory lending practices (with the approval of federal housing agencies, banks, real estate brokers and many whites). Their lack of housing choices, their lower rate of homeownership, and their residential segregation and isolation trapped them in places that suffered from a lack of credit and investment, and often stagnation, deterioration, and a loss of value. It left them, in the aggregate

with less equity and less wealth. And that segregation, along with their lack of wealth and incomplete access to conventional and government-backed mortgages made them particularly susceptible to predatory lenders that took advantage of their plight. To understand patterns of race, housing, and lending in Detroit today requires looking at the facts on the ground, the result of decades of market and public policies that systematically disadvantaged African Americans while creating and maintaining a metropolis still divided by race and opportunity.

* * * *

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on June 23, 2014.



Thomas J. Sugrue

NOTES

¹ This report draws extensively from data from the U.S. Census Bureau, Census 2000, the closest decennial census preceding the matters being litigated in *Adkins v. Morgan Stanley*.

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³ Thomas J. Sugrue, *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit*, Princeton Classic Edition (Princeton: Princeton University Press, 2014), 44-46.

⁴ *Shelley v. Kraemer*, 334 U.S. 1 (1948). For a discussion of the Detroit background to the *Shelley* case, see Sugrue, *Origins of the Urban Crisis*, 181-83.

⁵ U.S. Federal Housing Administration, *Underwriting Manual: Underwriting and Valuation Procedure Under Title II of the National Housing Act* (Washington, DC; U.S. Government Printing Office, 1936), quoted in David M. P. Freund, *Colored Property: State Policy and White Racial Politics in Suburban America* (Chicago: University of Chicago Press, 2007), 130.

⁶ *Shelley v. Kraemer*, 334 U.S. 1 (1948); Kevin Fox Gotham, *Race, Real Estate, and Uneven Development*, Second Edition (Albany: State University of New York Press, 2014), 73-74.

⁷ Louis Lee Woods, II, "The Federal Home Loan Bank Board, Redlining, and the National Proliferation of Racial Lending Discrimination, 1921-1950," *Journal of Urban History* 38 (2012), 1036-59.

⁸ Kenneth T. Jackson, "Race, Ethnicity, and Real Estate Appraisal: The Home Owners' Loan Corporation and the Federal Housing Administration," *Journal of Urban History* 6 (1980), 419-452, and Kenneth T. Jackson, "The Spatial Dimensions of Social Control: Race, Ethnicity, and Government Housing Policy in the United States," in Bruce M. Stave, ed., *Modern Industrial Cities: History, Policy, and Survival* (Beverly Hills: Sage Publishers, 1981), 79-128; Sugrue, *Origins of the Urban Crisis*, 43-44.

⁹ Federal Home Loan Bank Board, Greater Detroit Residential Security Map, 1939, National Archives and Records Administration, Record Group 195, Entry 39, Folder "Greater Detroit, Michigan," Box 21. Digitized by Professor LaDale Winling, Virginia Polytechnic and State University, <http://www.urban oasis.org/projects/holc-fha/digital-holc-maps/>.

¹⁰ Woods, "Federal Home Loan Bank Board," 1038.

¹¹ Woods, "Federal Home Loan Bank Board," 1039.

¹² Sugrue, *Origins of the Urban Crisis*, 38, 43-44.

¹³ George Galster, *Driving Detroit: The Quest for Respect in the Motor City* (Philadelphia: University of Pennsylvania Press, 2013), 139.

¹⁴ Galster, *Driving Detroit*, 139.

¹⁵ Sugrue, *Origins of the Urban Crisis*, 43.

¹⁶ Sugrue, *Origins of the Urban Crisis*, 64-65; see also Jackson, *Crabgrass Frontier*, 209.

¹⁷ Galster, *Driving Detroit*, 347-48; see also Freund, *Colored Property*, 243-83.

¹⁸ See, for example, Sugrue, *Origins of the Urban Crisis*, 39-40, and generally, Andrew Wiese, *Houses of Our Own: African American Suburbanization in the Twentieth Century* (Chicago: University of Chicago Press, 2004).

¹⁹ Sugrue, *Origins of the Urban Crisis*, 196-97.

²⁰ Sugrue, *Origins of the Urban Crisis*, 197-98.

²¹ Beryl Satter, *Family Properties: Race, Real Estate, and the Exploitation of Black Urban America* (New York: Metropolitan Books, 2009), 6.

²² Satter, *Family Properties*, 6.

²³ Helper, *Racial Policies and Practices*, 201.

²⁴ Charles Abrams, *Forbidden Neighbors: A Study of Prejudice in Housing* (New York: Harper and Brothers, 1955), 156.

²⁵ Sugrue, *Origins of the Urban Crisis*, 46.

²⁶ Sugrue, *Origins of the Urban Crisis*, 46.

²⁷ Sugrue, *Origins of the Urban Crisis*, 231-58, 266.

²⁸ David L. Good, *Orvie: The Dictator of Dearborn: The Rise and Reign of Orville L. Hubbard* (Detroit: Wayne State University Press, 1989); Sugrue, *Origins of the Urban Crisis*, 76-77; Abrams, *Forbidden Neighbors*, 99-101; Freund, *Colored Property*, 284-327; Reynolds Farley, Charlotte Steeh, Tara Jackson, Maria Krysan, and Keith Reeves,

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²⁹ U.S. Census Bureau, American Fact Finder, 2000. Data for Dearborn, city, Michigan.

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³¹ Galster, *Driving Detroit*, 144-45; Joe T. Darden, Richard Child Hill, June Thomas, and Richard Thomas, *Detroit: Race and Uneven Development* (Philadelphia: Temple University Press, 1987), 137-46.

³² Reynolds Farley, Sheldon Danziger, and Harry J. Holzer, *Detroit Divided* (New York: Russell Sage Foundation, 2000), 185-88, quote 186.

³³ Executive Order 11063 (Nov. 20, 1962) at 27 *Federal Register* 11527. More than 80 percent of all housing in Detroit was built before 1959. See U.S. Census Bureau, Census 2000, Profile of Selected Housing Characteristics: Detroit: Summary File 3.

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³⁵ 42 U.S.C. 3601-3619; Douglas S. Massey and Nancy A. Denton, *American Apartheid: Segregation and the Making of the Underclass* (Cambridge: Harvard University Press, 1993), 192-200.

³⁶ Equal Credit Opportunity Act, 15 U.S.C. § 1691 et seq.

³⁷ Home Mortgage Disclosure Act of 1975, 12 U.S.C. § 2801 et seq.

³⁸ Community Reinvestment Act of 1977 12 U.S.C. § 2901 et seq.

³⁹ Kathleen C. Engel and Patricia A. McCoy, "From Credit Denial to Predatory Lending," in James H. Carr and Nandinee K. Kutty, eds., *Segregation: The Rising Costs for America* (New York: Routledge, 2008), 86; Massey and Denton, *American Apartheid*, 195-200; Robert G. Schwemm, "Private Enforcement of the Fair Housing Act," *Yale Law and Policy Review* 6 (1988), 375-92.

⁴⁰ On stereotypes and white neighborhood preferences, see Reynolds Farley, Charlotte Steeh, Maria Krysan, Tara Jackson, and Keith Reeves, "Stereotypes and Segregation: Neighborhoods in the Detroit Area," *American Journal of Sociology* 100 (1994), 750-80.

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⁴² John Yinger, *Closed Doors, Opportunities Lost: The Continuing Costs of Housing Discrimination* (New York: Russell Sage Foundation, 1995), tables A4 and A6.

⁴³ Galster, *Driving Detroit*, 165.

⁴⁴ Farley, Danziger, and Holzer, *Detroit Divided*, 211-12.

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⁴⁶ See generally, Donald R. Deskins, Jr. *Residential Mobility of Negroes in Detroit, 1837-1965* (Ann Arbor: University of Michigan, Department of Geography, 1972); Sugrue, *Origins of the Urban Crisis*; Darden, et al, *Detroit*; Galster, *Driving Detroit*; Freund, *Colored Property*.

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⁴⁸ U.S. Census Bureau, Census 2000, Profile of General Demographic Characteristics, Summary File 1. The term second-hand suburbs was first used by W. Edward Orser, "Second-Hand Suburbs: Black Pioneers in Baltimore's Edmondson Village 1955-1980," *Journal of Urban History* 16 (1990), 227-62; for my use, regarding metropolitan Detroit, see Thomas J. Sugrue, "A Dream Still Deferred," *New York Times*, March 26, 2011.

⁴⁹ Wiese, *Places of Their Own* is the definitive history of black suburbanization. See also Thomas J. Sugrue, "Suburbanization and African Americans," in *Encarta Africana*, ed., K. Anthony Appiah and Henry Louis Gates, third edition (Cambridge and Seattle: Microsoft/Afropeadia LLC, 1999), CD-ROM.

⁵⁰ The data here draw from U.S Census Bureau, Census 2000, the closest decennial census before the matters at issue in *Adkins v. Morgan Stanley*.

⁵¹ U.S. Census Bureau, *American Fact Finder*, 2000. Figure does not sum to 100 because Hispanic can be of any race.

⁵² John Logan, "Interpreting a Data Set," *American Communities Project*, Spatial Structures in the Social Sciences, Brown University, <http://www.s4.brown.edu/us2010/Data/Explanation.htm>.

⁵³ Generally see Richard Harris, "Working-Class Home Ownership in the American Metropolis," *Journal of Urban History* 17 (1990), 46-69; Clifford Edward Clark, Jr., *The American Family Home, 1800-1960* (Chapel Hill: University of North Carolina Press, 1986); on black understandings of homeownership, see Wiese, *Places of Their Own*, 143-54; Bert Landry, *The New Black Middle Class* (Berkeley and Los Angeles: University of California Press, 1987), 158-59.

⁵⁴ U.S. Housing and Home Finance Agency, *The Housing of Negro Veterans: Their Housing Plans and Living Arrangements in 32 Areas*, (Washington, DC, January 1948).

⁵⁵ Wiese, *Places of Their Own*, 143-54; Landry, *The New Black Middle Class*, 158-59.

⁵⁶ Galster, *Driving Detroit*, 59-60, also Sugrue, *Origins of the Urban Crisis*, 20-22.

⁵⁷ U.S. Census Bureau, Census of Housing, Historical Census of Housing Tables: Homeownership, <https://www.census.gov/hhes/www/housing/census/historic/owner.html>.

⁵⁸ *Detroit in Focus: A Profile from Census 2000* (Washington, DC: Brookings Institution Center on Urban and Metropolitan Policy, 2003), 64-65.

