Where you live impacts your well-being and ability to thrive. Though the Fair Housing Act aimed to decrease discrimination and disparities in the housing market for marginalized groups, a separate and unequal landscape of opportunity persists today.

In 2015, the US Department of Housing and Urban Development (HUD) adopted the Affirmatively Furthering Fair Housing (AFFH) rule, interpreting and enforcing the federal Fair Housing Act’s requirement that local governments take affirmative steps to address racial segregation and remove barriers to housing choice. The dataset created to help jurisdictions promote fair housing highlights the unequal distribution of education, labor, transportation, and environmental health resources in metropolitan and rural areas. It shows those who the Fair Housing Act aims to protect are disproportionately affected. We use these data to understand how neighborhood-level exposure to opportunities vary by region type and populations.

**OPPORTUNITIES VARY BASED ON WHERE YOU LIVE**

Neighborhoods in metropolitan areas tend to afford residents substantially better access to affordable transportation and strong labor markets compared with those in rural regions. However, residents living in metropolitan areas are more exposed, on average, to environmental health toxins compared with residents living in nonmetropolitan areas.
Access to opportunity varies by race, ethnicity, poverty status, country of origin, and housing tenure. White and Asian/Pacific Islander residents tend to live in neighborhoods with stronger labor markets and better-performing elementary schools than do black, Hispanic, and Native American people. Black residents tend to live in places with weaker labor markets and worse elementary schools than those of other races and ethnicities.

SEGREGATED CITIES HAVE WIDER RACIAL AND ETHNIC DISPARITIES IN ACCESS TO OPPORTUNITY

Metropolitan regions have wider disparities in access to opportunity between racial and ethnic groups than rural regions do. In segregated metropolitan areas, there are especially stark differences in labor market engagement and access to high-quality schools between white residents and residents of color. These findings suggest that residential segregation is not without cost, at least for black and Hispanic residents in metropolitan areas.

FIGURE 2
Differences in Access to Opportunity by Race and Ethnicity

Source: Urban Institute analysis of AFFH dataset (AFFHT0001).

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