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METROPOLITAN RACIAL SEGREGATION AND THE RESIDENTIAL RELOCATION PROCESS
FOR MIDDLE-INCOME AFRICAN AMERICANS

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ABSTRACT

In large northern and midwestern metropolitan areas, levels of black-white racial segregation have remained very high. Racial segregation limits the choices available to African American homebuyers while making their investments in homes riskier and less rewarding. Under these circumstances, middle-income African Americans face a unique set of challenges when pursuing homeownership. How do middle-income African Americans make decisions about homeownership and what are the implications of that process for the persistence of racial segregation and inequality? This dissertation seeks to illuminate the subjective experience of middle-income African American homebuyers as they navigate the home-buying process in a racially hypersegregated metropolitan area. I interviewed sixty-eight aspiring homebuyers after they decided to buy a home and then followed them throughout the home-buying process. These middle-income African Americans are on the cusp of solidifying their middle-class status, but the landscape of racial segregation presents particular challenges for achieving this goal.

While the dynamics of racial segregation are enduring, the geography is frequently shifting, adding to the challenges facing this group. Middle-income African American homebuyers used folk theories to explain the neighborhood change that they saw frequently. The most prevalent of these theories, the theory of voucher-induced neighborhood decline, obscures the role of racial dynamics in neighborhood change.

These homebuyers were motivated to pursue homeownership because it was seen as a marker of success under the terms of the American Dream and a signal of racial progress. Furthermore, becoming a homeowner was associated with adult status, moral worth, and respectability.

While the homebuyers were highly motivated in their pursuit, they often experienced long delays in the home-buying process. As a result, the needs of households changed during the period when they were considering purchasing a home, and they were often unable to purchase at critical moments.

Hyper-racial segregation makes it difficult for middle-income African Americans to find affordable homes that will appreciate well and meet the needs of their households. At the same time, a race-blind turn in housing policy leads to policies that may exacerbate these problems.

CHAPTER 1: AFRICAN AMERICAN RESIDENTIAL MOBILITY AND RACIAL INEQUALITY

Research on place-based inequality has uncovered the ways that racial residential segregation creates structural conditions that further racial inequality. Racial segregation of housing is a tool for the unequal distribution of resources along racial lines. It is a technique for maintaining a system of racial oppression. This finding adds to a long list of reasons why housing is a key resource that mediates households access to other goods. Clearly, housing provides shelter, a basic and indispensable human need. Beyond that, the quality and location of one's housing determine access to transportation, resources, and community. A person's way of life and standing in the world is very much tied to the nature of his or her dwelling place.

In the United States, housing is also the most widespread tool for building wealth. Mass homeownership has been the financial basis for the American middle class. African Americans have historically been marginalized in this important facet of American life. They have been marginalized in a variety of ways including restricted housing markets, discrimination in lending practices, and most recently, predatory lending. This long standing marginalization in homeownership accounts for much of the disparity in wealth accumulation between black and white households. In turn, the disparity in wealth furthers other inequalities, including those in education. The housing crisis brought to the forefront the fact that African Americans who historically had more limited access to home loans were now facing a new type of discrimination. Rather than denying access to credit, banks were disproportionately giving African Americans loans with terrible terms. These predatory lending practices caused lasting harm to African American families and wreaked havoc on black neighborhoods.

We know a lot about the long-term effects of racial segregation and discriminatory housing practices. We know that the housing crisis exacerbated the black-white wealth disparity and persistent racial segregation. This study contributes to the literature an examination of the subjective experiences of middle-income African American homebuyers in the wake of the housing crisis as they search for homes in a racially hypersegregated metropolitan area. I address motivations for homeownership, strategies for pursuing it, and hurdles to achieving it amongst this group. Finally, I look at the effects of housing assistance programs for renters and owners for middle-income African American homebuyers. Since the most hypersegregated areas are large metropolitan areas in the Midwest, I used the Chicago metropolitan area as my site for studying this phenomenon.

The foreclosure crisis disproportionately affected African American households, and this process led to a hardening of racial segregation (Hall, Crowder, and Spring 2015). This study shows how working- and middle-class African American aspiring homeowners have responded to the housing crisis and ongoing demographic shifts in their search for new homes. The housing crisis had a broader effect beyond the devastating financial cost to those who were directly harmed. The crisis disproportionately affected predominately black communities, bringing with it all the problems associated with mass foreclosures. Furthermore, homeownership carries moral and social importance that goes beyond financial benefits. Those who lost their homeowner status lost the social standing that goes with it. Communities that lost their homeowners were torn apart by this crisis in a variety of ways.

I specifically focus on the home-buying process in a large metropolitan region because African American suburbanization has accelerated in recent decades (Frey 2011b; Wiese 2005). The number of African Americans who moved to the suburbs between 1960 and 2000 is larger

than the number who moved during the Great Migration (Wiese 2005). In 2010, census data showed that for the first time, in the 100 largest metropolitan areas, a majority of African Americans live in the suburbs. At the same time, the largest southern metropolitan areas have growing African American populations, and African Americans in all regions are tending to move to the suburbs (Sullivan 2011). In light of these recent demographic shifts, a metropolitan perspective is necessary to understand the dynamics of racially segregated housing.

Furthermore, African American suburbanization has not necessarily brought about greater racial integration. Overall, black-white segregation is declining slowly in the US, but it remains high and those declines are uneven. By 2010, the average black-white dissimilarity index had decreased to 60 in 2010 from 78 in 1970. Continuing at this rate, it would take 67 years for average racial segregation to hit a level considered low (Rugh and Massey 2014). Massey and Denton developed the term hypersegregation to describe how blacks are highly segregated on multiple geographic dimensions in many US metropolitan areas, resulting in a more extreme type of segregation than that experienced by other racial and ethnic groups (Massey and Denton 1989). Segregation has declined more slowly in areas characterized by hypersegregation (Rugh and Massey 2014). Finally, the persistence of segregation does not reflect the preferences of most African Americans who tend to prefer integrated neighborhoods (Krysan and Farley 2002). Despite the preferences of African Americans for integrated neighborhoods and the trend of African American suburbanization, black-white racial segregation remains at high levels.

Racial segregation has largely persisted in the suburbs (Charles 2003; Lake 1981). Robert Lake studied the unprecedented growth of African American suburbanization in the 1970s and found that African Americans were moving to suburbs that already had large numbers of African

Americans and were experiencing white flight. He showed that the process of black in-migration and white flight extended from highly segregated central cities into the suburbs during the 1970s and led to a replication of racial segregation throughout metropolitan areas (Lake 1981). On the other hand, there has been some growth in the rate of African Americans moving to areas that are not predominantly black or contiguous with predominantly black areas. Within the Chicago metropolitan region, both predominantly black suburbs of Chicago and some suburbs with very small black populations experienced African American in-migration during the 2000s (Trotter 2011). This suggests some potential for an increase in the number of racially integrated black-white communities. Because of a wide variety of suburbs with varying racial compositions, the Chicago metropolitan area is an ideal case for comparing the experiences of households moving to suburbs with distinct racial compositions.

Using the Chicago metropolitan area as a case study, this project addresses the current dynamics influencing racial change in metropolitan regions and the home-buying process for middle-income African Americans. By actually observing the process of migration, I contribute to our understanding of the forces generating the geographic distribution of racial groups. I address how particular communities become destinations for African Americans and the implications of that process for the persistence of racial segregation and inequality in metropolitan regions. Is the current wave of African American suburbanization mostly an example of upward socioeconomic mobility translated into desired residential mobility at key points in the life course or has the phenomenon of suburbanization become more complicated? Furthermore, how is the current trend of suburbanization related to racial segregation in both cities and suburbs? How do middle-income African Americans navigate a landscape of racial segregation when buying homes? How does racial segregation persist when residential relocation

is common? What motivates middle-income African Americans to pursue homeownership when facing greater challenges and disadvantages? How do delays in the home-buying process affect residential relocation choices for middle-income African American homebuyers? This study attempts to answer these questions.

Residential Mobility and Migration Variables

Residential Mobility versus Migration

While residential mobility (i.e., moves to the suburbs) and migration (i.e., moves to the South) are distinct phenomena, they can be related in that they are two different choices available to households who wish to change their residential context. Prior research suggests that residential mobility and migration have distinct causes, but both are contributing to the declining African American populations in large northern cities. Rossi (1980b) claimed that residential relocation is driven by changes in the needs of households over a typical life course. Families grow and age, and this creates a desire for different types of housing. However, reasons for long-distance moves tend to differ substantially from reasons for short-distance moves. Most importantly, the labor market tends to have a much larger influence on long-distance moves (Molloy, Smith, and Wozniak 2014). More recently, other factors have been shown to be related to migration, including distance, destination population, and housing costs. For African Americans and minority immigrant groups, internal migration within the US tends to follow a pattern of chain migration (Frey et al. 2005). It is important to look at residential mobility and migration separately to fully understand the mechanisms that drive aspirations for out-migration from northern and midwestern central cities and the mechanisms that mediate how those aspirations turn into specific mobility and migration behaviors. This project was designed to focus mainly on residential relocation. Regardless, some of the aspiring homebuyers in the study

did elect to migrate out of the region after considering a home purchase within the metropolitan area, which demonstrates how these distinct processes are sometimes interrelated.

Mediating Factors in Residential Mobility and Migration

While some mechanisms influence a household's desire to move, other mechanisms mediate whether or not that desire is acted on, as well as where a household actually relocates. As Rossi points out, moving is a complex process, and the intention to move does not always result in a household actually moving. Many factors determine whether a household that wants to move actually makes it to their desired destination. Additionally, some households with no desire to move may be forced to do so by external factors. For instance, Kamhon Kan finds that socioeconomic factors that can be easily predicted have no effect on whether a household with a stated plan to move acts on that plan. On the other hand, less predictable changes in socioeconomic circumstances can inspire a household that intended to stay to move or a household intending to move to stay (Kan 1999). Not all households that want to move are able to do so and not all households that wish to stay end up staying. Different factors affect the development of a desire to move, the ability to act on that desire, and where households move.

African American Migration

Today, many African Americans are moving from northern and midwestern cities to the suburbs of those metropolitan areas and to the South (Frey 2004; Frey 2011a; Wiese 2005). We can expect that the dearth of employment opportunities is a mechanism that would lead to increased desire to move from central cities. Demand for particular dwelling characteristics (the most important of which is increased space), demand for an owner occupied dwelling, demand for particular environmental characteristics, demand for government services, demand for a particular social environment (especially one that is racially accepting), and family attachments

are all mechanisms that may encourage or inhibit relocation from central cities depending on the context. The structural conditions in central cities, suburban areas, and the South constitute the context in which these mechanisms operate to shape residential mobility desires. Racial steering, housing costs, government regulations, and gentrification are potential mediating factors that may influence how a desire to move or stay is carried out. Furthermore, all past residential mobility determines the supply of sites for relocation with particular social and demographic characteristics. Several decades of extensive suburbanization and out-migration from central cities as well as the more recent diversification of the forms that suburbanization take have changed the landscape where all of these mechanisms operate necessitating a revision of classic studies of residential mobility in urban areas such as those conducted by Rossi (1980a), Gans (1982), and Lake (1981).

Chain migration

Chain migration patterns may mediate African American residential mobility and migration in ways that contribute to the persistence of racial residential segregation. Like many ethnic minorities, African Americans have also been shown to follow a pattern of chain migration to regions with greater proportions of co-ethnics, but this tendency diminishes for migrants of a higher socioeconomic status. Lower-educated domestic migrants from all racial groups have been shown to leave regions with high housing costs and large concentrations of foreign-born immigration (Frey et al. 2005).

Family Attachment and Race

Differences in family relationships may be a mediating factor that leads to differences in patterns of migration amongst racial groups. In general, blacks in the US have many characteristics that are usually associated with migration, including high unemployment, low rate

of marriage, and low rate of home ownership, but they migrate less than whites. For instance, from 1968 to 1988, an average of 5.3 percent of the white male population moved from one metropolitan area to another each year, but the average for black males was only 3.7 percent. Interestingly, blacks report family incentives for moving more commonly than whites and are more likely to stay in place due to family attachments. While unemployment is typically associated with migration, the tendency to stay because of family attachments is even stronger for unemployed blacks (Spilimbergo and Ubeda 2004). In general, African Americans are more reluctant to migrate despite having greater incidence of the factors that usually encourage migration. Whether African American households migrate appears to be more strongly contingent on family ties. More research is needed to understand how the mechanism of family attachment shapes moving decisions amongst African Americans.

Residential Mobility

Racial Steering

A number of studies have shown that racial steering affects the residential relocation patterns of African Americans. The 2012 Housing Discrimination Study conducted by the US Department of Housing and Urban Development showed that when blacks inquire with agents about homes, they receive less information (i.e., they are told about 17 percent fewer homes) and are shown 17.7 percent fewer homes (Turner et al. 2013a). When Lacy (2007) posed as a homebuyer with a real estate agent in Fairfax County, Virginia, she found evidence of subtle racial steering. She described herself and her husband, who would be joining a nearby hospital as a surgeon, as first-time homebuyers. While she repeatedly said she wanted a new house, the real estate agent continued to encourage her to look at older houses in established subdivisions. The agent said multiple times that the new homes were out of her price range despite the fact that a

specific price range was never discussed. By avoiding selling new homes to black families, real estate agents ensure that new neighborhoods become established as predominately white. At the same time, black real estate agents in the area openly encouraged her to look at majority black neighborhoods. Black real estate agents may do this because they feel that their clients will ultimately be more comfortable in neighborhoods where there is no threat of racial hostility from neighbors, but the result is that racial steering is almost unavoidable for black home seekers. Massey found that racial discrimination came from real estate agents in the form of showing blacks fewer homes as well as not showing them homes in predominately white areas. Discrimination also came from lending agencies who give blacks less access to credit and deny loans to homebuyers in racially mixed or predominately African American areas (Massey and Denton 1993).

Racial steering helps to create and perpetuate segregated black neighborhoods. In his study of one historic African American suburb in New York, Bruce Haynes found that happenstance and chain migration combined with a history of racial steering and discrimination has kept Runyon Heights a predominately African American suburban enclave. Runyon Heights is unusual because it is surrounded by white neighborhoods and has been a predominantly African American neighborhood since it was first developed as a suburban town in 1912. For unknown reasons, the real estate agents who controlled this area decided to break with the industry standard of excluding African Americans. They took advantage of this underserved market by advertising in newspapers that served African American communities in New York City. Eventually word of mouth exceeded advertising in drawing black families to Runyon Heights. Many of the older residents whom Haynes interviewed recalled that when either they or their parents first moved to the town, they had first tried to move to other suburban locations but

were unable to find someone who would sell them a home. Then they heard, often from a friend or family member who had formerly resided in Harlem, that Runyon Heights was more welcoming. After the Great Depression, many whites left Runyon Heights, and all newcomers were black. In the 1990s when Haynes conducted his field work, he found that racial steering was still a large factor in how new African American residents come to the area, even as a neighborhood becomes more affluent (Haynes, 2001). This case demonstrates how racial discrimination in the marketplace can interact with social networks and decision making on the part of individual families to reproduce residential racial segregation.

Surprisingly, Scott South and Kyle Crowder found that levels of racial discrimination in housing markets as determined by audit studies are actually positively associated with black mobility into whiter areas. This finding suggests that housing discrimination is sometimes a reaction to ongoing changes in racial demographics. They did not find evidence that discrimination hinders mobility into whiter neighborhoods, but they did see that discrimination against African Americans was associated with whites moving into whiter neighborhoods. Of course, even if housing discrimination does not directly prevent black households from moving into white neighborhoods, it can have many other adverse effects on black households, including higher housing costs (South and Crowder 1998). While housing discrimination does not fully prevent black entry into white neighborhoods, it may contribute to segregation in less direct ways. A general atmosphere in which discrimination and hostility are feared and experienced by many households could lead to the persistence of segregation in a variety of indirect ways.

Regulation

Certain government regulations have been used in the past to control or encourage the entry of blacks into predominately white residential areas. In her comparative study of the Austin

neighborhood in Chicago and suburban Oak Park, Goodwin found that Oak Park elites wielded political power to maintain the town's suburban status and to influence Austin's incorporation into Chicago. Before 1900, Oak Park and Austin were both part of the township of Cicero. In 1899, when there was a vote regarding the annexation of all or part of Cicero by Chicago, the Oak Park voting bloc voted Austin into Chicago and the rest of the Cicero Township out even though Austin's voters were opposed to annexation by Chicago. Later, Oak Park leaders were able to use the town's political independence to shape the nature of racial change in the community (Goodwin 1979). Oak Park's political status as a separate municipality had a huge impact on how larger demographic changes in the metropolitan region affected its residents. The approach of Oak Park residents to the prospect of racial change was shaped by their proximity to Austin and their experience of watching Austin go through such a transition. Racial integration became a part of the political conversation in Oak Park long before residents perceived racial change as an immediate threat. This, coupled with Oak Park's sense of its history as a community and civic-minded place, led community residents to develop a position in favor of preserving integration rather than halting it. Oak Park's attempts to control the process of racial change were always framed as efforts to maintain a stable integrated community (in other words, to avoid a demographic situation that would encourage white flight) rather than to keep blacks out. In practice, this process did involve limiting the number of blacks who moved into the town as well as controlling which parts of the town they moved to at a time when blacks had a high demand for housing in the region. Oak Park leaders pursued their goal by developing a local fair housing ordinance with exempt locations in particular areas to "maintain racial balance," placing stringent regulations on the local real estate industry, and carefully managing public relations for the town. Ultimately, this strategy allowed Oak Park to become one of the few stable integrated

communities in the region, but its ability to pursue this strategy is based on the same local power that enabled many suburbs to remain racially exclusive (Goodwin 1979). Oak Park implemented a complex strategy that allowed some black households to move into the municipality, but also kept some black households out. This case demonstrates how government regulation can mediate residential mobility in a variety of ways. Changes in regulation can encourage certain homeowners to move into an area, discourage others, and impact who stays.

Dwelling Characteristics

While this study is motivated by an interest in how homebuyers make decisions about buying in different neighborhood contexts, it is important to keep in mind that dwelling characteristics are often major factors in home-buying decisions. Many researchers have found that characteristics of a household's current dwelling and the potential dwellings available to the household are often at the root of a desire for residential mobility. Rossi found that dwelling-related complaints were most predictive of a desire to move. The most typical complaints that respondents listed about their current home were lack of closet space, lack of open space inside the home, and street noise. In general, Rossi found that space was the most important need that changed throughout the lifecycle of a household. Young families with children—especially those who were renting and desired to own a home—were the most likely to move, at least in part because of their need for increased space (Rossi 1980b). Different neighborhoods will offer varying kinds of housing stock. Therefore, the desire for particular dwelling characteristics can be a factor in neighborhood choice and must be considered when studying residential relocation.

In Herbert Gans's classic study of suburban social life, *The Levittowners*, participants' most commonly-stated reasons for moving related to seeking out a better quality dwelling. For most Levittowners, the new house itself was the main draw to the suburban town. In the initial

survey of homeowners conducted by mail before they moved in, 58 percent of respondents mentioned housing-related reasons as their primary reason for moving. They wanted to own bigger, more modern houses with greater privacy. Only 4 percent of the former urbanites cited racial change as their primary reason for leaving, but 20 percent mentioned it as one reason—and it is possible that a desirability bias would cause some respondents to not mention this reason. Most respondents said that they would still want to live in the suburbs even if they did not have children (although the vast majority of them did have children) (Gans 1982). In the 1978 HUD Survey on the Quality of Community life, 75 percent of Americans stated a preference for single-family detached homes (Foley 1980), suggesting that this preference for larger homes with greater privacy is fairly widespread and longstanding. This desire for single-family, detached homes can motivate moves to particular areas where this style of home is more prevalent or more affordable.

Previous research suggests that Americans tend to value characteristics of the dwelling place above factors related to its location, such as the quality of the neighborhood and the availability of particular social connections. In one study, the Moving-To-Opportunity (MTO) experiment, families tended to value characteristics of the house over factors related to the wider community, which was similar to Gans's middle-class suburban respondents. The families in the experimental group were given tenant-based Section 8 rental assistance. The study found that MTO participants who moved to low-poverty neighborhoods tended to move to high-poverty neighborhoods within a few years. The families left these low-poverty neighborhoods despite being highly satisfied with them because they were trading neighborhood quality for dwelling quality. They often found that they needed more space after a few years (due to growth in the number or age of family members), and they would opt for poorer quality neighborhoods in

order to secure more spacious homes. Respondents said that they chose this tradeoff because they had already developed strategies for dealing with these neighborhoods. Social ties are not associated with moves back to high-poverty areas; just as many people wanted to move away from family and friends as wanted to be nearer to them. There were also structural factors that led families to return to high-poverty neighborhoods, such as discrimination from landlords and lack of public transportation in the low-poverty neighborhood (Rosenblatt and DeLuca 2012). These studies suggest that across the income spectrum, Americans' relocation decisions are often motivated by specific physical characteristics of the available housing units.

It is likely that dwelling characteristics of available homes continue to play a role in residential mobility out of large northern and midwestern cities. On the other hand, many aspects of family life have changed since Gans and Rossi conducted their studies in the 1950s and 60s. The rise in the number of households with two adults working outside the home and households headed by single parents may have increased the premium placed on convenience of location and even decreased the need for space (since fewer household members spend the bulk of their day at home). On the other hand, since the 1960s, home-based, sedentary leisure activities (e.g., watching television) may be replacing some of the time formerly spent on household work, especially for women (Archer et al. 2013). Finally, the MTO findings raise the question of how decades of out-migration from cities have changed the landscape of available homes. As some urban neighborhoods have depopulated, it may be possible to purchase more space for less money in these areas. At the same time, space in these neighborhoods may come with the disamenities associated with impoverished communities.

Ownership versus Renting

Housing tenure is another aspect of a household's current situation that can influence a desire to move in the future. Both actual and desired housing tenure status can influence decisions of when and where to move. Previous research suggests that households who rent their homes may be more likely to move because they have greater financial flexibility, they are unable to make renovations on their home to meet new needs, and/or they desire to become homeowners. Rossi found that, unsurprisingly, renters were much more likely to move than owners. This reluctance to move on the part of homeowners was in part due to their greater financial commitment to the home, but also because they were better able to adapt their space to new needs (Rossi 1980b). According to the 1978 HUD Survey on the Quality of Community Life, 85 percent of the nationally representative sample stated a desire to own their own homes (Foley 1980). Among African Americans, higher socioeconomic-status households tend to choose homeownership in the city over renting in the suburbs. As a result, there is no relationship between socioeconomic status and living in the suburbs amongst African Americans; the relationship is fairly weak for other racial groups as well. Racial discrimination and fewer financial resources may both play roles in making suburban homeownership less attainable for African Americans (Fong and Shibuya 2000). Housing tenure status can affect many aspects of residential mobility in different ways. We also know that for African Americans, the desire for homeownership can actually discourage moves to the suburbs. Given the recent housing market crisis and related changes to the supply of homes for rent and purchase, it is unclear what effect housing tenure may be having on current residential mobility amongst African Americans.

External Environment Characteristics

While a desire for particular environmental and locational characteristics has been shown to be less influential than dwelling characteristics in some previous studies, African Americans leaving central cities may place different weight on external characteristics. African Americans leaving distressed urban communities have a unique set of concerns that are not fully addressed by the residential mobility literature. While we can expect internal dwelling characteristics and housing tenure to be important factors in residential mobility choices for African Americans, there may be greater concern over external environment characteristics when moving from distressed communities.

Among Rossi's participants, complaints related to neighborhood location and external environment were associated less with wanting to move than complaints about dwelling characteristics. Complaints about the journey to work, schools, and shopping were less common than expected and had little impact on moving decisions. Households with older children valued the exterior environment more as they became concerned about schools and the quality of companions for their children. The most common environmental complaint was about street noise. Households who were strongly dissatisfied with the social environment of their neighborhood were usually upwardly socially mobile and felt that their home no longer fit with their social aspirations (Rossi 1980b).

There are some examples, though, of environmental aspects being quite influential on moving decisions. In 1993, the *Chicago Tribune* conducted a survey of 3,000 households who had left Chicago the previous year to examine why such a large number of Chicagoans left, and community-level factors topped the list as most important. At the time, most Chicagoans who were leaving the city for the suburbs were white and middle class, but the African American

community was already experiencing substantial losses as well. Two-thirds of respondents said that they were looking for a safer place to live. More than half of the survey participants wanted a cleaner community, and less than half cited traffic and lack of parking as a reason they left the city. In Chicago, public safety concerns, poor public services, and a lack of certain amenities were pushing more households out, contributing to the loss of population overall (*Chicago Tribune* 1993). Contrary to what Rossi's study would predict, community characteristics were very important in the moving decisions of households leaving Chicago in the early 1990s.

The importance that Chicagoans in the 1990s placed on community-level factors in their decision to leave the central city suggests that environmental and locational factors may be more influential in residential moves out of central cities. Environmental factors cannot be overlooked when studying current trends in out-migration from northern and midwestern cities. Furthermore, now that African Americans make up a substantial portion of out-migrants from center cities in these regions, disparities between urban neighborhoods with different racial compositions may alter the relative importance of different determinates of net out-migration.

Suburbanization

The demographic changes occurring in cities due to previous waves of migration and economic restructuring may be a mechanism that contributes to the desire for relocation out of central cities. Northern and midwestern urban centers have experienced a decline in population for decades. In the 1990s, there was a divergence in urban population growth trajectories where particular US cities experienced a resurgence of population growth while others continued to decline. While the overall growth rate for cities was high during this period, population change was affected by region, economic factors, and amenities. Western cities grew the fastest, with a growth rate of 19 percent. Southern cities also grew, but at half the rate. Populations in cities in

the Northeast declined on average, while cities in the Midwest had a slow growth rate of 3 percent. Midwestern urban centers declined during this period because growth was slower in cities that were dependent on manufacturing than in cities with large service sectors. Cities built for pedestrians and mass transit use tended to lose population compared to more automobile-friendly cities (Glaeser and Shapiro 2001). The growth in the number of single-person households has been widely discussed as a possible driver of population growth in urban centers. Single-person households are more likely to move to cities, but despite recent growth, they are still a minority of all households. Additionally, the gap between the rate of singles and married couples moving to the suburbs is shrinking in older, northern cities because more single-person households are moving to the suburbs (Frey and Kobrin 1982). Overall, a variety of factors have led to population decline in many northeastern and midwestern cities.

Furthermore, African American urban neighborhoods have experienced disproportionate population decline in many large cities. William Julius Wilson explains how the out-migration of the more affluent African Americans from many central cities created pockets of concentrated poverty in certain urban neighborhoods and a host of associated social ills (Wilson 2012). As these urban centers, which were once magnets for African Americans leaving the South, suffered from economic restructuring and various social problems, new predominantly black suburbs emerged as symbols of opportunity for African Americans. For instance, Prince George's County, one of three suburban counties surrounding Washington DC, is home to a large concentration of affluent African Americans. Some residents view Prince George's County as part of a larger tradition of spatial nationalism with its roots in the ideologies of Booker T. Washington, the Black Panther movement, and the Nation of Islam. At one time, a particular strain of this nationalism was focused on developing Washington DC as a successful majority

African American city with strong African American political and business leadership. Some suburban developers in Prince George's County and some similar communities in suburban Atlanta have built subdivisions catering specifically to the African American market. For instance, some model homes in Prince George's County are decorated with images of famous civil rights leaders and African American musicians. As problems with crime and school quality grew in Washington DC, some members of the black elite looked to Prince George's County as an alternative site for achieving their dream of a thriving, majority African American community. Today, Prince George's County appears to have also been a disappointment as it is suffering from many of the same economic and civic problems as Washington DC, including commercial flight and divestment (Wiese 2005). While out-migration of African Americans from central cities to the suburbs may be motivated by a desire to escape the problems of racially segregated urban areas, predominately black suburbs are often subject to similar issues.