⁵⁹ U.S. Census Bureau, "Net Worth and Asset Ownership of Households: 1998 and 2000," *Current Population Reports: Household Studies*, May 2003, 12. On housing and the black-white gap, see Thomas M. Shapiro, *The Hidden Cost of Being African American: How Wealth Perpetuates Inequality* (New York: Oxford University Press, 2004), 119-22; and generally, Dalton Conley, *Being Black, Living in the Red: Race, Wealth, and Social Policy in America* (Berkeley and Los Angeles: University of California Press, 1999); and Melvin L. Oliver and Thomas M. Shapiro, *Black Wealth, White Wealth: A New Perspective on Racial Inequality* (New York: Routledge, 1997); Darrick Hamilton and William Darity, Jr., "Race, Wealth, and Intergenerational Poverty," *American Prospect On-Line*, August 19, 2009, http://www.prospect.org/cs/articles?article=race_wealth_and_intergenerational_poverty.

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⁶⁴ John P. Caskey, *Fringe Banking: Check-Cashing Outlets, Pawnshops and the Poor* (New York: Russell Sage Foundation, 1994); Steven M. Graves, "Landscapes of Predation, Landscapes of Neglect: A Location Analysis of Payday Lenders and Banks," *Professional Geographer* 55 (2003), 303-17; Robert B. Avery, Raphael W. Bostic, Paul S. Calem, and Glenn B. Canner, "Changes in the Distribution of Banking Offices," *Federal Reserve Bulletin*, 83 (1997), 707-25.

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⁶⁸ Daniel Immergluck and Marti Wiles, *Two Steps Back: The Dual Mortgage Market, Predatory Lending, and the Undoing of Community Development* (Chicago: Woodstock Institute, 1999); William C. Apgar and Allegra Caldera, *The Dual Mortgage Market: The Persistence of Discrimination in Mortgage Lending*, in Xavier deSouza Briggs, ed., *The Geography of Opportunity: Race and Housing Choice in Metropolitan America* (Washington, DC: Brookings Institution Press, 2005).

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⁷⁴ Gregory D. Squires, Derek S. Hyra, and Robert N. Renner, "Segregation and the Subprime Lending Crisis," Paper presented at the 2009 Federal Reserve System Community Affairs Research Conference, Washington, DC, April 16, 2009, <http://www.kansascityfed.org/publicat/events/community/2009carc/Hyra.pdf>. See also Derek S. Hyra, Gregory D. Squires, Robert N. Renner, and David S. Kirk, "Metropolitan Segregation and the Subprime Lending Crisis," *Housing Policy Debate* 23:1 (2013), 177-98.

⁷⁵ Rugh and Massey, "Racial Segregation and the American Foreclosure Crisis," 629, 632.

⁷⁶ Until 2009, a first mortgage was defined as high-cost under HMDA if the APR exceeded the average prime offer rate by at least 3.0 percentage points (or 300 basis points). A high-cost second mortgage was one in which the APR exceeded the average prime offer rate by at least 5.0 percentage points (or 500 basis points). Board of Governors of the Federal Reserve System, Home Mortgage Disclosure: Final Rule and Staff Interpretation, 67 Fed. Reg. 43218, 43223 (June 27, 2002), amending 12 C.F.R. § 203.4(a).

⁷⁷ Philip Ashton, "CRA's 'Blind Spots': Community Reinvestment and Concentrated Subprime Lending in Detroit," *Journal of Urban Affairs* 32 (2010), 587.

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⁸¹ Minority neighborhoods in this table defined as those that were 80% or more minority in 2000; white neighborhoods are defined as those that were 80% or more non-Hispanic white in 2000. Harvard School of Public Health, Diversity Data Project, Housing Opportunities Profile for Detroit-Warren-Livonia, MI <http://diversitydata.sph.harvard.edu/Data/Profiles/Show.aspx?loc=420¬es=True&rgn=None&cat=1>. The figures are derived from an analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

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U.S. Housing and Home Finance Agency. *The Housing of Negro Veterans: Their Housing Plans and Living Arrangements in 32 Areas*. January 1948.

Wiese, Andrew. *Houses of Our Own: African American Suburbanization in the Twentieth Century*. Chicago: University of Chicago Press, 2004.

Woods, Louis Lee, II. "The Federal Home Loan Bank Board, Redlining, and the National Proliferation of Racial Lending Discrimination, 1921–1950." *Journal of Urban History* 38 (2012): 1036–59.

Yinger, John. *Closed Doors, Opportunities Lost: The Continuing Costs of Housing Discrimination*. New York: Russell Sage Foundation, 1995.

Appendix II: Curriculum Vitae of Thomas J. Sugrue

Thomas J. Sugrue

University of Pennsylvania

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EDUCATION

- | | |
|--------------|--|
| Ph.D. (1992) | Harvard University (American History) |
| A.M. (1987) | Harvard University (American History) |
| M.A. (1990) | Cambridge University (British History) |
| B.A. (1986) | Cambridge University (British History, Honours) |
| B.A. (1984) | Columbia University (History, <i>Summa Cum Laude</i>) |

POSITIONS HELD

University of Pennsylvania (1991-present):

Director of the Penn Social Science and Policy Forum (2011-).

David Boies Professor of History and Professor of Sociology (2009-).

Member of the Graduate Groups in City Planning and Sociology; Faculty Fellow, Penn Institute for Urban Research; Affiliated Faculty: Africana Studies; Program on Democracy, Citizenship and Constitutionalism; Urban Studies; Legal History Consortium.

Edmund J. and Louise W. Kahn Term Professor of History and Sociology (2004-2009).

Chair of the History Graduate Group (2000-02, 2003-05), Deputy Chair (1999-2000).

Bicentennial Class of 1940 Term Professor of History and Sociology (1999-2004).

Associate Professor of History and Sociology (1998-99).

Associate Professor of History (1997-98).

Assistant Professor of History (1992-97).

Lecturer in History (1991-92).

Visiting Positions

Princeton University, Lawrence Stone Professor (April 2009).

Harvard University, Visiting Professor of Urban Planning and Design (Fall 2008).

Nanzan University, Japan, Visiting Professor of American Studies (July-August 2007).

Institute for Advanced Study, Princeton, AMIAS Member (2005-06).

École des Hautes Études en Sciences Sociales, Paris, Professeur invité (Spring 2002).

New York University, Visiting Associate Professor of History (Spring 1998).

University of Michigan, King/Chavez/Parks Visiting Professor in Sociology, (February 1998).

Brookings Institution, Research Fellow in Governmental Studies (1990-91).

BOOKS

Not Even Past: Barack Obama and the Burden of Race (Princeton: Princeton University Press, 2010).

◆French edition, *Le poids de passé: Barack Obama et la question raciale*. With an introduction by Denis Lacorne and a new chapter. (Paris: Éditions Fahrenheit, 2012).

◆Finalist, Benjamin Hooks Book Prize

Sweet Land of Liberty: The Forgotten Struggle for Civil Rights in the North (New York: Random House, 2008). Paperback edition, October 2009.

◆Main Selection, History Book Club

◆Finalist, *Los Angeles Times* Book Prize in History

◆Symposia on *Sweet Land of Liberty* at the Social Science History Association Conference (2008), The Newberry Library, Chicago (2008), Université de Paris-7 (2009), and American Society for Legal History Conference (2009).

◆Roundtable on *Sweet Land of Liberty in Labor: Studies in Working-Class History of the Americas* 7:1 (2010).

The New Suburban History, co-editor with Kevin M. Kruse (Chicago: University of Chicago Press, 2006).

W.E.B. DuBois, Race, and the City: The Philadelphia Negro and Its Legacy, co-editor with Michael B. Katz (Philadelphia: University of Pennsylvania Press, 1998).

The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit (Princeton: Princeton University Press, 1996).

◆Paperback edition, 1998.

- ◆Princeton Classics Edition with a new preface (Princeton: Princeton Univ. Press, 2005).
- ◆Princeton Classics Paperback with a new preface (Princeton: Princeton Univ. Press, 2014).
- ◆Japanese edition: アメリカの都市危機と「アンダークラス」：自動車都市デトロイトの戦後史 /*Amerika no toshi kiki to andākurasu: jidōsha toshi detoroito no sengoshi*. Translated by Masaki Kawashima, with new preface (Tokyo: Akashi Shoten, 2002).
- ◆*One of 100 books published in the last century featured in A Century of Books: Princeton University Press, 1905-2005 (Princeton: Princeton University Press, 2005).*
- ◆*1998 Bancroft Prize in History*
- ◆*1997 Philip Taft Prize in Labor History*
- ◆*1997 Urban History Association Prize for Best Book in North American Urban History*
- ◆*1997 Choice Outstanding Academic Book*
- ◆*1996 President's Book Award, Social Science History Association*
- ◆*Lingua Franca Breakthrough Book on Race*
- ◆*American Prospect On-Line Top Shelf Book on Race and Inequality*
- ◆*Subject of roundtable in Labor History 39 (February 1998), 43-69.*

ARTICLES AND BOOK CHAPTERS

"'The Largest Civil Rights Organization Today': Title VII and the Transformation of the Public Sector," *Labor: Studies in Working Class History of the Americas* (in press 2014)

"Notown," in Anna Clark, ed., *The Detroit Reader* (Cleveland: Rustbelt Chic Press, 2014).

"'The Goddamn Boss': Cecil B. Moore, Philadelphia, and the Reshaping of Black Urban Politics," in Raymond Arsenault and Vernon Burton, eds., *Dixie Redux: Essays in Honor of Sheldon Hackney* (Montgomery: New South Press, 2013), 261-86.

"For Jobs and Freedom: An Introduction to the Unfinished March," *Economic Policy Institute*, (August 2013). <http://www.epi.org/publication/introduction-unfinished-march/>

"The Civil Rights Era and Beyond," *Preserving American Freedom: The Evolution of American Liberty in Fifty Documents*, Historical Society of Pennsylvania (2013)

<http://digitalhistory.hsp.org/preserving-american-freedom/civil-rights-era-and-beyond>

"The Catholic Encounter with the 1960s," in R. Scott Appleby and Kathleen Sprows Cummings, ed., *Catholics in the American Century: Recasting Narratives of U.S. History* (Ithaca: Cornell University Press, 2012), 61-79.

"Pourquoi les villes américaines ne brûlent-elles pas plus souvent?" with Michael B. Katz, in James Cohen, Andrew Diamond, and Philippe Vervaecke, eds., *L'Atlantique multiracial: Discours, politiques, dénis* (Paris: Editions Karthala/CERI, 2012), 33-60.

"The Right to a Decent Home," in Steven Conn, ed., *To Promote the National Welfare: The Case for Big Government* (New York: Oxford University Press, 2012), 102-17.

"Northern Lights: The Black Freedom Struggle Outside the South," *OAH Magazine of History* 26:1 (2012), 1-7.

"Civil Rights, Civility, and Disruption," in Cornell W. Clayton and Richard Elgar, ed., *A Reasonable Understanding: Civility and Democracy in America* (Pullman: Washington State University Press, 2012), 18-32.

