



Counteracting Gendered Impacts of Gentrification:  
Improving Affordable Housing Access for Women of  
Color in Durham County

WomenNC Fellowship Gender Analysis

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## Executive Summary

As part of a fellowship with WomenNC, the University of North Carolina at Chapel Hill Capstone Fellows conducted a gender analysis concerning one dimension of poverty that affects women and girls in Durham County. This project focuses on the association between gentrification and reduced access to affordable housing, an issue that disproportionately burdens low-income women and, in particular, low-income women of color. This research project seeks to answer the question, “How does gentrification negatively impact low-income women of color in Durham County, and how can access to affordable housing be improved at both the county and city levels?”

The damaging combination of societal gender-based discrimination and Durham County’s particular history of systemic racism have contributed to disproportionately negative impacts on low-income women of color seeking affordable housing. Women are significantly more likely to be single parents, and these single mothers are four times more likely to rent than single fathers. Furthermore, 59.7% of single-mother households fall below the poverty level, and 84% of these single-mother households are headed by women of color.<sup>1</sup> Thus, low-income women of color are particularly burdened by rental rates, which have rapidly increased as a result of gentrification in Durham County, resulting in limited access to affordable housing.

An analysis of other communities’ successful affordable housing policies and interviews with a diverse group of community stakeholders informed a series of policy recommendations that aim to improve affordable housing access for low-income women of color in Durham County. These recommendations address this issue from four distinct dimensions.

The first dimension, increasing the number of affordable housing units, can be addressed by implementing regulatory subsidies and reforming the housing code to allow for smaller housing units and lot sizes. The second dimension, improving infrastructure for equitable housing access, can be addressed by improving supportive services (particularly financial literacy services) and enacting tenant protections, including “just cause” eviction and anti-harassment policies. The third dimension, representing community interests, can be addressed by implementing a

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<sup>1</sup> U.S. Census Bureau, *2011-2015 American Community Survey 5-Year Estimates*, 2016,

mandatory quota of impacted residents on housing boards and by requiring a leadership training on Durham's history of systemic racism for members of housing boards. The fourth dimension, improving data collection and evaluating for equity, can be addressed by revamping the government's data collection methods so that policymakers can evaluate the effectiveness of policies for marginalized population. Furthermore, through the disaggregation of data, this dimension can help policymakers better understand how women of color, in particular, are impacted by gentrification. Through enacting these policies, both Durham County and the City of Durham can address existing inequity in affordable housing access for low-income women of color.

## Introduction

Gentrification is one of today's most controversial public policy conversations in Durham County.<sup>2</sup> This term is defined by the Brookings Institution as “the process by which higher income households displace significant numbers of lower income residents of a neighborhood, thus changing the essential character and flavor of the neighborhood.”<sup>3</sup> Gentrification is fundamentally different from (but often falsely characterized as) revitalization, which is instead “a ground up process that benefits most, if not all, members of the community.”<sup>4</sup> The difference between these two concepts is one of equity. When policymakers attempt to improve neighborhoods and allow for rapid development, these improvement policies may fail to have a universally positive impact for all members of the community because of social determinants such as race, gender, and socioeconomic status. In attempting to mitigate these inequities, policymakers could consider the impacts on the most marginalized populations: those who exist at the intersection of these identities.

In line with community concerns about the negative effects of gentrification on affordable housing equity and access for low-income women of color, this gender analysis frames gentrification in Durham County as a women's issue. Because of the legacy of systemic racism and housing discrimination, this analysis specifically focuses on low-income women of color, who face this burden disproportionately.

This gender analysis begins with the background of housing discrimination and disinvestment in Durham County. Next, the analysis explores the current status of gentrification in Durham County and the mechanisms through which women of color are most impacted, and continues by identifying and analyzing Durham County's current and past housing policies. The final section provides a series of policy recommendations aimed at improving access to affordable housing for low-income women of color.

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<sup>2</sup> Farad Ali for Mayor, “The Road to City Hall...On the Issues,” accessed October 3, 2017, <https://faradali4mayor.com/issues-3/>.

<sup>3</sup> Maureen Kennedy and Paul Leonard, “Dealing with neighborhood change: A primer on gentrification and policy choices,” The Brookings Institution, April 2001, <https://www.brookings.edu/wp-content/uploads/2016/06/gentrification.pdf>.

<sup>4</sup> Melissa Norton, “Gentrification and Human Rights in Durham.” Filmed at the Duke Franklin Humanities Institute, Durham, NC, October 2015 <https://www.youtube.com/watch?v=2u66urIaYS4&feature=youtu.be>.

## Methods

This research employed a gender analysis framework to better understand the gendered and racialized dimensions of gentrification and affordable housing access. A gender analysis is a socioeconomic framework that “examines the differences in women's and men's lives, including those which lead to social and economic inequity for women, and applies this understanding to policy development.”<sup>5</sup> This analysis is based on qualitative data, including: a literature review, interviews with four community stakeholders, and information from news and internet sources, as well as quantitative data from the American Community Survey, which provided information on the magnitude of affordable housing inequity that low-income women of color experience. Finally, we identified and assessed gaps in existing policies to understand the effects of gentrification on affordable housing options for low-income women of color in Durham County. This research ultimately informed the policy recommendations, which seek to improve access to and quality of affordable housing for low-income women of color in Durham County.

## Durham’s Legacy of Gentrification

Durham has branded itself as an up-and-coming hub of technology, arts, culture, and a “place that is always engaging”<sup>6</sup> the surrounding community. *Vogue* considers Durham to be one of North Carolina’s “hippest”<sup>7</sup> cities, and millennials seeking to live in a unique community find Durham’s “gritty” history appealing.<sup>8</sup> However, this “gritty” history cannot exist in isolation from its social significance. Although Durham prides itself on having created a community that values diversity, change, and growth, the prevalence of discriminatory housing policies and

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<sup>5</sup> The Global Development Research Center, “What is Gender Analysis?,” accessed November 4, 2017, <https://www.gdrc.org/gender/framework/what-is.html>.

