

violent race riots followed the huge influx of black migrants" (p. 34). Put bluntly, it does not seem that white residents needed any convincing from real estate agents that poor, uneducated, southern black migrants were to be avoided. Again, I do not deny the plausibility of Gotham's argument that the actions of the real estate industry caused whites' distaste for blacks to snowball. I do not, however, find the empirical evidence he offers sufficiently convincing to conclude that the causal arrow ran in the direction he posits rather than the reverse.

Nevertheless, I recommend this book without reservation. It is exceedingly well written and sufficiently attentive to state-of-the-art urban sociological debates to attract the most sophisticated scholar, yet sufficiently jargon-free to embrace undergraduates new to the literature. I hope that the arcane topic implied by the title will not deter readers (I do not intend it to be a backhanded compliment when I say that Gotham has succeeded in the ostensibly Herculean labor of making a history of the real estate industry in Kansas City lively and engaging). The book is a contribution to the core sociological literature on residential segregation.

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*The Color of Credit: Mortgage Discrimination, Research Methodology, and Fair-Lending Enforcement*, by **Stephen Ross** and **John Yinger**. Cambridge, MA: MIT Press, 2002. 459 pp. \$39.95 cloth. ISBN: 0-262-18228-9.

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The literature on mortgage lending discrimination has been caught in a quagmire for several years with no consensus on the magnitude or consequence it has for racial and ethnic minorities. Stephen Ross and John Yinger, authors of *The Color of Credit*, bring clarity to this literature, and advance it beyond a separate analysis of disparate treatment and disparate outcome discrimination to include analyses of the impact of differential underwriting standards of mortgage lenders. In addition, the authors expose weaknesses in current fair lending enforcement and cogently propose changes that

would better ensure that all forms of mortgage lending discrimination are detected.

Ross and Yinger make a very convincing argument for the need to build on existing scholarship and develop a model that will address previous problems of bias and error when testing for mortgage lending discrimination. They also explore the questions of whether or not mortgage lending discrimination exists, its magnitude, and its consequences for racial and ethnic minorities. The authors begin this process by laying out the details of the mortgage market and discussing what mortgage lending discrimination is and how it works within the market. Ross and Yinger then review and interpret the existing literature in the field. They divide this literature into studies of mortgage lending discrimination prior to the ground breaking Boston Fed Study, studies that evaluate the Boston Fed Study, and studies that look at other dimensions of discrimination such as pricing, redlining, and cultural affinity.

The plethora of literature on this subject exists because of three questions that persist over time. These questions are: why are mortgage loan applications from blacks and Hispanic households much more likely to be denied than applications from white households; why are black and Hispanic households more likely than white households to be turned down for government insured home purchase loans, refinance loans, and home improvement loans; and finally, why are the loan denial rates higher for blacks and Hispanics at all income levels? While the authors point out other possible explanations for these disparities such as credit history and high loan to value ratios, the focus of this literature is the presence of discriminatory behavior by lenders from the very onset of the home mortgage process. Since, according to the authors, discriminatory barriers are cumulative, there are many stages in the loan application process where lenders have opportunities to discriminate. Chapter 2 exposes the complexity of this process and reveals how potential minority borrowers can at each stage be granted differential access to mortgage loans.

The manuscript makes useful contributions to the literature in two areas. The first is the authors' expanded analysis of the variation in underwriting standards across lenders based on the Boston Fed Study. Here, in

Chapter 6, Ross and Yinger examine three ways to account for varying underwriting standards. Although, they do find that standards vary greatly across lenders, they do not find that minority-white disparities in loan approval can be explained by variations in underwriting, at least that is, underwriting standards that can be explained as business necessity. Thus, they presume that minority-white disparities in loan approval can be attributed to either disparate treatment or outcome discrimination that is tied to variations in underwriting standards, but not that discrimination is proven outright. It becomes clear from their analysis that the additional data researchers need to arrive at definitive conclusions about minority-white disparities in loan approval are not available. This void is an underlying problem with this research.

The second important contribution to this literature is the authors' policy recommendations, which are based on conclusions they arrive at from their extensive analyses of the loan approval data and literature. They lay out, in Chapter 10, guidelines for fair lending regulations, and introduce new fair lending enforcement tools, which include their expanded loan approval regression as well as a loan performance tool. These new tools allow for a more comprehensive assessment of the disparities that exist in mortgage lending.

In addition, Ross and Yinger contend that the current system of fair lending enforcement is woefully inadequate for ferreting out mortgage lending discrimination. They reveal how the current system is inefficient at detecting cases of lending discrimination, vulnerable to placing unfair enforcement burdens on minority-owned lenders, and prone to finding only disparate treatment discrimination. The four recommendations that evolve from these contentions, if heeded, would result in a much improved, more thorough system for detecting minority loan discrimination. The improved system would be capable of distinguishing disparate treatment discrimination, disparate outcome discrimination, and disparities based on the varying underwriting standards of lenders.

This book is not a theoretically driven sociological analysis of the unequal treatment of minorities in the mortgage lending market. Rather, it focuses on issues of greater interest to economists and policy analysts. Therefore,

I do not recommend the use of this book for upper division or graduate courses examining context specific issues of inequality. It provides an encompassing and useful summary of mortgage lending discrimination literature and a thorough examination of statistical models used to test for discrimination. Thus, it is a very useful reference guide for students and researchers interested in fine tuning their statistical models and research designs.

*The Color of Credit* raises a variety of new issues about mortgage lending discrimination. However, much of the data Ross and Yinger identify as critical for future analyses are not yet available to resolve these issues. Nonetheless, the value of the book is that it brings much needed analytical clarity to the mortgage lending discrimination debate; it offers more promising techniques for future analyses; and it provides concrete recommendations for how to develop and enforce fair lending policies.

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*Gender*, by **R. W. Connell**. Cambridge, UK: Polity, 2002. 173 pp. \$60.95 cloth. ISBN: 0-7456-2715-3. \$20.95 paper. ISBN: 0-7456-2716-1.

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I have been searching for a sociology of gender text that integrates theory and personal perspective with an international scope grounded in social history, problematized with race, class, and sexuality; no small feat for any author to deliver. The ideal gender text still eludes me; however, R. W. Connell's *Gender* is an impressive attempt at introducing readers to the question of gender from a broad interdisciplinary and international scope.

Connell has written an engaging text covering a vast amount of scholarship that is at once intellectually challenging and personal. It is timely, meticulously documented, and succinct. I have always enjoyed an outside perspective on the United States; Connell's outsider voice is direct, his approach global. The book begins by defining the territories of gender and, by debunking the notion of its naturalness, puts to rest its biological bases.