"Hillburn, Hattiesburg, and Hitler: Wartime Activists Think Globally and Protest Locally," in Kevin Kruse and Stephen Tuck, eds., *Fog of War: The Second World War and the Civil Rights Movement* (New York: Oxford University Press, 2012), 87-102.

"City of Ruins," introduction to Yves Marchand and Romain Meffre, *Détroit: vestiges du rêve américain/The Ruins of Detroit* (Göttingen: Steidl Verlag, 2011), 9-15. French and English editions.

"Concord Park, Open Housing, and the Lost Promise of Civil Rights in the North," *Pennsylvania Legacies* (November 2010), 18-23

"Toward a New History of Civil Rights," in *Labor: Studies in Working-Class History of the Americas* 7:1 (2010), 37-44.

"Jim Crow's Last Stand: The Struggle to Integrate Levittown," in Dianne Harris, ed., *Second Suburb: Levittown, Pennsylvania* (Pittsburgh: University of Pittsburgh Press, 2010), 175-99.

"The End of the '60s," in Brian Ward, ed., *The Sixties: A Documentary Reader* (Oxford: Wiley-Blackwell, 2009), 225-26.

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"The White Ethnic Strategy," with John David Skrentny, in Bruce Schulman and Julian Zelizer, eds., *Rightward Bound: Making America Conservative in the Seventies* (Cambridge: Harvard University Press, 2008), 171-92.

"Poverty in the Era of Welfare Reform: The 'Underclass' Family in Myth and Reality," in Stephanie Coontz, ed., *American Families: A Multicultural Reader*, Second Ed. (New York: Routledge, 2008), 325-37. Substantially revised version of 1999 article.

"Plainfield Burning: Black Rebellion in the Suburban North," with Andrew M. Goodman, *Journal of Urban History* 33 (May 2007), 568-601.

"Burn, *Bébé*, Burn," *Dissent* (Winter 2006), 5-7.

"Driving While Black: The Car and Race Relations in Modern America," *The Automobile in American Life and Society* (Dearborn: Henry Ford Museum and University of Michigan, 2005), <http://www.autolife.umd.umich.edu>

"From Motor City to Motor Metropolis: How the Automobile Industry Reshaped Urban America," *Automobile in American Life and Society* (Dearborn: Henry Ford Museum and University of Michigan 2005), <http://www.autolife.umd.umich.edu>

"Affirmative Action from Below: Civil Rights, the Building Trades, and the Politics of Racial Equality in the North, 1945-1969," *Journal of American History* 91 (June 2004), 145-73.

◆Reprinted in Joyce Appleby, ed., *Best Articles in American History 2006* (New York: Palgrave Macmillan, 2006), 231-62.

◆Reprinted in Joe William Trotter and Kenneth Kusmer, eds., *African American Urban History Since World War II* (Chicago: University of Chicago Press, 2009), 219-44.

"All Politics is Local: The Persistence of Localism in Twentieth-Century America," in Meg Jacobs, William Novak, and Julian Zelizer, eds., *The Democratic Experiment: New Directions in American Political History* (Princeton: Princeton Univ. Press, 2003), 301-26.

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"Breaking Through: The Troubled Origins of Affirmative Action in the Workplace," in John David Skrentny, ed., *Color Lines: Affirmative Action, Immigration, and Civil Rights Options for America* (Chicago: Univ. of Chicago Press, 2001), 31-52.

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LLC, 1999); reprinted with misattribution in *Africana Encyclopedia*, second edition (Oxford: Oxford University Press, 2005).

"Nagyvárosi szegénység - Amerikában" (special issue on Poverty in America), *Budapesti Negyed* [*Budapest Quarterly Review*] 27-28 (1999-2000), co-edited with M.B. Katz.

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◆Reprinted in Harold Bloom, ed., *W.E.B. DuBois* (Philadelphia: Chelsea House, 2001), 177-209.

"John Hersey and the Tragedy of Race," introduction to John Hersey, *The Algiers Motel Incident* (Baltimore: Johns Hopkins University Press, 1998), ix-xx.

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"More than Skin Deep: Redevelopment and the Urban Crisis," *Journal of Urban History* 22 (1996), 750-59.

"Reassessing the History of Postwar America," *Prospects: An Annual of American Culture Studies* 20 (1995), 493-509.

"Crabgrass-Roots Politics: Race, Rights, and the Reaction Against Liberalism in the Urban North, 1940-1964," *Journal of American History* 82 (1995), 551-78.

◆ *Winner of the 1996 Best Article Prize, Urban History Association.*

◆ *Reprinted in Jack Davis, ed., The Civil Rights Movement (Cambridge: Blackwell, 2000), 64-84.*

◆ *Reprinted in Raymond A. Mohl and Roger Biles, eds., The Making of Urban America, Third Edition (Lanham, MD: Rowman and Littlefield, 2011).*

"'Forget about Your Inalienable Right to Work': Deindustrialization and Its Discontents at Ford, 1950-1953," *International Labor and Working-Class History* 48 (1995), 112-30.

"History, Public Policy, and the Underclass Debate," *SSRC Working Paper* (New York: National Center for Children in Poverty, 1995), co-authored with Michael B. Katz.

"The Impoverished Politics of Poverty," *Yale Journal of Law and Humanities* 6 (1994), 163-79.

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◆ *Translated and published as "A városi szegénység szerkezete: a tér és a munka újjászerveződése az amerikai történelem három korszakában," Budapesti Negyed 26-27 (1999-2000), 234-74.*

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BOOK REVIEWS

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"Lincoln, Resurrected," *Dissent* (Fall 2010), 106-09, review of Michael Burlingame, *Abraham Lincoln: A Life*.

"Levittown to Laos," *London Review of Books* (July 22, 2010) review of Steven M. Gillon, *The Kennedy Assassination: 24 Hours After*

Douglas Blackmon, *Slavery by Another Name: The Re-Enslavement of Black Americans from the Civil War to World War II*, Introduction to FDL Book Salon, *Firedoglake* (August 16, 2009): <http://firedoglake.com/2009/08/16/fdl-book-salon-welcomes-douglas-a-blackmon-slavery-by-another-name/>

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"It's Not the Bus, It's Us," *London Review of Books* (November 20, 2008), review of Louis Masur, *The Soiling of Old Glory*

"Orthogonian Visions," *The Nation* (September 1/8, 2008), review of Rick Perlstein, *Nixonland*. Letter and Sugrue response, *The Nation* (October 6, 2008).

"Hearts and Minds," *The Nation* (May 12, 2008), review of Richard Thompson Ford, *The Race Card*; Randall Kennedy, *Sellout*; Bill Cosby and Alan Poussaint, *Come on People*; and Stephen Steinberg, *Race Relations: A Critique*.

"In Your Guts You Know He's Nuts," *London Review of Books* (January 3, 2008), 29-31, review of Barry Goldwater, *Conscience of a Conservative*.

"Shanker Blows Up the World," *The Nation* (November 12, 2007), 36-41, review of Richard Kahlenberg, *Tough Liberal: Albert Shanker and the Battles over Schools, Unions, Race, and Democracy* and Joshua Zeitz, *White Ethnic New York: Jews, Catholics, and the Shaping of Postwar Politics*. Letters and Sugrue response, *The Nation* (December 10, 2007), 3, 60.

"A Flawed Look at Tensions in Chicago Neighborhoods," *Chicago Tribune* (Oct. 22, 2006), review of William Julius Wilson and Richard Taub, *There Goes the Neighborhood: Racial Ethnic and Class Tensions in Four Chicago Neighborhoods and their Meaning for America*.

"AmeriKKKa," *London Review of Books* (October 5, 2006), 17-20, review of Raymond Arsenault, *Freedom Rides: 1961 and the Struggle for Racial Justice*.

"The Geography of Fear," *The Nation* (February 27, 2006), 40-44, review of Robert Bruegmann, *Sprawl: A Compact History*; Robert M. Fogelson, *Bourgeois Nightmares*; and James Loewen, *Sundown Towns*. Bruegmann letter and Sugrue response, *The Nation* (October 2, 2006), 2.

◆ Reprint in *Designer/Builder: A Journal of the Human Environment* 8:4 (Nov.-Dec. 2006), 7-12.

"Separate and Unequal--Still," *Chicago Tribune* (Sept. 11, 2005), 1, review of Jonathan Kozol, *The Shame of the Nation: The Restoration of Apartheid Schooling in America*.

Review: Joshua Freeman, *Working-Class New York in International Labor and Working-Class History* 62 (Fall 2002), 240-42.

"Terror in the Streets," *Washington Post Book World* (March 10, 2002), 6, review of James S. Hirsch, *Riot and Remembrance: The Tulsa Race War and Its Legacy*, Alfred Brophy, *Reconstructing the Dreamland: The Tulsa Race Riot of 1921*, and Tim Madigan, *The Burning: Massacre, Destruction and the Tulsa Race Riot of 1921*

"Teamster Spirit," *Washington Post Book World* (Sept. 2, 2001), review of Thaddeus Russell, *Out of the Jungle: Jimmy Hoffa and the Remaking of the American Working Class*

Review: Judith Stein, *Running Steel, Running America: Race, Economic Policy, and the Decline of Liberalism in Industrial and Labor Relations Review* 54 (2000), 190-92.

"The Real Revolution," *Washington Post Book World* (Sept. 17, 2000), 1, 3, review of Evan Thomas, *Robert Kennedy: A Life* and Matthew Dallek, *The Right Moment: Ronald Reagan's First Victory and the Decisive Turning Point in American Politics*.

◆Reprinted as "How Camelot Blinded Liberals to Reagan's Appeal," in *Guardian Weekly*, London (Dec .28, 2000-Jan. 3, 2001), 23.

Review: Roger Horowitz, *"Negro and White, Unite and Fight": A Social History of Industrial Unionism in Meatpacking, 1930-1990*, *Industrial and Labor Relations Review* 52 (1999), 323-25.

Review: Nelson Lichtenstein, *The Most Dangerous Man in Detroit: Walter P. Reuther and the Fate of American Labor*; Kevin Boyle, *The UAW and the Heyday of American Liberalism*; and Stephen Amberg, *The Union Inspiration in American Politics: The Autoworkers and the Making of a Liberal Industrial Order* in *International Labor and Working-Class History* 52 (Fall 1997), 243-48.

"Breakthrough Books: The Welfare State," contributor, *Lingua Franca* (August 1997), 14.

"1995 North American Labor History Conference" (with Rick Halpern, Ardis Cameron, and Walter Licht), *International Labor and Working-Class History* 51 (1997), 151-55.

"Poor Vision" *Tikkun* (September/October 1995): 87-90, review of Herbert Gans, *The War Against the Poor*.

Review: Irving Bernstein, *Promises Kept: John F. Kennedy's New Frontier*, in *Presidential Studies Quarterly* 23 (Spring 1993), 378-80.