<sup>6</sup> Durham Convention and Visitors Bureau, “Welcome to Durham NC,” Durham, NC, accessed November 1, 2017, <https://www.durham-nc.com/>.

<sup>7</sup> Jennifer Rice, “Why Durham is North Carolina’s Hippest City,” *Vogue*, April 7, 2017, <https://www.vogue.com/article/durham-travel-guide-north-carolinas-hippest-city>.

<sup>8</sup> Emily LaDue, “Visual Ethnography and the City: On the Dead Ends of Reflexivity and Gentrification,” in *Innovative Methods in Media and Communication Research*, ed. Sebastian Kubitschko and Anne Kaun (City: Springer International Publishing, 2016), 167-187.

inequitable economic institutions has overshadowed some of these ideals. Durham County's legacy of systemic racism continues to impact the community, especially low-income women of color who feel the impacts of gentrification most acutely.

A representative from the Pauli Murray Project described how public policy in Durham has a legacy of causing harm to marginalized people. Durham's history is just one example of a pattern of racist policies that have led community members to distrust their local government officials throughout the country. To illustrate this distrust, the representative from the Pauli Murray Project remarked that urban renewal is colloquially called "urban removal" due to its effect, intended or not, of destabilizing communities of color and forcing marginalized people from their homes.<sup>9</sup>

This legacy is apparent in Durham when considering the historical impact of public policies. In 1869, Durham's tobacco industry was booming. This very industry, which helped build the city, also led to racial and economic segregation as the gap in wealth between factory owners and those who worked in the factories widened. Black families lived in economically diverse neighborhoods, but these neighborhoods contained areas described as "the Bottoms" by Black resident and activist Pauli Murray. She described how "the Bottoms was an odorous conglomeration of trash piles, garbage dumps, cowstalls, pigpens, and crowded humanity."<sup>10</sup>

Black business owners on "Black Wall Street" and families in the historically African American neighborhood of Hayti also saw success in what had been described as "The Capitol of the Black Middle Class."<sup>11</sup> Their success, however, was limited by Whites, who, according to Jean Anderson, author of *A History of Durham County*, "enforced political restrictions and social

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<sup>9</sup> Representative from The Pauli Murray Project, interviewed by Allory Bors and Lauren Trushin at UNC Chapel Hill, November 1, 2017.

<sup>10</sup> Pauli Murray as quoted in Courtney Alston, "The Structures of Trauma and Inequality: A Case Study of Durham North Carolina's Housing Market," (MA Thesis, Duke University, 2016), 28, <https://pdfs.semanticscholar.org/6969/ed5156d90eeb5af2989839877b0a1e10abb2.pdf>.

<sup>11</sup> Jean Anderson as quoted in Courtney Alston, "The Structures of Trauma and Inequality: A Case Study of Durham North Carolina's Housing Market," (MA Thesis, Duke University, 2016), 29, <https://pdfs.semanticscholar.org/6969/ed5156d90eeb5af2989839877b0a1e10abb2.pdf>.

separation on blacks at the same time that they voted them educational opportunity and winked at their economic advancement.”<sup>12</sup>

The disparity between social groups was exacerbated further through redlining<sup>13</sup> policies of the Home Owners’ Loan Corporation in 1937, which limited access to loans in historically Black neighborhoods.<sup>14</sup> In addition to redlining policies, landscape changes in areas of Durham County also led to major setbacks for those who were most marginalized. In 1949 the Federal Housing Act gave municipalities across the country permission to “rehabilitate” areas with poor housing<sup>15</sup> In Durham, this led to the destruction rather than restoration of historic homes in Black neighborhoods like Hayti, without input from community members.<sup>16</sup>

The most cited reason for Durham County’s current landscape has been the destruction of the thriving Black community when “scores of homes and largely black-owned businesses were torn down to make way for N.C. Highway 147, chopping existing communities with concrete and separating those residents from the growth that prompted their removal.”<sup>17</sup> This devastation impacted not only Durham’s past, but also its future. As recently as 2012, Durham residents faced the threat of displacement due to the continued construction of Highway 147.<sup>18</sup>

Due to both systemic racism and the fact that women have historically been deprived of economic opportunities and other forms of involvement in the public sphere, defined as the “feminization of poverty,” women of color in Durham have always been particularly impacted

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<sup>12</sup> Jean Anderson as quoted in Courtney Alston, "The Structures of Trauma and Inequality: A Case Study of Durham North Carolina’s Housing Market," (MA Thesis, Duke University, 2016), 29, <https://pdfs.semanticscholar.org/6969/ed5156d90eeb5af2989839877b0a1e10abb2.pdf>.

<sup>13</sup> In the United States, redlining is the practice of denying services, either directly or through selectively raising prices, to residents of certain areas based on the racial or ethnic composition of those areas. Source: Investopedia, “Redlining,” accessed October 27, 2017, <https://www.investopedia.com/terms/r/redlining.asp>.

<sup>14</sup> Lamont Lilly, “Gentrification Rocks North Carolina Working Class,” *Workers World*, October 27, 2013, <https://www.workers.org/2013/10/27/gentrification-rocks-north-carolina-working-class/>.

<sup>15</sup> Courtney Alston, "The Structures of Trauma and Inequality: A Case Study of Durham North Carolina’s Housing Market," (MA Thesis, Duke University, 2016), 30-31, <https://pdfs.semanticscholar.org/6969/ed5156d90eeb5af2989839877b0a1e10abb2.pdf>.

<sup>16</sup> Ibid.

<sup>17</sup> Sarah Willets, “Mayor Bill Bell Has Overseen a Bull City Renaissance. So Why Has Durham’s Poverty Rate Gone Up on His Watch?” *Indy Week*, June 14, 2017, [www.indyweek.com/indyweek/mayor-bill-bell-has-overseen-a-bull-city-renaissance-so-why-has-durhams-poverty-rate-gone-up-on-his-watch/Content?oid=6711289](http://www.indyweek.com/indyweek/mayor-bill-bell-has-overseen-a-bull-city-renaissance-so-why-has-durhams-poverty-rate-gone-up-on-his-watch/Content?oid=6711289).