Decades of population decline have created social and fiscal problems in center cities, especially in the northeastern and midwestern regions of the US. These social and fiscal problems may play a role in future moves away from cities, creating a vicious cycle. The extent to which past population decline influences current residential mobility from cities is unknown. Furthermore, racial demographic changes in both cities and suburbs may create both push and pull factors for mobile African American households. Further research is needed to extend the work of Rossi and others in order to explain residential mobility in the context of metropolitan areas that have been changed by decades of suburbanization.

Gentrification

It is possible that changes in housing markets in central cities as a result of gentrification mediate residential mobility, forcing some households to leave particular areas. Gentrification

and downtown revitalization projects have given the impression that “a back to the city” movement has developed, but the dominant process in urban population change continues to be suburbanization. Many cities have experienced an increase in the residential population of their downtown business districts, yet had an overall decrease in population. Some downtown revitalization efforts have used residential development as a way to repurpose downtown space that is no longer needed for commercial activities, which have continued to move to the suburbs (Birch 2005). The revitalization of downtown areas and other centrally located neighborhoods through development intended for the middle class and wealthy residents has sometimes been termed “gentrification,” especially when this process involves displacing working class and poor, urban populations. Early research on gentrification suggested that this process might lead to a reversal of suburbanization and central city decline. Further observation has shown that gentrification usually consists of a redistribution of a relatively small number of professionals within urban areas rather than a reversal of suburbanization (Zukin 1987). The movement of whites into minority neighborhoods in the process of gentrification has also had little impact on integration. In 2010, most newly integrated neighborhoods were still the result of minorities moving to formerly white neighborhoods (Ellen, Horn, and O'Regan 2012).

Kathe Newman and Elvin Wyly point out that it is difficult to quantify displacement as a result of gentrification because displaced people—especially the poor—are hard to track, and many attempts to do so may underestimate the extent of the problem. They find that in New York City, gentrifying neighborhoods did not have a greater number of low-income households leave, but rather when low-income households moved, they were replaced by higher income households, which over time shrunk the available pool of low-rent housing. They estimate that in New York City between 1999 and 2002, the rate of displacement by gentrification fluctuated

between 6.2 and 9.9 per cent of all local renter household moves (Newman and Wyly 2006). Therefore, in a highly competitive urban housing market, gentrification can be a significant cause of residential relocation for certain populations. On the other hand, it cannot be assumed that all large northern and midwestern cities are experiencing an out-migration of African Americans primarily due to gentrification. New York City, which has experienced substantial net population growth in recent decades, is likely to be an unusual case in this regard.

Employment as a Factor in Residential Mobility

Typically, migration between regions is expected to be related to employment markets, while residential mobility is more likely to be related to housing. On the other hand, it is possible for short-distance moves—ones within a metropolitan area—to be related to employment, making employment opportunities a potential mechanism driving residential mobility. In many large metropolitan areas, jobs are no longer as concentrated in central business districts, and commuting may be easier from some suburbs than from the center city. Since the 1970s, both blue-collar and white-collar jobs have been more readily available in the suburbs (Baldassare 1992; Muller 1976). In the 1980s and 1990s, the central city share of office space in many metros declined significantly, from 74 percent of all office space to 58 percent. By 1999, only New York and Chicago held the majority of metropolitan office space in their primary downtown area (Lang 2000). The suburban share of manufacturing employment rose from 19 percent in 1963 to 53 percent in 1972 in the New York region, and from 41 percent to 57 percent in the Chicago region (Muller 1976). Employment growth in suburban municipalities far from the central business district leads to increased residential growth in areas on the edge of metropolitan regions (Ding and Bingham 2000). This growth in residential suburbanization following a growth in suburban employment suggests that even moves within a metropolitan

area can be triggered by employment opportunities. Geographical job decentralization has had a particularly adverse effect on African American employment. It has a negative effect on the earnings of workers in central cities. The effect is similar for low-skilled black and white workers living in cities, but due to the larger numbers of low-skilled African American workers living in city centers, the African American community has borne a greater share of this wage decline. Furthermore, white workers are more likely to relocate to the suburbs in response to low wages caused by decentralization, and a decline in housing prices in city centers does not tend to fully compensate for the lower wages of low-skilled workers (Ihlanfeldt and Sjoquist 1989). Future research on this topic may determine whether more African Americans are now relocating to the suburbs in response to greater employment opportunities and whether this will help to narrow the racial gap in wages.

Desire for Particular Neighborhood Demographics

Some residential mobility may be inspired by a desire for a neighborhood with different demographics than the current neighborhood where a household resides. Therefore, neighborhood demographics can be a mechanism that impacts residential mobility. In particular, African Americans often find themselves living in highly segregated neighborhoods although it is not necessarily their preference. The high level of residential segregation for African Americans appears to be fairly consistent across class and remains persistent.

Middle-income African Americans remain segregated from whites. Douglas Massey and Nancy Denton found that across the US, racial segregation varies little by class. Even affluent African Americans remain highly segregated from whites (Massey and Denton 1993). In contrast, Alba, Logan, and Stults (2000) found that middle-class blacks are more likely than lower-class blacks to reside near whites, but they tend to live near lower-income whites. They

found this by using a locational attainment model instead of the most commonly used measures of segregation, exposure (P) or dissimilarity (D). P and D do not show consistent results with regards to the segregation of middle-income African Americans. These aggregate measures require having a clear comparison group. It's difficult to determine what the comparison would be for middle-income African Americans (i.e., whites as a whole or middle-income whites). Furthermore, when using P and D, controlling for individual-level characteristics must be done in an indirect way. The locational attainment model is better suited than P or D for this purpose because it uses individual-level variables. The independent variables are micro-level variables and the dependent variables are characteristics of communities. With this model, it is possible to describe the types of neighborhoods where blacks or whites with particular characteristics live. Those types of neighborhoods can then be compared. In three of the most hypersegregated metropolitan areas in the US—Chicago, Cleveland, and Detroit—they find that middle-income, suburban African Americans live in neighborhoods that are 41–47 percent white. In Chicago, middle-income suburban blacks live in neighborhoods with five times the white population of the neighborhoods where poor, inner-city blacks live. Regardless, it is important to note that the typical suburban, middle-income African American is still living in a predominately black neighborhood. For homeowners, this situation is problematic because homes in neighborhoods with these demographics are not likely to appreciate well (Shapiro 2004; Shapiro 2006). Ultimately, middle-income African Americans still experience disadvantaged neighborhood contexts due to their race.

In the 1990s, Mary Pattillo found that middle-class African Americans tend to live in neighborhoods that are contiguous with poor, black neighborhoods. These middle-class neighborhoods are also predominately black, so while the growing black middle class may be

leaving the most distressed black neighborhoods (many of them in central cities), they are not, for the most part, leaving black communities or even distancing themselves greatly from the black poor. Furthermore, by the 1960s, it was clear that patterns of segregation were developing in the suburbs as well as in city centers, so even the middle-class African Americans who moved to suburban towns were not necessarily leaving black communities altogether (Pattillo-McCoy 2000). Middle-class blacks are more likely to live in neighborhoods with high poverty, boarded-up homes, and fewer college graduates (Adelman 2004).

While more African Americans and members of other minority groups have moved to the suburbs, racial segregation has not decreased in the suburbs. Furthermore, segregation in the suburbs tends to mirror that of the greater metropolitan area (Charles 2003). From 2000 to 2010, segregation declined for blacks and remained stable for Hispanics and Asians, but blacks continue to be more segregated from whites (Frey 2011a). While there is some disagreement about the degree to which middle-class blacks are segregated from whites compared to lower-income blacks, the literature is clear on the fact that they are residentially segregated by race and live in relatively disadvantaged neighborhood contexts compared to whites.

Research indicates strong demand amongst African Americans for integrated neighborhoods that significantly outpaces supply. In a study from the 1990s where respondents ranked five hypothetical neighborhoods with different racial demographics based on their preferences for where to live, 50 percent of black respondents chose an evenly integrated neighborhood (one that was about 50 percent black) as their first choice. At the same time, most African Americans were willing to live in any neighborhood with some degree of integration (e.g., 89 percent of blacks were willing to move into a neighborhood with two black and 12 white households). Additionally, higher socioeconomic-status African Americans are less likely

to prefer an all-black neighborhood. A majority of African American respondents were unwilling to live in an all-white neighborhood, and many were unwilling to choose an all-black neighborhood. In contrast, the majority of white respondents were unwilling to move to a neighborhood that was 40 percent black or more (Krysan and Farley 2002). Furthermore, Lincoln Quillian found that avoidance by whites of neighborhoods with more than a few blacks, both by exiting and not entering these neighborhoods, is an important cause of racial segregation (Quillian 2002). White preferences for predominately white neighborhoods rather than the residential preferences of African Americans contribute to racial segregation.

While there are more integrated neighborhoods today than there were a decade ago, the preferences of African Americans are mismatched with actual demographics of neighborhoods in the US. In 2010, 39 percent of black households were in neighborhoods that were integrated with white households, and 10.1 percent of neighborhoods were black-white integrated. Furthermore, the distribution of these neighborhoods varied by region, with the West containing the largest percentage of integrated neighborhoods and the Midwest containing the smallest, meaning that depending on the region of the country where they live, blacks may have more or less access to integrated neighborhoods (Ellen, Horn, and O'Regan 2012). The current limited supply of neighborhoods that would meet most African Americans' desire for highly integrated communities leaves many families choosing between options that are not their first choice: either predominately African American neighborhoods or predominately white neighborhoods where they will be pioneers.

Other researchers have found that middle-class African Americans have often attempted to leave highly segregated neighborhoods. In her study of suburban Oak Park, IL and the Austin neighborhood of Chicago, Carole Goodwin found that many black residents supported the idea

of local exemption clauses for the fair housing ordinance in areas of the village that were becoming majority black. Many of the middle-class black families in Oak Park had come from Austin and similar Chicago neighborhoods that had undergone a complete racial transition and had experienced general decline in services and amenities. They feared that Oak Park would become majority black, and as a result, lose its desirable middle-class character. While the strategies that Oak Park leaders were using to stem racial change were controversial, both black and white residents felt that a complete transition to a majority black neighborhood would not be in their interests. The black families of Oak Park in the 1960s shared the preferences stated by African Americans in more recent surveys for integrated neighborhoods, and they were highly frustrated by the experience of moving to integrated neighborhoods only to have them change (Goodwin 1979). While the residential mobility of these families was directed towards less racially segregated neighborhoods, they were not guaranteed to be living in an integrated neighborhood for very long because speedy racial change tended to follow them.

On the other hand, it has been argued that many households may move out of a desire for racial homogeneity. In *The Levittowners*, Gans emphasizes that some of the homogenous aspects of the suburb were greatly appreciated by residents. It was the similarities among the young families that moved there that helped them form a vibrant social life in their new community. The most important aspects of the homogeneity of the community were class and family status. The people who were most unhappy in Levittown were those who were at either extreme of the class distribution (e.g., working class or upper-middle class) and those who had trouble adjusting to the increased ethnic and religious heterogeneity in Levittown compared to the urban ethnic enclaves they had left. For most residents, the basic similarity between themselves and the other young, middle-class families helped them bridge ethnic and religious gaps (Gans 1982). Gans

claims that one completely unnecessary type of homogeneity that existed in Levittown (and still exists in many suburbs today) is racial homogeneity. Gans argues that families of different races who are similar in class status and size could find common ground in the same way that the young, middle-class families of Levittown were mostly able to overcome their ethnic and religious differences (Gans 1982). In the nearly fifty years since Gans wrote about Levittown, New Jersey, many more African Americans have moved to the suburbs, enabling social scientists to empirically investigate the questions Gans raised about the possibility of racial integration in the suburbs. What helped these families to overcome differences in ethnic and religious background was their shared, everyday life experience based on similar family types and class background. Moreover, in her ethnographic study of families, Annette Laureau found that class, not race, was most influential in determining child-rearing practices (Lareau 2011). Gans found that differences in child-rearing practices between lower-middle class and professional families in Levittown were one of the greatest sources of conflict (Gans 1982). Laureau's study suggests that this would be less of an issue between families of the same class, even if they had different racial backgrounds.

Regardless, Gans acknowledges that class homogeneity within municipalities and disparities between them is the most pressing problem presented by suburban growth. Of course, while homogeneity may be desirable to middle-class residents, certain kinds of homogeneity in suburbs are problematic because of the political and economic organization of metropolitan areas. Gans argues that it is the proliferation of separate municipalities, each with its own tax base and set of services, that makes the class homogeneity of individual suburban towns particularly pernicious. Furthermore, the movement of higher-income people to homogenous suburbs leaves low-income city dwellers behind with limited resources to maintain urban

infrastructure (especially those facilities that are actually used by residents of the entire metropolitan area) (Gans 1982). The differences in racial demographics between municipalities also reify the racial disparities regarding access to resources because so many public services are tied to local jurisdictions.

Today, many suburbs are actually becoming more diverse in terms of class as well as race. In 2005, suburban poor outnumbered urban poor for the first time by more than one million individuals (Berube and Kneebone 2006). Poverty rates are also growing faster in the suburbs than in central cities (Allard and Roth 2010). Poor suburbs are experiencing many of the same problems as urban neighborhoods, including concentrated poverty, high crime rates, high unemployment, high demand for public services, and low rates of educational attainment. Additionally, the suburban poor face distinct challenges including decreased access to social services and affordable transportation (Murphy 2007).

As poverty spreads to small municipalities throughout metropolitan areas, the problem of resource disparities between municipalities pointed out by Gans looms even larger. Diversity in the suburban rings of large metropolises does not necessarily mean diversity at the level of the neighborhood, school district, or municipality. In fact, greater racial and socioeconomic diversity in suburbs as a whole may simply mean that there is a greater degree of sorting of these groups into separate municipalities. As long as large racial and class differences persist between municipalities, so will huge disparities in access to public goods. Residential mobility creates the landscape in which resources are distributed at the local government level. Therefore, understanding how households come to reside in particular communities is essential for understanding a variety of sources of inequality.

Government Services

Growing socioeconomic disparities between municipalities raises concerns about the local provision of government services. Municipalities with a wealthier tax base may be better able to provide high quality services. Furthermore, in some cases, residential mobility may be driven by a desire for certain government services at a particular price. According to Tiebout's theory of local expenditures, when households choose to relocate to another municipality, they are essentially "voting with their feet" for a particular bundle of public services at a particular cost (i.e., local taxes). A proliferation of municipalities within a metropolitan area allows citizens to act as consumer-voters and to choose the government that best meets their needs, given their means (Tiebout 1956).

Previous research suggests that some but not all government services may be influential in deciding where to relocate once a family has decided to move. A test of Tiebout's theory with data from the Twin Cities demonstrated that fiscal expenditures and quality of public services—including schools—were influential on residential location decisions. When looking at households that moved, more households moved to municipalities with low taxes, and higher income households tended to move to better school districts. On the other hand, the findings suggest that households do not usually move in response to fiscal changes. In other words, while fiscal differences will influence where a household moves, it is likely that, out of inertia, many households continue to reside in locations that do not perfectly meet their fiscal preferences (Reschovsky 1979). In contrast, Allard and Danziger found that states with high welfare benefits do not have influxes of welfare recipients, and welfare recipients are not more likely to move to states with better benefits, suggesting that this particular government service is not influential in residential relocation (Allard and Danziger 2002). While government services and

taxes are unlikely to determine the timing of a move, it is possible that they could be a factor in net out-migration from central cities if more households who wish to move choose to leave the center city for a municipality with a bundle of services and taxes that they prefer. These studies also leave open the question of how households factor in government services and costs into their decision making. Where do most households get information about other municipalities? How complete is the information that households act on?

Community Cohesion and Racial Acceptance

When moving to another neighborhood or town, households may consider the type of community they are moving to and how well they expect to socially integrate into that community. In Levittown, Gans found that while community-based reasons for moving were less important to respondents before they moved (compared to housing and employment reasons), most were pleasantly surprised by the social life they found once they arrived in Levittown. Couples enjoyed visiting each other's homes, throwing parties, and joining clubs. Young children played in the yard and had other kids their age to socialize with on their street (Gans 1982). This kind of community acceptance and solidarity cannot be taken for granted by households moving to neighborhoods where they will be a racial minority. Krysan and Farley found that the majority of African Americans who expressed an unwillingness to move to an all-white neighborhood were primarily concerned with the potential for hostility from white neighbors. African American respondents who preferred neighborhoods where they would be the majority for reasons approximating cultural affinity with co-ethnics were a small minority (Krysan and Farley 2002). Karen Lacy's African American respondents in predominately white Fairfax County sometimes felt that neighbors were unwelcoming or mildly hostile (Lacy 2007). This research suggests that African Americans may be more concerned than others about the

social environment of the communities to which they may move. Neighborhood demographics may serve as a proxy for whether the social environment will be hostile or welcoming.

Parental Concerns

In particular, parents may be concerned with how racial acceptance (or lack thereof) will affect their children. One mechanism driving residential mobility that Rossi pointed out is how parents wish to move because they are looking for a particular type of community for their children (Rossi 1980b). In *Blue Chip Black*, Lacy shows that African American families have some unique parental concerns that may affect their residential mobility decisions. Lacy compares African American families who live in predominately white Fairfax County to those who live in predominately black Prince George's County. She found that these families had different parenting philosophies about how to socialize their children for handling issues of race in the future. African Americans who lived in Fairfax County moved there for the neighborhood amenities, including better schools and higher quality retail. They also felt that they did not need to live in a black neighborhood to socialize with other African Americans and had a greater tendency to join black organizations such as Jack and Jill. Parents in Fairfax County also thought that their mostly white neighborhoods would better socialize their children for predominately white school and work environments. (All parents in the sample wanted to send their children to historically white colleges and universities.) Parents in Prince George's County found that living in a neighborhood with people of the same race and class gave them and their children a chance to be known as individuals without the pressures they might face as a minority in another community. It also meant that their children would have contact with African American culture without extra planning on their part (Lacy 2007).

The families who lived in Fairfax County benefited from a county with better fiscal health and more highly-rated schools than Prince George's County. While the Prince George's County respondents lived in solidly upper-middle-class communities, they were affected by problems facing the entire county, including the unwillingness of national high-end retail chains to locate there, the overstressed school system, and fiscal problems (Lacy 2007). The unique issues facing relatively privileged families in Prince George's County stem in part from the fact that it has the highest concentration of African American affluence and the highest concentration of poverty in the region (Johnson 2002). At the same time, Fairfax County's African American families often felt that they had to diligently monitor their children's school experience and intervene with teachers and administrators to ensure that their children received fair treatment (Lacy 2007). The upper-middle-class parents whom Lacy studied found that each community had benefits and disadvantages for facilitating their parenting goals. The unique needs of African American parents are likely to factor into their residential housing decisions. Their relocation decisions may be more sensitive than both white households and African American households without children to social environment factors. Therefore, it may be the case that there are racial differences in residential mobility between households of different types.

Case Study

Chicago is an extreme case for studying racial segregation. The Chicago-Joliet-Naperville Metropolitan Area had a white-black dissimilarity index of 75.9 as of 2010 (and any value over 60 is considered high). The dissimilarity index indicates the percentage of either group who would need to relocate in order to achieve an even geographic distribution of groups. Using this metric, the Chicago metropolitan area is the sixth most segregated in the US. Furthermore, the dissimilarity index (a simple measure of geographic evenness) does not take

into account the level of overall diversity, which could be viewed as the potential that an area has for more integrated neighborhoods. Silver (2015) developed an integration-diversity index which quantifies the relationship between citywide and neighborhood diversity scores; by this metric the most segregated cities are diverse in terms of the overall population but have little diversity within their neighborhoods. Using this metric and data from the 2010 census, he found that of the largest 100 cities, Chicago was the most segregated.

While Chicago has an extreme level of racial segregation, areas with large black populations tend to have high levels of black-white segregation, so many African Americans live in this type of environment. As of 2010, African Americans were hypersegregated in twenty-one metropolitan areas, including Chicago. A third of all African Americans lived in these hypersegregated metropolitan areas and another 21 percent lived in highly segregated metropolitan areas (Massey 2015). Chicago was one of eight metropolitan areas with a high score on all five of the geographic dimensions used to determine hypersegregation. Six of these eight most hypersegregated metropolitan areas are in the Midwest (Massey and Tannen 2015). Therefore, while Chicago is an extreme case of racial segregation, it can be considered representative of the type of place where more than half of the African American population resides.

Chicago is also emblematic of the trend towards African American suburbanization. By using the Chicago metropolitan area as a case study, I am able to examine dynamics of racial segregation and residential relocation across city neighborhoods and suburbs. Between 2000 and 2010, the population of the city of Chicago shrank by 200,418 people. Of those 200,418 lost residents, 178,126 were African American. While Cook County also lost African Americans overall, a number of suburban towns within Cook County had large gains in their African

American populations (Mackun et al. 2011; Trotter 2011). All of the “collar counties” experienced an increase in their African American population (U.S. Census Bureau 2000; U.S. Census Bureau 2010), suggesting an increase in African Americans moving to far flung suburbs or exurbs. While Chicago's experience appears to be indicative of some national trends, including the increased suburbanization of African Americans and reverse migration to the South, this loss of population is an extreme case (Holloway 2011). Among the ten US cities with the largest African American populations, Chicago was the city with the largest percentage decrease in this demographic outside of Detroit (Zotti 2012). The trend of African American suburbanization has been accelerating in Chicago and other northern industrial cities since the 1980s (Wiese 2005), but 2000–10 was the first decade when African Americans made up a majority of the population decrease in Chicago. These trends make the Chicago metropolitan region a compelling site for investigating African American suburbanization.

From one perspective, this decline in African American population in Chicago may simply indicate that African Americans are in a better financial position to act on their preferences for suburban residence. It could be the case that suburbanization results in African Americans accessing stable suburban locations that match their preferences, provide access to more resources, and allow for comparable wealth accumulation as whites. The reality is that Chicago’s suburbs vary greatly in terms of neighborhood contexts. It is not always the case that geographic residential mobility from the suburb to the city results in upward contextual mobility. Since white flight has touched many of Chicago’s suburbs, these areas have been plagued by the problems of racially discriminatory housing markets. The variation in racial demographics between Chicago’s suburbs allows for a study that covers many different possible trajectories of

residential relocation. For homebuyers, these varying trajectories are particularly important because they are directly tied to the process of wealth formation.

Methods

I have used qualitative interviews with African Americans seeking to buy a home in the Chicago metropolitan area to investigate the housing-search process and residential-relocation decisions in the context of a racially segregated metropolitan region. To develop a fuller picture of the entire housing-search process, I interviewed prospective homebuyers as early in their process as possible and then followed them as they prepared to purchase a home. Specifically, I focus on the residential relocation process for working- to middle-class African American homebuyers. I interviewed non-poor African Americans to investigate residential decision making among a group that has enough resources to make choices but that still face a variety of constraints.

To truly understand the social processes involved in residential mobility, it is not sufficient to ask individuals about their motivations after they have relocated. It is quite plausible for migrants to reinterpret their choice to move after gathering a wealth of information about a new place that can be perceived only by experiencing it as a full-time resident. Furthermore, psychological research suggests that people lack access to their own higher-level cognitive processes. When asked “why” a particular behavior was chosen, people generally respond with inferences based on what stimulus was a plausible and likely cause for their action. In many instances, people are able to make reliable inferences about the causes for their actions, but in some situations it is more difficult, especially when time has passed since the decision was made (Nisbett and Wilson 1977). By supplementing my interviews with observations and by speaking

with subjects before, during, and after their process of choosing a new home, I was able to gather more comprehensive data on why subjects selected a particular home and community.

The methodology that Gans (1982) employed in *The Levittowners* provides information about how the perspectives and opinions of his respondents changed over time. Gans utilized a two-year ethnographic study combined with a series of surveys and formal interviews. One of the strengths of this study is that it tracked people from before they moved into their suburban homes until they had been there for over two years, so it demonstrates how attitudes towards both their old and new homes changed after moving. The initial surveys were only conducted after participants had already bought a house in the development, so the decision-making process had already occurred, but respondents had not yet experienced life in Levittown. After two years of residence in the suburban community, some respondents viewed the city more favorably. Many people came to realize that there were enjoyable aspects of city life that they missed, but the vast majority still preferred life in Levittown. Sixty-five percent of women who had moved from Philadelphia and half of the men said that they missed the city. One major change in attitudes between the first survey and the later interviews was that 59 percent of the women in the Philadelphia sample said they would like to move back to the city “were it not for the children,” which is three times as many as gave that answer in the mail questionnaire before they moved. Only 29 percent of men answered in the affirmative the second time, which constituted a small increase from the previous survey (Gans 1982). If the study had only consisted of the survey conducted after participants had lived in their new home for two years, one may have erroneously concluded that space or resources for child rearing was the primary motivation for choosing a home in Levittown. It would also not be clear that the divergence in opinion between husbands and wives about the merits of suburban living developed after couples relocated to the

suburbs. The approach that Gans devised resulted in a nuanced account of the dynamic process of residential relocation.

Lacy (2007) asked her respondents what they appreciated about their neighborhood, but we do not know if their answers convey the reasons they reside in those locations. For instance, Lacy found that her subjects sometimes experienced discrimination when looking for a home, and this may have influenced where they moved, but the participants in her study tended to de-emphasize that aspect of the moving process. Lacy also conducted participant observation research on the real estate market in the area. When she posed as a potential homebuyer in this region, she found evidence of subtle racial steering and marketing of particular communities to blacks. Understandably, her participants preferred not to dwell on opportunities that may have been withheld from them for reasons of racial discrimination and instead focused on the fact that they were satisfied with the home that they chose. Similarly, Stack was only able to observe her respondents in their new homes and ask them for their justifications for their decisions after they had migrated to the South (Stack 1996).

I recruited potential movers from homebuyer education seminars at Neighborhood Housing Services (NHS) of Chicago and the West Cook Homeownership Center (WCHC), two nonprofit organizations that assist aspiring homeowners. The twenty-four homebuyer education seminars that I recruited participants from were held in Oak Park (an integrated suburb to the west of Chicago), Roseland (a predominately black South Side neighborhood), and East Hazel Crest (a south suburb of Chicago with a slight majority of black residents). The homebuyer education seminar offered by NHS and WCHC is a prerequisite for a Homeownership Education Certificate, which some lenders require before issuing certain loans. Receiving this certificate can also make some buyers eligible for specific government subsidies when purchasing a home. I

recruited forty participants from NHS East Hazel Crest, fourteen from NHS Roseland, and fourteen from WCHO. Of all the homebuyers, 58 percent had an original address in the city of Chicago. The remainder lived in suburban metropolitan Chicago. By recruiting at these homebuyers education classes, I targeted working class and lower-middle-class homebuyers. The aspiring homebuyers who attended these classes had enough resources that they could qualify for a mortgage, but could still require and qualify for some government assistance. Therefore, many of the homebuyers in this study were working class or lower-middle class.