Review: William Cronon, *Changes in the Land: Indians, Colonists and the Ecology of New England* and Neal Salisbury, *Manitou and Providence: Indians, Europeans, and the Making of New England, 1500-1643* in *History Workshop Journal* 27 (1987), 311-14.

SHORT ARTICLES, OPINION PIECES, AND PUBLISHED INTERVIEWS

"Restoring King," *Jacobin Magazine*, online, January 14, 2014.

"The Rise and Fall of Detroit's Middle Class," *The New Yorker* online, July 22, 2013.

"A More Perfect Union: Barack Obama and the Politics of Unity," *History Now* 36 (Summer 2013),

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"Urban History from the Eye of the Storm," *Urban History Association Newsletter* 45 (Spring 2013).

"A House Divided: Why do middle class blacks have far less wealth than whites at the same income level? The answer is in real estate and history," *Washington Monthly* (Jan/Feb. 2013), 41-44.

"Workers' Paradise Lost," *New York Times*, December 14, 2012.

"Obama, éternel étranger en terrain miné," *Libération* (Paris), October 30, 2012.

"Saul Alinsky: The Activist Who Terrifies the Right," *Salon*, February 7, 2012.

"A Dream Still Deferred," *New York Times*, March 26, 2011.

"President Obama and the Burden of Race," *SAS Frontiers*, August 2010.

"Friday Reading: Diversity, Dogma, and the Dole," *The Atlantic*, online, August 20, 2010.

"Obama's Justice," *The Atlantic*, online, August 19, 2010.

"Kilpatrickism," *The Atlantic*, online, August 18, 2010.

◆ Reprinted in *Philadelphia Inquirer*, August 22, 2010.

"Tough Luck," *The Atlantic*, online, August 17, 2010.

"Hallowed Ground," *The Atlantic*, online, August 16, 2010.

"School Daze," *The Atlantic* online, August 16, 2010.

"The Myth of Post-Racial America," *Washington Post*, June 10, 2010.

"Stories and Legends," *The Nation*, June 6, 2010.

"The New American Dream: Renting," *Wall Street Journal*, August 15, 2009.

"A Nation on Fire," *Talking Points Memo*, March 30-April 3, 2009. Roundtable.

"Obama Must Rise to Urban Challenge," *Detroit Free Press*, February 22, 2009.

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"The End of the Sixties: The Meaning of the Obama Victory," *Boston Globe*, Nov. 10, 2008.

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"Unconventional Wisdom: Urban Historian Thomas Sugrue Revisits Detroit," interview by W. Kim Heron, *Metro Times*, November 9, 2005.

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"Throwaway Land," *Philadelphia Inquirer*, March 28, 1999.

"Historically Speaking: An Interview with Thomas J. Sugrue," by Julian Zelizer, *Journal of Multi-Media History* 2 (Fall 1999) <http://www.albany.edu/jmvmh/vol2no1/sugrue.html>.

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"The Politics of Culture in Cold War America," *Prospects* 20 (1995), 451-54 .

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"Talkin' About My Generation: Reflections on the 'Politics of Authenticity,'" *Clio: Politics and History* 4:2 (Spring/Summer 1994), 3-4.

"Bibliography: European Urban History," *Urban History Newsletter* 3 (March 1990), 5-7.

EXCERPTS

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"Crabgrass-Roots Politics," in *The Making of Urban America*, Third Edition, ed. Raymond A. Mohl and Roger Biles (Lanham, MD: Rowman and Littlefield, 2011).

"Class, Status, and Residence: The Changing Geography of Black Detroit," in *The American Urban Reader: History and Theory*, ed., Steven Corey and Lisa Krissoff Boehm (New York: Routledge, 2010). Excerpt from *Origins of the Urban Crisis*.

"Stories and Legends," *The Nation*, June 7, 2010. Excerpt from *Not Even Past*.

"The Northernmost Southern City," in *Metro Times*, February 25, 2009. Excerpt from *Sweet Land*.

"Racial Confrontation in Post-War Detroit," in *American Urban Politics: The Reader*, ed. Dennis R. Judd and Paul Cantor, fourth edition (New York: Longman, 2006). Excerpt from *Origins of the Urban Crisis*.

"Niedergang durch Rassismus," in *Schrumpfende Städte: Band 1: Internationale Untersuchung*, ed. Philipp Oswalt (Berlin: Hatje Cantz Verlag, 2004), 231-37; English: "Racism and Urban Decline," *Shrinking Cities: Volume 1: International Research* (Hatje Cantz Verlag, 2005). Revised excerpt translated from *Origins of the Urban Crisis*.

"The Deindustrialization of Detroit," in *Major Problems in American Urban and Suburban History* ed. Howard P. Chudacoff and Peter C. Baldwin (Boston: Houghton Mifflin, 2005). Excerpt from *Origins of the Urban Crisis*.

FELLOWSHIPS, AWARDS, GRANTS, AND HONORS

President, Social Science History Association (2013-14).

President, Urban History Association (2013-14).

Richard S. Dunn Teaching Award, University of Pennsylvania (2012).

Fellow of the American Academy of Arts and Sciences (Elected 2011).

Finalist, Benjamin Hooks Book Award (2011).

David Boies Professorship (2011-).

Fellow of the Society of American Historians (Elected 2009).

Finalist, Los Angeles Times Book Prize in History (2009).

Faculty Fellow, Penn Institute for Urban Research (2009-).

Organization of American Historians/Japanese Association for American Studies Japan Residency (2007).

History News Network, Top Young Historian (2006).

Institute for Advanced Study, Princeton, School of Social Science, AMIAS Member (2005-06).

John Simon Guggenheim Memorial Fellowship (2005).

Alphonse Fletcher, Sr. Fellowship, Fletcher Foundation (2005).

American Philosophical Society, Franklin Research Grant (2005).

Center for Advanced Study in the Behavioral Sciences, Stanford (invited fellow).

Edmund J. and Louise W. Kahn Endowed Term Professorship (2004-2010).

Distinguished Lecturer, Organization of American Historians (2002-).

University of Pennsylvania Research Leave (2002-2003).

Bicentennial Class of 1940 Term Chair, University of Pennsylvania (1999-2004).

Kellogg Foundation Program in Non-Profits, Universities, Communities and Schools Grant (1998-2001).

SAS Faculty Research Fellowship, University of Pennsylvania (1998-99).

Bancroft Prize in American History (1998).

Richard S. Dunn Teaching Award, University of Pennsylvania (1998).

Philip Taft Prize for Best Book in Labor History (1997).

Urban History Association Prize for Best Book in North American Urban History (1997).

Sidney Hillman Foundation Award (1997). Co-Winner with members of the Steering Committee for a National Teach-In with the Labor Movement.

President's Book Award, Social Science History Association (1996).

Best Article Prize, Urban History Association (1996).

Columbia University Seminars, Publication Grant (1996).

Outstanding Professor Award, University of Pennsylvania Greek Council (1996).

American Council of Learned Societies Fellowship (1995-96).

National Endowment for the Humanities, Grant for Conference: W.E.B. Du Bois's *The Philadelphia Negro: A Centenary Reappraisal* (1994-96), Co-Principal Investigator.

University of Pennsylvania Research Foundation Grants (1994-95, 1995-96).

University of Pennsylvania, Center for Community Partnerships, Research Grant (1995).

Ford Foundation, Undergraduate Social Science Initiatives Grants (1994, 1995, 1996).

Brookings Institution Research Fellowship in Governmental Studies (1990-91).

Social Science Research Council (SSRC), Committee for Research on the Urban Underclass, Dissertation Fellowship (1991).

SSRC, Committee for Research on the Urban Underclass Grant (1990-91).

Bordin-Gillette Research Travel Fellowship, Bentley Library, University of Michigan (1990).

Kaiser Family Foundation Fellowship, Walter P. Reuther Library (1990).

Josephine De Kármán Foundation Fellowship (1989-90).

Charles Warren Center Research Travel Fellowships (1989, 1990).

Doncaster History Prize, King's College, Cambridge (1985).

Kellett Fellowship, King's College, Cambridge and Columbia University (1984-86).

Phi Beta Kappa, junior election, Columbia University (1983).

Harry S Truman Scholarship (1982-84, 1986-88).

NAMED LECTURES AND SEMINARS

University of Kansas (William Tuttle Lecture in American Studies), October 2013.

Middle Tennessee State University (Strickland Lecturer), September 2013.

George Mason University (W.E.B. Du Bois Lecture), February 2013.

University of Missouri (Lewis Atherton Memorial Lecture), April 2012.

George Washington University (Elmer Kayser Lecture), March 2012.

Colorado State University, Pueblo (Ludlow Speaker), April 2011.

Rutgers University, New Brunswick, Bloustein School of Planning and Public Policy (Catlin Lecture), April 2011.

St. Joseph's University (Gerrity Lecture), February 2011.

Pomona College (Hart Lecture), November 2010.

Cranbrook Institute (Sirchio Distinguished Lecturer), October 2009.

Princeton University (Lawrence Stone Lectures in History), April 2009.

Wayne State University (Van Dusen Forum on Urban Affairs), February 2009.

Oakland University (Phi Alpha Theta Annual Lecture), February 2008.

Wayne State University Law School (Izumi Family Scholar-in-Residence), January 2008.

Case Western Reserve University (Baker–Nord Fellow in the Humanities), October 2007.

Ohio Wesleyan University (Sagan National Colloquium: Cities and Suburbs), October 2007.

University of Illinois, Urbana-Champaign (MillerComm Lecture: Landscape Architecture, History, and Center for Advanced Study), Feb. 2007.

Albion College (Coy James Memorial Lecture), February 2007.

Calvin College (Donald Bouma Lecture in Sociology and Social Work), May 2006.

Emory University (Lockmiller Seminar in History), March 2006.

Lovett Memorial Library, Philadelphia (George Schermer Memorial Lecture), November 2004.

Trinity School, New York (Miles Satterthwaite Lecture in New York History), October 2004.

University of Rochester (Verne Moore Lecture in History), September 2004.

Washington University, Saint Louis (Siegle Lecture and Seminars in American Studies) September-October 2003.

Boston University (Bacon Lecture), May 2003.

University at Albany, SUNY (Lewis Mumford Lecture in Urbanism), April 2003.

Emporia State University (Boertman Lecture), April 2003.

Boston College (Lowell Lecture), September 2002.

University of Missouri-St Louis (McKinzie Symposium), March 2001.

Brandeis University (Weiner Lecture in History), February 2000.

Ithaca College (Mayrock Lecture in History), April 1999.

Vassar College (C. Mildred Thompson Lecture in History), February 1999.

University of Michigan, Ann Arbor (Parks/King/Chavez Visiting Professorship in Sociology), February 1998.

University of Detroit-Mercy (University Lecture), February 1998.

Brown University (Charles Colver Lecture in Urban Studies), April 1994.

KEYNOTE LECTURES

The Right to the City, The Sorbonne/Univ. of Paris-10, May 2014.