<sup>18</sup> WRAL News, “New Highway Threatens to Displace Durham Property Owners,” September 20, 2012. <http://www.wral.com/traffic/story/11572546/>.



by housing injustice.<sup>19</sup> Women of color have more frequently taken on leadership roles in activist movements because of the housing injustice facing them and their children.<sup>20</sup> For example, Joyce Thorpe founded the McDougald Terrace Mother's Club to uplift the low-income mothers living in her public housing community.<sup>21</sup> Ironically, Thorpe's activism resulted in her being kicked out of her home without any justification.<sup>22</sup> Thorpe went on to win a Supreme Court case against the Durham Housing Authority, which required housing protections to prevent discrimination against public housing residents at the federal level.<sup>23</sup> Thorpe's activism reveals the necessity of viewing housing policy through both a gendered and racial lens.

Another example of activist work led by women of color is the Edgemont Community Protest of 1966. Abe Greenberg was a major landlord whose tenants were majority Black and low-income. Knowing that people of color would be desperate for housing due to displacement following the construction of Highway 147, Greenberg ignored the standards laid out in the Durham Housing Code and imposed "unwarranted hikes in rent."<sup>24</sup> In response to this, community members, most of whom were low-income Black women, protested outside of Greenberg's office and home and advocated on behalf of their children by describing their unsuitable living conditions.<sup>25</sup> Because of the confrontational nature of this protest, the local government and some members of the community discredited these women. As a result, Greenberg never felt compelled to address their concerns and he continued his unjust practices.

The historical context of housing injustice in Durham County has prompted policymakers and researchers alike to create sustainable measures to continue the revitalization of Durham County, without negatively impacting its citizens.<sup>26</sup> Historically, women of color have not only been most

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<sup>19</sup> Janice Peterson, "The Feminization of Poverty," *Journal of Economic Issues* 21, no. 1 (1987): 329-337.

<sup>20</sup> Kaley Deal, "Fight for Decent Housing - 1966 Edgemont Community Protest," Durham Civil Rights Map, Pauli Murray Project, 2016. <http://www.durhamcivilrightsmap.org/places/18-fight-for-decent-housing-1966-edgemont-community-protest>.

<sup>21</sup> Taylor Nortmann, "Public Housing Residents Fight for their Rights - McDougald Terrace Mother's Club," Durham Civil Rights Map, Pauli Murray Project, 2016, <http://www.durhamcivilrightsmap.org/places/32-public-housing-residents-fight-for-their-rights-mcdougald-terrace-mothers-club>.

<sup>22</sup> Ibid.

<sup>23</sup> Nortmann, "Public Housing Residents Fight for their Rights."

<sup>24</sup> Deal, "Fight for Decent Housing."

<sup>25</sup> Nortmann, "Public Housing Residents Fight for their Rights."

<sup>26</sup> Durham, North Carolina City Council, *City Council Work Session*, March 24, 2016, [http://durham.granicus.com/MediaPlayer.php?view\\_id=5&clip\\_id=1846](http://durham.granicus.com/MediaPlayer.php?view_id=5&clip_id=1846).

impacted by housing discrimination, but they have also been actively discouraged from speaking out against the injustice facing their communities.

## Impact of Gentrification in Durham

Gentrification has been a salient topic in Durham County in the past decade due to major shifts in the population, notable changes in the housing sector, and the displacement of marginalized segments of the population. Interview data and analysis of existing literature provide strong evidence for the existence of gentrification in Durham County and illustrate its ongoing impact on housing access. Existing data supported a narrowed scope for this project to specifically focus on rental cost increases as the most significant and measurable impact of gentrification.

### Indicators of Gentrification in Durham

Housing policy experts have identified three main themes in the observed impact of gentrification: changes in the housing market, demographic changes, and variations in the rates of consumer activity and employment.<sup>27</sup> Due to the limited availability of data about consumption and employment in Durham County, this analysis will focus specifically on four indicators that fall into the first two themes, including: increases in rental costs and home values, as well as demographic shifts (which represent the displacement of people of color from gentrified areas).<sup>28</sup>

In the past year alone, average home values in Durham have increased by 8.5%.<sup>29</sup> Home values are projected to increase an additional 4.3% by 2018.<sup>30</sup> Due to these increases, interviewees have witnessed a large shift of previous residents being pushed into nearby neighborhoods, residents

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<sup>27</sup> Laura Smith, "Identifying Leading Indicators of Gentrification," Lecture slides, GEOG 365: Urban GIS Seminar, Macalester College, April 16, 2015, [https://www.macalester.edu/geography/wp-content/uploads/sites/18/2016/03/Urb\\_GIS\\_15\\_Fed\\_Res\\_final.pdf](https://www.macalester.edu/geography/wp-content/uploads/sites/18/2016/03/Urb_GIS_15_Fed_Res_final.pdf).

<sup>28</sup> Zillow, "Durham Home Prices and Values," 2017, <https://www.zillow.com/durham-nc/home-values/>.

<sup>29</sup> U.S. Census Bureau, *2011-2015 American Community Survey 5-Year Estimates*.

<sup>30</sup> Zillow, "Durham Home Prices and Values."

shifting from home owning to renting, or even some residents being pushed into temporary homelessness.

The displacement of residents into different neighborhoods is one of the most visible indicators of gentrification. These demographic shifts are predominantly racialized. For example, in the past 15 years, Black residents have moved from historically Black neighborhoods to new neighborhoods outside of the city. According to conversations with a member of the Durham County Women's Commission, as well as other interviewees and recent news articles, Black residents have been pushed out of neighborhoods such as East Durham, Old North, and West End due to difficulty paying rent or home mortgages.

The third indicator of gentrification is a notable occurrence of a decrease in vacancies. According to the American Community Survey, vacancies in Durham County have decreased by 2.7% between 2010 and 2015 – from 10.4 % to 7.7%. This indicator implies that the community is, in general, becoming more developed, less abandoned homes are present, and it can be inferred that this is a result of the demolition of old buildings, renovation, and/or the construction of new buildings.