I used in-depth interviews with sixty-eight African American aspiring homebuyers (from sixty-five separate households) to better understand the social processes involved in residential relocation decisions. These respondents will be referred to hereafter as homebuyers. These aspiring homebuyers can mostly be classified as working or lower-middle class (67 percent of these homebuyers had annual household incomes between \$25,001 and \$74,999). For their highest level of education, 35 percent of the homebuyers had attained some college and 52 percent had attained a college degree or higher. The average age of the homebuyers was forty-one at the time of our initial interview. The average household size was 3.2 and they contained an average of 1.4 children under the age of eighteen. Twenty of the homebuyers were married or living with a partner. Of the forty-eight homebuyers who were not married or cohabitating, seventeen of them had another adult living in their household (e.g., an adult child, a parent, or a roommate). For three of the households with married or cohabitating couples, I conducted the initial interview of the two householders together. In a few other cases, another householder was present for the interview but decided not to officially participate. While these other household members sometimes interjected in our conversation and their comments contribute to my background understanding of these cases, I do not use quotes from these household members. In

some of the case where a non-participant householder was present, the other householder was a parent or adult child of the interviewee. These homebuyers form an interesting group because they are at a critical moment in their process of solidifying their middle-class status by investing in their own home. By studying individuals at this juncture, I can explore some of the obstacles to achieving and maintaining middle-class status related to the housing market.

Table 1: Gender and Age of Homebuyers

Gender	Average Age	Count
Female	40	53
Male	41	15
All Homebuyers	41	68

The initial interviews were conducted from October 2014 to September 2015. All of the initial interviews were conducted in person and they were on average of fifty-one minutes long. Many of the initial interviews were conducted in respondents' homes, while others were conducted at their work places, coffee shops, and other public spaces that they frequented. Initial interviews began with a life history of all residences to contextualize the current relocation choice. The initial interviews also covered steps taken in the home-buying process up to that point, sources of assistance and advice (government programs, organizations, family members, or friends), experiences with real estate professionals and banks, and search strategies. Questions were also asked about moving preferences, including which areas they were considering and why and what elements they desired in their new home or neighborhood. I asked about the factors that led them to consider a move and for descriptions of their current home and neighborhood.

I reached thirty-eight of these homebuyers to collect follow-up data during their home-buying process (which included in-person interviews, ethnographic observation of home viewings, and brief phone interviews). The average number of interviews I conducted with each respondent was 1.8 and the number of interviews ranged from one to five (including phone and in person interviews). In follow-up interviews, I asked the homebuyers to describe meetings with loan officers and real estate agents along with other activities related to home buying. I asked questions about any changes in stated preferences for location or type of home along with reasons for delays in the home-buying process. In final interviews, I asked respondents to reflect on the home-buying process, describe their new home, contrast their new home and neighborhood with their former residence, and describe their level of satisfaction with the new home. I coded the interview transcripts for common themes, which were determined inductively through the research process.

For a comparison group, I conducted interviews with neighbors of these homebuyers at their original addresses. Using the homebuyers whose original addresses were within the city of Chicago, I used ArcGIS to develop a list of residents who lived within a 200ft radius of their initial address. I sent letters to the residents at these 909 addresses, and I called some of these residents where publically listed phone numbers were available. These letters were sent in August 2015. From this list, I was able to conduct interviews with seven neighbors of the homebuyers from August 2015 to September 2015. The interviews were conducted in person, at subjects' homes, or another location of their choosing. The interviews covered their perceptions of their home, neighborhood, and the city of Chicago. I also asked about their lifetime history of moves and if they had any plans or desire to move in the future.

Looking Ahead

In Chapter 2, I discuss how middle-income African American homebuyers navigate a racially segregated landscape when deciding where to buy a home. It is challenging to navigate a racially segregated metropolitan area because most of these homebuyers would prefer to live in racially integrated neighborhoods. Many racially integrated areas are in transition, so homebuyers are forced to make predictions about the future stability of neighborhoods. This chapter explains the folk theories that homebuyers use to make sense of neighborhood change, including the theory of Housing Choice Voucher-induced decline. In Chapter 3, I explain the underlying motivations that keep homebuyers committed to the goal of homeownership despite this challenging housing landscape. Homebuyers often referred to the importance of the American Dream. Homeownership is an essential symbol of success under the terms of the ideology of the American Dream. In Chapter 4, I consider the relationship between home buying and the life course of families. Many of the homebuyers in this study were forced to delay home buying for long periods of time after they initially decided that they needed a new home. These long delays meant that the composition and needs of households often changed as they were financially preparing for homeownership. These changes in household composition meant that families had different factors to consider when choosing a home. Furthermore, many families were not able to act on their desire to buy a home when that new home and relocation to a different area was most needed. In Chapter 5, I examine the implications of this research for housing policy. I describe how race-blind housing policy may unintentionally contribute to residential relocation dynamics that further racial segregation.

CHAPTER 2: MULTIGENERATIONAL NEIGHBORHOOD DECLINE AND HOUSING SEARCH STRATEGIES FOR AFRICAN AMERICANS

Scholars of place-based disadvantage have demonstrated that racial disparities in neighborhood quality perpetuate racial inequality in the United States (Massey and Denton 1993; Sampson 2012; Sharkey 2013), but the notion of place-based disadvantage implies stable places and static people. In actuality, the average American can be expected to move 11.7 times during his or her life (based on 2007 American Community Survey Data), and rates for lifetime moves have historically been similar for whites and blacks (South and Deane 1993). African Americans, like Americans generally, move often and have experienced neighborhood disadvantage compared with whites despite their residential mobility.¹ In *Stuck in Place*, Sharkey explains how the multigenerational experience of neighborhood disadvantage has driven the persistent socioeconomic disadvantage of black families (2013). African Americans make decisions about residential relocation in the context of this multigenerational experience of neighborhood disadvantage, which can follow them through time and space.

Drawing on Sharkey's concept of the multigenerational experience of neighborhood decline, I argue that neighborhood disadvantage can follow geographically and socioeconomically mobile individuals over time even as they actively search for stable, racially integrated, middle-class neighborhoods. Using qualitative interviews with working- to middle-class African American aspiring homebuyers both before they purchase a home and during their moving process, I demonstrate that although middle-income African Americans move often and are attempting to move to stable, solidly middle-class, integrated neighborhoods, they remain

¹ Residential mobility is distinct from migration between regions, which Sharkey (2015) found was once higher than average for African Americans, but it has declined in recent decades.

stuck in relatively disadvantaged neighborhood contexts. I argue that middle-income African Americans have difficulty translating geographic mobility into improved neighborhoods due to a combination of objective constraints and a perspective about the metropolitan area that is informed by the landscape of racism and racial segregation.

It has been suggested by conservative commentators that blacks continue to be segregated due to their own preferences (Thernstrom and Thernstrom 1999). Additionally, some qualitative researchers have argued that in the post-civil rights era, some middle-class blacks are frustrated by the racism they continue to encounter in education and work settings, and as a result, have developed preferences for predominately black neighborhoods as a respite from these hostile environments (Boyd 2008; Cashin 2000; Lacy 2007). In contrast, my findings concur with studies that find that only a minority of African Americans prefer predominately black neighborhoods (Ihlanfeldt and Scafidi 2002; Krysan and Farley 2002).

Sampson (2013) has argued that folk theories about neighborhoods are an often-ignored but potentially significant cultural factor shaping perceptions of neighborhoods, which may interact with structural factors to influence residential relocation decisions. I found that African American working-class to middle-income homebuyers used three main folk theories of neighborhood change to identify suitable neighborhoods under these constraints: theory of Housing Choice Voucher-induced neighborhood decline, the theory of gentrification, and the theory of racial stability in integrated neighborhoods. The theory of Housing Choice Voucher-induced decline obscures the role of white flight in neighborhood trajectories, making it possible for homebuyers to be extremely optimistic about the potential for an influx of white newcomers into predominately black neighborhoods and the stability of racial demographics in neighborhoods that are already experiencing white flight.

The Inherited Ghetto and Residential Relocation Choices

Sharkey (2008; 2013) describes how economic racial inequality and racial housing segregation have remained persistent and severe since the 1970s. Using data from the Panel Study of Income Dynamics, he demonstrates that African Americans continue to live in more economically depressed and higher crime neighborhoods than whites do. He stresses that the same families have been stuck in these most economically distressed neighborhoods for multiple generations, compounding the negative effects of these disadvantaged environments. Sharkey refers to this multigenerational experience of disadvantaged neighborhoods as the inherited ghetto, but he is clear that it does not necessarily require staying in the same neighborhoods. He does find that people who stay in the same county in which they grew up are more likely to remain in similar neighborhoods. This finding suggests a relationship between geographic mobility and changes in neighborhood context, but a large county in a populous metropolitan area can contain neighborhoods with widely different neighborhood contexts. Sampson (2012) examines residential relocation flows between neighborhoods in Chicago and finds that people tend to move between neighborhoods with similar characteristics and to remain within black, non-Hispanic white, and Hispanic parts of the city.

Although Wilson argued that the out-migration of middle-class blacks from black neighborhoods has been a driver of concentrated poverty and neighborhood disadvantage (Wilson 2012), middle-class African Americans also remain in disadvantaged and segregated neighborhoods (Adelman 2004; Alba, Logan, and Stults 2000; Massey and Denton 1993). Middle-class African Americans continue to be segregated despite the fact they remain highly interested in moving to racially integrated areas (Bader and Krysan 2015; Krysan and Farley 2002; Massey and Denton 1993). Additionally, because the same dynamics that previously

created neighborhood disadvantage in central cities are at work in the suburbs (Alba and Logan 1993; Charles 2003; Pattillo 2005), African Americans must grapple with these concerns even as many are leaving center cities for surrounding municipalities.

Policymakers have used Housing Choice Vouchers to help poor, urban, disproportionately minority households move to better neighborhood contexts and have had very limited success (Basolo and Nguyen 2005). Although many researchers have studied recent efforts to address concentrated poverty and racial segregation through housing mobility programs for households in subsidized rental housing, including the Moving to Opportunity Program (de Souza Briggs 2010; de Souza Briggs, Popkin, and Goering 2010; Goering and Feins 2003; Joseph and Chaskin 2010; Ludwig et al. 2013; McCormick, Joseph, and Chaskin 2012; Rosenbaum and DeLuca 2008; Rosenblatt and DeLuca 2012), by studying homebuyers, I show how difficulties in the relocation process persist for more economically advantaged African American households.

Many middle-class African Americans have experienced neighborhood decline as an enduring and often multigenerational phenomenon in spite of their geographic mobility and their attempts to devise strategies to move to integrated neighborhoods. For a homeowner, neighborhood decline results in a diminished quality of life and a financial loss on a major investment; as such, it is not surprising that this would be of concern to aspiring homeowners who have experienced this decline repeatedly. For African Americans, racial segregation lowers demand for their homes, which limits the ability to build home equity and contributes to the racial wealth gap (Shapiro 2004). Although racially integrated neighborhoods have become more stable in recent decades, racially integrated areas with higher percentages of homeowners are more prone to changes in the share of white population (Ellen, Horn, and O'Regan 2012).

Therefore, white flight is a highly pressing concern for African American homebuyers. Furthermore, Massey and Denton (1993) have found that neighborhood dilapidation tends to create a snowball effect. Landowners will stop improving their own property if nearby properties are in disrepair because they assume that the neighborhood is not worth the investment if other property owners are neglectful. African Americans are more likely than whites to end up in neighborhoods that suffer from this kind of downward spiral.

Persistent racial segregation enables other forms of racial subordination, including inequality in the labor market, education, and public services (Massey and Denton 1993). Racially segregated, disadvantaged neighborhoods mediate a variety of social and economic goods in ways that perpetuate racial inequality (Lareau 2014; Sampson, Morenoff, and Gannon-Rowley 2002; Sampson 2012; Small and Newman 2001; Stoll, Holzer, and Ihlanfeldt 2000). Additionally, although minority suburbs tend to be better off than poor, minority, urban neighborhoods, they are less affluent, with poorer-quality public services, and more crime than areas with majority-white populations (Charles 2003). Furthermore, Elijah Anderson (2011) argues that the image of the black ghetto follows African Americans of all class backgrounds as they travel through predominately white, educational, professional, and residential spaces. This stereotyping based on association with imagined places is another way the disadvantaged position of predominately black neighborhoods can touch the lives of more advantaged African Americans.

The question of why African Americans end up in similar places despite concerted efforts to relocate to preferable neighborhoods remains unanswered. It is clear that housing discrimination continues to be a factor. The 2000 Housing Discrimination survey found that although there has been a slight decrease in discrimination against African Americans when

seeking housing, whites were favored over blacks in 21.6 percent of tests (Turner et al. 2002). However, high levels of discrimination found in audit studies are actually positively associated with black in-migration to predominately white areas; therefore, discrimination of this kind can indicate backlash to already changing demographics and does not necessarily prevent all black relocation to these areas (South and Crowder 1998). Some African Americans are also dissuaded from moving to white neighborhoods due to fear of racial hostility (Krysan and Farley 2002). Another factor contributing to continued racial segregation of mobile individuals is that neighborhoods can change. Sampson argues that neighborhoods can choose people rather than the other way around. This phenomenon is evident when black families move to integrated neighborhoods and white families leave, ultimately changing the demographics of the neighborhood black families chose (Sampson 2012). Furthermore, whites continue to avoid areas with substantial numbers of blacks (Bader and Krysan 2015) and have been shown to avoid areas near black neighborhoods (Massey and Denton 1993).

Krysan and Bader point to the importance of an existing radicalized geography in contributing to future residential relocation decisions (Bader and Krysan 2015). They used a question about two suburbs, one predominately black and the other predominately white, to demonstrate how the existing geography of racial segregation can influence preferences in a way that preserves racial segregation. Schaumburg and Homewood/Flossmoor are similar in terms of the incomes of residents and cost of homes, but Schaumburg is a predominately white suburb to the north of Chicago, and Homewood/Flossmoor is a predominately black suburb to the south of Chicago. When asked whether they would consider Schaumburg, black respondents said that it was isolated from schools, jobs, and family, whereas whites gave a similar response about Homewood/Flossmoor. In other words, the existing geography of race contributes to whites' and

blacks' differing levels of familiarity, comfort, and sense of connection to certain parts of the metropolitan area. Furthermore, Kevin Lynch (1960) argues that we create mental images of urban space based partly on our own experience and familiarity with different aspects of the built environment. In turn, these environmental images filter our perceptions of urban space. Race may be one of many individual factors that shape mental maps of the city.

Geographic Mobility and Multigenerational Neighborhood Disadvantage

Middle-income African Americans who have experienced life in a racially segregated metropolitan region approach the home-buying process with a wariness that arises from their personal and familial residential histories. They know from experience that not all homes will maintain their value and that a good neighborhood will not necessarily retain its characteristics for the thirty years that it takes to pay off a mortgage. Furthermore, most African American homebuyers seek racially mixed areas that are not predominately black. Racial integration is seen as a critical indicator of other desirable neighborhood characteristics and as an important neighborhood quality in its own right (particularly for raising children). Of course, racial integration is often not a stable quality of neighborhoods.

Homebuyers were aware of signs of decline in the neighborhoods that they had left behind, including abandoned homes and closed schools. For example, Iris, 36, has seen neighborhood decline in the city neighborhood where she was raised and the suburban town she moved to as an adult. This pharmacy technician and mother of two children grew up in the far South Side neighborhood of West Pullman, where her mother still lives. Iris has thought about moving back to West Pullman to be closer to her mother and for convenient transportation to her work, but she has her doubts about the area:

There used to be a lot of homeowners, [but now] you've got either a lot of abandoned houses or a lot of renters and alot of Section 8, so there are some areas where they're

horrible. And the schools, if I move to West Pullman, the kids would have to go to private school or a charter school. The schools are bad.

Iris has noticed the demographics of the neighborhood changing overall. The poverty rate for the area has risen from 5.3 percent in 1970 to 19.3 percent in 2000 (Paral 2014). Iris also mentioned that the elementary school she attended is now closed, so she would not have the option to send her children there, adding to the list of things that she feels have worsened in the neighborhood she once called home.

Despite being geographically mobile, Iris has found herself surrounded by familiar signs of neighborhood decline throughout her life. After spending five years in the south suburbs, she fears that some of these areas are also headed for a downward trajectory. I asked her to compare the suburban towns and the city neighborhoods where she is looking to buy a home, and she said:

Living out there now, what I used to think were pluses of the suburbs aren't anymore. These used to have the better schools because people were paying higher taxes. Like, Rich Central, the high school, they used to have a bowling team, tennis, but they don't have these things anymore . . . They even have shootings out there now. It's almost like they're trading places where the suburbs are becoming like the city used to be, and the city is becoming more suburban.

Like West Pullman and many other south and western suburbs of Chicago, Park Forest has experienced white flight, a decline in overall population, and subsequent socioeconomic decline. Park Forest went from 12 percent black in 1980 to 60 percent in 2010. The 1990 population of Park Forest of 24,656 declined to 22,330 by 2010. In 1990, 5 percent of the population was living below the poverty level, but in 2013, 15 percent of families had below-poverty-level income (American Community Survey 2013; U.S. Census Bureau 1980; U.S. Census Bureau, 2010). Iris has noticed the consequences of these changes, particularly for the schools. These memories of neighborhood deterioration are at the forefront of her mind as she looks for a place to buy a home.

The Challenge of Finding Stable Racial Diversity

These homebuyers realize that neighborhood decline is a real possibility that could harm them financially as homeowners, but they have to balance this concern against other factors in their housing search. In particular, many of the homebuyers placed importance on racially integrated neighborhoods. Additionally, only a few homebuyers were actively looking on the north side of the city and in the northern suburbs, which are farther from predominately black neighborhoods and where fewer neighborhoods have experienced white flight. Homebuyers were often unfamiliar with areas to the north of the city, and the professionals assisting them in their search were less likely to suggest these areas.

Homebuyers had difficulty identifying stable, racially diverse neighborhoods due to the existing racial demographics in the Chicago metropolitan region and the buyers' tendency to focus on the portions of the metropolitan region that have the largest existing black population. One aspiring homebuyer, Samantha, 29, was so apprehensive about her ability to identify a stable neighborhood that met her other requirements that she decided against pursuing homeownership. Samantha decided to continue renting an apartment rather than buy because she did not trust the stability of the housing market where her family already lives, the suburb of Forest Park, a racially diverse suburb to the west of Chicago. Because I recruited participants from homebuyers' counseling events, I had very few respondents who, like Samantha, had made a deliberate decision to rent. She compared Forest Park with the farther-out suburb of Naperville, which she thought was a safer place to buy:

Because I think Naperville is a growing neighborhood. Right now the rent is low, like you can find quality stuff there, but I don't think that it's diverse. I think Naperville is low now and will increase, but for Forest Park, the costs are higher, and I feel like it can't get that much higher.

The difference between the two suburbs she alludes to when she says that Naperville “is not diverse” is that Forest Park has a growing black population that reached 32 percent in 2010, whereas Naperville was less than 5 percent black in 2010 (U.S. Census Bureau 2010). Because Samantha wants to live in a diverse neighborhood with a significant black population, she is not interested in moving to Naperville despite its stronger housing market.

Most of the homebuyers wanted to live in a racially diverse community, although these are often not the most stable communities. Like Samantha, Jill, 41, also wants to live in a racially diverse community, partly because she believes this is the ideal environment in which to raise children. She explained:

I would say [diversity is] kind of paramount in my decision making. It’s important to me because I’d like to be exposed to different races and different cultures for a different view, a different perspective. Also, I want my daughter to be exposed to a world that’s just not all black, but I also don’t want her to be the only one, like the token black kid in the area, because that’s isolating.

Many respondents felt that racial diversity was a nice attribute to have in a neighborhood for their own sake, but more importantly, for properly raising children. Like many of the homebuyers, she believes that racial diversity has intrinsic value as a neighborhood quality.

Additionally, Samantha is avoiding a move to an all-white neighborhood because of her previous experience in this type of environment. She and her husband had actually tried moving to a majority-white suburb, La Grange, about three years ago, and experienced hostile neighbors there. Samantha said of La Grange:

We had so many negative situations that happened when we were living there, which is why we moved. [For example,] my husband and my son were there in Jewel, and my son he was maybe in second grade, and I think this older white man he walked past, and he knocked my son over. It was an accident, but he knocked him over, and he just looked at him and he just kept walking, so my husband was like, you could at least say sorry. He’s like, ‘oh well, if you weren’t in our store—if you people didn’t come out here to our store and go to your own store, then we wouldn’t have these types of situations.’ That’s just one of the scenarios.

This negative experience in La Grange made a lasting impression on Samantha in part because her young child was present. Although Samantha does not claim that the majority of whites in La Grange hold racist attitudes, she is not interested in risking any repeat experience of this kind of behavior for her child. Samantha's case makes it clear that preferences about neighborhoods are shaped by personal histories of residential mobility, and not just due to historical memory of white hostility.

Although Samantha had these negative experiences in a place where she had previously lived, other homebuyers were dissuaded from moving to white neighborhoods due to previous experiences visiting these areas or because stories they had heard from friends and family dissuaded them from looking to buy homes in all white neighborhoods. Sophia, 29, said of the predominately white Mount Greenwood neighborhood:

It's a neighborhood on the south side called Mount Greenwood, going through it, you can shop there, but I wouldn't want to be on a bus stop there. I've gotten rude comments, people driving past saying things to me. I had a friend try to buy a house over there. They spray painted her driveway, so they try to keep it very Irish over there would be a nice way to say it. They don't really want anybody outside of the race over there, so it's something that you don't really want to worry about coming home to a bunch of busted windows when you just paid your life savings into a new house. So that's why I wouldn't want—it's a nice, beautiful neighborhood, no problems, the schools are nice over there, but not necessarily welcoming.

Sophia's fears of hostility in all-white neighborhoods are not based on hypothetical notions of what these areas may be like but instead on her own experiences and from firsthand accounts from her friends. Mount Greenwood and La Grange are working-to-middle-class, predominately white ethnic enclaves. They both happen to be in the southern and western parts of a metropolitan region near neighborhoods that have transitioned from predominately white to predominately black in recent memory. Due to the geography of these particular white enclaves, their white residents are more likely to feel threatened by the possibility of their neighborhood

changing racially. Additionally, black homebuyers are more likely to encounter these white neighborhoods because they are close to places where they already have ties. These working- and lower-middle-class African Americans are encountering the most threatening white neighborhoods (because these are closest to their current residence, their places of work, and their social networks) and are extrapolating from those experiences to make judgments about other areas with overwhelmingly white populations. As a result, even if overt racial hostility from white neighbors is not widespread, it can have an effect on the decision making of African American homebuyers.

Folk Theories of Neighborhood Change

The Housing Choice Voucher Theory of Neighborhood Change

Because homebuyers were concerned that these dynamics of neighborhood decline could follow them as they move to different city neighborhoods and suburbs, homeowners create their own theories about neighborhood change to help them evaluate the stability of neighborhoods. The most common theory held that some suburbs and city neighborhoods have declined due to the influx of poorer residents who hold Housing Choice Vouchers as a consequence of the Plan for Transformation (a city-wide initiative to demolish large public housing projects and move residents to scattered site buildings, mixed-income developments, and the private rental market). Respondents were interested in leaving neighborhoods that they believe have high numbers of voucher holders and in avoiding neighborhoods that may experience an increase in the number of voucher holders.

Homebuyers believe that subsidized renters are particularly bad neighbors and that a large presence of this population will likely cause neighborhood decline. Like many of the

homebuyers, Tiffany, 34, believes that the decline in the neighborhood where she was raised is due to an influx of renters. Tiffany painted a picture of a bucolic childhood in Riverdale:

So when we moved to Riverdale it was amazing. Manicured lawns, everybody was friendly. I remember being free to walk in the neighborhood and go to the store at probably seven, eight-years-old. It was very safe. My mother and father, they put us in the public school, which was on the next block, and we could walk there, and there were no issues, and it was a very good school.

Tiffany theorizes that Riverdale has changed due to a greater proportion of renters who she believes are former CHA residents using the Housing Choice Voucher (HCV) program:

So I know that a lot of the projects, the low-income housing, they tore them down, Cabrini Green, Robert Taylor. They all moved to the south suburbs, and a lot of people started accepting Section 8, which is the old term for the program that I'm in now, which is the voucher program through CHA, and I know a lot of people want to accept it because they know that A), they're going to get paid immediately because of the program. A lot of people wanted to flip houses and apartments and things like that, and so it just flooded everybody that way.

Tiffany believes that the Housing Choice Voucher recipients who moved from the large CHA housing projects that were torn down as part of the Plan for Transformation are primarily responsible for the decline in Riverdale.

In the absence of large public housing towers, homebuyers look for other signs of the presence of subsidized renters in a neighborhood. These signs include the physical maintenance of areas outside the home (especially lawns), use of public spaces, and quantity of younger residents (both young adults and children). Tiffany believes that in the time since she left home, a great deal has changed in Riverdale, including the physical appearance of homes:

There is a certain element that kind of in my opinion goes along with renters versus owners. If you own, you're going to make sure there's no trash on the lawn, and you're going to roll your garbage can out to the corner so that the garbage men can pick it up, and you're going to get your mail, and you're not going to just let the newspaper sit on the front porch forever, loud music—you know to turn it down when you pull up through the driveway, just things like that. And I just noticed things were changing, and not for the better. I started seeing a lot of abandoned buildings and unmanicured lawns.

Tiffany associates certain neighborly behavioral norms with homeownership, and she thinks that neighborhood decline in Riverdale is the result of renters' violating these norms, which includes maintaining the outward appearance of their homes. Although Tiffany holds a voucher herself, she hopes that with her increasing income she will be able to leave the HCV program and own her home with the assistance of CHA's Choose to Own Program. She wants her participation in the HCV program to be temporary—while she gets on her feet and prepares to become a homeowner herself. Furthermore, she feels culturally tied to the lifestyle she had in her youth in a single-family, detached home in Riverdale. In contrast, she believes that the cultural mores of former CHA residents were shaped by the large housing projects and that these norms are not compatible with those of a community of homeowners. Of course, unlike homeowners, renters are not supposed to be responsible for the maintenance of their homes because their landlords carry the primary responsibility for maintenance. Many of the homebuyers attributed moral significance to this difference in behavior, which stems directly from different material positions—that of a property owner versus that of a renter.

William, another homebuyer who thought that voucher-holding renters had brought about blight in Riverdale, cited an overabundance of apartment buildings and a preponderance of children as signs of an overconcentration of subsidized renters.

One of the problems with Riverdale right now is that Riverdale had built an overabundance of apartment buildings. In Riverdale, their planners put apartment buildings in many of the neighborhoods and it overcrowds the blocks. It overcrowds the parking. It overcrowds them with children. So that's the number one problem.

In this case, William identifies a cause for the influx of subsidized renters to Riverdale in particular—the availability of apartment buildings—and a symptom of this influx is concentrations of children. Homebuyers believed that apartment buildings and visibility of

children could be used as indicators that a neighborhood has Housing Choice Voucher recipients or may gain them in the future.