Beyond Bankruptcy, Wayne State University Law School, April 2014.

Association for the Study of Connecticut History, Annual Meeting, April 2014.

Detroit Policy Conference, Detroit Regional Chamber of Commerce, February 2014.

University of North Carolina, Chapel Hill, The Long Civil Rights Movement Conference, April 2009.

Virginia Tech University, Bertoti Graduate Conference, April 2008.

History of Education Society Annual Meeting, October 2009.

Temple University, Barnes Conference on History, March 2009.

The City and Civic Virtue Conference, Wayne State University, March 2003.

Urban Studies Forum, University of Wisconsin, Milwaukee, April 2000.

The Racial Economy of Postwar Urban California, Stanford University, May 1999.

League of Women Voters, Pennsylvania: Welfare Reform and Self-Sufficiency: Strategies for 1999 and Beyond, March 1999.

Keynote Address: Delaware Valley Grantmakers Annual Meeting, October 1998.

INVITED LECTURES AND SEMINARS

École des Hautes Études en Sciences Sociales, Paris, June 2014.

University of Heidelberg, Germany, June 2014.

Social Science Research Council, May 2014.

Woodrow Wilson International Center for Scholars, May 2014.

University of California, Berkeley, City and Regional Planning, April 2014.

University of New Mexico, March 2014.

Clements Center, Southern Methodist University, March 2014.

Museum of the City of New York, February 2014.

New York University, Metropolitan Studies, February 2014.

Federal Reserve Bank of Chicago, Detroit Branch, November 2013.

Gilder-Lehrman Institute, Morristown, NJ, November 2013.

Social Science Research Council, October 2013.

Arcadia University (Rendell Center), October 2013.

Public Interest Law Center of Philadelphia, September 2013.

Gilder-Lehrman Institute, Boston, July 2013.

University of Delaware (Teaching American History), July 2013.

Technion: Israel Institute of Technology (City Planning and Sociology), May 2013.

Tel Aviv University, (American Civilization/Law School/Roth Institute), May 2013.

University of Chicago, Chicago Center for Contemporary Theory, April 2013.

Social Science Research Council, April 2013.

University of Pittsburgh, February 2013.

University of Miami, February 2013.

Brown University, February 2013.

Princeton University, December 2012.

Franklin and Marshall College, October 2012.

Marshall University, September 2012.

Association of Alternative Newsmedia, June 2012.

Johns Hopkins University, April 2012.

Harvard University, John F. Kennedy School of Government, April 2012.

Holy Cross College, March 2012.

Macalester College, March 2012.

Henry Ford Museum, January 2012.

Metropolitan Minds/Mount Airy USA, January 2012.

École des Hautes Études en Sciences Sociales, Paris, December 2011.

Universidad Torcuato Di Tella, Buenos Aires, Argentina, August 2011.

Centro de Estudios Americanos, Buenos Aires, August 2011.

U.S. Embassy, Buenos Aires, August 2011.

University of Delaware/Teaching American History, July 2011.

Université de Paris-7, Denis-Diderot, June 2011.

U.S. Department of Housing and Urban Development, June 2011.

Montgomery Community College, Teaching American History, June 2011.

Scotch Plains Public Library, May 2011.

Macomb County Community College, April 2011.

Eastern Michigan University, April 2011.

University of Chicago (History), April 2011.

Louisiana State University, March 2011.

Washington State University, Foley Institute, March 2011.

University of Michigan, Dearborn, February 2011.

Temple University, February 2011.

University of Virginia, Miller Center for Public Affairs, January 2011.

Russell Sage Foundation, January 2011.

Richard M. Nixon Presidential Library, December 2010.

Northwestern University, November 2010.

Temple University, November 2010.

University System of Georgia, October 2010.

University of Chicago, Harris School, October 2010.

Historical Society of Pennsylvania/NEH Summer Seminar, July 2010.

Temple University, July 2010.

Organization of American Historians/Philadelphia Community College, June 2010.

Princeton Public Library, June 2010.

American Bar Foundation, April 2010.

University of Chicago, April 2010.

Lorenzo Humanities Center, Macomb County Community College, April 2010.

Rutgers University-Camden, April 2010.

Princeton University, March 2010.

University of Maryland, Provost's Conversation Series, March 2010.

Richard Stockton College of New Jersey, March 2010.

New Detroit, March 2010.

National Constitution Center, March 2010.

New School for Social Research, March 2010.

Columbia University, Lehman Center, December 2009.

New Jersey Council for History Education, December 2009.

St. Joseph University, November 2009.

Woodrow Wilson International Center for Scholars, November 2009.

Canisius College, October 2009.

Germantown Historical Society, August 2009.

Université de Paris-7, Denis-Diderot, June 2009. Half-day seminar on *Sweet Land of Liberty*

Université de Lille-3, Charles-de-Gaulle, June 2009.

Slought Foundation, Philadelphia, May 2009.

Lovett Memorial Library, Philadelphia, March 2009.

Wayne State University, February 2009.

University of California, Berkeley, February 2009.

University of Virginia (Miller Center for Public Affairs), January 2009.

Newberry Library, December 2008. Half-day conference on *Sweet Land of Liberty*.

Harvard University (Graduate School of Design), November 2008.

Harvard University (Charles Warren Center), October 2008.

Denison University (McGregor Urbanscapes Series), September 2008.

University of Delaware (Teaching American History/DOE), July 2008.

University of Notre Dame (Cushwa Center), April 2008.

City Connect Detroit, April 2008.

University of California, Santa Barbara, February 2008.

Michigan Region, Anti-Defamation League, January 2008.

Cleveland State University (Levin College of Urban Affairs), October 2007.

Columbia University (20th Century American Politics and Society Workshop), Sept. 2007.

Cornell University (School of Architecture, Art, and Planning), September 2007.

Nanzan University, Japan (OAH-JAAS Visitor), July-August 2007.

Kitakyushu University, Japan (University Lecture), July 2007.

Yale Law School (Legal Theory Seminar), May 2007.

Princeton University (Shelby Cullom Davis Center), May 2007.

Metropolitan College, New York (Urban Dialogues), May 2007.

Southern Methodist University (Clements Center for Southwest Studies), Feb. 2007.

University of Baltimore (History), November 2006.

University of Michigan, Dearborn (Difficult Dialogues), October 2006.

Neighborhood Alliance for a Better Riverfront (Casino Forum), September 2006.

Oxford University (Rothermere American Institute), April 2006.

Institute for Advanced Study (School of Social Science), February 2006.

Minnesota Historical Society (OAH Distinguished Lecture), January 2006.

Temple University (Institute for Public Affairs and History), January 2006.

Princeton University (History), December 2005.

University of British Columbia (Urban Studies and History), November 2005.

Simon Fraser University (Living the Global City Lecture Series), November 2005.

Historical Society of Pennsylvania (Annual Lecture), November 2005.

Columbia University (Institute for Research on African American Studies), October 2005.

Philadelphia Heritage Initiative (OAH Distinguished Lecture), June 2005.

Oxford University (Rothermere American Institute), May 2005.

Cambridge University (History), May 2005.

Technical University of Berlin (Transatlantisches Graduiertenkolleg), May 2005.

Philadelphia Jewish Federation, January 2005.

University of Delaware (History), October 2004.

Lake Forest College (History), April 2004.

Chicago Seminar on the City, Chicago Historical Society, April 2004.

University of Oklahoma (Honors College), March 2004.

Harvard University (John F. Kennedy School of Government), February 2004.

Princeton University (Shelby Cullom Davis Center), February 2004.

Harvard University (Charles Warren Center), December 2003.

La Salle University (Catholic Studies), October 2003.

University of Michigan (Race and American Political Development Series), Oct. 2003.

Fund for an Open Society, June 2003.

Wayne State University (Humanities Center), March 2003.

Detroit University of Pennsylvania Alumni Association, March 2003.

Duke University (History and Public Policy), October 2002.

Massachusetts Historical Society (Immigration and Urban History Seminar), September 2002.

Katz Jewish Community Center, Cherry Hill, NJ, June-July 2002

New School University (Political Science), April 2002.

Atlanta Seminar in the Comparative History of Labor, Industry, Technology and Society (Emory, Georgia State, and Georgia Tech), November 2001.

Carnegie-Mellon University (Center for African American Urban Studies), October 2001.

Drexel University (Technology and Society), October 2001.

Madonna University (NEH Summer Seminar), July 2001.

Marygrove College (Defining Detroit Lecture), February 2001.

University of Michigan, Dearborn (Chancellor's Inauguration), November 2000.

Thomas Campbell Cleveland Seminar on the City, October 2000.

Cleveland State University (History), October 2000.

Case Western Reserve University (History), October 2000.

Harvard University (Afro-American Studies, NEH Summer Seminar), July 2000.

American Philosophical Society (Jefferson Day Lecture), June 2000.

University of California, San Diego (Sociology, History, Urban Studies), June 2000.

University of Chicago (History), March 2000.

Indiana University, South Bend (History and Sociology), March 2000.

Lutheran Theological Seminary of Philadelphia, March 2000.

Fairfield University (History), November 1999.

Harvard University (NEH Summer Seminar), July 1999.

Stanford University (History), May 1999.

Frankford Community Development Consortium, May 1999

Hamilton College (Political Science), April 1999.

Union College (History), April 1999.

York University, Toronto (History and Urban Studies), March 1999.

New York State Career Options Institute/SUNY Albany, March 1999.

University of Michigan (History), January 1999.

College of William and Mary (American Studies), December 1998.

Southeast Michigan Community Foundation, November 1998.

Brookings Institution (Center for Urban and Metropolitan Affairs), July 1998.

Harvard Club, New York, July 1998.

Detroit Free Press, July 1998.

Rutgers University, New Brunswick (Political Science), April 1998.

New York University (History), March 1998.

University of Washington, Seattle (History and Labor Studies), March 1998.

Boston University (Center for the Study of Race and Social Division), March 1998.

University of Detroit-Mercy (University Lecture), February 1998.

Congregation T'Chiyah, Detroit, February 1998.

Franklin and Marshall College (American Studies), November 1997.

College of New Jersey (History), October 1997.

U.S. Department of Justice (Civil Rights Division), April 1997.

Jimmy Carter Presidential Library, Atlanta, Georgia, February 1997.

University of Virginia (History), January 1997.

Penn National Commission on Society, Culture, and Community, December 1996.

Harvard University (Amer. Political Development Seminar/Taubman Center), Nov. 1996.

University of Delaware (Seminar on Technology, Society, and Culture), November 1996.

Columbia University (Seminar on Twentieth-Century Politics and Society), April 1996.

City University of New York (Center for the Humanities), April 1996.

Hospital Graduates Society of New York, April 1996.

University of Iowa (Consortium on Recent United States History), April 1996.

Philadelphia Festival Theatre for New Plays, March 1996.

Annenberg Theatre, Philadelphia, November 1995.