The final indicator of gentrification is rent increase. According to the American Community Survey, in 2015, there were 53,734 renter-occupied housing units in Durham County.<sup>31</sup> Nearly half of all residents are renters so the 13.0% increase in median monthly rent between 2010 and 2015 greatly impacts many residents in the county.<sup>32</sup> The remainder of the analysis will further discuss the gendered impacts that a rent increase causes.

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<sup>31</sup> U.S. Census Bureau, *2011-2015 American Community Survey 5-Year Estimates*.

<sup>32</sup> Ibid.

## Rent as the Primary Lens of Gentrification

The most salient indicator of gentrification that affects the housing landscape in Durham County is rent increase. The lens of rent is used to reflect the impact of gentrification on women for a few reasons. First, measuring the impact of abrupt rent increases in urban areas is one of the most common ways that researchers have sought to prove the presence of gentrification in the current literature. Secondly, rent increases in general impacts almost half of all residents in Durham County. And finally, measuring the implications of rent increases in Durham County is the most salient indicator that impacts women more negatively than men and, therefore, supports the necessity for a gender analysis.

**46.3% of all households in Durham County are renter-occupied**

## Rent as a Women's Issue in Durham County

As gentrification increases rental rates throughout the county, this trend has the most adverse impact on low-income women of color in Durham County. This section discusses the county's demographic composition, and then highlights the ways in which socioeconomic inequities between men and women lead to elevated rates of poverty for women of color and, in particular, single mothers of color. These comparatively high rates of poverty constrain the ability of low-income women of color to withstand the burden of Durham County's decrease in affordable housing.

## Demographics of Durham County

To begin this analysis, contextualizing the gender and racial composition of Durham County provides a sense of the scope of inequity that exists between certain groups, which will later be discussed in this section. According to the American Community Survey, in 2015 male residents comprised 48% of the county's total population and female residents made up 52% of the

county's total population.<sup>33</sup> In addition to the gender composition of Durham County, it is important to contextualize the racial breakdown of the county's residents. This analysis, will focus on the three groups that make up the majority of residents, White residents (51.3% of the county's population), Black residents (37.4% of the county's population), and Hispanic or Latinx residents (13.4% of the county's population).<sup>34</sup> This demographic information serves as important context when discussing inequities between different genders and racial categories.

### Indicators of a Gendered Lack of Access to Affordable Housing

In Durham County, many low-income women of color are unable to withstand the burden that rental rate increases have on their options for affordable housing. Despite relatively higher levels of education, women in Durham County continue to earn less than men across all levels of educational attainment. These wage disparities are even more stark for women of color, in relation to both the average wages of men and their White female counterparts. This leads to women of color being overrepresented in residents that live below the poverty line. With their relatively low levels of income, women of color are among the most vulnerable groups of residents, whose ability to access affordable housing decreases as rental rates increase.

### Educational Attainment Gaps

Over time, the attainment gap in education levels between men and women in the United States has decreased, and among some demographic groups and education levels this trend has even reversed. As women's relative level of education has increased, women are now more likely to have enrolled in or graduated from college than men.<sup>35</sup> This national trend can also be observed in Durham County where, according to the 2015 American Community Survey, women were more likely than men to have graduated from high school or to have obtained their Bachelor's

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<sup>33</sup> U.S. Census Bureau, *2011-2015 American Community Survey 5-Year Estimates*.

<sup>34</sup> Ibid.

<sup>35</sup> Nolan Feeney, "Women Are Now More Likely to Have College Degree Than Men," *Time*, October 17, 2015, <http://time.com/4064665/women-college-degree/>.

degree.<sup>36</sup> As observed in Table 1, this trend persists across all selected races and ethnicities within Durham County.

Table 1: Educational attainment rates, by Race, 2015

		Overall (%)	Males (%)	Females (%)
<b>White</b>	High School	96.3	95.7	96.9
	Bachelor's	61.3	60.1	62.3
<b>Black</b>	High School	86.9	84.6	88.7
	Bachelor's	31.1	26.3	34.8
<b>Hispanic or Latino</b>	High School	45.5	41.7	50.4
	Bachelor's	11.9	10.4	13.9

Source: U.S. Census Bureau, *2011-2015 American Community Survey 5-Year Estimates*, 2016.

In addition to differences in educational attainment between men and women, Table 1 also highlights inequities in educational attainment rates between different races and ethnicities in Durham County. Among female residents with a high school degree or higher, White women were more likely than any other group to have this level of educational attainment. This gap is greatest between White women and Hispanic/Latina women with the latter group being 46.5% less likely than White women to have a high school degree. Similarly, this trend continues for residents who have obtained a Bachelor's degree. Overall, White women were nearly twice as likely as Black women and nearly 4.5 times more likely than Hispanic/Latina women to have a Bachelor's degree. On average, women of color have significantly lower levels of educational attainment than their White female counterparts. These disparities in rates of educational

<sup>36</sup> U.S. Census Bureau, *2011-2015 American Community Survey 5-Year Estimates*.

attainment have ramifications for relative levels of income, as higher levels of educational attainment are often reflected in comparatively higher wages.<sup>37</sup>

### Income Inequities

Despite being more educated than men, on average, women in Durham County continue to make less than men across all levels of educational attainment. This trend can be observed in Table 2, in which 2015 median earnings by educational attainment show the current gap in wages between men and women across different levels of educational attainment. Across Durham

County, the median earnings for males in 2015 was \$45,419 and for females was \$43,895.<sup>38</sup> This phenomenon is often referred to as the “gender wage gap,” which is a calculation of a woman’s average earnings as a percentage of a man’s average earnings.<sup>39</sup> In a 2015 analysis of median hourly earnings by workers in the United States, the Pew Research Center found that women, on average, earned 83% of what men earned.<sup>40</sup> While this gap has narrowed over time across the United States, the wage gap is even more stark for women of color.

**Income inequality causes disproportionately high rates of poverty for women of color**

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<sup>37</sup> College Board, “Lifetime Earnings by Education Level,” accessed December 9, 2017, <https://trends.collegeboard.org/education-pays/figures-tables/lifetime-earnings-education-level>.