Many homebuyers saw particular behaviors in outdoor spaces as signs of voucher-holder status. For example, Tabitha thinks that voucher recipients use public spaces in the neighborhood inappropriately:

I can give you a classic example. My cousin used to have a beautiful home in 81st and Blackstone, okay? Most of the people there were homeowners. Well, a lot of these landlords are taking advantage of the Section 8 vouchers. The people directly across the street from my cousin went to the house and blacktopped the front yard, set a card table and chairs out in front and put a boom box in the window A lot of people who were in the developments, they never had a yard, right? So what happens? They don't go in the backyard.

The complaint comes up frequently that voucher holders use their front porches for leisure as opposed to their backyards, and this as seen as tied to the lifestyle associated with large public housing towers. Homebuyers believe that their own lifestyle choices are more appropriate for single-family homes, and a major indicator of this lifestyle is the use of the backyard for leisure.

The homebuyers believe that homeowners are more likely to value the private life associated with single-family homes because behaviors of neighbors are seen as an important indicator of neighborhood quality, homebuyers said they wanted to see a neighborhood at all times of the day to find out information about their potential neighbors' behavior. For instance, Jessica said it was essential to visit a neighborhood many times before buying a home there to determine

how it looks in the day, how it looks at night, how it looks in the summer, how it looks in the winter So during the day, it shows how many people hang out outside. At night, same thing. Because sometimes you can have nobody outside in the day, but come the nighttime, it can be the loudest area you've ever seen. In the summer, that's the same reason. You want to see how many people are hanging out.

Because many homebuyers saw dwellers' "hanging out" as a principal indicator of potentially undesirable neighbors, especially of subsidized renters, the home-buying process entails careful

observation of how public spaces are used. In particular, homebuyers like neighborhoods where people avoid using public space. Homebuyers associate middle-class values with being occupied by work or school for most of the day and spending limited leisure time, quietly, within the confines of the home's private space.

The Housing Choice Voucher (HCV) program has decentralized subsidized housing, and this phenomenon has altered homebuyers' understanding of how this policy affects neighborhood change. Homebuyers hold negative stereotypes of voucher recipients and assume that people who exhibit the social behaviors they find objectionable are voucher recipients (or Section 8 renters). Additionally, voucher recipients who do behave according to the middle-class norms that homebuyers value are not generally known to be recipients, so their behavior cannot redeem the reputation of the group. In this way, the decentralization of the program makes it difficult to evaluate whether the HCV program is having a negative effect on a particular community and what those effects are. Second, if the grievance that African American homebuyers hold is the overconcentration of subsidized housing in black neighborhoods, the fact that voucher recipients theoretically have free rein to use their subsidy anywhere in the city makes it difficult to place blame on a particular authority for this wrong.

The theory of Housing Choice Voucher-induced decline obscures the fact that these predominately black neighborhoods have suffered from a host of ills associated more generally with white flight and disinvestment. In her ethnography of black, middle-class homeowners in Kenwood, Pattillo (2008) argues that in the decades since the Civil Rights Era, rulings against segregated housing have been reinterpreted to abdicate government responsibility for addressing racial wrongs. She describes how this group of middle-class, black homeowners also believed that a concentration of subsidized housing causes decline in black neighborhoods. Like these

homebuyers, many of Pattillo's subjects had experienced decline in city neighborhoods and suburbs where they had previously lived, which they associated with a concentration of public housing. The homeowners also had conflicts with public housing residents over the use of outdoor public spaces (Pattillo 2008). However, the Chicago Housing Authority has adopted new policies that have changed the landscape of housing in Chicago. Under the Plan for Transformation (which was launched in 1999), the Chicago Housing Authority moved away from large public housing projects to Housing Choice Vouchers, which recipients can use to subsidize housing on the private market. Whereas these homebuyers are experiencing similar class and racial dynamics as Pattillo's homeowners are, these buyers are less able to articulate specific grievances due to the decentralized nature of the Housing Choice Voucher program.

The decentralized nature of the Housing Choice Voucher program creates a situation in which stereotypes about voucher holders are constantly reinforced and fears about the expansion of the program grow. Homebuyers associate particular behaviors with voucher holders and assume that people who exhibit those behaviors are benefiting from the voucher program. There are limited opportunities for homebuyers to have their stereotypes challenged because voucher holders who behave according to homebuyers' norms can easily go unnoticed. Stories about Section 8 or voucher-holding tenants from Chicago moving to municipalities throughout the metro area have become commonplace, but the evidence does not suggest that many voucher recipients have, in fact, left the city. From 2004 to 2014, there were small increases in the number of families using Housing Choice Vouchers in both Chicago and its suburbs. The Chicago Housing Authority had 4,194 more families using vouchers, and the Cook County Housing Authority, which serves the closest suburbs to Chicago, had an increase of 1,197 families (Center on Budget and Policy Priorities 2015). In the Chicago metropolitan area, there

was actually a decline in the percentage of Housing Choice Voucher recipients living in the suburbs (Covington, Freeman, and Stoll 2011).

The theory of voucher-induced neighborhood decline enables approaches to the home search that are based on overly optimistic projections of racial change in two different directions (in one case for black neighborhoods to gain white residents, and in the other, for white residents to stay in neighborhoods with increasing black populations). In interviews, homebuyers spoke much more directly about the in-migration of voucher recipients than the out-migration of whites, whereas many of the neighborhoods they discussed had experienced white flight during the periods homebuyers referenced. For example, as Tiffany grew up, Riverdale transitioned from being majority white to majority black—from when her family moved there to her high school graduation, it went from 20 percent to 70 percent black (U.S. Census Bureau 1980; U.S. Census Bureau 2000; U.S. Census Bureau 2010). Tiffany said of her mother, “She was a pioneer and she's like, ‘I’m going to be the last one standing.’ I hate that that's the case because now she really couldn't get much for her place if she wanted to.” Tiffany’s mother attempted to move her family to a neighborhood that had embodied her ideal, with manicured lawns, good public schools, and racial integration. Whereas the family was able to enjoy these advantages for a time, the family was not able to translate the residential mobility into a lasting change in the status of the neighborhood context due to wider patterns of demographic change. Tiffany attributes the decline in this neighborhood context to voucher recipients rather than to racial changes. Homebuyers tend to focus on the voucher program rather than see a larger picture of racial dynamics in housing policy and the housing market that adversely affects neighborhoods with substantial black populations, including biased and predatory lending practices, racial steering, and retail redlining.

The Gentrification Theory of Neighborhood Change

I found that one strategy employed for buying in a higher socioeconomic status and potentially more racially diverse area at an affordable price was to identify places that could gentrify in the future. Younger homebuyers who primarily want to buy condominiums or multi-unit buildings in more densely built parts of the city use this strategy. Ten of the sixty-six homebuyers interviewed were in the main trying to identify gentrifying areas. The average age for this category was 36, and about half the members of the group had no children in their households. When home prices are low enough, homebuyers are willing to gamble on buying a home in a lower-income, predominately black area that they think may benefit from economic development in the near future. Although homebuyers have generally not experienced substantial white gentrification in the neighborhoods where they have lived, many believe that it is a fairly common phenomenon in Chicago.

Some real estate agents encourage this optimistic outlook on the possibility of gentrification in neighborhoods where they are showing homes. Liam explained that he is looking for a condominium in South Shore because his friends and real estate agent have suggested that it may gentrify:

One of my friends lived in the South Shore area, and I know that a lot of these places are like basically going through gentrification, so I know it's like—it's best to get at them now before the price is rising, like the resale value would most likely go up.

He mentioned that his real estate agent has given him advice on which areas are most likely to undergo gentrification. Liam claims, “She tells me about the history of the area like Washington Park and stuff like that, as far as like if they're going into gentrification, if it's a nice area to live in.” In this case, the real estate agent is selling the possibility of gentrification to make the condominiums in her area more appealing.

The potential for making money on a property is one reason to seek out areas that are gentrifying, but it is also a way to afford an area that may eventually be a more desirable place to live due to greater racial diversity or improved amenities. For instance, Emmanuel said he wants to buy in Uptown:

I feel like Uptown is undergoing a resurgence, and what's happening is that we're having a reverse white flight from the suburbs and the younger people, they are leaving the suburbs and they're coming back to the city in droves, and the real estate companies are accommodating them by providing them with rehabbed homes.

Emmanuel was unusual in his willingness to move that far north. He immigrated to the United States from Haiti as a child and lived with his father in Evanston, a suburb to the north of Chicago. As a result, he is more open to a variety of places, and he is familiar with the north side of the city. Emmanuel currently lives in Hyde Park, which he appreciates because it is racially diverse, middle class, low crime, and rich with amenities. He currently uses a Section 8 voucher to rent in the neighborhood, and to purchase a home, he would probably need to move to a less expensive area. Consequently, he is considering neighborhoods that he believes could have similar characteristics to that of Hyde Park in the future but that have cheaper home prices currently.

These homebuyers are highly optimistic in their projections for gentrification in neighborhoods where they want to buy homes, despite limited past instances of gentrification in black neighborhoods. Anderson and Sternberg claim that persistent negative attitudes toward predominately black neighborhoods (even those with substantial middle-class populations) makes them much more resistant to white gentrification than are Hispanic neighborhoods in Chicago (Anderson and Sternberg 2013). The Voorhees Center for Neighborhood and Community Improvement at UIC developed an index to show socioeconomic change in neighborhoods from 1970 to 2010 (2014). They find that much more of Chicago has declined

than has experienced gentrification. The areas that homebuyers are hoping will experience gentrification are not close to the areas that have gentrified during this period and are not similar to them. Given the very limited instances of black neighborhoods in Chicago experiencing an influx of white residents or socioeconomic gentrification, the way that homebuyers talk about making decisions around this possibility may seem surprising.

Like Emmanuel, Lucy is also interested in living in a more racially diverse environment, which she associates with middle-class amenities. Her desire to live in a more racially diverse community brought her to South Shore, a predominately black neighborhood on the south side near the lake, because she thought it would gentrify, but she now wants to leave because the change was not coming quickly enough:

It's changing slowly, but it's noticeable. I would say right now it's about maybe 95 percent black with more whites moving in. Some of those buildings that are being turned into condos, and I do notice in the mornings when I'm leaving for work I see more whites walking their dogs and stuff than I did when I first moved in 10 years ago. So it's slowly changing, but I don't want to be around, I just—It's so slow that it's not worth the wait.

Lucy says of the area that she wants to move to, “It would be more mixed. In certain areas over there depends on how far west you go. You would have blacks, whites, and Hispanics.” Lucy had thought at one time that South Shore would undergo socioeconomic and racial change. She even thinks that she has seen some slow signs of that change, but she is still disappointed by the degree to which things have stayed the same.

The Theory of Stability in Racially Integrated Neighborhoods

Another group of respondents attempting to buy in middle-class, racially diverse neighborhoods at an affordable price are considering white flight neighborhoods. Of the homebuyers, twenty-eight were looking to buy primarily in white flight neighborhoods. The average age of this group is thirty-nine and they had an average of 1.5 children in their

households. In contrast to the group looking for gentrifying neighborhoods, this group of respondents is mostly buying in outlying bungalow neighborhoods of Chicago (i.e., residential neighborhoods with single-family, detached houses) or in the suburbs. Respondents did not explicitly say that they were trying to buy in a neighborhood experiencing white flight. Rather, the choices they most frequently mention as likely places for them to buy, or the places they ultimately end up buying, are undergoing racial transition. These neighborhoods and towns still have some white residents but have seen large increases in the proportion of black residents in recent years.

Aspiring homebuyers in this category often considered neighborhoods with disparate racial demographics. For instance, Kaya said she was looking in “Beverly, Mount Greenwood, and then the suburbs.” The Chicago community area of Beverly was 34 percent black in 2010 and is well known for being a stable, racially integrated community. In contrast, Mount Greenwood has a small black population (5.17 percent) and is an area that other homebuyers ruled out due to its reputation for racial hostility. In the suburbs, Kaya was considering Evergreen Park, Matteson, Orland Park, Country Club Hills, Tinley Park, and Oak Forest. She said of Evergreen Park, “Well, it’s not too far and it’s a mixed community.” Kaya wants to live in an area with more non-black residents than the south side neighborhood of Chatham where she currently resides, which is 97.2 percent black. But she would also prefer to stay close to her family, friends, and places that she finds familiar. She grew up in the south side neighborhood of Englewood and explained, “I’ve pretty much been here all my life.” As a result, Kaya is most interested in the south suburban towns that are closest to the south side of the city. In these south suburbs, many towns have experienced white flight. She mentions a few suburbs that are already majority black including Country Club Hills (87.1 percent black) and Matteson (78.7 percent).

However, Evergreen Park has a smaller black population (18.7 percent in 2010) but had a 125.2 percent increase in black population from 2000 to 2010. Ultimately, she bought a home in Lynwood, IL, which she had not known about until she began her search. Like the other areas Kaya considered, Lynwood is a southwest suburb with an increasing black population. In 2010, the black population of Lynwood was 66 percent. During the 2000s, the black population increased by 77 percent. The suburb, with a total population of 7,377 in 2010, lost about 1,000 white residents in that decade. Partly due to her familiarity with the southwestern portion of the metropolitan area, Kaya ended up buying a home in a suburb that is at risk for white flight despite her desire to move to a racially mixed area.

Many of the homebuyers were less familiar with the predominantly white, middle-income areas to the north of the city. I asked Kaya about Schaumburg, a predominately white suburb to the north of the city where the median home value in 2014 was \$240,200. Schaumburg has a small black population—4.2 percent in 2010—that had increased modestly (by 21.8 percent) since 2000, making it seem quite likely that it will retain a large non-black population in the near future. I thought this area seemed like a reasonable option for Kaya given the towns she was considering, which had median home values ranging from \$132,900 (Country Club Hills) to \$275,700 (Orland Park). The median income in Schaumburg was \$72,745 in 2014, which is similar to that of Oak Forest (\$71,082), slightly higher than that of Matteson (\$67,170), and lower than that of Tinley Park (\$75,991) (U.S. Census Bureau 2014). Kaya replied to my question about Schaumburg: “Well, you know my husband just mentioned something to me about Schaumburg too the other day, so we haven't looked there at all yet, but [it's] probably on our list.” In a later interview, she told me that she had decided Schaumburg was too far away from all the places that are part of her family's regular routine. Like many of the homebuyers,

Kaya felt pulled toward the southern and western portions of the metropolitan area due to her greater sense of familiarity with the area.

Kimberly, a 38-year-old social worker who was living in the predominately black Woodlawn neighborhood on Chicago's South Side, is now moving to the suburb of South Holland, in part because she wants to live in a more racially diverse community. She said she chose to move from the predominately black South Side neighborhood of West Woodlawn to a suburb to raise her son in a more diverse community:

Kimberly: I prefer a mixed environment. I don't want to live in an all-African American environment. I definitely don't want to live in an all-Caucasian environment, but somewhere mixed, because I am raising my 13-year-old son, cultural values and cultural diversity are important to me.

Interviewer: In terms of economic status [do], you want a neighborhood that's mixed?

Kimberly: No. I must live in a middle-class environment, total opposite of where I come from. However, the majority of—[my neighborhood]—that environment is impoverished; however, you do have people like myself who are educated, who do work every day, who are considered middle class. Those people do exist in that population despite of what the news says. But I am looking more so for a middle-class environment.

Kimberly believes that the wider world paints people who live in predominately black neighborhoods with one broad brush. She hopes that moving to a more racially diverse neighborhood will help her and her son escape the burden of these racist stereotypes.

Because Kimberly wants to live in a more racially diverse area, it is interesting that she chose a home in South Holland, which appears to be experiencing white flight. She also considered the Lincoln Park neighborhood and the suburbs of Willowbrook and Aurora, which all have smaller proportions of black residents. She ended up buying a home in South Holland through a private sale from friends she knows from church, so her personal connections played a large part in where she ultimately moved. I asked, "So for South Holland, how would you say

that does or does not sort of match up with the things that you were looking for in a community?” She replied:

It matches up. It definitely matches up (laughs). I don't know if this is politically correct, but I'm in the good part of South Holland because as all neighborhoods, once you cross lines or territories or boundaries, the community can better or worsen. Well, I am in a better part of South Holland.

I asked Kimberly about the racial makeup of her new neighborhood, and she said, “Out of 100 percent, I can say maybe 60 percent African American, 40 percent Caucasian, 10 percent Hispanic.” According to the 2014 American Community Survey, the census block group where she bought a house was about 14 percent white, 86 percent black, and 1 percent Hispanic. The area in Woodlawn where she is moving from is nearly 100 percent black. South Holland is more diverse, but it less white than Kimberly thinks it is. It is possible that Kimberly’s perceptions based on conversations with family and friends about neighborhoods and on past visits to the area lag behind the process of racial change, which has been fairly quick in South Holland. The suburb overall went from .5 percent black in 1980 to 74 percent in 2010 (U.S. Census Bureau 1980; U.S. Census Bureau 2010).

Due to personal familiarity with and connections to parts of the metropolitan area that are experiencing white flight, these homebuyers are looking in neighborhoods that may suffer from subsequent decline and suppressed housing markets. Additionally, real estate agents and housing counselors (from nonprofit housing organizations) who work with these homebuyers do not bring these areas to the attention of homebuyers because the agents are focused on their territories on the south side of the city and in the south suburbs. As a result, even homebuyers who are willing to move to neighborhoods with very small black populations can end up focusing their housing search on areas that are likely to experience white flight. We know that the consequence of black families’ buying in white flight neighborhoods is a loss of wealth. Even

if these communities stabilize at the current percentage of black residents, housing values do not rise as rapidly in communities that are more than 20 percent black, which characterizes many of the suburbs where homebuyers are looking for homes. This phenomenon contributes to the growing wealth inequality between white and black households (Shapiro 2004).

Other Approaches to Relocation

Some homebuyers took alternative approaches to the home-buying process. Of the sixty-six homebuyers interviewed, twenty-eight did not fit clearly into either category. These included aspiring homebuyers who decided to move in with family, to continue renting, or to move out of the region. Alternatively, a few homebuyers were comfortable moving to a nearly all-white area or were committed to moving to one of the few long-term, stably integrated neighborhoods in the region. Some of these homebuyers were not able to purchase, and so it is unclear whether they will eventually become homeowners in a neighborhood with the demographics they seek.

A few of the homebuyers were most interested in buying somewhere familiar because it feels to them like a safe choice, even if the neighborhood dynamics are less than ideal. For instance, Anthony's first choice is to buy a home on the same block where his mother lives in his childhood home, which is in Austin, a disadvantaged, predominately black neighborhood on the west side. Anthony, who works in shipping and receiving at a hospital, is currently living with his mother until he can save enough money to buy a house for his family. His fiancée and their children use a housing voucher to rent an apartment in Roseland where he cannot legally join them. He is extremely concerned about the safety of his children in Roseland because it is a high-crime neighborhood that is unfamiliar. By contrast, in his mother's neighborhood,

I know all the neighbors and their children, and my kids are always with me in the summertime, so they know the neighborhood too, so—I don't have to worry about them too much . . . I just feel safe and comfortable.

Interestingly, Austin and Roseland consistently rank as high crime community areas (Papachristos 2013). Because Anthony's number one goal is to reunite his family, moving to a lower crime or more racially diverse area has not made it on to his list of priorities. While Roseland and Austin are similar in terms of crime statistics, he believes that he can keep his family safer in the area that he knows well. In this case, when the strains on the family are higher than for many of the other homebuyers interviewed for this study, familiarity is a stronger pull factor.

Conclusion

Even geographically and socioeconomically mobile African Americans can find themselves stuck in a disadvantaged neighborhood context. As African American homebuyers attempt to change their neighborhood context, they must contend with the fact that neighborhoods are frequently changing around them. As a result, they rely heavily on folk theories of neighborhood change. One common theory of neighborhood decline is that former public housing residents have used vouchers to move into various neighborhoods within Chicago and in surrounding suburbs. This theory is reinforced by the fact that voucher holders are not a clearly identifiable group. In her study of the housing voucher program in Los Angeles County, Kurwa (2015) found that race was used to identify, monitor, and stigmatize housing voucher holders. In contrast, the Chicago metropolitan case demonstrates how stigmatization of voucher holders operates in areas where voucher holders are not racially distinct from other residents. In this case, stereotypes about voucher holders are used to identify members of this group, creating a feedback loop that heightens stigma. Ultimately, the emphasis on the theory of voucher-induced decline obscures other factors related to racial change and neighborhood decline.

In general, working-to-middle-class African American homebuyers place a high priority on racially integrated neighborhoods. However, the existing geography of extreme racial segregation means that African Americans in Chicago often have deeper connections and familiarity with predominately black sections of the metropolitan region and with bordering areas experiencing white flight. These African American aspiring homebuyers are on the cusp of solidifying their middle-class status and achieving their ideal of the American Dream. These homebuyers believe that buying a home in a racially integrated community is part of achieving this dream. This research demonstrates how the current landscape of racial hypersegregation limits the choices available to members of this group, making their dreams more elusive.

CHAPTER 3: THE AMERICAN DREAM AND THE SOCIAL MEANING OF HOMEOWNERSHIP FOR AFRICAN AMERICANS

Why do middle-income African Americans want to buy homes? Financial benefits do motivate some middle-income African Americans to pursue homeownership, particularly those for whom the only alternative to home ownership is renting. On the other hand, home buying is often a riskier investment for this group. African Americans pay more for homeownership than other groups and receive relatively limited benefits. Given the fact that homeownership is a riskier and often less fruitful investment for this group than for non-black homebuyers, other incentives play a large role in motivating this group to homeownership. In this chapter, I address the question of why homeownership remains an attractive form of investment for some middle-income African Americans despite these inequalities.

Specifically, homeownership is tied to the ideology of the American Dream. It may seem quaint or old fashioned to discuss the notion of the “American Dream,” but aspiring homebuyers in this study used the term themselves when discussing their motivations for purchasing a home.¹ For African Americans in particular, success under the terms of the American Dream indicates full inclusion in mainstream American life and equal standing as American citizens. Success for African Americans in achieving the American Dream suggests progress towards equality for African Americans, while failure under the terms of the American Dream implies the opposite. Thus, African American homebuyers may get relatively lesser financial benefit from homeownership than would similar white homebuyers, but the moral significance is greater because it carries with it the weight of proving the moral worth of the group.

¹ I never used this term in my questions, and it was only upon reviewing the data that I realized that the expression was commonly used.

The American Dream of Homeownership and Equality

In her classic work *Facing up to the American Dream*, Jennifer Hochschild (1996) specifies four basic tenets of the American Dream: everyone is free to pursue it, there is a reasonable expectation of success, you can achieve it through actions and traits under your own control, and successful achievement of the dream is associated with virtue. Homeownership allows many Americans to experience these tenets. This had long been seen as a way of building committed and stable citizens. It is understood that anyone can and should pursue homeownership.

Furthermore, Jim Cullen (2004) argues that homeownership is how the largest number of Americans have experienced the achievement of the American Dream in concrete terms. In his work on the historical development of aspects of the American Dream, he claims that the American Dream of homeownership has the broadest appeal and is the most widely realized of any version of this ideology. This version of the dream has its roots in the Jeffersonian ideal of a republic of independent farmers. The American ideal of freedom rests on the ability of individual citizens to be the masters of their own lives, pursuing their own goals in their own space. In contemporary America, most middle-class people work in industrial (or post-industrial) urban economies rather than independent farms. Robert Fishman (1987) argues that the historical roots of the suburb can be traced back to the desire of the urban bourgeoisie to replicate the country lifestyle of landed elites in Europe. These urban workers can partially realize this rural ideal dream by purchasing suburban homes. In the American context, this rural lifestyle is associated with notions of freedom and independence. The single-family, detached suburban home brought this rural ideal into fruition within the constraints of the urban economy.

We have legal infrastructure designed to ensure fair access to homeownership. One of the largest government subsidies is directed towards homeowners, the Mortgage Interest Deduction, which is estimated to cost about 70 billion dollars (Turner et al. 2013b). There is also a reasonable expectation of success suggested by the fact that so many Americans own homes. In 2015, the homeownership rate was about 63 percent, down from the historic high of 69 percent in 2005, but still consisting of a majority of US households (Callis and Kresin 2012). Finally, it is understood that success in homeownership is the result of virtuous behavior including hard work and responsible financial choices.

The American Dream is deeply rooted in broader American ideals of individualism, which Robert Bellah et al. (2007) discuss in *Habits of the Heart*. American individualism is often understood in terms of the value of self-reliance. Bellah et al. argue that one area of life where this value is routinely played out is the process of leaving home. In mainstream, middle-class American culture, the primary role of childhood is preparation for leaving home. It is understood that individuals will separate themselves from their family of origin physically and psychologically, forming independent goals, values, relationships, and households. Parents are judged on the degree to which their children are able to establish independent, self-reliant lives. On the other hand, African Americans are more likely than whites to reside in multigenerational households, which clashes with the dominant mainstream ideal of leaving home. This difference can be found as early as 1880 and can be attributed in part to the greater incidence of single-parent families (Ruggles 1994). African American households include more diversity in family forms including greater numbers of multigenerational or grandparent-headed households. Furthermore, Billingsley (1992) argues that this greater diversity of forms is an adaptation to more adverse economic conditions for African Americans. This reliance on intergenerational

households provides many practical benefits, although it can be a source of tension in a broader culture that places moral value on leaving the family home. The fact that many of the homebuyers spent time living as adults in multigenerational households led them to place even greater importance on eventually owning their own home.

Cullen (2004) also points to another aspect of the American Dream, which is the dream of equality. In order for the ideology of the American Dream to remain salient it must be believed to be equitable. There has long been a notion in American politics that equality and freedom are in tension, but both are equally salient for African Americans who have historically been at the center of political struggles around these two ideals. Arguably, the notion that these ideals are in tension comes from the perspective of whites, while the ideals are deeply intertwined for African Americans. Furthermore, Willie and Reddick (2010) argue that middle-class African Americans see the value of hard work and diligence (associated with the American Dream) as both individually beneficial and important for the racial group. Personal success can be an opportunity to challenge racial stereotypes and create opportunities for other members of the group. Thus for African American homebuyers, success indicates moral status for themselves and for the group. In sum, it is not at all impossible to suggest that for African Americans even more than for other Americans, homeownership is infused with moral significance.

The Moral Implications of the Foreclosure Crisis

In what Hochschild (1996) calls the “psychologic of the American Dream,” success demonstrates virtue. By extension, failure under the terms of the American Dream indicates some sort of personal flaw either of moral fortitude or talents. The ideology of the American Dream is fueled by a notion that any individual can reach their goals through diligent hard work. This industriousness is viewed as virtuous. The belief that the trappings of the American Dream

are earned through hard work legitimizes the system. Failure indicates a lack of industriousness and is therefore seen as sinful. Since homeownership is viewed as a concrete expression of the American Dream, failure and success in this arena carries with it a valence of virtue. To the extent that homeownership implies a sort of virtue, to experience foreclosure is to fall from grace. It combines the stigma of bankruptcy—an inability to meet one’s obligations—with the loss of a home.

In the foreclosure crisis, African American homeowners were disadvantaged in new and especially painful ways. African American and Latino borrowers lost their homes at higher rates during the national foreclosure crisis than non-Hispanic white borrowers. In particular, high-income black borrowers went into foreclosure disproportionately compared to non-Hispanic white borrowers. For example, Anacker, Carr, and Pradhan (2012) used the case of Prince George’s County—a suburban county bordering Washington D.C. and the highest income, predominately black county in the country—to investigate the causes of foreclosure for high-income African Americans. They found that exotic mortgages (including balloon mortgages, adjustable rate mortgages, and high-cost mortgages) are responsible for these disproportionately high rates of foreclosure. Some of these problematic mortgages were given to high-income minority borrowers. Thus, it is not the case that overextended poor minorities drove the crisis. Rather, minorities of varying means were given mortgage loans with highly unfavorable terms.