Trinity College, Hartford (Urban Affairs Forum), October 1995.

Twentieth-Century Fund, July 1995.

Pennsylvania State University (Labor History Seminar), February 1995.

Penn Club of New York, February 1995.

Columbia University (Seminar on the City), February 1992.

Chicago Historical Society (Urban History Seminar), November 1991.

CONFERENCE PRESENTATIONS

Organization of American Historians Annual Meeting, April 2014.

American Historical Association Annual Meeting, January 2014 (chair and comment).

Social Science History Association Annual Meeting, November 2013.

Urban History Association, October 2012.

American Association of Alternative Newsmedia, June 2012.

Organization of American Historians, April 2012.

American Historical Association, January 2012.

Society for American City and Regional Planning History, November 2011.

Eastern Sociological Association, Annual Meeting, February 2011.

Urban History Association, Biennial Meeting, Las Vegas, October 2010.

American Society of Church History Annual Meeting, January 2010.

Southern Historical Association Annual Meeting, November 2009.

American Society for Legal History Annual Meeting, November 2009 (roundtable on *Sweet Land of Liberty*).

Organization of American Historians, Annual Meeting, March 2009.

The Worlds of Marcus Garvey, University of Pennsylvania, March 2009.

World Economic Forum, Global Agenda Councils, Dubai, November 2008.

Social Science History Association, Annual Meeting, October 2008 (Roundtable on *Sweet Land of Liberty*).

The Historical Society, Annual Meeting, June 2008.

Organization of American Historians, Annual Meeting, March 2008 (plenary session).

Renaissance Weekend, Santa Barbara, California, February 2008.

Social Science History Association Annual Meeting, November 2007.

American Studies Association Annual Meeting, October 2007.

Association for Asian-American Studies Annual Meeting, April 2007.

Rethinking the Racial Politics of New Deal Citizenship, Sarah Lawrence College, April 2007.

American Planning Association Annual Meeting, April 2007.

Organization of American Historians Annual Meeting, March-April 2007.

Miller Center Fellows Conference, University of Virginia, May 2006 (plenary and comment).

Michigan Civil Rights Summit, March 2006 (plenary).

Urban History Association Biennial Meeting, October 2004 (chair and comment).

Policy History Conference, May 2004 (panelist, chair and comment).

University of Virginia, Miller Center Fellows Conference, May 2004 (comment).

American Historical Association Annual Meeting, January 2004 (panelist and chair).

Social Science History Association Annual Meeting, November 2004 (panel and comment).

American Political Science Association, Annual Meeting, August 2003 (comment).

Spencer Foundation Dissertation Fellows Conference, October 2002 (comment).

Urban History Association Meeting, September 2002 (comment).

Pax Christi USA Annual Assembly, July 2002.

Society for American City and Regional Planning History Meeting, November 2001.

Miller Center Fellows Conference, University of Virginia, May 2001 (comment)

Liberty and Equality, Historical Society of Pennsylvania, April 2001 (chair and comment).

American Historical Association Annual Meeting, January 2001.

Reassessing the Great Society, Miller Center, University of Virginia, November 2000.

American Studies Association Annual Meeting, October 2000.

Democracy in America: The Promise of American Political History, MIT, September 2000.

American Sociological Association Annual Meeting, August 2000.

American Historical Association Annual Meeting, January 2000.

Organization of American Historians Annual Meeting, April 1999.

Labor and Civil Rights: Rethinking the Connections, Penn Law School, March 1999.

Regionalism: Promise and Problems, SUNY Buffalo Law School, March 1999.

Jews and the Urban Experience, Cohn-Haddow Center for Judaic Studies, Wayne State University, March 1999.

Healing History: The Story of Racial Integration in Mount Airy, Pennsylvania Humanities Council/West Mount Airy Neighbors, March 1999.

Social Science History Association Annual Meeting, November 1998.

Race and Liberalism in the Postwar North, Smithsonian Institution (African American History) and Operation Rainbow/PUSH, Chicago, October 1998.

American Political Science Association Annual Meeting, August 1998.

Organization of American Historians Annual Meeting, April 1998.

American Historical Association Annual Meeting, Seattle, January 1998.

Social Science History Association Annual Meeting, Oct. 1997 (roundtable on *Origins*).

National Community Reinvestment Council, Washington, DC, September 1997.

William Penn Foundation Colloquium on Reexamining Community Development: The New Economic and Policy Realities, January 1997.

Social Science History Association Annual Meeting, October 1996.

North American Labor History Conference, October 1996.

Princeton University, Conference on American Conservatism from Redemption through Reaganism, May 1996 (chair and comment).

Social Science History Association Annual Meeting, November 1995 (comment).

North American Labor History Conference, October 1994 (comment).

German Historical Institute Conference on Race and Ethnicity, September 1994.

Politics and Culture in Cold War America, Penn, March 1994 (organizer and panelist).

American Historical Association Annual Meeting, January 1994.

Social Science Research Council, Persistent Urban Poverty Policy Conference, November 1993 (with Michael B. Katz).

University of Wisconsin/Wisconsin Historical Society, Toward a History of the 1960s Conference, April 1993.

UNESCO International Social Science Council, 4th Comparative Research on Poverty Conference, Paris, April 1993.

North American Labor History Conference, October 1992.

American Political Science Association Annual Meeting, September 1992.

SSRC Conference on the Urban Underclass: Perspectives from the Social Sciences, Ann Arbor, June 1992.

Organization of American Historians Annual Meeting, April 1992.

American Historical Association Annual Meeting, December 1991.

TEACHING EXPERIENCE

Undergraduate Courses

Race and the Metropolis. Crosslisted with Urban Studies and History.

Perspectives on Urban Poverty. Crosslisted with Urban Studies, History, and Sociology.

Institutions and Urban Change, 1940-1990. Crosslisted with Urban Studies and History.

Politics and Society in the U.S., 1877-1933. Crosslisted with History and Urban Studies.

American Politics and Public Policy. Crosslisted with Political Science and History.

The Rise and Fall of the New Deal Order.

Civil Rights in Modern America.

The Affirmative Action Debate.

Philadelphia, 1682-2010. Crosslisted with Sociology, History, and Urban Studies.

Penn Institute for Urban Research, Undergraduate Urban Research Course.

Conflict in Postwar American Politics, 1945-1960.

American History Honors Seminar.

Senior Honors Thesis Supervisor in History and in Sociology.

Graduate Courses

Race, Inequality, and the City.

Race, Politics, and Inequality in Twentieth-Century America.

Civil Rights in Modern America.

Twentieth-Century U.S. History.

Post-1945 U.S. History

American Politics since 1865, with Steven Hahn.

Civil Rights and Religion in America.

Research Seminar on American History.

Varieties of Political History.

Doctoral Students (* indicates primary advisor)

Julie Davidow, ABD (B.A. University of California, San Diego): "'Citizens in the Making:' Black Philadelphians and the Republican Party, 1865-1915."

*Sean Dempsey, S.J., (B.A. Notre Dame, M.A. St Louis Univ., M.Div. Jesuit School of Theology, Berkeley): Prophets of the Secular City: Religion and Urban Citizenship in Late Twentieth-Century Los Angeles. Assistant Professor of History. Loyola Marymount University, Los Angeles.

Anne Fleming, (A.B. Yale, J.D. Harvard): Debt, Poverty, and the Law. Assistant Professor of Legal History, Georgetown Law School.

Robert Goldberg, ABD (B.A. Vassar): Children and the Politics of Culture in the 1960s

Adam Goodman (B.A. Tufts): Deportation of Mexicans from the U.S. Fulbright Fellow, Mexico.

*Sean Greene, ABD (B.A. Trinity): "Community Control of Health Care in Los Angeles,"
Doctoral Fellow, University of California, Santa Barbara.

*Rachel Guberman, ABD (B.A. Michigan): Post-Liberal Politics in Denver and the Mountain
West

*Julia Gunn, ABD (B.A. Washington University): Charlotte and the Making of the Neoliberal
Metropolis, Doctoral Fellow, German Historical Institute

Peter Pihos (A.B. Yale, M.Phil Oxford, J.D. NYU): The Police, Law and Politics in
Twentieth-Century Chicago, Fellow, Harvard Law School.

**Completed Ph.D. Dissertations (at the University of Pennsylvania unless noted
otherwise)**

Gretchen Aguiar (B.A. Williams, M.A., Virginia): "Head Start and the Grassroots War on
Poverty"

Daniel Amsterdam, History (B.A. Yale, M.A.T. Brown): "The Roaring Metropolis: Business,
Civic Welfare, and Statebuilding in 1920s America," Postdoctoral Fellow, American
Academy of Arts and Sciences; Assistant Professor of History, Georgia Tech.

Luther Adams, History (B.A. Louisville) Associate Professor of History, University of
Washington, Tacoma

Rene Luis Alvarez, History (B.A. Loyola Chicago, M.Ed. Northwestern, M.S. NYU), Assistant
Professor of Education, Northeast Illinois University.

Allison Baker, History (A.B. Brown, M.A. Columbia), Professor of History, Santa Rosa
College

*Merlin Chowkwanyun, (B.A. Columbia, M.A., M.P.H. Penn): "The Dilemmas of Community
Health, 1945-2000," Robert Wood Johnson Foundation Postdoctoral Fellow, University of

Wisconsin, Madison; Assistant Professor of Sociomedical Sciences and History, Columbia University.

Erin Park Cohn, History (B.A. Smith): "Art Fronts: Visual Culture and Black Artists, Visual Culture and Race Politics in the Mid-Twentieth Century," faculty Vermont Academy

Christina Collins, History and Education (A.B. College of New Jersey), Director of Research, American Federation of Teachers

*Janine Denomme, American Civilization (B.A. Univ. of Detroit, M.A. Penn): "To End This Day of Strife": Churchwomen and the Campaign for Integration, 1920-1970," deceased.

Maribeth DeLorenzo, Social Welfare (B.A. George Washington), Director of Research and Advocacy, Coalition for Nonprofit Housing and Economic Development, Washington, DC

Stephanie Dyer, History (B.A. UCLA, M.A., M.S. Penn), Associate Professor of History and Political Economy, Sonoma State University

Leah Gordon, History and Education (A.B. Brown, M.Ed. Penn), Assistant Professor of History of Education, Stanford University

*Ann N. Greene, History (A.B. Brown, M.Ed. Lehigh): "Harnessing Power: Industrializing the Horse in Nineteenth-Century America," Brooke Hindle Postdoctoral Fellow, Society for the History of Technology; Director of Undergraduate Studies, History and Sociology of Science, University of Pennsylvania.