<sup>38</sup> U.S. Census Bureau, *2011-2015 American Community Survey 5-Year Estimates*.

<sup>39</sup> Kevin Miller, “The Simple Truth about the Gender Wage Gap,” The American Association of University Women, 2016, <https://www.aauw.org/research/the-simple-truth-about-the-gender-pay-gap/>.

<sup>40</sup> Anna Brown and Eileen Patten, “The Narrowing, but Persistent, Gender Gap in Pay,” *Pew Research Center*, April 3, 2017, <http://www.pewresearch.org/fact-tank/2017/04/03/gender-pay-gap-facts/>.

Table 2: Durham County 2015 Median Earnings by Educational Attainment, by Gender  
(in dollars)

	<b>Total</b>	<b>Male</b>	<b>Female</b>
<b>Less than high school graduate</b>	17,236	19,623	13,930
<b>High school graduate</b>	24,870	26,334	23,254
<b>Some college or associate's degree</b>	31,287	35,934	27,927
<b>Bachelor's degree</b>	45,682	49,353	41,957
<b>Graduate or professional degree</b>	56,982	66,715	52,051

Source: U.S. Census Bureau, *2011-2015 American Community Survey 5-Year Estimates*, 2016.

These inequities in wages between men and women contribute to an increased likelihood of poverty for women, especially women of color. While data for wage gaps between women of different races and ethnicities in Durham County is not available, there is data for women in North Carolina. Among women in North Carolina, who hold full-time, year round jobs, women are paid 86 cents for every dollar that a man earns.<sup>41</sup> This wage gap is even larger for women of color: Black women are paid 64 cents, and Latina women are paid 48 cents for every dollar that a White, non-Hispanic male makes.<sup>42</sup> With wages being a fundamental component of poverty, the data at the state level suggests that women of color in Durham County are more susceptible to falling below the poverty line than men and their White female counterparts.<sup>43</sup>

<sup>41</sup> National Partnership for Women and Families, “North Carolina Women and the Wage Gap,” Fact Sheet, April 2017, <http://www.nationalpartnership.org/research-library/workplace-fairness/fair-pay/4-2017-nc-wage-gap.pdf>.

<sup>42</sup> Ibid.

<sup>43</sup> Jessica Milli et al., “The Impact of Equal Pay on Poverty and the Economy,” *Institute for Women’s Policy Research*, April 5, 2017, <https://iwpr.org/publications/impact-equal-pay-poverty-economy/>.



## Poverty Levels

Overall, both men and women experience similar rates of poverty: 18.0% of men and 18.1% of women fall below the poverty level.<sup>44</sup> While these statistics create the perception that men and women experience poverty in similar ways, looking at poverty levels through the lens of race and gender leads to a different conclusion.

### **30.4% of female-headed households fell below the poverty line**

With respect to poverty levels between different races and ethnicities, large gaps persist between White residents and residents of color in Durham County. According to the 2015 American Community Survey, 8.4% of White residents, 22.8% of Black or African American residents, and 35.6% of Hispanic or Latino residents lived below the poverty level.<sup>45</sup> Among households in Durham County that were headed by either single women or single mothers, these poverty rates were even higher.

In Durham County, female-headed households and single mothers of color are disproportionately impacted by poverty and its associated effects. Among female-headed households with no husband present and married couple families, 30.4% fell below the poverty level, compared to 5.1% of married couple families.<sup>46</sup> The rate of poverty is even higher for single mothers in Durham County, with 59.7% of single mother households below the poverty level.<sup>47</sup> Furthermore, of the 2,401 single mother households in Durham County, 63.1% are headed by Black women, 20.9% are headed by Hispanic or Latina women, and only 11.5% are headed by White women.<sup>48</sup> These statistics suggest that low-income women of color, on average, have less income to spend on housing-related expenses.

### **84% of single-mother households in Durham are led by women of color**

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<sup>44</sup> U.S. Census Bureau, *2011-2015 American Community Survey 5-Year Estimates*.

<sup>45</sup> Ibid.

<sup>46</sup> Ibid.

<sup>47</sup> Ibid.

<sup>48</sup> Ibid.

## Gendered and Racialized Impacts on Affordable Housing Access in Durham County

In Durham County, gentrification has led to an overall increase in rent costs which has disproportionately affected the marginalized population's ability to find affordable housing in their neighborhoods. People of color, women of color, and single mothers of all races are overall the most vulnerable populations to rent increases in Durham County.

### Rent Increases Lead to Decrease in Affordable Housing

A rent increase is further detrimental to women because renters are commonly “cost-overburdened,” meaning that 30% or more of their total income is used toward housing.<sup>49</sup> Based on 2015 data from the American Community Survey, approximately 49.7% of renters in Durham County are cost-overburdened.<sup>50</sup>

Narrowing the scope racially, Black residents are also overrepresented among the previously mentioned cost-overburdened renter-occupied households in Durham: 55.5% of Black Durham renters are cost-overburdened compared to 49.7% of the general population.<sup>51</sup> Not only are Black residents more likely to be cost-overburdened, they also face a more severe cost strain: 38.7% of the total African American cost-overburdened households are *severely* cost-overburdened, meaning they pay 50% of their income or more for housing costs.<sup>52</sup> White residents, on the other hand, are underrepresented among the total cost-overburdened

**49.7% of renters in Durham County are cost-overburdened**

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<sup>49</sup> U.S. Census Bureau, *2011-2015 American Community Survey 5-Year Estimates*.

<sup>50</sup> Ibid.

<sup>51</sup> National Equity Atlas, Indicators: Housing Burden, Durham, NC Metro Area, 2016.

[http://nationalequityatlas.org/indicators/Housing\\_burden/By\\_race~ethnicity:32961/Durham,\\_NC\\_Metro\\_Area/false/Year\(s\):2014/Tenure:Renters/](http://nationalequityatlas.org/indicators/Housing_burden/By_race~ethnicity:32961/Durham,_NC_Metro_Area/false/Year(s):2014/Tenure:Renters/).