During the mortgage crisis, the notion that loans were given to minority borrowers who were less than creditworthy was frequently pointed to as a major cause of the crisis. Rugh and Massey (2010), however, find that foreclosure rates are not related to the expansion of borrowing to minority homeowners or the creditworthiness of borrowers. Instead, they find that the racial segregation was a major contributing cause to the crisis because this phenomenon enabled

predatory subprime lending. Additionally, Hall, Crowder, and Spring (2015) found that the foreclosure crisis led to a hardening of racial segregation. They found that the foreclosure crisis increased the average black-white dissimilarity score for metropolitan areas by 1.1 points. Both majority minority and integrated neighborhoods had higher rates of foreclosures than predominately white neighborhoods. Furthermore, higher rates of foreclosure were associated with larger white population loss and greater increases in black and Hispanic population. In other words, integrated neighborhoods often had high rates of foreclosure and this led to greater levels of white flight.

These foreclosures wrought more than just financial havoc on otherwise possibly upwardly mobile African American families. The high rates of foreclosure amongst African Americans and Latinos were used to stigmatize this group in the popular media and to scapegoat these groups for the financial crisis (Squires 2008). Since African Americans are generally strong adherents to the ideology of the American Dream, it is likely that many of the foreclosed upon felt this moral cost personally. Furthermore, African Americans who were foreclosed upon experienced both the trauma of losing their homes and racial stigma from this myth of irresponsibility.

The foreclosure crisis has created a heightened sense of awareness of the potential pitfalls of homeownership, especially for African Americans. Despite the particular challenges facing African American homebuyers, many remain committed to this goal because of the moral value attached to the status of homeowner. For this reason, many African Americans remain cautiously optimistic about the possibility of buying a house, and they still see it as an important goal. In addition to the perceived financial benefits of homeownership, middle-income African American homebuyers value homeownership as a marker of adulthood, for the greater control over living

space that it provides, and as evidence of achieving the American Dream. Finally, some middle-income African American homebuyers believe that the responsibilities of homeownership help to shape homeowners as citizens and community members.

Homeownership for African Americans

Ethnographers including Mary Pattillo and Michelle Boyd have written about middle-class African Americans buying homes in poor, predominately black areas as part of what they conceptualize as a project of racial uplift (Boyd 2008; Pattillo 2008). I found that homebuyers were typically more interested in racially mixed and middle-class communities, but sometimes still expressed a belief that increased homeownership for African Americans in general was important for racial progress. They believed this positive effect could result from buying in integrated communities. In these cases, they saw the project of racial uplift as more tied to individual economic advancement and attainment of middle-class lifestyles than the improvement of predominately black neighborhoods. The personal responsibility associated with homeownership is viewed as an essential part of that middle-class lifestyle, and success at this goal is viewed as demonstrating moral worth.

While historically African Americans were completely excluded from the American Dream, Hochschild (1996) found that they tend to endorse the beliefs associated with the ideology as strongly as whites, and in some cases, more so. One exception to this general endorsement of the American Dream is that middle-class blacks have had growing doubts from 1960-90 about the opportunity for African Americans to participate in this dream. The fact that doubts grew at a time when more African Americans became able to participate appears paradoxical, but Hochschild contends that success on some fronts brings into sharper relief the limitations of the dream. The homeownership version of the American Dream is one arena where

African Americans, especially middle-class African Americans, have recently been able to participate in much greater numbers. From 1960 to 1980, the gap in homeownership rates between whites and blacks fell by 7.8 points (Collins and Margo 2001). Still, the racial gap in homeownership rates remains large. The homeownership rate for non-Hispanic whites in the first quarter of 2016 was 72.1 percent, but only 45.1 percent for blacks (Callis and Kresin 2012). Depending on how one defines success in this arena, it has remained elusive for many African Americans.

At the same time, the rewards for participating in homeownership have not been equally distributed. Shapiro (2004) finds that African American homeowners are disadvantaged on many fronts. African Americans on average pay a third of a percentage point more on mortgage interest rates than whites. In practice, this can lead to substantial disparities in wealth accumulation from homeownership. For instance, he finds that an African American homebuyer purchasing a median priced home in 1999 would typically pay \$11,756 more in interest over the course of a 30-year loan. Furthermore, private mortgage insurance is usually required by the lender when the borrower makes a down payment of less than 20 percent. Such insurance costs about \$1000 a year for a family buying a median priced home. Households with fewer savings to draw upon for down payments (which disproportionately characterizes African American households) are more likely to fall into this category. Finally, due to racial bias in housing markets, African Americans earn less equity in their homes. Shapiro estimates that the value of a typical home owned by a white family raises \$28,605 more than that of a black family. In other words, homeownership costs African Americans more and earns them less. Through homeownership, many more African Americans have been able to participate in the American

Dream recently, but not on equal terms. The racial inequality in the benefits of homeownership was heightened by the foreclosure crisis.

Homebuyers Experience of Foreclosure

Many of the African American homebuyers interviewed for this study have had some experience with foreclosure. Seven homebuyers had a first-hand experience with foreclosure, including losing a home to foreclosure, losing a home because they could no longer pay their mortgage but avoiding an actual foreclosure, being forced to leave a rental unit because their landlord went into foreclosure, or living in a home owned by a family member who lost it to foreclosure. Many others had seen multiple foreclosures in the neighborhoods where they lived. Experience with foreclosure has led some respondents to be more wary of certain aspects of the home-buying process. Since I recruited participants from homebuyer's education classes, my sample obviously was likely to include many people who were still strongly committed to the goal of homeownership despite challenges, but the question is why. This group remained committed to homeownership, in part, because of the moral status attached to achieving this goal.

I interviewed one respondent, Sarah, in her home, which was in foreclosure at the time. Sarah explained that she could not keep up with her adjustable rate mortgage:

First they said it was going to go up every six months, then after that it seems like it's every month. Every month I get a bill, the rate just keep going higher and higher. I'm like, who could afford that?

Her payments started at \$735 and went up to \$1,700. At the same time that the payments went up, Sarah got divorced, so her husband was no longer helping with the payments. The combination of the change in her family situation and the ballooning mortgage payments made it impossible for Sarah to continue to pay her mortgage. For aspiring homebuyers who did not have

personal experiences with a terrible mortgage arrangement, the homebuyer's education classes were peppered with mortgage horror stories depicting similar situations. Generally, this population of homebuyers was highly aware of and concerned about the possibility of foreclosure.

Even with direct experience with foreclosure, homebuyers remained deeply invested in the goal of homeownership. Despite this traumatic experience with homeownership Sarah wants desperately to buy a new home. At the time, Sarah was unsure how long she had before she could be evicted and yet, she wanted desperately to move into another home that she would own. She mentioned that she has two large dogs so it would be hard to find a rental property where she could bring them. She also said "I really don't want to rent no more—period—anyway. I really want my own. I want something in my own name, something [of] my own. That it's like a legacy."

When I called her a few months later, she was still living in the foreclosed house but she got a notice the day before saying that she needed to leave immediately. She was planning to move that weekend to her brother's house for a few weeks. She also spoke to a loan officer and determined that she could get another mortgage with a co-signer, and her son offered to co-sign the loan for a new home. Sarah was determined not to be renter, even for a short period of time following the foreclosure of her home.

The financial aspects of homeownership are deeply tied to the emotional aspects of homeownership. Owning a home is an investment, but it can also be felt as a part of one's identity. Another respondent, Barbara, told me about how she had owned a few homes in the past, but she currently lives in a rental apartment with her adult daughter and her teenage granddaughter. She explained:

I owned a condo, too. I had rented it out and then owned a two-flat unit, two units, and then I sold the condo, lived in the two unit, and then I was forced to sell it because of hardship. My mom died, so that was an income that was gone, and then you have to get people out of the building because they ain't paying rent and all that, so I used up all my resources, and so I just wanted to get away from up under it, so I did a short sale, and so then I moved to Berwyn, in those two locations, and then I moved out here, and I think I've been out here almost ten years, right? [She asked her daughter who was sitting across the kitchen table] Close. It's been close to ten years since I—and I almost fainted when I found out I had lived here that long, because we was used to living—we used to live as children, we lived in homes from Florida, I lived in a home with my mother and her husband, then I moved to my grandparents, they had a home, so here we are, back to trying to get back into the American Dream.

For Barbara, losing her home represents a fall from grace under the terms of the American Dream. The fact that Barbara uses the word “home” exclusively to mean an owner-occupied house demonstrates the importance of owner status to her. Using the term home in this way was common amongst the homebuyers. Barbara buys into the promise of the American Dream, that if you work hard and live responsibly you can own a house. Despite ten years in rental housing as a result of losing her home, she is convinced that this is a temporary detour from her American Dream. She is frustrated by the fact that she has not been able to maintain the trappings of the American Dream that her parents and grandparents had. For homebuyers like Barbara, success in homeownership is the basis for a personal identity as a responsible moral citizen. This success is also about continuing a legacy of upward mobility over the course of generations. The stalling of that progress can be felt as a deep personal loss for reasons that go far beyond the financial consequences.

Finally, the foreclosure crisis had grave effects on many of the neighborhoods where these aspiring homebuyers lived. Sarah told me about the effect that other foreclosures have had on her neighborhood. She said “You could drive around and you could see them empty for five, six, seven years, and people who was on drugs just come and clean it out, take everything out. If the original people was in there, they would have kept that up going, they wouldn't have to be

messing up the windows, burning houses down.” Foreclosures made it difficult to maintain the outward appearance of the neighborhood and social cohesion. Foreclosure is a deep personal wound for the homeowner who experiences it and a blight on the whole surrounding community. For African American homebuyers, success at the American dream of homeownership is directly related to the dream of equality for African Americans. As these aspiring homebuyers fall behind compared to their parents and grandparents, it raises doubts about the degree to which African Americans can have a reasonable expectation of success in this most widely recognized form of the American Dream. The fallout from the foreclosure crisis is particularly painful because it creates holes in two important aspects of the American Dream for African Americans: the dream of homeownership and the dream of equality. The foreclosure crisis has done damage to both of these dreams on an individual basis and in terms of the collective experience of neighborhoods.

The Social Significance of Homeownership

Marker of Adulthood

Homeownership is discussed as both a marker of adulthood, an achievement that proves someone has reached a certain status in life, and as an opportunity for personal growth through greater responsibility. Emma likened owning a home to becoming a mother:

I had Caleb late, kind of late. I was 27 when I had Caleb, and I had always been kind of a selfish, irresponsible person, because I knew I could be. I knew it wasn't going to affect anybody else. I didn't really see myself as an adult for that reason, because I always felt like I'm this childish, selfish person, and I was fine with that until I had Caleb, and then I felt pushed to be a better person, and I was happy to be pushed to be a better person, and so buying this house changes my perception of myself. Like I see myself as like an adult with responsibilities. I own a house, and I have a mortgage, and I own a house (laughs). I can't say that—It's kind of hard to put, like my parents have never bought a house. Their parents did, but my parents never did. So it's big. My aunts and uncles haven't even bought houses. So it just makes me really feel like an adult.

Emma's description of how motherhood changed her personality has many similarities to ideas about motherhood that Edin and Kefalas found amongst low-income, single mothers in Philadelphia (2011). These women felt that raising a child was an opportunity to gain social status and demonstrate their talents through meaningful work. Motherhood is also a status that comes with particular responsibilities. As Emma took on more responsibilities when she became a mother, she believes that the requirements of homeownership will push her personal growth. In this way, homeownership can be a tool for becoming a responsible adult who embodies respectable middle-class values.

Other homebuyers who had not taken on other markers of adulthood (such as parenthood) saw homeownership as a first step towards becoming a responsible adult. In particular, homeownership is seen as a way to induce responsible financial habits. One single, childless homebuyer, Liam, said of homeownership: "It'll make me more financially conscious as far as my spending habits. Like right now I'm trying to learn how to budget myself, like how much I spend. I try not to go out as much."

Saving for a down payment sometimes requires an aspiring homebuyer to make lifestyle changes, and Liam wants to make those changes. He looks forward to being a more responsible kind of person, and he believes that owning a home will help him become more mature in this way. He anticipates that the activities required for homeownership will help him learn to be a better adult. Taking out a mortgage loan also forces a person to put a certain amount of money each month towards an investment, so it can induce behaviors that may be more financially beneficial than one's natural tendencies. Through the requirement to make monthly payments and save for a down payment, a mortgage loan can actually be a tool that provides a structure for personal growth and transformation into adulthood.

The fact that homeownership status was viewed as tied to adulthood is made evident by the fact that homeowners felt that it ought to be achieved by a certain age. There did not appear to be a consensus age about when homeownership should be achieved. The aspiring homebuyers varied a great deal in terms of age and the other markers of adulthood they had already attained (including children and marriage). Still, individual homebuyers sometimes expressed frustration around the notion that they had not attained homeownership by a particular age. For instance, Aisha said:

Looking at my mom, looking at my brothers. My mom purchased her home, she was in her twenties, so it was like wow, I'm like behind. Not necessarily, but you know what I mean, and then my brother was like thirty, thirty-one, so if you figure it's like okay, I need to get this ball rolling, not because I have to, more so I want to, as an accomplishment.

Aisha does not seek this homeownership primarily for practical or financial reasons. She sees homeownership as a kind of social accomplishment, which she feels she ought to have attained by the age of thirty-three. Also, other homebuyers who had owned previously felt that losing that homeowner status was a setback in terms of their personal development and attaining life goals appropriate to their age, and not simply a financial concern. The social status associated with homeownership makes the effects of the foreclosure crisis particularly painful both for those who have lost their homes and for individuals who feel that they are coming of age without access to this significant marker of adult status.

Aspiring homebuyers like Aisha have a strong drive towards homeownership based on social rather than financial goals. This desire to achieve the social status that accompanies homeownership can lead aspiring homeowners to overlook some practical factors in the decision making. For instance, Aisha is a single mom with five children who currently lives with her mother. Her mother was helping out considerably with housework and childcare until her recent

knee surgery, and even now she is able to watch the kids when Aisha runs errands. Aisha admits that having the kids on her own will be more difficult. Additionally, while she plans to wait until her mother recovers from the surgery before buying her own place and moving out, it's likely that her mother will continue to need some assistance as she ages. If Aisha moves, she will give up this mutually beneficial arrangement with her mother. Instead, she will be caring for five children on her own and maintaining a new home while most likely still needing to assist her mother with maintaining the home she is leaving. Aisha is willing to take on a clearly less advantageous situation because she believes that homeownership is a status marker of a responsible and accomplished adult.

These aspiring homebuyers generally associated homeownership with successful and responsible adulthood. This association was made clear by the way they unfavorably compared renters to homeowners. For example, Jill said:

I'm always concerned about rentals because people are transient. They're not setting roots. They're not invested in the community. Sometimes they don't bring progress. The homeowners of course are setting roots. They want to stay put. They are raising families. They are invested in the property, they are looking for good schools. They're making sure that there's adequate resources in the area.

Jill compares homeowners to renters on a number of attributes that all relate to a particular image of middle-class adult respectability. She implies that homeowners are more likely to have families and to be more concerned about the quality of schools. She sees homeowners as settled and therefore invested, full citizens in their communities. She wants to become a homeowner to prove to herself and others that she can take on these qualities. She also wants to surround herself with a community of other invested citizen homeowners who will work together to improve their neighborhood and create a better living environment for their children.

This belief that communities with more homeowners are better places to live was widespread amongst the homebuyers. There are, of course, many practical reasons why one might prefer such a neighborhood, but their understanding of why homeowners make better neighbors was connected to this notion that homeowners are more respectable moral citizens. Additionally, the homebuyers want to be a part of this kind of moral community.

The aspiring homeowners could envision the process of home buying as enculturation into such a community. One homebuyer mentioned that they were particularly pleased to have bought their home through Habitat for Humanity because they felt that the structure of the program helped prepare him for homeownership. Andrew, a 29-year-old mail clerk explained:

We went through a seminar and then we had to go through a credit check... When we were finally accepted into the program, we knew we wanted to take it on as fast as possible, so we started running through our hours. We had to have a total of 500 hours to actually get the home, but we had to get 165 hours just to be able to choose which home we wanted to select, so we went through the 165 hours very fast and after we chose which home we had to finish our hours ... and I really enjoyed the construction hours, because the construction hours actually taught you how to maintain [a home], so that really, really was awesome for me. And you get to meet some of the people that are already working there, who have been doing it for a long time, construction guys, so I enjoyed it. I can pick their brains. Another thing I liked about the Habitat process was when it snowed really heavy out, our job was not just working on our home but also helping others, so we would shovel out our driveway but we'd also shovel out each neighbor on each side's driveway and the walkways and the sidewalk. So it really showed the community that we cared, which in turn kind of transferred over to me, so that's what I did now, so with my neighbors I shovel their driveway as well as mine, and I also shovel the sidewalk, so it was a learning experience for me and helps me to be a better neighbor.

Andrew found that the construction work hours required by the Habitat for Humanity program rewarding, enjoyable, and educational. He felt that by helping to rehab the homes (including the home that he now lives in), he learned about home maintenance and how to be a better neighbor. Andrew believes that successful homeownership requires a do-it-yourself type of responsibility coupled with a community-oriented attitude. He values this program for teaching him the skills

he needs to be an independent homeowner, responsible for his own private property, and able to take care of it in a hands-on manner. At the same time, he values the community service element. To be able to help others in your community in addition to being responsible for the upkeep of your own home is to be a really great homeowner. The ability to be a good neighbor in this way represents another level of adult responsibility and respectable middle-class values. Furthermore, it shows how connected the notion is to the seeming paradox of American ideology (Bellah et al. 2007) that Americans value both independence and cooperative contributions to social good. Being a homeowner simultaneously fosters both of these virtues.

Control

The American dream of homeownership derives from an ideal of personal freedom associated with the ownership of land. Therefore, it is logical that homebuyers seek homeownership in order to have greater control over their living space. Whether they rent or live in a family home, adults who do not own their own home are subjected to the actions and preferences of others in their own living space. Home, in the American view, is a refuge from the world, “a haven in a heartless world” (Lasch 1995). Adults who must abide by expectations, rules, standards, and goals set by others outside the home look forward to retiring to their own space where they can be in control. By contrast, this “ownness” associated with homeownership is incomplete in a house or apartment that one does not own. For instance, Anthony raises two ways in which he feels a lack of control as a renter:

Basically just the privacy is one. Knowing that it's ours, that we don't have to answer to a landlord, because a couple times the landlord, sometimes they'll come and fix things, sometimes they don't. So, the comfort of knowing that it's mine is the number one thing. And to feel safe, that's another one.

The fact that landlords are supposed to maintain properties creates two areas of concern for Anthony. On one hand, Anthony feels that the landlord does not always maintain the property

properly. As a homeowner Anthony would have full control and responsibility for home repairs. He seeks homeownership in part for this opportunity for self-determination.

On the other hand, when the landlord does make repairs, this requires access to Anthony's home and it compromises the privacy of the home. Anthony elaborated that this particular landlord often comes unannounced:

They just pop up, we could be at home on a Saturday morning, we'll hear something outside and go outside, it's him, and I'm like, you didn't call to tell nobody anything. We don't know what you're doing. Sometimes my kids be in the house by they self and they hear things, and it be him, and I have to go out there with them to see what's going on, and it's the landlord.

One complicating factor in this situation is that Anthony is not an official tenant at this apartment. Because his fiancée (and the mother of his children) uses a rental subsidy for this apartment, Anthony cannot be on the lease. Clearly, this situation must contribute to his anxiety about the landlord arriving at his home unannounced. Both the regular invasions of privacy and the regulations regarding residents make this apartment much less than a home for Anthony and his family. Living in a rental apartment can dramatically hamper one's ability to experience the freedom that is at the core of the ideology of the American Dream.

Furthermore, many aspiring homebuyers were currently living with other family members, sometimes their parents, when they would prefer to have their own household. Liam said that when he has his own home he looks forward to the freedom to

move around as I please, because when you live with your parents you have to abide by a set of rules, like—if you go out, you have to be mindful when you go out or when you come back in, or where you're at or whatever the case may be, so I'm like—I can just—there I can just come and go as I please. If I don't want to do something one day, I don't have to do it, or whatever. I can decorate how I want, invite whoever I want over.

Liam is twenty-five and single, so one could imagine someone in his situation choosing to rent an apartment in order to gain this freedom from his parents. The main reason why Liam is

waiting to leave his family home until he can purchase his own is because he believes that renting is throwing away money. Furthermore, spending money on rent could cause him to have to delay attaining homeownership even further, which he regards as an important signifier of successful adulthood. Many of the aspiring homebuyers were willing to endure significant sacrifices, even those that curtail their sense of freedom and control of their living space, in order to achieve their goal of homeownership eventually.

Finally, in the space of one's home, one can exercise certain freedoms that are not afforded in other kinds of spaces. One aspiring homebuyer who currently rents, Emmanuel, explained that he wants to buy a home "because I buy into the idea of having the American Dream of having somewhere where you can do what you want when you want." Another aspiring homebuyer, Bridget, argued that buying a home rather than renting would provide her with greater freedom. She said that she wanted to become a homeowner because

I like the freedom of I can water my grass when I want to. I can put a swimming pool in my yard if I want to. I don't need permission from a landlord, or I don't live in a building with people and children running over my head, or my children are running over somebody else's head.

For Bridget, the significance of having greater control over her living space is not the ability to make specific changes or engage in any particular activity in her home. Instead, owning the home means that she will have complete freedom in that space. She believes that by owning a home she will not be beholden to anyone else, at least in the confines of her home.

Homeownership is a prerequisite for experiencing this kind of freedom. In sum, the Jeffersonian ideal at the core of the American Dream is ultimately about having a space that you can control as a private citizen, and for many, that space is embodied in a home.

Racial uplift

A few homebuyers saw their personal goal of homeownership as explicitly tied to a form of racial uplift similar to what Monique Taylor (2002), Michelle Boyd (2008), and Mary Pattillo (2008) describe amongst black gentrifiers who bought homes in predominately black neighborhoods. Taylor, Pattillo, and Boyd conducted ethnographic studies of relatively stable middle-class black neighborhoods including Harlem, New York and Bronzeville, Chicago. In these neighborhoods, middle- (and upper-middle) class homeowners saw their investment in their homes as an investment in the black community. It is important to note that highly stable middle-class black communities of this kind are fairly unusual. Many African American homebuyers do not have access to this kind of place. Furthermore, the example of Bronzeville demonstrates how after the foreclosure crisis, some communities of this type no longer appear as stable. Since the early 2000s, the neighborhood suffered from high rates of subprime loans, foreclosures, and ultimately a 20 percent decline in home values from 2007 to 2009 (Hyra and Rugh 2016). I found that many African American homebuyers who were not buying in predominantly black, middle-class communities associated successful attainment of homeownership with a more general sense that they could contribute to the standing of the group by participating more fully in the American Dream. Generally, the American Dream gives a moral value to material success. For African Americans, personal material success can also be connected to the dream of equality.

While many homebuyers were considering black neighborhoods, these were almost never their first choice, yet some spoke about the benefits of investing in black neighborhoods through homeownership. Martin was unusual amongst the homebuyers I interviewed because he said he

would actually prefer a predominately black area to a majority white area if all other aspects were equal. He explained:

I would say if I would be able to find an area that's more so black that is a nice area, I would think I would be leaning towards moving to that type of area because I'm a person where I'm very hard on well-to-do blacks, the folks who earned a bunch of money, the celebrities, the athletes, and they don't really do anything for their own folk. So if I would be able to find something in a majority black area, I would love to do that, to help my own, to get a place to live and so forth. Whatever little bit I can do with what little money I make, so that's mine.

For Martin, homeownership represents an opportunity to make an investment that will help black communities directly. He disparages more well off African Americans who choose not to make their investments with the broader African American community in mind. Martin was unusual amongst the homebuyers in how positively he viewed buying a home in a predominantly black area. By contrast, many of the homebuyers stated a strong preference for buying in racially mixed areas.

Elijah also expressed an interest in racial uplift through homeownership in black neighborhoods. Elijah grew up on the south side of Chicago in the Chatham neighborhood. Interestingly, he moved to Oak Lawn twelve years ago when he got married, and he now wishes to move back to Chicago. He has two daughters aged 13 and 10. He likes Oak Lawn, and he describes it as multicultural, clean, and quiet. Still, he told me that he is now considering a move back to the city to buy a home. He said:

I would love to live in the city.... It has to start somewhere, so I feel if you want to make changes you can either help or you can complain about it, and I would love to help the community.... I was raised in the city.

Elijah provides a strong example of a homebuyer who expects to be able to improve a black neighborhood by investing through homeownership. He sees his choice to buy in a black neighborhood as a way of giving back to his own community, but there are other factors pushing

him towards this choice. I asked why he had decided against Oak Lawn since he had described it in such a positive light and he explained:

Well, I would love to live in Oak Lawn, but I want to be a homeowner that's able to live a comfortable life and not have every dollar that I make going toward my mortgage or my taxes. Unfortunately, living in Oak Lawn, the taxes are a little high.

It is typically more expensive to buy a home in a racially diverse suburb than in a predominately black neighborhood in Chicago. While Elijah can afford to rent in a suburb with demographics and amenities that he appreciates, becoming a homeowner there would be a financial stretch. For Elijah, the goal of homeownership overshadows all other concerns because he views it as the fulfillment of the American Dream:

You can pass [a home] down to kids, it gives—like they say the American Dream, and just knowing that you've accomplished a goal of being a homeowner, I think that's more important than anything.

While Elijah frames the choice in terms of the ability to support the community where he was raised in a new way, he is also considering moving back to Chatham because this compromise will allow him to attain the status of homeowner and achieve success in terms of the American Dream. While Elijah and Martin were interested in contributing to racial progress by investing in homes in black neighborhoods, this was just one way that some homebuyers understood their home purchase in terms of racial uplift.

Many of the other homebuyers explicitly stated a desire to move to racially mixed areas. In particular, homebuyers were interested in racially mixed, middle-class suburbs. A high value was placed on living near other homeowners who they believed would share middle-class values. For instance, when I asked Nancy what kind of neighborhood she wanted to live in, she said, “I want a combination platter.” She explained:

A combination platter meaning race. I have to be straight up and honest with you.... You want your yard looking nice? So do I. Oops. It doesn't matter the color. Don't be offended if I don't want to be next to you because you got garbage thrown all over.

Nancy believes that in a racially diverse area she will be more likely to share values and cultural norms with her neighbors than in an all-black neighborhood. The most significant norms to her are ideas about how to maintain the outside appearance of the home. Nancy wants to live near other homeowners who share the same norms about home maintenance and use of outdoor space around the home. I asked Nancy “Why does the combination platter work?” She replied:

For the simple reason, these people regardless of your race, we all would have something in common versus all blacks [and] —Oh, let me say this—this ghetto mentality, some of us [have]. And, when I look at a racially diverse area, we have something in community because we all want to try to do the best we can to live together as one regardless of their race.

But I found with a lot of my own people, some of them just not on the same level, and when you want to do the best you can, then we're trying to be white. It's the truth, and that's the way they look at it.... So, when you're in a diverse area, all of us probably was raised differently, but we got that one common goal... that we're living in this area and we want the best for our families versus all of our black—well, we don't do this, and we don't do that, no. Speak for yourself. That ain't me. I didn't raise mine that way, so it means a lot to be in a diverse area.