*Clemmie L. Harris, Jr. (B.A. M.A. SUNY Albany): "Race, Leadership, and the Local Machine: The Origins of the African American Struggle for Political Recognition and the Politics of Community Control in Philadelphia, 1915-1968." Postdoctoral Fellow in Africana Studies, University of Pennsylvania

Amy Hillier, Social Welfare, Associate Professor of City and Regional Planning, University of Pennsylvania

Alison Isenberg, History (A.B. Yale), Professor of History, Princeton University

Erika Kitzmiller, History and Education (A.B. Wellesley, M.G.A., M.Ed, Penn): "Germantown High School." Caperton Postdoctoral Fellow, W.E.B. DuBois Center, Harvard University.

Christopher Klemek, History (B.A. Ohio State), Associate Professor of History, George Washington University

Mirella Landriscina, Sociology (B.A. NYU), Associate Professor of Sociology, St. John's University

*Jessica Lautin (A.B. Princeton): "Elite and the Street: Black Class and Culture in Post World War Two Philadelphia," Mellon Postdoctoral Fellow, Museum of the City of New York

Bruce Lenthall, American Civilization (B.A. Carleton), Director, Center for Teaching and Learning, University of Pennsylvania

*Nicole Maurantonio, History and Communications (B.A. Virginia, M.A, M.S. Penn): "Crisis, Race, and Journalistic Authority in Postwar Philadelphia," Assistant Professor of Rhetoric and Communication Studies, University of Richmond.

Robert Natalini, History (B.A., J.D. Penn), Lecturer in History, Franklin and Marshall College

Margaret Pugh O'Mara, History (B.A. Northwestern), Associate Professor of History, University of Washington, Seattle

Jinbin Park, History (A.B. Seoul), Professor, Kwangwoon University, Korea.

Wendell Pritchett, History (B.A. Brown, J.D. Yale), Professor of Law and Chancellor, Rutgers University, Camden.

*Julia Rabig, History (B.A. Hampshire): "Broken Deal: Devolution, Development, and Civil Society in Newark, New Jersey: 1960-1996," Dartmouth College, Lecturer in American Studies.

Erik Rau, History and Sociology of Science (B.S. Stanford), Assistant Professor of History, Drexel University

Francis Ryan, History (B.A. La Salle) Assistant Professor of History, Moravian College

*Peter Siskind, History (B.A. Dartmouth, M.A. Penn): "Growth and its Discontents: Localism, Protest, and the Politics of Development on the Postwar Northeast Corridor," Assistant Professor of History, Arcadia University.

Jordan Stanger-Ross, History (A.B. McGill) Associate Professor of History, University of Victoria

Daniel Stedman Jones, History (B.A., M.A. Oxford): Neoliberalism in Britain and the U.S. Barrister, London, United Kingdom.

*Deirdre Sullivan, History (A.B. Brown, M.A. Stanford): "Letting Down the Bars: Race, Space, and Democracy in San Francisco, 1936-1964," Chair of Social Studies, Bellarmine College Prep School, San Jose, California.

*Karen Tani, ABD (A.B. Dartmouth, J.D. Penn): "Securing a Right to Welfare: Public Assistance Administration and the Rule of Law, 1938-1960," Assistant Professor of Law, University of California, Berkeley

Lorrin Thomas, History (A.B. Columbia); Associate Professor of History, Rutgers University, Camden

Mark Wilkens, History (B.A. New College, M.A. University of Florida).

Rhonda Y. Williams, History (B.A. Maryland), Associate Professor of History, Case Western Reserve University

Robert M. Zecker, American Civilization (A.B. Columbia), Professor of History, St. Francis Xavier University, Nova Scotia

EXTERNAL EXAMINER

Tula Connell, Ph.D. Georgetown University (History), Director of Research AFL-CIO.

Andrew Diamond, Habilitation, Sciences Po, Paris (Politics), Professor of History, University of Paris-I, The Sorbonne

Daniel Gitterman, Ph.D. Brown University (Political Science), Professor of Public Policy,
University of North Carolina, Chapel Hill

Dov Wynrib Grohsgal, Ph.D. Princeton University (History).

Khalil G. Muhammad, Ph.D. Rutgers University (History), Executive Director, Schomburg
Center for Research on Black Culture, New York Public Library

UNIVERSITY SERVICE (* DESIGNATES ONGOING)

Dean's Strategic Plan Committee (2013-14).

Committee on Access and Equity, Penn's 2014 Middle Atlantic States Accreditation (2012--
13).

Executive Committee, Penn Digital Humanities Forum (2012-13).

*Executive Council, Penn Institute for Urban Research (2011-).

Senate Committee on Faculty and the Academic Mission (2010-11).

Integrated Studies Planning Committee (2009-11).

Advisory Board, Penn Program on Democracy, Citizenship, and Constitutionalism (2006-
07).

*Graduate Advisory Group, Program in Africana Studies (2006-).

Provost's Committee for the Selection of the Nussdorf Chair in Urbanism (2006).

*Graduate Group in City Planning (2005-).

*Penn Institute for Urban Research, Faculty Affiliate (2004-)

Chair, University Committee on Manufacturer Responsibility (2001-02).

Faculty Liaison to the Trustees' Committee on Academic Policy (2001-02).

Provost's Strategic Planning Committee on the Urban Community (2001-02).

*Graduate Group in History and Sociology of Science (2001-).

Washington Semester Program, Associate Director Evaluation Committee (2001).

SAS Faculty Research Fellowships Selection Committee (2001).

Planning Committee, Legal History Consortium Conferences (2002, 2005, 2008).

Greenfield Intercultural Center, Board of Advisors (2000-2010).

Dean's Committee on Service Based Learning (2000-2002).

*Faculty Advisory Committee, Urban Studies Program (2000-).

Harry S Truman Scholarship Nomination Committee (2000-01, 1997-98).

Faculty Advisory Committee, Fels Center of Government (1999-2002).

Graduate Group on Social Welfare, School of Social Policy and Practice (1998-2008).

Faculty Advisory Committee, Netter Center for Community Partnerships (1998-2008).

Urban Education Minor Committee, School of Arts and Sciences (1998).

Curriculum Committee, School of Arts and Sciences (1997-98).

Elector and Historian, Phi Beta Kappa (1997-99).

Advisory Committee, Saul Steinberg Lecture Series (1997-98).

Faculty Senate Nominating Committee (1997-98).

Advisory Committee, Sawyer Seminar on Race, Inequality, and Globalization (1997-98).

Co-Convener, Seminar on American Political Development (1995-96).

Committee on Undergraduate Academic Standing (1993-94).

*Urban Studies Graduate Certificate Program Steering Committee (1993-).

Co-Convener, Seminar on Work and Welfare, Mellon Program for Assessing and Revitalizing the Social Sciences (1992-94).

College of Arts and Sciences, Freshman Advisor (1996-98, 1992-95).

University Senate, Executive Committee: Junior Faculty Representative (1992-94).

DEPARTMENT SERVICE

Chair, Full Professor Promotion Committee for Frederick Dickinson (2012-13).

Diversity Committee, Chair (2011-13).

Graduate Executive Committee (2011-12, 2009-10, 2003-05, 1999-2002, 1997-98, 1996-97, 1994-95).

Full Professor Promotion Committee for Warren Breckman (2011-12)

Executive Committee (2009-11, 2003-05, 1999-2002, 1997-98, 1992-94).

Chair, Full Professor Promotion Committee for Beth Wenger (2010).

Chair, African American History Target of Opportunity Committee (2010).

20th Century U.S. Lecturer Search Committee (2009).

Chair, Tenure Review Committee for Eiichiro Azuma (2006).

Chair, Graduate Group in History (2000-05, on leave 2002-03).

Chair, Reappointment Committee for Eiichiro Azuma (2003-04).

Ten-Year External Review Committee (2003-04).

*Legal History Consortium Co-Convenor (2001-).

Chair, Tenure Review Committee for Benjamin Nathans (2001-02).

U.S. History Megasearch Committee (2000-03).

U.S. Women's and Gender History Search Committee (2000).

Deputy Chair, Graduate Group in History (1999-2000).

Chair, Asian American History Search Committee (1999-2000).

American Colonial History Search Committee (1997-98).

American and Comparative Jewish History Search Committee (1996).

Undergraduate Committee (1992-94).

Thomas Cochran Prize Committee (2000, 1997, 1995, 1994, 1993, 1992)

BOARDS AND COMMISSIONS

Urban History Association

*President (2013-14).

President Elect (2011-12).

Board of Directors (2000-03).

Program Committee, (2011-12, 2002-04).

Book Award Committee (1998).

Social Science History Association

*President (2013-14)

Vice President (2012-13)

Executive Committee (2008-11)

Co-Chair Program Committee (1997-98)

President's Book Award Committee (1997)

American Historical Association

Councilor, Research Division, elected (2010-13).

Marketing Committee (2011-13)

AHA Publisher Selection Committee (2011)

Organization of American Historians

Nominating Board, elected (2010-13), chair (2012-13).

Japanese Association of American Studies/OAH Collaborative Committee (2008-13).

Program Committee 2003 Annual Meeting (2000-03).

Merle Curti Prize Committee, (2000-02).

*Preservation Alliance for Greater Philadelphia,

*Board of Directors (2009-)

Executive Director Search Committee (2012).

Bread and Roses Community Fund, Philadelphia, Board of Directors (2004-12)

Board Co-Chair (2006-12)

Development Committee (2007-12)

Co-Chair, Executive Director Search Committee (2006).

City of Philadelphia Historical Commission (2001-2008), mayoral appointee

Vice Chair (2002-08)

Chair, Historical Designation Committee (2001-08).

Historical Society of Pennsylvania

Board of Councilors (2000-12).

Vice Chair and Chair of Library Committee (2004-08).

Ad-Hoc Budget Committee (2004).

Institutional Advancement Committee (2002-04)

Publications Committee (2002-12)

Education and Interpretation Committee (2002-04)

West Mount Airy Neighbors, Philadelphia (1994-2001)

President (1996-98)

Community Relations Vice President (1998-2000)

EDITORIAL BOARDS

**Public Books* (2014-).

**Journal of Urban History* (2013-2018).

**Pennsylvania History* (2013-2015).

**Revue française d'études américaines*, Conseil Scientifique (2010-).

*Oxford Studies in Postwar American Political Development, Oxford University Press (2007-).

*African American Life series, Wayne State University Press (2004-).

*Politics and Culture in Modern America Series, University of Pennsylvania Press, co-editor with Margot Canaday, Glenda Gilmore, Michael Kazin, and Steve Pitti (2002-).

Journal of Policy History (2006-12).

Pennsylvania Magazine of History and Biography (2003-2009).

EXPERT REPORTS AND TESTIMONY

National Commission on Fair Housing and Equal Opportunity (July 2008).

United States v. City of Euclid, 580 F. Supp. 2d 584 (N.D. Ohio 2008).

Grutter v. Bollinger. U.S. District Court, E.D. Mich. Decided by U.S. Supreme Court, June 2003.

Gratz v. Bollinger, U.S. District Court, E.D. Mich. Decided by U.S. Supreme Court, June 2003.