<sup>52</sup> Karen Lado, “City of Durham, NC: Housing Profile,” Presentation to the Durham City Council, December 10, 2015,

[http://www.durhamnc.gov/agendas\\_new/2015/cws20151221/10833\\_PRESENTATION\\_ENTERPRISE\\_PRESENTATION\\_381541\\_671480.PDF](http://www.durhamnc.gov/agendas_new/2015/cws20151221/10833_PRESENTATION_ENTERPRISE_PRESENTATION_381541_671480.PDF).

population and their rate of severe cost-overburden is 10% lower.<sup>53</sup> Evidence supports that cost-overburdened residents are increasing, given the time lag in available data.<sup>54</sup> Commonly, when rent spikes in a part of town that is being newly developed, it is evidence of growth and change in demographics in the area. The areas where this has occurred most often are mostly Black neighborhoods, where increases in rent led to an increase in renter displacement because renters are fiscally challenged to pay the new rates.

When faced with rapid price increases, low-income renters and homeowners often have few affordable alternatives. In the city of Durham, the 2015 Housing Profile estimated that for every 100 “very” or “extremely” low-income renters, only 38 rental units were affordable to them.<sup>55</sup> Among new rental options in the downtown area, the median rent is significantly higher than the Durham city median rent, meaning that the new development is reducing affordable housing options rather than creating them.<sup>56</sup> Since people of color are overrepresented among the very low-income and severely cost-overburdened population, they are more likely to face the brunt of these cost increases.

Concerns around affordable housing are highly gendered as well. Among renter-occupied units with families in Durham County, these units are nearly four times more likely to be headed by a woman with no spouse present than a man with no spouse present.<sup>57</sup>

**Single-mothers are 4 times more likely to rent** With 20.7% of all renter-occupied units being headed by single mothers and rental rates rapidly increasing, single mothers are particularly vulnerable as affordable housing options decrease across Durham County.<sup>58</sup> The median income for single mother households in Durham County is \$25,789 and for single father households is \$30,711.<sup>59</sup> As a result of the median income gap, rent increases in Durham County have a disparate impact on women and single mothers compared to their male counterparts because they have less income to devote to rent costs.

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<sup>53</sup> U.S. Census Bureau, *2011-2015 American Community Survey 5-Year Estimates*.

<sup>54</sup> Ibid.

<sup>55</sup> Ibid.

<sup>56</sup> Ibid.

<sup>57</sup> Ibid.

<sup>58</sup> Ibid.

<sup>59</sup> Ibid.

## Ongoing Policies to Address Affordable Housing

Recent affordable housing policies in Durham County and the City of Durham have included: an increase in Durham's property tax, the creation of the City of Durham's Five Year Affordable Housing Plan, and the Southside Development Project. This section explains why these efforts have been largely insufficient to address barriers to affordable housing for low-income women of color. The next section identifies a number of alternative policies Durham County and the City of Durham can explore to address the lack of access to affordable housing for this marginalized group.

### Increasing Durham's Property Tax

The recently approved 2017-2018 fiscal year budget for the City of Durham created a property tax rate increase to finance affordable housing in the city.<sup>60</sup> Overall, the city expects the property tax increase to generate an additional \$2.8 million in annual revenue, which would allow the city to create, preserve, or repair 1,150 affordable housing units over five years.<sup>61</sup> While this is a notable stride in increasing the availability of affordable housing, this increase "won't close the gap between the city's affordable housing supply and its needs."<sup>62</sup> As women of color are increasingly displaced by rental rate increases, this policy is not sufficient to address the demand for housing from one of the county's most marginalized groups.

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<sup>60</sup> Sarah Willets, "Durham's \$429 Million Budget Raises Taxes to Fund Affordable Housing, Additional Firefighters," *Indy Week*, June 20, 2017, <https://www.indyweek.com/news/archives/2017/06/20/durhams-429-million-budget-raises-taxes-to-fund-affordable-housing-additional-firefighters>.

<sup>61</sup> Durham City Council "City of Durham Budget: Fiscal Year 2017-2018," June 2017, <http://durhamnc.gov/DocumentCenter/View/15890>.

<sup>62</sup> Sarah Willets, "Durham Budget Proposal Would Raise Property Taxes to Address Affordable Housing, Public Safety," *Indy Week*, May 16, 2017, <https://www.indyweek.com/news/archives/2017/05/16/durham-budget-proposal-would-raise-property-taxes-to-address-affordable-housing-public-safety>.

## City of Durham's Five Year Affordable Housing Plan

The City of Durham's Five Year Affordable Housing Plan outlines the city's commitments to vulnerable groups at the neighborhood-level while addressing a growing shortage of affordable housing and rising housing costs in many historically affordable communities. This plan outlines three goals: to preserve and expand affordable rental housing units and vouchers, to maintain affordability in low-income neighborhoods experiencing price appreciation, and to engage the community in making affordable housing a priority.<sup>63</sup> While this plan seeks to increase the availability of affordable housing, estimates project that implementation will require between an additional \$5,598,740 at the low-end to \$39,070,075 at the high-end, in order to realize these goals over the next five years.<sup>64</sup> In addition to requiring financial resources that are not currently available, this plan does not acknowledge women of color as a vulnerable group with regards to their access to affordable housing. Through acknowledging women of color as a vulnerable group in affordable housing initiatives that are created by both the county and city, programs and resources can be directed towards these marginalized residents who need the assistance the most.

## Southside Revitalization

The Southside Revitalization is a project aimed at increasing the supply of affordable housing in a neighborhood in downtown Durham by providing both rental and owner units below the market rate.<sup>65</sup> In 2012, the Southside revitalization project began in the historic Hayti neighborhood with the intention of increasing the supply of affordable rental housing in Durham by constructing hundreds of rental units marketed towards households with 60% or more below the Area Median Income.<sup>66</sup> The project has not achieved these goals for several reasons. According to an interview with a member of the Durham County Women's Commission, this

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<sup>63</sup> Enterprise Community Partners, "City of Durham Affordable Housing Goals 2016-2021," 2015, 5, <http://durhamnc.gov/documentcenter/view/12522>.