Nancy associates neighborhood racial diversity with class and cultural homogeneity. She wishes to live with people who she believes are more like her in terms of their worldview, behaviors, and interests. She is the kind of person who wants to maintain an impeccable lawn and follow other middle-class suburban values. Therefore, she finds it deeply frustrating to be geographically surrounded by people with different cultural norms. Her frustration is exacerbated by a sense that she is racially stereotyped as sharing norms with people who do not hold the same class aspirations and values. She also associates racially diverse communities with striving for success and achieving upward mobility. Her belief in bettering oneself through personal initiative can be seen as a part of the American Dream. For homebuyers like Nancy, buying a

home in a middle-class, racially diverse area is part of the American Dream, and rather than seeing this as a betrayal of the black community, she feels betrayed by those who associate improvement with non-blackness.

Therefore, some homebuyers took a broader view on the connection between homeownership and racial uplift. For instance, one married couple, Sandra and James, spoke about how they appreciated that the homebuyer's education class they took in Roseland addressed credit-building techniques because they felt that this knowledge was not widespread enough in the African American community:

Jaheem: The classes were very informative.

Sandra: They were helpful too, yeah, mhm. And we go back in the books that we got from the classes and look for stuff, so yeah. It made us pay attention to our credit reports.

Jaheem: I mean, it's sad to say that this is not commonplace in the black community. It hasn't been going on for years and years. In small groups it has. But on the mass scale it has not...

Sandra: Credit building. I think I wrote that down in the margins when they were asking in class what classes would you want more of, and like I said, I think for us within the community, credit building classes. A lot of African Americans don't know how important it is to keep your credit in check. I think if there were classes about that specifically, I'm thinking more people would attend them because it's so important. Especially if you're trying to get a car or a home purchase, I know it's really important.

They are pleased that this class gave them more information about credit building because it will eventually help them purchase a home, which is their own personal life goal. Additionally, they have a deep sense of community and it's important to them that other African Americans are able to achieve the goals associated with homeownership. The Roseland Homebuyers Education seminar that they attended is in a predominately black community and the attendees were nearly all black. They appreciated the class not simply for their own sake but

also because they saw other African Americans learning about credit building, which is a necessary behavior for achieving the American dream of homeownership. Sandra and Jaheem see credit building as a tool for improving the situation of their family and for the betterment of their community. Successfully building credit demonstrates the virtues associated with the American Dream in its own right. Therefore, these credit building efforts can take on a missionary fervor both on the part of those who spread the gospel of financial literacy and amongst new converts.

For African American aspiring homebuyers, success at the American dream of homeownership is directly tied to the American dream of equality. Bridget explained that she wanted to buy a home that her children could one day inherit. This moral obligation that she felt as a parent carries extra weight because she feels that attaining this goal is more unusual in the black community:

I need to leave my child something. I'm a spiritual person, and the Bible says that we are to leave our offspring an inheritance. And I started thinking, how many cultures really do that? And I can't say from the colored side of me it's not often that we do that. And I'm like, well, I don't want to be like that. I want my children to live somewhere where nobody can tell them to get out of their home. It's their home. It's going to require upkeep, taxes paid, different things like that. It's not to spoil them from knowing that they need to get out in the real world and fend for themselves, but it is to make their lives a little easier because I don't have anybody passing me down or handing me anything, so that's where that decision [came from] of, you know what? I need to get something to leave my children.

Bridget sees her own personal success in the arena of homeownership as contributing to progress for the black community more broadly. In her family and the community that surrounds her, homeownership is not widespread, but she feels that it should be. Homeownership is important to her because she believes it will give her children greater freedom and opportunity than she had. In this case, success at the American dream of homeownership carries moral weight both personally and for the wider community. The ideology of the American Dream makes individual

success a moral good, and Bridget connects this to her spirituality. Aspiring homebuyers like Bridget believe deeply in the moral value of individual economic success. Furthermore, personal success for African American aspiring homebuyers can be seen as improving the standing of the broader black community. In this way, the purchase of a home can be seen as progress towards two versions of the American Dream: the personal American dream of homeownership and the community-oriented American dream of equality.

Conclusion

The ideology of the American Dream gives homeownership its special significance as a highly visible sign of success in an endeavor that has moral importance. This link between homeownership and the American Dream meant that those who were foreclosed upon in the crisis experienced financial, social, and emotional cost. In particular, African Americans—who as a group have a history of being excluded from homeownership—were disproportionately affected by the foreclosure crisis. During this period, African Americans were allowed greater access to the American Dream, only to have this dream shattered by predatory mortgage lending practices.

As a result, African American aspiring homebuyers are currently highly aware of the potential pitfalls of homeownership in the wake of the foreclosure crisis. The respondents in this study represent the group committed to the dream of homeownership despite many challenges. This population is important to study because many are at a crucial threshold in the process of solidifying their middle-class status. Many of these homebuyers are on the precarious edge of the middle class and they hope that homeownership will be a tool for securing their economic future. Since their adherence to the goal of homeownership is so strong, studying this group provides an opportunity to examine why homeownership remains a powerful ideal even when it is a risky

investment. For middle-income African American homebuyers, homeownership is both a means and an end to personal fulfillment within the terms of this dream.

The homebuyers in this study believe that the process of buying a home will help them develop responsible characteristics that will carry over into other aspects of life. Homeownership signifies adult status and accomplishment, but it is also seen as step that will shape the individual and prepare them for greater accomplishments and responsibility. Researchers have found that homeowners invest more in social capital (DiPasquale and Glaeser 1999) and are more likely to join community improvement groups (Rossi and Weber 1996). My research suggests that desire to foster these behavioral changes in oneself can actually be part of the motivation to become a homeowner.

Furthermore, owning a home symbolizes success in a morally important endeavor; homeowners are viewed as virtuous citizens. Finally, a home provides a space to realize the American Dream because it is the site where freedom can actually be enjoyed. For all of these social and moral reasons, homeownership maintains its place as an important goal for many middle-income African Americans. These moral and social benefits of homeownership take precedence over other factors when deciding whether to pursue this goal. They also make the loss of homeowner status through foreclosure more painful. For African Americans, the ability to attain and keep a home is tied to success at the American dream of homeownership and the dream of equality. While African Americans face diminished financial returns in homeownership compared to whites, the social benefits may be even more compelling.

The aspiring homeowners in this study brought up the notion of the American Dream themselves frequently, both by using this term and by alluding to the tenets of the ideology. It was clearly central to their own understanding of why they were pursuing homeownership.

Although homeownership can be a relatively risky and less rewarding investment for this population, these homebuyers remained committed to buying a home as the embodiment of the American Dream. For this group, achieving the personal American dream of homeownership can also be interpreted as contributing to racial progress and the dream of equality. Therefore, the racially disproportionate effects of the foreclosure crisis undercut both the American dream of homeownership and the dream of equality.

CHAPTER 4: HOME CHOICE OVER THE LIFE COURSE

What kinds of situations make individuals want to buy a house? Traditionally, it's common to think of a house as a place for raising a family. Starting a family can create a strong motivation for buying a house. While changes in family structure could provoke a search for a home, the process is not always so simple. Overall, there was a great variety amongst the homebuyers in this study in terms of household forms and stage in the life cycle of the family. One would not be able to easily guess from the age of the head of household what kinds of needs would be the most significant factors in home choice decisions. Homebuyer households in this study included individuals who were single and childless, married couples, married parents, cohabitating couples, single parents, and multigenerational families. All of these groups had different needs and desires. In this chapter, I discuss how traditional life-course-related residential mobility is affected by delayed home buying and the formation of multigenerational households.

Many middle-income African American homebuyers have to delay home buying for a significant amount of time after changes in their family structure make a move highly desirable. Homebuyers usually stated that they developed a desire to buy a home when they reached adulthood, married, divorced, had children, or when their children reached a particular age, but they often were not able to make a purchase at that time. Some households in this study had wanted to relocate to a new home for several years. Some homebuyers moved in with another family at this point in order to save money for the home purchase. During this waiting period, their families continued to age and their needs would change, complicating the process of preparing for homeownership. Ultimately, delayed home buying complicates the home-buying process and limits the benefits that African American families receive from homeownership.

The home-buying decision was often a moment when family structures were reconsidered and renegotiated. In other words, some homebuyers were still deciding which family members would be relocating into the home that they sought to buy as they began the home-buying process. Multigenerational living arrangements are used, in part, as a strategy to prepare financially for homeownership. Because multigenerational households were common amongst this group, households were making decisions not just about where to move but also about who would be moving into the new home. For these reasons, deciding on household composition is often part of the home-buying process for this group. Additionally, delayed home buying meant that families had to find alternative strategies for attaining access to quality schools. Because of these delays, school choice was often already decoupled from home choice by the time households were able to buy a home. Credit problems were the most common hurdle to homeownership that delayed purchasing.

Traditional Life Cycle and Residential Mobility

Previous research suggests that as households go through a typical life cycle, they tend to move at certain predictable points in time in order to find dwelling spaces that meet their new needs. Peter Rossi developed a model for explaining residential mobility based on his extensive interviews with residents in the Philadelphia area in the 1950s. According to Rossi (1980b), each household has a set of needs and a level of satisfaction with how their current home is meeting those needs. These needs and complaints can be about the dwelling structure, the environment surrounding the home, or the location of the home. Housing needs change as a household goes through a typical lifecycle, and the most important need that changes through this lifecycle is space (e.g., as a household grows, more space is required). For the Philadelphians whom Rossi studied, most moves happened in the decade following the initial formation of the household. At

the time that Rossi conducted his study, this typically meant that two young people married and left their parents' homes to form a new family. Following this traditional view of household formation and changes over the life course, one can imagine a few different stages in which the needs of households would change from initial family formation to aging.

Traditional Life Course Stages and Housing Needs

Table 2: Life Course Stages and Housing Needs

Life Course Stage	Housing Needs
Young Single Person or Childless Couple	Small Space, Affordability
Family with Young Children	More Space, Access to Parks and Recreation Facilities
Family with School Aged Children	More Space, Quality Schools
Aging Adults	Less Space, Fewer Stairs, Access to Services for Seniors

In some respects, the needs of families and life cycle changes have remained fairly consistent since Rossi wrote in the 1950s. For many of the homebuyers in this study, frustrations resulted from not being able to purchase a home at the time that it was most needed for their family. Families with young children need more space as they have more children and their children grow. Many homebuyers wanted to get more space for their growing families by moving out of a rental apartment or a home that they shared with other relatives into their own single family home. Hannah, 32, is a married mother of three kids and works as a teacher's assistant. When I asked who she lived with in her current home, she explained:

Well, I've lived where I currently live for almost 11 years, [a] two-bedroom apartment, [with] me, my husband, and three girls. But when we first moved there, it was myself, my husband, and a two-year-old. We had two other children since then,

and now those children are 12, 9, and 7, and they're all girls, but it's only two bedrooms. There's absolutely no room. We only have one bathroom, and it's driving us crazy to have a preteen, so [moving is] absolutely necessary, because we cannot fit.

Hannah wants to move because her current residence no longer meets the needs of her growing family. In this respect, Hannah's experience is similar to the families studied by Rossi.

Households change as children are born and then again as they leave to form their own households. Of course, not all families are able to act on their desires to move as they grow and age. Rossi pointed out that the most frustrated families are often those with young children who do not have the financial resources to obtain more spacious housing when they need it. At the same time, older households without children often find it difficult to leave homes that are larger than they need. Overall, this creates a mismatch between family size and home size. Many homebuyers in this study felt these life-cycle-related constraints on the ability to move into housing that matched household needs.

Financial constraints caused families to delay their home-buying process, oftentimes for several years after they first felt the desire to relocate. Hannah explained:

We began the search after baby number two because we realized we had outgrown that space when they were young. They didn't have a real place to play, and no backyard. We didn't really feel safe in the neighborhood to go walking and riding bikes and stuff like that, so been searching for quite some time, but we ran into some financial issues back in 2008, caused us to not be able to move into a house right away, [and continue] renting as we planned to get out of our ... financial situation and get it better, which has happened since 2008—I've found a job. I work full-time. At first we were just living on one income, my husband's, so at that time it was really impossible for us to make differences in our situation [and] we were stuck in that apartment situation. The rent was only like \$650, so it was very affordable, but we changed our financial situation by me getting a full-time job, my husband is working, and we felt like we're more ready, so that's how we started. So this whole process started probably back in 2008 when we were knowing that we need to move, got to do something about it, and we took action. We've been looking at houses for years. You know how you just save them, and you look at the website, but our first time actually going out and using like this counseling program that we got connected with

was just this past December when I started researching. So back in December I guess I decided.

This interview with Hannah was conducted in February 2015, and she bought a home almost exactly a year later in February 2016, eight years after she first decided that her family needed more space. In the intervening time, two children became eight years older and another child was born. The space constraints that this family felt continued to get worse and their children had other needs including schooling. Safety concerns increased, as their daughters became teenagers who could leave the home unsupervised. Hannah had a typical desire to move in order to better accommodate her growing family, but their financial constraints meant that they could not act on that desire for a substantial length of time.

Delay in Home Buying

African Americans typically become homeowners later than whites. Denton (2001) used the 1960, 1970, 1980, and 1990 Integrated Public Use Microdata Series to compare homeownership rates over time for heads of households aged 25–74. At every age between 40 and 60, the black probability of homeownership is similar to what was achieved by whites a decade earlier. For example, at age 50 blacks have a probability of .74 of owning a home, while whites achieve a similar probability of homeownership by age 40. A decade can make a large difference in terms of the stage in the life course when families are buying homes. In particular for families with children, this delay in home buying affects their ability to obtain resources at key points in children's development.

Many of the homebuyers felt frustrated with how long they had waited to buy a home. For example, Ruth, 47, began seriously considering homeownership at a late age. She had already raised her only child while living in her parent's home. Her son is an adult now with his

own family. She had a deep sense of lagging behind previous generations in terms of what they were able to achieve by her age:

It's just a sign of the times as far as the economy. It's not being turned around as quickly and when I say not being turned around, I mean, high school, college or trade, come out, get a decent working wage job, then go on to the next phase. Nowadays the next phase, you might not get to the next phase for another twenty years. Because I'm a good example of that because of how I'm 47 and I just started really thinking about buying a home, really [only] within the past seven or eight years, because I was able—I made that turnaround. I had gone to school, worked, and finally landed a pretty decent job. I think I can be able to do this.

Ruth uses the term “turnaround” two different ways. In her first usage, it means being able to get to the next stage in life. A lot of these stages simply take more time now than they did a generation ago. As Ruth acknowledges, building a stable household required more schooling for her than it had for her parent’s generation. At the same time, procuring those advance degrees now required a larger financial investment. Gathering the resources to make it through the steps that Ruth associates with successful adulthood took a long time. By the time Ruth was able to seriously pursue homeownership she had already raised her son and was therefore in a different position from a more traditional first time homebuyer. She also uses the term “turnaround” in the sense of making a complete change and setting her life course on a different trajectory. She felt that she had made a “turnaround” in her life, so that she could finally achieve this socially important goal of homeownership.

Children are one of the main factors that cause households’ needs to change over the life course. Some families who had been considering relocation for a long time mentioned that their needs regarding schools changed during the time that they prepared for homeownership. For instance, one married couple who I interviewed together, Sandra and Jaheem, explained that eighteen years earlier they had been considering a move to the north suburbs in order to place their kids in better schools:

Jaheem: When the kids were really young, I was talking to her about schools—northern suburbs I'm talking. It's a high school, it's really highly ranked. I can't remember the name. I was talking about maybe renting an apartment that far north. I'm not sure if it's like Zion or anything like that, but it's far north. And not having the expense of paying \$300,000, \$400,000 for a house, not being able to afford that, but being able to afford an apartment in that school district—yeah, we decided against it. We decided against it. During that time, Internet searching really wasn't what it was.

Sandra: Right (laughs).

Jaheem: Twenty years ago almost, and so the type of information that was available now wasn't available then. So I was just mainly going off the top of my head, knowing where it was. And so we—I was discussing, we get an apartment up there, but the information I guess wasn't available then to search for it. We could have talked to a realtor. We could have talked to someone, but to do the self-searching, it wasn't the same as it is now.

In the time that Jaheem and Sandra were thinking about relocating, their family changed. On the day of this interview, their oldest daughter took the ACT college entrance exam. She was nearly done with school and possibly ready to move out of their home. The needs of this family had changed dramatically.

Instead of moving to the north suburbs, Sandra and Jaheem were now considering purchasing the house they had rented on the South Side since 2004. Sandra said of the house:

It's like a grandma. It's old and she's breaking down a bit, leaky ceiling, but we're used to her. Well, not all of the time, still creaks in the night and I'm like—but the kids are acclimated here. We've had a child that's gone from 8 to 19, so we're known in the school circles, everybody knows us. We know all the teachers, and they know—they've learned to get from A to B to C to D to this person's house to back home before curfew, so it's like we're comfortable here, but I don't know if we want to stay here.

While the couple had wanted to raise their children in a different neighborhood context at one time, they had found ways to handle their circumstances in the city. The whole family had grown accustomed to their neighborhood and their home as it was, even if it was less than ideal.

Furthermore, their children were making their way through their schooling years and would be moving on in the near future. Jaheem explained that while at one time they may have felt

crunched for space in this house, circumstances had changed. “For us at this age we don't need a four or five bedroom—we don't need that type of expense or size right now, and I just think we're used to it.” As Sandra and Jaheem buy a home for the first time, after years in an overcrowded home, they realize that they will actually be in a position to downsize in the near future. Sandra and Jaheem are an example of a family who would have prioritized school choice as a part of their home choice if they had been able to buy a home earlier. Delayed home buying meant that their needs changed by the time they were prepared to make a purchase, and they were not able to use residential mobility as a means to access high quality schools.

Credit Histories and Delayed Home Buying

This delay in home buying may be related to the fact that African American households have substantially less wealth than white households (Shapiro, 2006). The racial wealth gap contributes to the credit issues experienced by middle-income African American homebuyers, which in turn makes it difficult to qualify for a mortgage loan. It is one thing to choose to take on debt to fund investments, but households that do not have wealth must use debt to handle crisis situations. Credit problems in turn can lead to substantial delay in home buying. Aspiring homebuyers must pay off debt, build positive credit histories, and then wait years for their credit report to reflect the change in their financial behavior.

For example, Sandra and Jaheem said their credit problems resulted from being overwhelmed by other priorities in their lives and not fully appreciating the importance of good credit.

Sandra: Yeah, not really focusing on it at an early age. It wasn't a lot of bad credit, it was just little things that were bad... it was just little small annoying things that drag your credit score down, things that in the scheme and hustle and bustle of raising kids and work—

Jaheem: It kind of falls by the wayside a little bit, because you have to focus on living, and then that kind of takes a backseat until you—I hate to say it, until you need it, you know what I mean? But you have to live in order to (laughs) take care of that. And then it's prioritizing. And I hate to say it, that sounds bad, but sometimes your credit kind of falls under caring for your family and your car. I know that sounds bad, but that's how—it's prioritized.

It's not surprising that for families who are living under financial strain, making payments on credit cards and other loans often becomes relegated to a lower priority. Over time, late payments and overuse of credit takes a toll on their credit scores. Given the economy in the recent past, many respondents had experienced hardships such as layoffs and prolonged unemployment and used credit to make ends meet.

Many homebuyers felt stuck and frustrated by their bad credit. For instance, Ava, 38, said,

Well, my credit score really hasn't moved much, so at this point I don't know what my options are because lenders, they'll tell you a little bit like 'oh, you need to improve your credit,' and you're like okay. And then what? Like well, how do I do that? Especially if I have things I can't really dispute. I did make those late payments, and if they were within the seven years, they're not coming off (laughs). I was like, I've got to wait seven years to get a house?

Like Ava, some respondents found the process of improving a bad credit score opaque, long, and difficult to navigate. Homebuyers felt that they were ready for the responsibility of homeownership and that their hard work should earn them the middle-class lifestyle associated with the American Dream. Credit history meant that the challenges and choices of their earlier lives followed them long after they thought they had moved on. Part of their frustration with credit history is the fact that it seemed not to allow them to fully become their more mature and successful adult selves.

The increased importance of higher levels of education for attaining middle-class status contributed to the credit problems that were commonplace amongst these homebuyers. In many

cases, student loans were the source of homebuyers' credit problems. Natalie, a 35-year-old teacher's assistant, said that when she was laid off for a time, she had trouble paying her bills:

[The] light bill, gas bill, student loans, I mean, school bills, because my financial aid ran out, so that made me end up having to drop out of school until I got the money to pay the balance ... my financial aid ran out, because I ended up having to drop out of school a few times when my kids were small because they were sick. And no one let me know like don't keep dropping out, because when you do that, you're messing up your financial aid, so I never knew that.

In this case, a combination of problems had led Natalie to fall into more debt than she could afford. Firstly, she was laid off from her work. She was also attempting to go to school while working and raising young children. Due to all of the other constraints on her time, her academic career was intermittent, and this caused her to lose her financial aid and to have to rely more heavily on student loans. Other respondents mentioned having multiple student loans from different lenders because they had gone back to school multiple times and fell behind on payments simply because they had lost track or forgotten about some loans.

Sometimes the problem isn't bad credit but lack of credit history. For instance, Emma, 30, had been living with her parents in order to save money to buy a home for herself and her son. She thought that one downside of this choice was that it may have contributed to her lack of credit history. It's possible that she would have built a longer credit history if she had been maintaining her own household. Emma explains, "I don't pay rent, but I'm finding that that's kind of hobbling me in my house search because now I don't have any steady bills, and so with me just now getting my first credit card like two months ago, it's making me look uncreditworthy." Many respondents found the need for a credit history surprising and confusing. There was a sense that you need credit cards and loans in order to build a history, but they can also ruin your credit if you are not careful. To some respondents, this situation seemed unfair and difficult to manage.

These examples of credit issues may seem to support the notion that irresponsible borrowers contributed to the housing crisis, but this story obscures the fact that the weak welfare state in the US leaves many families with no choice but to turn to credit cards when they have an emergency. Prasad (2012) found that the deregulation of credit markets in the US allowed Americans to use credit to purchase services that would be provided by the welfare state in other countries with more robust welfare programs. In particular, health care costs have grown substantially in US, and in many cases, households use credit to pay for these mounting costs. Since African Americans have relatively lower amounts of wealth they are more exposed to this problem. Also, many homebuyers had debt from student loans, which is typically considered to be a good kind of debt in that it is debt incurred for the purpose of investment. While higher education is usually a worthwhile investment, the variance in returns to a college degree has grown. There are lower returns for degrees in certain majors or degrees from for-profit colleges (Avery and Turner 2012). Also, paying for college can be an especially bad investment if the student is unable to complete his or her degree. Under these circumstances, students can find it difficult to assess whether they are taking on an appropriate amount of debt for their situation. Furthermore, student loans are particularly difficult to discharge in bankruptcy, making them especially damaging if they do not result in higher earnings. Finally, many homebuyers lacked credit history, which is distinct from having a bad credit history. In wealthier families, people can actually inherit good credit history (e.g., a parent can boost their adult child's credit score by giving them a credit card on their own account). Without this kind of support and knowledge of the credit system, individuals can find it difficult to build a good credit history.

Since credit scores are typically the biggest obstacle to home ownership amongst this group of homebuyers, the Neighborhood Housing Services and West Cook Homeownership

Center housing counselors spend a lot of time educating prospective homebuyers on this topic. It takes up a large portion of the curriculum at Home Buyers Education courses, and class attendees ask many questions about the topic. Homebuyers mention often that they have gone to housing counselors primarily for getting advice on improving their credit. One woman with a high credit score, Danielle, a 46-year-old Chicago Public Schools teacher, said of a housing counselor at NHS, who she met with one-on-one:

She was fine. I think she's used to people who have like really, really bad credit, and so when she saw mine ... she was like oh, okay, and it was kind of like a surprise. Because usually when people come to programs like that, it's because they have bad credit, and my situation is I don't have bad credit, but I just didn't have the money. I don't have a lot of debt. I don't have a down payment.

Danielle's experience demonstrates that having good credit is necessary but not sufficient for buying a home. In her case, she had a good credit score, but another issue stood in her way. She still had not accumulated the wealth necessary to purchase a home.

Decoupling School and Home Choice

One major factor that changed for homebuyers who were delayed in their home purchase process was whether or not schools were a factor in their search. Many homebuyers had older children who had already left home. Some had children who were older but still school-aged and did not want to disrupt them by moving them to a different school. Lareau and Goyette (2014) have addressed how home choices and school choices are often made together. As a result, inequality in residential location often feeds into educational inequality. On the other hand, new public education policies have decoupled school choice from residence in some cases. Pattillo, Delale-O'Connor, and Butts (2014) argue these programs have not adequately addressed the problem of inequality in education because the arduous school choice process presents many hurdles to disadvantaged families attempting to access quality schools. Many of the homebuyers

in this study matched the profile of the parents in the Pattillo, Delale-O'Connor, and Butts study who sent their children to a charter school as opposed to the parents who sent their children to a neighborhood school. The authors found that charter school parents in comparison to neighborhood school parents had higher incomes (although they were still low income on average) and were more likely to have access to the Internet, belong to a church, and have a car. Since the parents in this study were similar to the charter school parents in their study, it is not surprising that many of the parents in this study were able to navigate the complex charter school application process. Other parents in this study were able to send their children to selective enrollment schools, which have the additional hurdle of competitive entrance exams.

When homebuyers waited to buy a home until their children were already well into their school years, they had to find alternative strategies to obtain access to good schools. For instance, Hannah, 32, was looking in middle-class, outlying city neighborhoods such as Beverly and Morgan Park. She explained that schools are not a major factor in her decision because she is already happy with the schools her children attend, and they can continue at those schools as long as they live in Chicago:

It just really has to be Chicago, because I work for Chicago Public Schools. And our children are already enrolled in—my oldest daughter goes to Lindblom, the selective enrollment [school], so I'm not looking for some place for ... when she's already in a good school. So we can live wherever we want to because she doesn't have to live in their attendance area because it's a selective enrollment school; and then my other two children go to school where I work, so that's not a big motivator for us, like looking for a school district. It's going to be a neighborhood that fits, a house that fits, and ... because like I said, the school is not a factor. We don't plan on having any more children.

Hannah explained that schools are not a factor in her search because she is already pleased with the schools that her children attend, which they can attend regardless of where in the city they live. Also, she is required to live somewhere in the city of Chicago because she works for the

city government. Many homebuyers valued stability for their children, so they felt that it was best to keep children at their current school as long as they felt it was adequate.

Parents in Chicago have a variety of options available to them for schools that are not directly tied to residence, including charter and selective enrollment schools. For example, Yolanda, 45, was married and had four children still living at home aged 18, 11, 10, and 8 at the time of our first interview. Her youngest three children attend a charter school in the city, and her 18-year-old son was about to graduate from a selective enrollment high school. Yolanda explained that she had previously sent her children to a Catholic school. She tried sending one child to the charter and decided it was better than the Catholic school, so she transferred all of her younger children to the charter school. She explained:

I so love this school. Better than the Catholic school. I think their communications with the parents are great. They're very informal, so I really like this school. I haven't had this much knowledge from any school that my kids have attended as far as education-wise, because most of the schools they'll say oh, okay, they're doing this, they're doing that, but they're not—they don't keep in contact with the parent, the schools were not informing us, like oh, my son is not doing well in this subject. You don't just get a phone call. If you have any situation, it's open door policy. You can always come in. You can always sit in on a classroom, interview, observe, so I love—I'm big on communication. Me and my husband are very big on communication with the school, so we didn't have that opportunity at some of the Catholic schools. They didn't let you come into the classroom unless you had a scheduled appointment and I'm paying for my child's education, so I shouldn't have to be scheduling to come and see and observe what's actually happening in the classroom, so yeah, this school is really big on—it's like they have nothing to hide.