OTHER PROFESSIONAL ACTIVITIES

*Advisory Board, University of Michigan, Institute for Research on Labor, Employment, and the Economy, Detroit Chene Street History Project (2014-)

Visiting Committee, City University of New York, Queens College, Urban Studies (2012).

Advisory Board, Montclair Historical Society, Black YWCA Project (2012).

Advisory Board, Center on Policy Initiatives, Cry Wolf Project (2010).

Consultant, First Person Arts Project/First Person Museum, Philadelphia (2010-11).

Consultant, City of Philadelphia Mural Arts Project (2010).

John Reps Prize Committee, Society of American City and Regional Planning History (2009).

*Advisory Board, History Making Productions, LLC. (2009-).

World Economic Forum, Global Agenda Council on Human Equality and Respect (2008-09).

Urban and Metropolitan Policy Advisory Committee, Barack Obama for President (2008).

Advisory Board, The Architecture of Segregation (2008), Chicago Architectural Foundation.

Ellis Hawley Prize Committee, Policy History Association (2005-06).

Faculty Mentor, Miller Center on Public Affairs, University of Virginia (2005-06, 2003-04, 2000-01).

Advisory Board, 50th Anniversary Documentary, Central Philadelphia Development Corporation (2005-06).

Consultant, Pew Charitable Trusts, Philadelphia Heritage Initiative (2004).

Advisor, Invincible Cities Project (Camden, NJ and Richmond, CA), Ford Foundation/Rutgers Univ. (2003-08).

Advisor, *American Black Journal* project, Michigan State Univ./Detroit Public TV (2003-05).

Advisor, "And Still We Rise: Our Journey through African American History and Culture," core exhibit, Charles Wright Museum of African-American History, Detroit (2003).

Advisor, New School/MacArthur Foundation Project on the 2000 Census (2002).

Consultant, Cendant International Training Program (2002).

*Member, American Political History Initiative (2002-).

Advisory Board, New Jersey Historical Society Project on 1960s Urban Uprisings (2001-07).

Advisory Board, Automotive Heritage Project, NEH-funded, University of Michigan, Dearborn and Henry Ford Museum (2001-05).

Local Arrangements Committee, Society for American City and Regional Planning History (2000-01).

Visiting Committee, New School, Graduate Faculty, Committee on Historical Studies (1999).

National Steering Committee: Scholars, Artists, and Writers for Social Justice (1997-98).

Advisory Committee: Pennsylvania Humanities Council, Program on the 1950s (1997).

Steering Committee: National Teach-In with the Labor Movement, Columbia Univ. (1996).

Advisory Board: Philadelphia University-Community Collaborative, Temple University/William Penn Foundation (1996-2000).

Member: Twentieth Century Fund Working Group on the Future of Liberalism (1995-96).

Consultant: Institute for Economic Culture, Boston University (1993).

Member: Wolfson Center on American Affairs, Domestic Policy Working Group, Washington, DC (1991).

Organizer: District Council 35, International Brotherhood of Painters and Allied Trades, Boston, MA (1988).

REVIEWER/REFEREE

External Examiner, Princeton University, History Department (2013).

External Examiner, Institut d'Études Politiques de Paris/Sciences Po (2011).

External Examiner, Georgetown University, History Department (2011).

External Tenure and Promotion Reviews: 86 since 1998: History (62), Sociology (4), Law (5); Architecture and Art History (2), City Planning (1); Anthropology (1), Political Science (5), English (1), Labor and Industrial Relations (2), American Studies (3); African American Studies (2).

Peer Reviewer: Radcliffe Institute for Advanced Study (2005-); Balch Fellowship, Historical Society of Pennsylvania (2005-12); University of California Press (2013); University of Chicago Press (2009); *American Historical Review* (2012, 2008); Cornell University Press (2008); *Journal of American History* (2007, 2005, 2004, 2003, 2000, 1999); Univ. of Pennsylvania Press (2012, 2010, 2007, 2006, 2005, 2004); *Journal of Southern History* (2007); Wayne State University Press (2007); MacArthur Foundation (2005, 2000); *Social Science History* (2004); W.W. Norton (2003, 1999); Bedford Books (2003); Princeton University Press (2002, 1998, 1996); *Journal of Urban History* (2001, 1999); Cornell

University Press (2008, 2000, 1996); Russell Sage Foundation (1999, 1998) ; Univ. of Chicago Press (1999); *Urban Studies* (1999); Harvard Univ. Press (1998); Blackwell Publishers (1998, 1997); National Endowment for the Humanities (1997) ; *Theory and Society* (1997); Penn State Univ. Press (1997); *Journal of American Ethnic History* (1996); *Political Power and Social Theory* (1996); University of California Press (1995); *Urban Affairs Review* (1995); *Urban Affairs Quarterly* (1994); University of North Carolina Press (1994) ; Duke University Press (1994); Oxford Univ. Press (1993); DC Heath and Company (1993, 1994); *Pennsylvania Magazine of History and Biography* (2010, 2009, 2008, 2007, 2005, 2004, 1993, 1992) ; University of Pittsburgh Press (1991).

MEDIA APPEARANCES

Magazines and Webzines

L'Express (Paris); *Metropolis*; *Weekendavisen* (Denmark); *Sunday New York Times Magazine*; *The Atlantic online*; *Salon.com*; *The New Republic online*; *Philadelphia Magazine*; *L'Espresso* (Rome); *The Root*; *Lingua Franca*; *The Deal.com*; *Ebony*; *Forbes*; *Time*; *Vice*; *American Banker*; *American Prospect*; *Time Weekly* (China).

Newspapers

New York Times; *Washington Post*; *Financial Times*; *USA Today*; *Le Monde*; *Libération* (Paris); *Christian Science Monitor*; *Boston Globe*; *Boston Herald*; *Chicago Tribune*; *Die Zeit*; *Daily Yoimiuri* (Tokyo); *Toronto Globe and Mail*; *Publica* (Lisbon); *Linkiesta* (Rome); *Automotive News*; *Chronicle of Higher Education*; *Detroit Free Press*; *Detroit Sunday Journal*; *Detroit News*; *Deadline Detroit*; *Metro Times* (Detroit); *San Francisco Chronicle*; *Philadelphia Inquirer*; *Philadelphia Daily News*; *Philadelphia Tribune*; *Philadelphia Metro*; *City Paper* (Philadelphia); *Pittsburgh Post-Gazette*; *Baltimore Sun*; *Kansas City Star*; *Courier-News* (Cherry Hill, NJ); *Newark Star-Ledger*; *The Independent* (London); *Argus* (Cape Town, South Africa); *Newsday*; *Dallas Morning News*; *Houston Chronicle*; *Metro Times* (Detroit); *L'Echo*

(Brussels); *Arizona Republic*; *Contra Costa Times*; *Tulsa News*; *Austin Herald-Statesman*; *Sioux Falls Argus-Leader*; *Emporia Bulletin*; *Observer-Eccentric Newspapers*; *Jewish Exponent* (Phila.); *Chestnut Hill Local*; *Princeton Packet*; *Mount Airy Times-Express*; *Grand Rapids Press*; *Michigan Lawyer*; *Michigan Citizen*; *Mobile Register*; Newhouse News Service; Associated Press; Bloomberg News; Newsworks WHYH.

Radio

National Public Radio (News and Notes); Public Radio International; Wisconsin Public Radio (Ideas; To the Best of Our Knowledge); Michigan Public Radio (Jack Lessenberry Show); American Public Media (Weekend America); Bloomberg Radio (Simply Put and The World in Time with Lewis Lapham); Sirius Satellite Radio (POTUS; Channel 110, Blog Bunker; Channel 146, Keep It Real with Mark Thompson); WBAI Radio (New York); WNYC Radio, New York (News and Leonard Lopate Show); WUMB (Boston); WBNW (Needham, MA); KFNX (Phoenix); KDVS Radio (Davis, CA); KUSF Radio (San Francisco); WILS (Lansing); WBEZ Radio (Chicago); WDET Radio (Detroit); WJR Radio (Detroit); WCHB Radio (Detroit); WILL Radio (Urbana); WQBH Radio (Detroit); WLVQ Radio (Detroit); WCBN Radio (Ann Arbor); WRPI Radio (Albany); WHWH Radio (Princeton); WVNJ Radio (New Jersey); WHYH Radio (News and Radio Times; Philadelphia); KYW Radio (Philadelphia); WBCB Radio (Philadelphia); WRTI Radio (Philadelphia); Clear Channel Radio (Philadelphia); WURD Radio (Philadelphia); KVOE Radio (Emporia, Kansas); WBOO Radio (Portland); KTLK-FM (Minneapolis); WKSU Radio (Kent, Ohio); AP Radio, CBC Radio.

Television

MSNBC; WHBH-TV (Boston); WHYH-TV (Philadelphia); KYW-TV (Philadelphia); WTXF-TV (Philadelphia); WPHL-TV (Philadelphia); WCAU-TV (Philadelphia); Canadian Broadcasting Corporation (CBC Evening News); Shanghai TV (China); KPIX-TV (San Francisco); WHDH-TV (Boston); Shaw Cablesystems (Vancouver, British Columbia, Studio 4); Al Jazeera English; The History Channel (Movies in Time); C-SPAN (Public Affairs Forum; Bancroft Prize Address; Book TV); Virginia Public TV (Miller Center Forum); Detroit Public Television.

Documentary Film Appearances

Philadelphia: The Great Experiment: 3: Promise for a Better City, History Making Productions (2013).

Jim Crow Pennsylvania, WQED-TV (2007)

Viva Glas Vegas, Frontline, BBC Scotland (2006)

The Guilty Men: A Historical Appraisal, History Channel (2004)

A City on Fire: The Story of the 1968 Detroit Tigers, Home Box Office (2002)

Rizzo, WHYY-TV/PBS Philadelphia (2000)

Urban Affairs Forum, Connecticut Public Television (1996)

CURRENT PROFESSIONAL MEMBERSHIPS

American Academy of Arts and Sciences (Fellow, elected 2011)

American Historical Association (Elected Councilor for Research 2010-13)

American Sociological Association

Association of Members of the Institute for Advanced Study

Germantown Historical Society

Historical Society of Pennsylvania

Labor and Working-Class History Association

National Book Critics Circle

Organization of American Historians

Phi Beta Kappa

Social Science History Association (President, 2013-14)

Society of American City and Regional Planning History

Society of American Historians (Fellow, elected 2009)

Urban History Association (President 2013-14 and Charter Member)

LANGUAGES

French, German.

**Appendix III: Cases in Which Thomas J. Sugrue has Testified or Written a Disclosed
Expert Report**

Gratz, et al. v. Bollinger, et al., No. 97-75321 (E.D. Mich.)

Grutter, et al. v. Bollinger, et al., No. 97-75928 (E.D. Mich.)

United States of America v. City of Euclid, et al. 580 F.Supp.2d 584 (2008)