<sup>64</sup> Karen Lado, "Revised City of Durham Affordable Housing Goals," June 2, 2016, 23, <http://durhamnc.gov/documentcenter/view/11034>.

<sup>65</sup> "Southside Revitalization," Durham, NC, <https://durhamnc.gov/487/Southside-Revitalization>.

<sup>66</sup> Ibid.

ambitious policy to improve housing access is conceptually flawed.<sup>67</sup> Community members have raised concerns because a large portion of these rental and housing units have been occupied by graduate students and others who are only temporarily low-income.<sup>68</sup> Additionally, the potential homeowners that the project was intended to serve were not given adequate time or appropriate financial literacy services, preventing them from collecting the funds needed to secure one of the Southside units.<sup>69</sup> Furthermore, the deeds of Southside housing units (which guaranteed that these homes would be sold below market rate) will expire after only five years.<sup>70</sup> Thus, homeowners will be incentivized to sell their homes at the market rate because they are no longer required to sell them at an affordable rate. This makes Southside both an unsustainable solution to provide affordable housing access in Durham County, and ineffective at assisting the target population.

## Recommended Policies

Due to the fact that affordable housing access for low-income women of color is limited by a variety of barriers including structural, social, and political factors, improving access is a complex issue that requires a multifaceted approach. In order to increase affordable housing access for women of color in Durham, policies must address four specific dimensions, including:

- (1) Increasing the number of affordable housing units,
- (2) Improving infrastructure to support equitable housing access,
- (3) Representing community interests, and,
- (4) Collecting further data and conducting equity evaluations of housing policies.

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<sup>67</sup> Member of Durham County Women's Commission, interviewed by Allory Bors and Lauren Trushin at UNC Chapel Hill, October 13, 2017.

<sup>68</sup> Ibid.

<sup>69</sup> Ibid.

<sup>70</sup> Ibid.

## Increasing the Number of Affordable Housing Units

Perhaps the most intuitive of the four dimensions, increasing the number of available affordable housing units is an important first step in improving housing access for low-income women of color in Durham County. As of 2014, there were 20,000 affordable housing units available, despite the demand for 35,000 units.<sup>71</sup> The following policies suggest sustainable and economically feasible ways to address this gap, which, as mentioned above, is most stark among women of color.

### Regulatory Subsidies

Communities can adopt a variety of different measures that incentivize developers to build affordable housing units. Cities can offer tax incentives, parking incentives, expedited permitting, reduced impact fees, or transfers of development rights.<sup>72</sup> King County, Washington and Pinellas County, Florida are two of the many cities and counties across the country that have agreed to offer developers one or more of these benefits in exchange for the construction of a certain number of affordable housing units.<sup>73</sup> Denver, Colorado, for example, offers developers a reduction in parking requirements in exchange for setting aside at least 10% of their units for affordable housing.<sup>74</sup> This analysis recommends that Durham's government adopt these regulatory subsidies in an effort to incentivize developers to build a greater number of affordable housing units.

### Housing Code Amendments<sup>75</sup>

The local government could revise the Durham Housing Code in ways that would increase the number of affordable housing units. A member of the Durham City-County Planning Department

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<sup>71</sup> Kim Cameron, "Affordable Housing in Durham," Presentation for the Durham County Women's Commission, March 2014.

<sup>72</sup> Jeffrey Lubell, "Preserving and Expanding Affordability in Neighborhoods Experiencing Rising Rents and Property Values," *Cityscape: A Journal of Policy Development and Research* 18, no.3 (June 2016): 142.

<sup>73</sup> *Ibid.*, 143.

<sup>74</sup> *Ibid.*, 143.

<sup>75</sup> Justin Hunt, "Affordable Housing in Transit Areas," Presentation for the Durham Joint City-County Planning Committee, 2015.

explained that city planners are considering implementing new zoning strategies aimed at neighborhood preservation, including smaller lot sizes and accessory dwellings to facilitate the creation of tiny houses.<sup>76</sup> The Durham Housing Code could be amended to allow for the construction of units smaller than 400 square feet, a small but livable size. This policy change would enable the building of more units on the same plot of land, which would increase the number of affordable housing units available without encroaching into existing neighborhoods.

### Improving Infrastructure to Support Equitable Housing Access

Due to the intergenerational poverty created by Durham's legacy of racist housing practices and other discriminatory policies, marginalized communities lack equal opportunities to participate in banking and the housing economy. In order to generate long-overdue upward mobility, these communities need access to supportive services such as financial literacy counseling. Similarly, in order to eliminate gender discrimination and racism in housing practices, tenants require specific protections.

### Improving Supportive Services

Nonprofit housing organization, Durham Community Land Trustees, currently offers certain supportive services for its affordable housing recipients.<sup>77</sup> These services benefit residents by teaching them economic and life skills that will improve their future prospects for home ownership. Durham County could adopt and/or expand similar services at its public housing and affordable housing developments. The Southside Development would have likely better addressed the lack of affordable housing for marginalized communities if these types of services had been available, especially to people who have experienced intergenerational poverty. A member of the Durham County Women's Commission explained how programs that promote

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<sup>76</sup> Member of Durham City-County Planning Commission, interviewed by Allory Bors and Lauren Trushin at UNC Chapel Hill, October 30, 2017.

<sup>77</sup> Representative from Durham Community Land Trustees, interviewed by Allory Bors and Lauren Trushin at UNC Chapel Hill, November 3, 2017.



financial literacy through credit-building and economic counseling are most useful to low-income community members seeking to become homeowners.<sup>78</sup> Though this analysis has mostly discussed renters, transitioning from renting to homeownership would increase the stability of these communities. If Durham County implemented these financial literacy programs in current and future affordable housing communities, the prospects of residents transitioning from renting to homeownership would increase.