Yolanda has a wide variety of schools that she has access to that are not directly tied to her residence. At one time she paid for Catholic schools, which do not have any residency requirements. Catholic schools can be a useful option for parents who wish to decouple school choice from residence, but these schools have a very particular set of values and practices. Not all parents prefer this style of schooling. Charter schools and selective enrollment schools provide a greater variety of types of educational environments that are decoupled from residence.

All of these schooling options allowed Yolanda to avoid the neighborhood public school that would be assigned to her children based on the location of their home.

Interestingly, many parents were happy with selective enrollment or charter schools in the city and felt more confident about those than schools in the suburban areas. Many of the suburban towns where these homebuyers were looking to buy homes have struggled financially in recent years, and some have underperforming schools. Some parents like Yolanda were interested in moving to a suburb for what they perceived as a safer and more family-oriented environment but were concerned about changing their children's schools. Yolanda did not want to transfer her children to a suburban school district; she explained, "I'm not big on trying to take my kids away from something that they've gotten so used to." She felt that the suburban schools would be good, but she worried about risking any disruption when her children were in an educational environment that appeared to be working.

Some homebuyers mentioned that other parents use address falsification as a strategy for decoupling school and home choice. It's widely known that many parents gain admission for their children to public schools in other districts by using a different address. Sometimes it's the address of another family member or a work address. The *Chicago Tribune* has reported on this phenomenon and the punitive actions that Chicago Public Schools have taken to deter parents from this practice (Perez 2016). Interestingly, the homebuyers in this study knew of cases where children who lived in the suburbs were attending city schools, which is the opposite of the direction one might assume this fraud would take. I think there are two possible explanations for suburban families sending children to city schools. Firstly, many of the predominately black or racially transitioning suburbs to the south and west of Chicago are under-resourced. In some cases, their schools are struggling because white flight, population loss, and retail redlining have

damaged their tax base. Secondly, when parents buy homes later in life, their children are already settled in schools. Parents who are interested in buying a home in a different district often do not want to disrupt their children's education by switching their school.

Multigenerational Families and Residential Relocation

Many aspects of family life have changed since Rossi conducted his study in the 1950s, and I found that the home-buying process for middle-income African Americans today is shaped by these changes. There are many more single-parent-headed households (Pew Research Center 2015) and more single-person households (Vespa, Lewis, and Kreider 2013). For African American families, a variety of household structures are common that are not captured by the traditional view of family life cycles represented in residential mobility literature.

Multigenerational households have increased amongst all racial groups in recent years, but they continue to be more common amongst nonwhite households. The Pew Research Center defines multigenerational households as three different types: two generations (parents and adult children over age 25), three generations (parents, adult children, and grandchildren) and skipped generation (grandparents and grandchildren without their parents). In a 2012 survey, Pew found that 25 percent of the black population lived in a multi-generational household, compared to 14 percent of the white population (Taylor et al. 2010). Fifteen percent of African American children lived with a grandparent compared to seven percent of white children (Livingston 2013). Shapiro (2004) claims that African Americans often use moving in with extended family as a strategy to save resources for eventually purchasing a home. This strategy is employed as an alternative in situations where families with greater wealth often receive monetary assistance from their relatives.

The Housing Needs of Diverse Household Forms

The homebuyers in this study had varied needs due to the variety of their household forms, including single adults, married couples, married couples with children, and multigenerational households. All of these different household types had their own needs. In the case of multigenerational households, needs were associated with multiple parts of the traditional housing life cycle. Some of the aspiring homebuyers felt driven to become homeowners to signal their responsible, adult status, despite the fact that they did not have children or spouses. For instance, Amira, 31, had decided to look for a home to buy on her own. I asked her when and why she began considering buying a home:

Actually when I moved in with my roommate, it was because I wanted to move and I was thinking about buying at the time, and I actually had just started—I started in real estate probably a couple years before that. He was looking for a roommate so I was actually hired by him to get him roommates but it was just so cheap. I was like oh, I can move in for six months and buy, and I stayed for five years (laughs) because it was so cheap. Yeah, so this time around when I'm actually looking for things, really started probably November or October of last year because I was just at a point where, you know, it was time for me to move. I had cheap rent for a really long time, it was time for me to grow up if you will.

As I discussed in Chapter 3, many of the homebuyers felt that homeownership represented adult status and independence. For this reason, Amira felt a need to buy a home, although she does not have a partner or children to share the space of a home with her. She will be looking mostly at condominiums in order to meet her needs as a single person.

Some homebuyers were considering the needs of older relatives who may eventually need to move in with them. Ruth, who was living with her aging parents, had to consider how their needs might grow in the near future as she looked to buy a home for the first time. Ruth explained:

My grandmother lived to be 91. They're the long-livers on that side, so it's already been understood that when I do get a home, that eventually we've already had the

conversation that if something was to happen to either one of them, whichever one, the other one would come and stay with me.

Ruth was looking at particular styles of homes and particular suburbs in order to accommodate needs that she anticipated for herself and her parents. She discussed these concerns with her parents as she was looking for a home:

Now my dad [says]—you don't need a house with a backyard. You don't need all those—I said, well, (laughs)—and now since I'm kind of being bitten with the knee problem or whatever, I'm kind of paying good attention—close attention to like a lot of stairs, because some of these homes out there, like especially in like in Matteson and Richland Park, the newer homes are beautiful, but they have like these—I don't know if you're old enough to remember Dynasty—Dynasty, free-flowing stairs and everything else like that. I'm like, the house is beautiful, but I don't want to pass out (laughs) coming up and down the stairs. So that's why Crete and Steger have been kind of a little exciting, a little bit more attractive to me because they have a lot of homes that are ranch style.

Many first-time homebuyers in this study were older or had older relatives to consider. In some cases, households with grandparents had to consider the needs of older family members (e.g., manageable stairs) and children (e.g., quality schools). Balancing all of these different needs for family members of different ages was a significant challenge for homebuyers.

Some older homebuyers were also considering the needs of their grandchildren, who may move in and out of their household. For instance, Barbara, 53, lives with her 38-year-old adult daughter, and her 14-year-old granddaughter. When I asked what was most important to her in choosing a home, she said, “The location, the schools. When we say location, we're looking at schools and churches and all that stuff.” Also, her granddaughter was a major factor in her wanting to become a homeowner again after having experienced a foreclosure. Barbara explained:

My daughter sort of like brought it up to me, and we started thinking about it, and we decided that we would try to purchase a home, so my granddaughter could live in a home, and she could see the difference as well. Because I remember we were working on our credit report in 2012, I think it was. And then this year we just got a little bit

more serious about it, because we wanted our granddaughter to be in a home and try to get her situated where she's going to be.

Barbara wanted her granddaughter to have a stable living situation before she began high school. As I mentioned in Chapter 3, many homebuyers used the term “home” to refer exclusively to a single-family, detached, owner-occupied house. At the time of our first interview, her family was currently renting an apartment in a middle-class, predominately white suburb with well-regarded schools. Barbara’s granddaughter had attended school in that suburban district intermittently throughout her childhood, and at other times had lived with her father on the west side of the city and attended school there. Barbara was pleased with this suburban town and the schools there, but she felt that it was important to provide her granddaughter with the lifestyle that comes with owning a home rather than living in a rental apartment. She believes that this kind of dwelling is the best setting for raising a child and that raising children in a house socializes them to particular norms.

This belief that being raised in a “home” helps to properly socialize individuals into middle-class norms is also evident in the way that homebuyers talk about former public housing residents, which I discussed in Chapter 2. Homebuyers believe that lack of experience living in “homes” is the underlying cause for the difference in culture and practice that they see between themselves and former public housing residents. Therefore, Barbara is concerned that her granddaughter may grow up without the socializing experience of living in a “home” unless she and her daughter are able to purchase one quickly. Thus, what might strike an outsider as the best choice for her daughter—remaining in a suburb with highly regarded schools even if she has to rent—is not an obvious choice to Barbara. She was concerned about the schools in some of the western suburbs where they could afford to buy a home. She was considering purchasing a home in Maywood, a suburb where they lived previously that has experienced white flight in the last

few decades. She generally likes the area but feels that the neighborhood high schools have declined in quality. She hopes that her granddaughter will be accepted into a competitive Math and Science magnet school. If her granddaughter is accepted to the magnet school, they can buy a home in this relatively more affordable area without sacrificing the quality of her education. Still, Barbara is considering compromising on school quality in order to give her granddaughter the experience of living in a “home” because Barbara also considers this important for her development and the maintenance of her middle-class status.

Multigenerational Households as a Resource

Many homebuyers moved in with family for long periods while they waited to find the right property or prepared themselves financially to buy a home. For instance, Michelle, 53, wanted to buy her own home after her divorce, and she moved in with her parents in order to be in a better position to buy:

My landlord was offering of course to extend my lease, but I still felt like I could find something. I didn't want to get tied into another one-year lease, so I put everything in storage, moved in here with my parents. And I've been here ever since [September 2014], because when I kept finding places and the same thing is happening. A lot of the foreclosed properties, they want cash. I don't have cash, so even though I may be able to get approved for certain amounts, these properties that are in foreclosure, they want fast money.

Michelle could afford a mortgage that would cover the cost of the foreclosed properties in the areas where she wanted to buy, but these properties often sold quickly to investors who were able to pay in cash. While she waited for an available property in her price range that met her needs, it was easier to live with family than to take on a lease that she might have to break.

Michelle moved in with her parents in September of 2014 with her infant grandchild and her own 11-year-old son. It took almost exactly a year for her to buy a home. Because Michelle moved in with her parents after the 2014–15 school year started, she was able to keep the 11-year-old in

the school he was already attending in Oak Park where they had been renting an apartment. Michelle was particularly concerned about school quality because her son is a special needs student. Michelle felt that the Oak Park school district (which is widely well regarded) was far superior to the district near her parent's home. Her parents still lived in the neighborhood where she grew up, which she felt had deteriorated in recent years. By the fall of 2015, Michelle was still not able to buy a home in Oak Park, and she felt that she could not afford to wait any longer and risk sending her son to a poor quality school. As a result, she made a purchase in another suburb in time for the 2015–16 school year. Moving in with family can be a useful strategy for preparing to buy a home, but it brings with it a variety of risks and costs. In particular, for parents of school-aged children, waiting just a year to buy into a good school district is a considerable cost.

While some aspiring homebuyers moved in with family to prepare themselves for a home purchase, other homebuyers delayed their own home purchase in order to assist older relatives. Scott, 41, a married father of four, explained that he was tired of living in his parents' home, which he had moved into in order to assist his parents financially:

I really don't like it. Honestly, it's a really nice home, don't get me wrong, it's very nice, but it's not what I would buy and spend 30 years in, you know what I mean? It doesn't have an open floor plan like I like. There's no island. There's none of that, but this was a process to help my parents. That's what this was, so we took over in '06, kind of got stuck (laughs). I got stuck there for a little while, but it is what it is.

Scott began renting this house from his parents in 2006 in order to help his parents who were in a challenging financial situation. Scott was not actually living in a multigenerational household because his parents live elsewhere, but it was similar in that multiple generations were involved in this housing arrangement. The move was intended to be a temporary solution, but at the time

of our interview, he had been there for nine years. In addition to Scott's frustrations with the home itself, he did not feel that it was located in the best place for raising children. He explained:

Well, of course we have children, and we definitely want a safer environment for the children, so that's one of the key reasons of looking to move out further in the burbs somewhere. But other than that, it's just—city life after a while, it becomes—it's for the youngins, is what they call it. It's for the younger people, when you want to be in the mix, and in the know, and in and around town, and I've outgrown—my wife and I both actually have outgrown it, so it's time to move on. Plus we want something safe for the kids, yeah.

In March of 2015 when I interviewed Scott he had three children living at home aged 9, 11, and 13. He also had one 18-year-old daughter who had already left home for college. When Scott moved into his parents' home for what he had hoped would be a short stay, he had a newborn and children aged 2, 4, and 9. Scott would have preferred to move to a safer environment for his children nine years earlier, but his family's circumstances did not allow him to make that move. As a result of that time lag, his oldest will not be able to benefit at all from a move to an improved neighborhood context. In Scott's case though, he still has younger school-aged children, so his desire for the new home has not changed substantially.

While some aspiring homebuyers like Scott waited to buy homes in order to assist older relatives financially, others put their own ambitions on hold in order to provide care for older relatives. For example, Ruth moved in to her parents' home to help them care for her elderly grandmother. She explained how she nearly bought a home in 2011, but she put the process on hold assist her relatives:

So at the end of 2011, because I initially started into the contract in 2009—excuse me, 2011, at the end of the contract, I did not further pursue it because the housing market was really going really bad, and one of the issues was the selling price that the owner wanted.... They were not going to—the appraisers were not going to appraise it for the price that he wanted to sell it, and at that time, my mother had since then taken in my grandmother, who was suffering from dementia, Alzheimer's, an alphabet soup of what goes with getting older, and my mother was the only living child. So I

moved back in with my mother and father to help my mother with my grandmother, so that's it. So I've been back, moved back in, and I've been back there since 2011.

I conducted an initial interview with Ruth in February of 2015, four years after she moved back in with her parents. Even in 2011, Ruth would have been older than average for a first time homebuyer at the age of 43, since the median age for a first time homebuyer is around 30 in the US (Bleemer et al. 2014). There were two parallel reasons why Ruth did not buy a home in 2011. Firstly, she faced challenges navigating the housing market. Secondly, her grandmother was ill, and the family was able to help each other during a difficult time by creating a three-generation household. Ruth explains her decision to remain in a multigenerational household and delay her own home purchase with a blend of altruistic and personal necessity-based reasons.

Multigenerational households are a tool that families can use to pool their resources. In this way, they can be both a burden and an asset for different family members at different times. For homebuyers like Ruth, the multigenerational household has been both an aid and a responsibility. At times, it can be difficult to disentangle these aspects because it is not always the case that one generation is the clear benefactor. Often, the multigenerational arrangement is helping everyone involved cope with limited resources. Also, if Ruth had greater financial assets, she could help her extended family by giving them money. Without greater savings to draw on, Ruth felt compelled to make residential relocation choices that would allow her to share resources with their extended family.

Complexities of Relocating Multigenerational Households

Since homebuyers often lived with many different types of multigenerational family arrangements, decisions about home buying often had to be made along with decisions about family arrangements. Keshia, 28, currently lives in an apartment in Englewood with her father and her two young sons. She is looking to buy a single-family home in a south suburb instead.

Her ex-husband and the father of her children lives in South Holland, IL, so they are looking at that community or something close by. I asked her about who would be moving to their new home:

Interviewer: Would you be expecting your father to come with you or—

Keshia: We talked about it, but I don't know, yeah.... He said I think we should get a house together. I'm like, okay (laughs).

Interviewer: So what do you think about that possibility?

Keshia: It's from what he says, like it'll be helping me out, like as far as he'll be half and half on everything, but I'm like I'm kind of grown, but I understand what he's saying, like he can help me.

While she appreciates the assistance that her father is currently providing and the fact that he could offer financial assistance with purchasing the new home if he came with them, she is ambivalent about continuing to live with her father. In this case, her desire to become a homeowner has created a moment for reconsidering her familial living arrangement. Buying a home together would make their current arrangement more permanent. This arrangement has many practical benefits for Keshia, but she likes the idea of a more independent lifestyle. As I discuss in Chapter 3, owning one's own home can be symbolic of adult status and personal freedom. For some homebuyers, the home purchase process included decision making and negotiations about the composition of the new household.

Other homebuyers had ambivalence and uncertainty about their household but were planning to go forward with a home purchase regardless. For instance, Holly, 27, also wanted to buy a home so that she could have more space for herself and her six-year-old son (now that her son lives with her full time). Furthermore, she mentioned that she may want to have another child and may want to live with her boyfriend of three years eventually:

Interviewer: So it's just you and your son now, and do you expect that to be the same in the new place?

Holly: I do want to have another baby, so once I get my house and when I get myself comfortable, then I'll think about having another child. So maybe within a year of staying there I might get pregnant. I don't know (laughs).

Interviewer: All right, and but you mentioned a boyfriend of three years. You don't expect him to move into the next place or—

Holly: We're talking about moving in. We're talking about moving in, so that's a possibility. He might come stay with me, but—or I might go stay with—it depends. If I go stay with him then I could probably rent my house out or I don't know. We'll work it out (laughs).

So, Holly's family is very much in flux at the same time she wants to settle down in a more permanent home. While her household technically consists of just herself and her son, her mother and her long-term boyfriend are significant factors as she decides what type home she wants and where she wants to locate. Her son has gone back and forth between living with her and her mother in the past. Holly mentioned that her son is very close to her mother because "she used to help out a whole lot." This multigenerational arrangement was clearly an important resource for Holly that made it easier for her to be a successful single parent. On the other hand, delaying the start of her own independent household for her and her son has created emotional entanglements that are making it more difficult for her to move on her own now. When Holly had a place in DeKalb "[her son] used to get home sick if we were there too long, and whine and cry about her." She mentioned that if it weren't for her need to be close to her mother, she would consider places farther out in the suburbs. Also, the apartment that she currently rents is just a few blocks away from her boyfriend's apartment. These different possible family arrangements—living on her own, with her boyfriend, or her mother—were considerations as she made decisions about when and where to buy a home. Holly and other homebuyers in similar situations could not take for granted a traditional, linear set of household changes. In cases like

this, the desire to become a homeowner outweighed the uncertainty around family arrangements. Some homebuyers like Holly felt that it would be easier to buy a home and deal with household changes after the fact.

The cross-generational support enabled by multigenerational households is an important resource. It serves as a safety net for many families as it allows them to pool their resources and provide each other with in-kind assistance. In particular, multigenerational households can help grandparents provide invaluable assistance to their single-parent adult children. On the other hand, multigenerational households also make the process of residential relocation more complicated. Households with multiple generations at different life stages have a greater diversity of needs that must be accommodated with a single housing choice. Furthermore, they include more decision makers who have to come to an agreement, not just about relocation choices, but also about the makeup of the household.

Conclusion

Much of what Rossi wrote about families' residential relocation is true for middle-income African American households today. Households change over time as they grow and age. Households look to move when their current dwellings no longer meet the needs of their household type, age, and size. A few factors complicate this process for the middle-income African American households in this study. Firstly, many had to wait a long time between when they first assessed a need for a new type of home and actually being able to move into a new home. During that time, the composition of the household often changed, and as a result, the needs of the household changed. Additionally, many of these households were multigenerational. Relocation was more complicated for multigenerational households because they had a wider variety of needs and concerns. Furthermore, the composition of the household was not a stable

entity. Often who would make up the new household was a topic that needed to be decided as part of the relocation process.

On the one hand, multigenerational living arrangements were used as a tool for preparing to purchase a home. By combining households, household members could save and pool their resources to make homeownership attainable. On the other hand, the importance placed on homeownership as independence made many disparaging of the idea of living in multigenerational homes long term. Homebuyers who were otherwise comfortable living in homes owned by relatives wanted to buy their own homes in order to achieve the socially desirable status of homeowner. Because homeownership is associated with adult status, independence, and moral worth, it is viewed as an important step in the life course.

Concerns about schools were an important factor that changed over the life course of families. Families need access to quality schools for a relatively short period of time. It was often not possible for a household to time their home purchase according to when they needed access to schools. Therefore, many households had sought out ways to decouple school from home choice. Many parents sought out charter schools and selective enrollment schools as options they could access that are not directly tied to residence. Interestingly, parents were often already sending their children to charter and selective enrollment schools in the city that they preferred over some suburban schools. Parents were aware that many suburban schools in more distressed suburbs are suffering and were generally reluctant to change their children's schools. As a result, educational concerns actually lowered the appeal of some suburbs. Still, many homebuyers were interested in suburbs for other amenities that they offer (i.e., larger homes, low crime, and retail options). Although there were decoupling strategies available to families, accessing quality schools was a considerable hardship and frustration for some families. Also, grandparents living

in multigenerational households were considering schools at the same time as other household needs associated with aging.

Poor credit history—essentially the result of negative wealth—was the main source of delay in home buying. Aspiring homebuyers saw themselves as responsible, hardworking, middle-class adults who were ready to take the next step towards achieving the American Dream. Poor credit histories are the result of not having a wealth safety net (either a personal or a familial one) because debt must be used to handle any economic hardship that cannot be covered by regular income. For these aspiring homebuyers, poor credit histories also represented the problems of their past haunting their futures. Through educational and work achievements, they were ready for homeownership, which is viewed as a morally important status. They felt deep frustration over credit histories that still reflected the challenges they faced and choices they made at an earlier stage in their life. The structure of credit scores makes it difficult to move past the situations of their youth.

In sum, the temporality of residential relocation decisions further complicates the home-buying process for black families. Households that experience a delay in home buying find it more difficult to access quality schools through home choice. They have fewer years in which they can build wealth through homeownership. In some cases, homebuyers who have already started families may find it more difficult to relocate to an ideal neighborhood as their children age and have more connections with their existing residence. Finally, those homebuyers who have stayed with their families of origin while preparing to purchase their own home develop a complex set of relationships and obligations related to their multigenerational household. In this way, the multigenerational household is both a resource for families preparing for homeownership and a household characteristic that can complicate the home-buying process.

CHAPTER 5: AFRICAN AMERICAN HOMEOWNERSHIP AND METROPOLITAN HOUSING POLICY

By studying middle-income African American homebuyers as they went through the home-buying process in a racially hypersegregated metropolitan area, I uncovered the subjective experiences and understandings that factor into their relocation decisions. Subjective understandings of neighborhoods are consequential because they inform individual relocation decisions that ultimately help to determine the demographics of neighborhoods. We know that neighborhood inequalities are a driving force behind the persistence of racial inequality (Massey and Denton 1993; Sampson 2012; Sharkey 2013). Furthermore, an individual neighborhood quality and the effects of early neighborhood quality are so sticky that even experimental and quasi-experimental research methods are likely to underestimate neighborhood effects. In fact, while residential relocation is common, moves tend to be short and between neighborhoods with similar race and class characteristics (Glass and Bilal 2016). In this Chapter, I discuss the findings of this study of middle-income African American homebuyers and the implications for housing policy in racially segregated metropolitan areas. Housing policy must take into account the fact that residential relocation shapes neighborhood demographics, and the dynamics of residential relocation stem from the subjective understandings of movers about neighborhoods.

Much has been written about the pervasive phenomenon of white flight stemming from the negative attitudes of whites towards blacks and other racial groups. This phenomenon remains common, and it should not be ignored when devising housing policy—but it is not inevitable. Furthermore, less attention has been paid to the subjective understandings of African Americans about neighborhoods. These subjective understandings also have implications for residential relocation decisions as well as outcomes for individuals and neighborhoods. I will

now review the outcomes of the homebuyers' searches, summarize findings from this study, and discuss the implications of these findings for housing policy.

Summary of Outcomes and Findings

In this project, I examined the subjective experiences of middle-income African American homebuyers as they go through the process of residential relocation in a hypersegregated housing landscape. The homebuyers were not only interested in geographic mobility; they also sought contextual mobility (an improvement in their neighborhood context). Because they are making residential moves in a metropolitan area with highly disparate neighborhood contexts, their residential relocation outcomes are highly consequential. At the end of the process, a range of possible outcomes was evident amongst the aspiring home buyers in this study. As of June 2016 (one year and 8 months after the initial interviews began), twelve of the aspiring homebuyers had closed on a home. Five of these homebuyers bought homes in the city of Chicago, and of the five, all of them had previously lived in Chicago. The remaining seven bought homes in Chicago suburbs. Of the seven who bought homes in the Chicago suburbs, four had moved from the city. The suburbs were often discussed as a desirable place to live, so it is not surprising that this was the most popular choice. Eleven of the homebuyers ceased their search or were considering a move out of state. Of the homebuyers who ceased their search, three moved in with other family members, one decided to remain in their current home, and four decided to look for another rental unit. Four of the homebuyers had ceased their search for a new home to purchase in the Chicago metropolitan area and were instead considering a move out of state. In these cases, the process of pursuing homeownership in the Chicago metropolitan area provided an opportunity to evaluate their attachment to the region. Some of these out-of-state movers wanted to move to a place with better weather and a lower cost of

living. Others felt that the areas where they could find homes within the metropolitan area were undesirable.

The housing search outcomes of these homebuyers demonstrate both the variety of choices available to this group and some of the challenges that they face. I was able to observe strategies for navigating the landscape of racial segregation by recruiting homebuyers before they bought homes and following them as they went through the home-buying process. I found that middle-income African American homebuyers are deeply interested in improving their neighborhood context. They often also believe intrinsically in the value of racially diverse neighborhoods and that racially diverse areas will be better places to raise children. At the same time, they must contend with the fact that neighborhoods are changing around them. The landscape of racial segregation is difficult to navigate because while the dynamics are enduring, the demographics of specific places change.

I also found that these aspiring homebuyers were inspired by the notion of the American dream of homeownership. Many feel that an important part of the promise of the American Dream is that hard work should buy them a place in a racially diverse, middle-class community. Homeownership symbolizes success, responsibility, respectability, and freedom. They felt that success under the terms of the American dream of homeownership also indicates progress towards racial equality. These homebuyers were as interested in the moral value attached to homeownership as the fulfillment of the American Dream as they were for the financial benefits.

Finally, delayed home buying has negative consequences for households. We know that African American households tend to buy homes later in life compared to whites (Denton 2001). Many of the homebuyers in this study were not able to buy a home at crucial points in their family's life cycle. As a result, they spent long periods of time in overcrowded housing situations

or living with other family members. Additionally, their needs changed during the time that they were preparing to buy a home. The greatest concern that shifted over the life course was the need for quality schools. Many of the homebuyers were not able to buy a home when their children were beginning their school years. In many cases, households found alternative strategies for accessing schools during this period by decoupling school choice from home choice.

Implications for Housing Policy

Dispersed Public Housing

I first review a recent history of housing policy and then discuss the policy implications of my findings. Housing policy, particularly as it relates to subsidized rental housing, has moved away from a focus on racial integration. Goetz (2003) claims that there were two main waves of public housing dispersal policy. The first wave occurred in the late 1960s to mid-1970s, and it was inspired by the fair housing movement aimed at ameliorating racial segregation. The Fair Housing Act of 1968, which was intended to address racial discrimination in housing, was enacted as a result of this movement. The actions taken by HUD to implement the Fair Housing Act have often been met with strong opposition. HUD attempted to disperse public housing under a regional fair share program in the early 1970s, but in the face of strong suburban opposition, scattered site public housing remained very limited. By the early 1980s, scattered site public housing made up only 9 percent of all assisted housing. The second wave of dispersal policy began in the 1990s under the Clinton administration. This wave of interest in dispersal of public housing was motivated by concerns about concentrated poverty. In the early 1990s, Congress began to pay more attention to problems in public housing, including the fact that public housing projects contributed to concentrated poverty. The second wave of dispersal programs includes the Moving to Opportunity (MTO) demonstration program. This program was

intended to test the benefits of deconcentrating poverty by dispersing subsidized renters in low-poverty areas. The experimental group in this program was required to move to low-poverty neighborhoods. Unlike the dispersal programs of the 1970s, the goal of MTO was class-based integration rather than racial integration.