### Tenant Protections

Durham County has specific tenancy statutes and regulations that apply to residents of public and affordable housing units.<sup>79</sup> These statutes identify a set of offenses that, if committed, can result in a resident being evicted from their home. These “criminal activity eviction” laws are meant to protect residents from harm by preventing dangerous criminals from residing in affordable and public housing developments. However, because these laws are broad in their specification of “criminal activity,” there have been numerous cases in which victims of domestic violence are evicted because of the actions of an abusive partner.<sup>80</sup> In order to address this, Durham County could revise local tenancy statutes to include “just cause” eviction ordinances. These ordinances would be crafted to prevent discrimination based on identity factors such as gender and race. “Just cause” eviction ordinances would also specifically protect domestic violence victims and others from being unfairly evicted by creating a system in which these individuals can be exempted from eviction (and provided with further assistance) if they identify themselves as victims of ongoing domestic violence. Furthermore, Durham County could adopt anti-harassment policies to ensure that residents are not harassed or discriminated against by their landlord for any reason.

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<sup>78</sup> Member of Durham County Women’s Commission, interviewed by Allory Bors and Lauren Trushin at UNC Chapel Hill, October 13, 2017.

<sup>79</sup> City of Durham Department of Neighborhood Improvement Services, *Durham North Carolina Tenant Training Program Manual*, 2012.

<sup>80</sup> Member of Durham County Women’s Commission, interviewed by Allory Bors and Lauren Trushin at UNC Chapel Hill, October 13, 2017.

## Representing Community Interests

Despite having the most to gain from policies to improve housing access and create equity, marginalized community members are often excluded from the decision-making process. Though local governments may have an understanding that community engagement is an important aspect of policy creation, engagement often fails to go far enough in elevating marginalized community concerns. In order to facilitate a relationship of trust between marginalized communities and the government, policymakers must understand the community's needs and its history.

### Quota of Marginalized Community Members in Leadership Positions

A representative from the Pauli Murray project described how Durham's low income women of color are routinely excluded, both actively and by default, from positions of leadership in policymaking.<sup>81</sup> "Planning for empowerment" and increasing equity for marginalized groups are important for addressing the negative impacts of gentrification. In Washington, D.C., stakeholders at the grassroots, advocacy, and government levels have collaborated to uplift the voices of marginalized groups.<sup>82</sup> This collaboration prevented the total gentrification of Columbia Heights, a once predominantly African American neighborhood in Washington, D.C. that has been subject to increasing redevelopment in recent years.<sup>83</sup> Relying on a purely democratic process (i.e. "majority rules") for creating housing policy can cause marginalized community members to lose power, especially if they are not already represented at the table.<sup>84</sup> Therefore, strategizing how to institutionalize the involvement of marginalized homeowners and renters in conversations over their collective right to the city is one proven method of mitigating the negative impacts of gentrification.<sup>85</sup> Based on this model, Durham County could implement a

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<sup>81</sup> Representative from Pauli Murray Project, interviewed by Allory Bors and Lauren Trushin at UNC Chapel Hill, November 1, 2017.

<sup>82</sup> Kathryn L Howell. "Planning for Empowerment: Upending the Traditional Approach to Planning for Affordable Housing in the Face of Gentrification." *Planning Theory & Practice* 17, no. 2 (2016): 210-226.

<sup>83</sup> *Ibid.*, 210.

<sup>84</sup> *Ibid.*, 211.

<sup>85</sup> *Ibid.*, 211.

quota of affected community members on any government housing board (or some other similar measure) to address inequity. This may require a stipend and/or child care services to facilitate the participation of low income women.<sup>86</sup>

### Mandatory Training on Historical Context and Systemic Racism

In order to improve the relationship between the government and historically marginalized members of the community, policymakers can be educated about the historical significance of gentrification and the government's role in the systematic displacement of people of color in Durham County. A representative of the Pauli Murray Project spoke to the power of using historical anecdotes in order to create meaningful change that uplifts all members of the community.<sup>87</sup> In order to make informed and equitable policy decisions that consider gentrification in context, Durham County government could implement a mandatory training for members of affordable housing councils and planning committees.

### Collecting Data and Conducting Equity Evaluation of Housing Policies

This research project identified two important gaps in current efforts: a lack of quantitative data about women of color and their specific experiences with affordable housing and a failure to evaluate housing policies, in particular how they impact marginalized communities. Durham County could prioritize these two areas of the policymaking process in order to better understand the needs of marginalized groups, and identify measures that could sustainably and effectively improve affordable housing access for women of color.

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<sup>86</sup> Representative from Pauli Murray Project, interviewed by Allory Bors and Lauren Trushin at UNC Chapel Hill, November 1, 2017.

<sup>87</sup> Ibid.

## Data Collection

Despite the disproportionate impacts of gentrification on women of color, there is little data readily available about their specific experiences. Additional research could improve policymakers' understanding of how gentrification impacts women, and, in particular, women of color. Durham County could also better disaggregate existing data on factors that contribute to displacement to the neighborhood-level, which would reveal any inequities among the geographic areas in the county. This would enhance the understanding of how and where gentrification is at work and enable targeted responses, which could enable policymakers to create protective policies in heavily impacted areas in order to “get ahead” of displacement.

## Equity and Effectiveness Evaluation Mechanisms for Existing Policies

Durham County lacks evaluation mechanisms for public policies. Gaps in current affordable housing policies indicate the extent to which these policies fail to achieve equitable and effective impact. Though they have some positive impacts for members of the community, these policies do not significantly improve the lives of women of color. Creating and implementing a system of equity evaluation of housing policies would help to ensure that future policy benefits the entire community, including the most marginalized.

## Conclusion

As regions like Durham County rapidly increase in size, long-time residents feel the effects of gentrification more acutely. While a wealth of scholarship has discussed the impact of gentrification on low-income residents, little literature exists regarding the intersection of gendered and racialized effects of gentrification on access to affordable housing. This research begins to fill that gap, and supports the conclusion that gentrification disproportionately burdens low-income women of color, especially single mothers in Durham. Moving forward, both city and county governments could improve affordable housing access for women of color by

addressing the four recommended dimensions: increasing the number of affordable housing units, improving affordable housing infrastructure, representing community interests, and improving data collection methods. By recognizing these four distinct dimensions and working to implement the recommended policies, the Durham government has the opportunity to address historical injustice and create tangible improvements in the lives of women of color.

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