In recent decisions on fair housing issues, the courts have also shifted their focus from remedying the racial segregation of public housing to remedying class-based segregation. In the *Gautreaux v. Chicago Housing Authority* housing discrimination case, the courts determined that the Chicago Housing Authority (CHA) and the United States Department of Housing and Urban Development (HUD) had a role to play in remedying racial segregation. In 1969, a federal judge in Chicago ordered CHA to build new public housing in non-minority neighborhoods. In 1976, the Supreme Court upheld this decision and ordered HUD to create 7,100 Section 8 subsidies to be used in neighborhoods that were less than 30 percent African American (Popkin et al. 2000). The families who participated in the *Gautreaux* program were found to have long-term improvements in their neighborhood contexts even after subsequent moves (Keels et al. 2005). While CHA has continued to develop scattered site programs, they have yet to live up to the promise of *Gautreaux* to ameliorate racial segregation.

The landmark *Gautreaux* ruling informs current HUD and CHA policy under Hope VI (Homeownership and Opportunity for People Everywhere) and the Plan for Transformation. Enacted in 1992, HUD's HOPE VI plan, called for the demolition of racially and socioeconomically isolated, large public housing developments and the creation of scattered site, mixed-income housing. The CHA used HOPE VI funds to redevelop its largest and most infamous public housing developments including Cabrini Green, Henry Horner, and Robert Taylor as part of the Plan for Transformation (Popkin et al. 2000). The Plan for Transformation

takes from *Gautreaux* the notion that dispersal of subsidized housing is beneficial, but this plan does not directly address racial segregation.

Pattillo (2008) describes how a major shift in the interpretation of *Gautreaux* occurred in 1981 through a consent decree allowing CHA to build in “revitalizing areas.” These areas were defined as places with a substantial minority population and that were undergoing enough redevelopment to suggest that they would integrate in the near future. The original *Gautreaux* decision clearly stated that CHA and HUD had racially discriminated against black public housing tenants by deliberately placing them into racially segregated neighborhoods. The courts ordered that this racial discrimination be remedied by moving public housing residents to white neighborhoods. While little progress had been made in racially desegregating public housing or neighborhoods in the Chicago metropolitan area, this 1981 consent decree allowed the CHA to change its focus from remedying racial segregation to a focus on socioeconomic integration when determining the location of subsidized housing.

As we saw in Chapter 2, the middle-income African American homebuyers in this study were often heavily influenced by a theory of voucher-induced neighborhood decline. There is indeed some evidence that subsidized housing can have a negative effect on neighborhoods when it is over concentrated. Property values are more likely to decline when the design and management of affordable units is poor and when subsidized housing is concentrated in already declining neighborhoods (Nguyen, 2005). Large concentrations of voucher-holding households are associated with rising levels of crime in neighborhoods (Mast and Wilson, 2013). With the mixed results of these studies, it is difficult to determine how close to the truth the theories of homebuyers are. Regardless, the fact that homebuyers act on these theories can make them a

self-fulfilling prophecy in the same way that fears about white flight become a self-fulfilling prophecy when whites act on their beliefs about what others will do.

The overall neighborhood context is important for how voucher recipients are received. A study in Baltimore County (Galster, Tatian, and Smith 1999) found that when Section 8 renters were located in wealthier, predominately white neighborhoods that had experienced previous increases in property values, these prices continued to rise. On the other hand, in areas that they classified as vulnerable, which were low- or moderately-valued areas that had already experienced a decline in housing prices in recent decades, a concentration of Section 8 households caused further decline. Furthermore, in more affluent areas, market-rate residents tended not to be aware of their subsidized neighbors, while in more vulnerable communities, residents were highly concerned about newcomers using rental vouchers and blamed them for problems.

This study of Baltimore County did not find that the racial demographics of the neighborhood changed the effect of subsidized housing on home values. But the researchers found it difficult to separate the effects of racial demographics because there was not enough variation in the socioeconomic status of the predominately minority neighborhoods. All of the racially mixed and predominately black neighborhoods in this study fell into the vulnerable category, which was more strongly affected by increases in subsidized housing. Other studies suggest that when subsidized housing is placed in highly stable, wealthier communities it can lead to better outcomes. For example, the Ethel Lawrence homes in Mount Laurel, New Jersey demonstrate how a well-designed public housing development can create stable class and racial integration (Massey et al. 2013). This mixed-income development was placed in a stable, middle-class, predominately white community with ample resources. Overall, the development

has been considered a success, and it has not resulted in any negative effects in the surrounding areas. The research suggests that dispersal of subsidized housing is important for the health of receiving neighborhoods.

In the case of Chicago's scattered site public housing and voucher dispersal, subsidized housing has been disproportionately placed in African American communities that already face greater challenges. These communities are most likely to be harmed by a concentration of subsidized housing. While it is on its face race neutral, Chicago's voucher program may be contributing to racial neighborhood inequality by maintaining racial segregation and concentrating subsidized housing in places that are least equipped to handle it successfully. Middle-income African American homebuyers are navigating the home-buying process in a landscape that has been affected by subsidized rental housing policy because subsidized housing falls disproportionately in predominately black areas. The original promise of *Gautreaux* was to racially integrate public housing. By contrast, recent housing dispersal programs have exclusively pursued integration by socioeconomic class. By not making racial integration a priority when locating subsidized housing, recent efforts have left subsidized renters racially segregated. As a result, middle-income African Americans feel that the project of integrating subsidized housing in terms of socioeconomic class has disproportionately affected them.

Homebuyer Assistance Programs

While subsidies to renters are more commonly discussed than programs that assist homebuyers, many of the homebuyers in this study also benefited from housing subsidy programs (some of which are also funded by HUD). Policymakers must consider housing programs for renters and homebuyers together to understand their overall effect on neighborhood contexts and housing opportunity. Renters and homeowners are connected in that they share

neighborhoods. And, homebuyers consider who will be renting in their neighborhood when they select a place to buy a home. In particular, the interviews in this study indicate that homebuyers are very concerned about subsidized rental policy and how it may affect neighborhoods in the future. Their concerns influence their purchasing choices, and as a result, can affect housing markets. Furthermore, many renters desire and plan to become homeowners. The policies that inform the circumstances of renters will affect the ability of renters to become successful homeowners.

Housing assistance programs developed in the wake of the housing crisis, such as the Neighborhood Stabilization Program (NSP), focus on improving outcomes for neighborhoods rather than relocating individuals. While attempting to stabilize neighborhoods that were hardest hit by the crisis is a noble goal, it is important not to lose sight of the dynamics of individual residential relocation decisions and the implications of those decisions for moving families. Some of the homebuyers in this study received assistance through the Neighborhood Stabilization Program (NSP) or were attempting to do so. This is a HUD-funded program aimed at fostering development in neighborhoods that were hardest hit by the foreclosure crisis. The 2008 Housing and Economic Recovery Act appropriated \$3.92 billion to fund this new program. NSP received more funding in 2009 and 2010. The program is administered through the US Department of Housing and Urban Development (HUD). HUD designed NSP to be geographically targeted at the most distressed areas. It is intended to provide an influx of funds that will stop an area from deteriorating due to a high number of foreclosures. The purpose of the program is to avoid the negative externalities associated with high foreclosure rates, including higher crime rates and lowering home values for entire areas (Joice 2011).

Homebuyer assistance programs are helpful to and appreciated by middle-income African American aspiring homebuyers. The homebuyers in this study care deeply about achieving homeowner status and often privilege this goal above other concerns, such as neighborhood context mobility. Homebuyer assistance programs can be very helpful in opening access to homeownership for this group. Opening access to homeownership is important to African Americans because it is the largest source of wealth for most American families, and African Americans have historically been left out of the greatest wealth-building opportunities (Shapiro 2006). Other research has shown that the aspiring homebuyers in this study are not unusual in their strong desire to pursue the American dream of homeownership. For instance, Charles (2006) found that in Los Angeles 54 percent of black non-owners said they would like to buy a house in the LA area compared to about half of white non-owners. For reasons that go beyond the economic, it is important to expand access to homeownership and to make that access more equitable along racial lines. Homebuyer assistance programs are expanding access, but they have not been constructed to take into account the existing racial dynamics in housing.

Been and Ellen (2009) suggest that while NSP is a well-intentioned program, if not implemented properly, it could exacerbate residential segregation by class. They point out that using neighborhood stabilization funds to place more subsidized housing in high poverty neighborhoods will further concentrate poverty. It would essentially mean that the federal government would be repeating the same mistakes made previously with large public housing towers. HUD funded large public housing tower complexes in many US cities and restricted them to very low-income tenants. These large public housing developments are widely understood to be at least partly responsible for the concentration of poverty. They have also been found to contribute to racial segregation.

I believe NSP may also unintentionally contribute to racial segregation. It may encourage lower-income African Americans to make less integrative moves that will not improve their neighborhood context in the long run. In this case, the goal of stabilizing predominately black neighborhoods (which were hardest hit by the foreclosure crisis) may be at odds with the goal of improving residential outcomes for individual African American homebuyers. The City of Chicago has received funds from NSP to rehabilitate foreclosed homes and offer purchase assistance to buyers of rehabbed homes and homes in need of rehab. These homes are generally vacant, foreclosed, or short sale. A household of three making less than \$54,750 can get \$35,000 in purchase assistance. A household of three making less than \$82,080 can get \$25,000. NSP is focused on specific neighborhoods. In the NSP plan approved for Chicago in 2009, there were twenty-five eligible community areas. On average, these areas were 86 percent non-Hispanic black. There are other programs funded through NSP in the Chicago suburbs (including the West Cook Advantage program) that operate similarly and other similar down payment assistance programs funded through other sources.

Homebuyers in this study did not generally consider the NSP targeted areas very desirable, but they were sometimes swayed to consider them because of the purchase assistance offered by NSP. Because black households have lower levels of wealth, they are more likely to find it difficult to save enough for a down payment. NSP may be inadvertently creating a new form of racial steering by offering the type of assistance most needed by black households in predominately black areas. While expanding access to ownership is an admirable goal, it is insufficient if homebuyers continue to buy in segregated neighborhoods or neighborhoods with a high likelihood of becoming resegregated. Disparities in housing appreciation created by racial segregation continue to harm African Americans' ability to build wealth (Shapiro 2006).

Therefore, programs like NSP will contribute to these problems unless they take racial dynamics in housing into account.

A Fair Housing Approach to Homebuyer Assistance

In many ways, the down-payment programs that are currently operating to address the consequences of the foreclosure crisis are an emergency response. Because these programs are understandably aimed at halting the damage from an ongoing crisis, other issues—including racial segregation—have been forced into the periphery. For instance, the South Suburban Housing Center (SSHC) has been working to eliminate housing discrimination and expand fair housing options in the south suburbs of the Chicago metropolitan area since 1975. The executive director of the SSHC, John R. Petruszak, explained the challenge currently facing his organization:

We are kind of like a MASH unit dealing with people who are bleeding to death right now. And we are trying to bring that under control. We are trying to do whatever we can to stop the bleeding. Once that's done and we can keep people in their homes and try to stabilize people where they are right now, then we can deal with expanding the housing markets [in the south suburbs]. (Personal interview, July 25, 2016)

Like many organizations involved in housing issues, SSHC has to focus on the immediate effects of the foreclosure crisis and do all that it can to assist the communities who were devastated by it. There is clearly an ongoing and acute need for these foreclosure-related services. Furthermore, a great deal of funding from the government and other sources is tied to directly addressing this crisis.

Still, SSHC has tried to design their foreclosure crisis-related programs to be as oriented towards furthering fair housing as possible. As part of its fair housing enforcement efforts, SSHC was part of an investigation into the maintenance of real estate owned properties (i.e., homes owned by lenders as a result of foreclosure). This investigation found that banks were

systematically neglecting the maintenance of houses that they owned (as a result of foreclosures) in majority minority suburban neighborhoods. They helped to file a fair housing complaint on the basis of this investigation and received funds from a settlement with Wells Fargo. Along with other neighborhood improvement efforts, they are using these funds to give down payment assistance grants to homebuyers purchasing in effected neighborhoods. Derek T. Adkisson, their Directory of Finance and Operations who designed the down payment assistance program, explained how the program aligns with their overall fair housing goals (personal interview, July 25, 2016). Most importantly, unlike some of the other down payment assistance programs, the SSHC program does not have an income cap. By not capping the program, they hope to provide an incentive for higher-income buyers to purchase in these more distressed areas, and by proxy, this may encourage more racially integrative moves. One potential issue with this approach is that higher-income buyers may be less motivated by the down payment assistance. A second potential problem is that the higher-income buyers with fewer assets may be more motivated to pursue down payment assistance, and this group is likely to be disproportionately African American. Regardless, making down payment assistance in distressed areas available to higher-income buyers is an improvement over other similar down payment assistance programs in terms of encouraging integrative moves. This program suggests possibilities for combining efforts to ameliorate damage from the foreclosure crisis with initiatives that encourage residential integration.

Housing Policy to Further Integration

Pro-integrative Policy Programs

A few policies have been used to promote integrative residential relocation, including affirmative marketing and financial incentives (Relman et al. 2010). Affirmative marketing

consists of publicizing housing opportunities to racial groups most underrepresented in that area. This type of program has been implemented by public and private organizations. For example, the South Suburban Housing Center bought homes in a predominately black section of Park Forest, IL. While making the homes available to all interested buyers, they attempted special outreach to white homebuyers (i.e., purchasing advertisements in newspapers with a predominately white circulation area).

Another approach that has been attempted involves financial incentives. The nonprofit Fund for the Future of Shaker Heights created a mortgage assistance program in a suburb of Cleveland that incentivized integrative moves. The program offers mortgage assistance to whites buying in parts of Shaker Heights where whites are underrepresented and to African Americans buying in parts of the town where African Americans are underrepresented (Keating 2010). These types of financial incentives and affirmative marketing policies do not run afoul of anti-discrimination laws. On the other hand, communities have had mixed results when implementing these kinds of policies. Park Forest has experienced a large decline in its white population; as of 2010, it was 60 percent black. By contrast, Shaker Heights appears to be having more success with maintaining racial integration and was 37 percent black in 2010 (U.S. Census Bureau 2010). Timing and cooperation between different levels of government and community organizations are important for successful pro-integration programs.

Oak Park, a Chicago suburb, is well-known for its local housing policies that have been highly successful in keeping the suburb racially integrated (Goodwin 1979). In 1968, Oak Park passed a municipal Fair Housing Ordinance that banned solicitation of homeowners. They also banned the use of for sale signs. They started a housing counseling program that encourages integrative moves. Additionally, the village government created their own home equity insurance

program to insure homeowners against home value depreciation. This program was intended to discourage homeowners from fleeing the suburb as its racial demographics changed. The Oak Park approach combined a number of different policies all aimed at fostering racial integration. The combination of these efforts probably contributed to the village's success at maintaining integration.

Legal challenges have been presented to many of the available strategies for pro-integrative policy (Relman et al. 2010). Of these pro-integrative policies, quotas are the most legally questionable and have been struck down in a number of instances. In *United States v. Starett City Associates* (1998), the court decided that a racial quota system intended to prevent racial tipping in an apartment complex in New York violated the goal of nondiscrimination because it effectively limited the number of minorities who could rent in that building. The courts have given greater leeway to public entities that engaged in previous discrimination and have upheld more flexible, race-conscious programs. For instance, in *Schmidt v. Boston Housing Authority* (1981), a Massachusetts state court determined that the Boston Housing Authority could give priority to applicants who would be moving into buildings where they would be underrepresented due to past segregation. Affirmative marketing has also been determined to be legal in many cases. In *Steptoe v. Beverly Area Planning Association* (1987), the court upheld a program that provided information about housing to individuals who had stated a willingness to make integrative moves. The court decided that this program does not constitute racial steering because information is available from other sources for those who want to make non-integrative moves, and this program only increased the supply of information. Furthermore, the group in question was not actually involved in the sale or leasing of homes.

In another case involving an entity that was selling property, *South Suburban Housing Center v. Greater Suburban Board of Realtors* (1991), realtors challenged SSHC's affirmative marketing program for homes that the organization bought in a predominately black neighborhood. The program entailed making special outreach efforts to white buyers for these homes. The court determined that this program still provides equal opportunity while also encouraging integration since anyone regardless of race was able to buy the homes. On the other hand, the court also determined that the Board of Realtors was not required to cooperate with the plan. Additionally, the legality of Oak Park's equity insurance program was challenged and upheld by the courts (Keating 2010). There are fewer instances of financial incentive programs, so the law is less clear on this type of program. Regardless, the general principles apply that if integrative programs do not restrict housing choice on the basis of race, they can still be race conscious. Affirmative marketing, financial incentives for pro-integrative moves, and equity insurance programs appear to be legally viable options for promoting racial integration.

Thus, it appears that it is possible to devise policies to prevent re-segregation of neighborhoods. A study of fifteen neighborhood integration maintenance projects across the country demonstrated that timely, well-organized intervention can lead to successful stable integration (Saltman 1991). The study found a few key variables that allowed for successful integration maintenance. The most successful integration maintenance programs benefited from systemwide school desegregation programs. The desegregation of schools in the surrounding area removed the stigma from schools in more integrated neighborhoods because their schools were not racially marked as "different." In contrast, none of the neighborhoods with a concentration of public housing were able to maintain integration. Concentrated public housing undermined the affirmative marketing efforts that were typically a part of integration

maintenance efforts. These cases demonstrate that coordinated intervention on the part of community organizations and local and regional government bodies can stem the tide of re-segregation.

In the 1970s, Molotch (1972) argued that managed integration programs were misguided and that a better solution to the problem of racial segregation would be to address racial inequality, which he believed to be its root cause. As a result of recent research on place-based inequality, it appears that this causal link may be more complicated. This research has drawn attention to ways racial segregation actually perpetuates racial inequality. A deeper understanding of the relationship between racial inequality and racial segregation makes it clear that tackling racial segregation is an important pathway to ameliorating racial inequality. Therefore, programs that directly address racial segregation in housing are necessary. Of course, there are real reasons to be concerned that poorly designed, race-conscious programs could unintentionally exacerbate disparities in the housing market or limit the choices of members of a racial group. There are limited examples of affirmative pro-integrative programs, but there have been success stories. Given what we know about the deleterious effects of racial segregation and its tendency to persist, more efforts should be undertaken to experiment with affirmative policies towards racial integration.

Assets Policy

One of the consequences of racial segregation is that homes in predominately black areas appreciate more slowly than average, which contributes to racial wealth inequality. Ultimately, the racial wealth gap also manifests itself in a variety of other racial disparities. Shapiro (2004) proposes tackling the issue of racial inequality by directly addressing wealth inequality through assets building policies. Arguably, we already have assets security policies that

disproportionately benefit the rich. Asset accounts such as 401(k)s and IRAs allow people who already have assets to protect and maintain them with help from public subsidies through the tax system. A more equitable asset building policy would entail developing similar types of accounts that would help poor and lower-middle-class families build assets for things like higher education, small businesses, and homeownership. For instance, he proposes allowing renters to deduct part of their rent on their tax form and have it put into a Down Payment Account to match their own savings. To safeguard against uses of these accounts that would disproportionately benefit the already wealthy, he recommends that only earnings be eligible for matching funds. Inherited wealth and parental financial gifts would be excluded. In theory, one of the ills of racial segregation—the racial wealth gap—could be ameliorated through asset building programs of this type.

Another way of addressing the racial wealth gap is to attempt to equalize the wealth that families are able to build through homeownership by incentivizing desegregation. Shapiro (2004) suggests that one obvious way to incentivize desegregation is to equalize public school funding, which would remove an incentive for white families to segregate themselves. He recommends increasing the portion of school funding from federal and state taxes and decreasing the portion of funding from local property taxes. In addition to taking away one of the most damaging harms of racial segregation, he believes this would take away a large part of the incentive for white families to move to predominately white areas. It's possible that other types of policies aimed at equalizing schools could encourage integrative moves. College Percent Plans (e.g., the Texas Ten Percent Plan that automatically admits students whose grade point average puts them in the top 10 percent of their high school) reduce the relative attractiveness of attending schools with higher overall academic achievement (which are more likely to be predominately white and

wealthy). Cullen, Long, and Reback (2013) found that shortly after the Ten Percent Plan was adopted for the University of Texas system, some students were making strategic choices between high schools, but this mostly involved attending a neighborhood school instead of a magnet school within the same district. These choices to attend a neighborhood school over a magnet school were not integrative, but it's possible that given more time under the plan, parents could start making strategic integrative moves when they buy homes earlier in their children's education.

It is possible that white families would be more willing to move to less white areas if school funding was made more equitable or if it gave them greater access to a highly ranked college, but it is by no means guaranteed. Other researchers have found that perception of school quality is associated with racial makeup, and parents make decisions about schools based on their perceptions (Lareau 2014). As long as these stereotypes persist, more direct action may be needed to desegregate schools. On the other hand, changing the funding sources for public schools to make resources more equitable would still be an improvement over the current situation for many predominately black schools.

Providing asset building programs to assist low-wealth households (which disproportionately characterizes African American households) to save for homeownership would be helpful, but if these funds are invested in black communities where homes do not appreciate at comparable rates to white communities, disparities will continue to grow. As I discussed in Chapter 2, the existing landscape of racial hypersegregation in metropolitan areas like Chicago structures social ties and knowledge about places. African Americans in this kind of region have more ties to predominately black and contiguous racially transitioning parts of the region. If a down-payment savings account were implemented without pro-integrative incentives

or affirmative marketing components, it is likely that African American households would spend down-payment account funds in neighborhoods where housing investment is more precarious. The original court-ordered *Gautreaux* program is an example of a highly successful renters' assistance program that promoted both racial- and class-based integration. Homeownership policy could also affirmatively address racial segregation. For example, existing homeowner assistance programs can be adapted to include financial incentives for pro-integrative moves, and affirmative marketing components could be added to home purchasing counseling.

Affirmatively Furthering Fair Housing

One recent event has brought racial segregation back into housing policy discussions. The Obama administration has created a new rule for HUD called Affirmatively Furthering Fair Housing (AFFH). This new rule requires state and local governments to assess their progress in reducing racial segregation in order to receive federal housing funds. Under this rule, municipalities that receive HUD funding will need to create their own annual plans to reduce historical racial segregation and have these plans approved by HUD (Massey 2015). It remains to be seen what effect this rule will have on ameliorating racial segregation, but it has at least reintroduced the issue of racial segregation into housing policy debates.

This rule leaves the task of developing actual solutions to racial segregation to local governments. AFFH expressly encourages regional cooperation across education, transportation, and housing agencies when selecting sites for schools, housing projects, and transportation improvements. The goal for this regional cross-agency cooperation is to design new projects in ways that encourage integration of schools and housing. With increased suburbanization of all racial and ethnic groups, racial segregation has spread to the suburbs. Therefore, programs that address whole metropolitan regions are necessary for addressing the problems of racial

segregation. Ideally, AFFH will enable the necessary cooperation across municipalities to tackle this problem. Furthermore, one of the problems with previous attempts to implement pro-integrative housing programs is that they were usually established in places that were already transitioning from predominately white to predominately minority. As a result, the programs are sometimes implemented too late to be effective and can have the effect of limiting housing choices for minorities because the only possible integrative moves to incentivize are those of white households. An affirmative marketing campaign or a program with incentives for pro-integrative moves that encompassed a whole metropolitan area could overcome both of these shortfalls.

It remains to be seen what kind of programs will be developed in response to AFFH. Possibilities may include affirmative marketing programs or financial incentives for moves that promote racial integration. It will provide additional legal and political support for these policies since they are now expressly required of municipalities. It may provide municipalities and community organizations with an opportunity to pursue racial integration. On the other hand, it will only be effective if it is followed up with enforcement and funding for these efforts.

Conclusion

Most of the homebuyers in this study were highly interested in moving to stable, racially integrated, middle-class neighborhoods. The landscape of hypersegregation in metropolitan regions makes this goal elusive in part because while the dynamics of racial segregation are persistent, the racial makeup of neighborhoods change. Neighborhoods are not static, and movers are attentive to those changes. When designing housing policy, one should not ignore how movers (both renters and homebuyers) develop theories about neighborhoods and act on those theories. They try to predict future changes with the resources available to them. They make

decisions based on those predictions that in turn affect future neighborhood change. In other words, housing policies are always interacting with the subjective experiences and theories of movers.

In this case, homebuyers made sense of this shifting landscape by using folk theories of neighborhood change, the most prevalent of which was the theory of Housing Choice Voucher-induced neighborhood decline. This theory may obscure the racial dynamics in the housing market related to neighborhood decline, but if homebuyers believe this theory, they can act on it in their relocation choices and ultimately change the demographics of neighborhoods. Their theories could become a self-fulfilling prophecy in that these neighborhoods will decline if middle-class residents leave or avoid them on the basis of their theories of neighborhood change. This dynamic is similar to the self-fulfilling prophecy that can fuel white flight. If white homeowners leave a racially transitioning neighborhood because they believe that other white homeowners will leave and housing values will decline, their very actions bring about the outcome that they fear (Wolf 1957).

Additionally, individual residential relocation decisions are situated in the landscape of knowledge of neighborhoods. The knowledge that homebuyers have about neighborhoods and their social networks are shaped by geographically existing racial segregation. The hypersegregation that has existed for generations in metropolitan areas like Chicago has structural effects on an individual's social networks and knowledge of neighborhoods. As a result, middle-income African American homebuyers have networks centered on predominately black and racially transitioning parts of the metropolitan area. Therefore, many homebuyers in this group end up purchasing homes in areas that do not meet their ideal of racial integration.

For middle-income African American homebuyers, an important symbol of success under the terms of the American Dream is an owner-occupied home in a racially integrated neighborhood. This symbol represents achievement of the American dream of homeownership and the American dream of equality. Under conditions of hypersegregation, African American families are not given equal access to this dream. The homebuyers in this study are great proponents of the values of responsibility and hard work. They believe that their hard work should buy them success. They pursued the goal of homeownership despite these challenges because they believe in the ideology of the American Dream.¹ The lower-middle-class and working-class African Americans in this study are on the cusp of attaining the lifestyle associated with the American Dream. Still, they face significant challenges due to the structure of racial inequality and the geography of racial segregation. On the other hand, this middle-income group also has some resources to draw upon and meaningful choices available to them. Therefore, it is valuable to understand the way that they view and experience the factors that go into their housing choices.

Additionally, African Americans are less able to use home purchases to attain the resources that their families need at different points in the life course. These resources include qualities internal to the dwelling unit (e.g., space) and the neighborhood context (e.g., schools). When African Americans are able to buy homes, they do so at a later age than otherwise similarly situated whites in part because of economic disparities. Delayed home buying further

¹ Furthermore, the onslaught of predatory lending (including balloon mortgages, adjustable rate mortgages, and high-cost mortgages) and the foreclosure crisis further limited African Americans' access to integrated neighborhoods. These predatory mortgages gave many minorities a taste of the American Dream only to have it spiral out of control and end in financial ruin.

compounds the racial inequalities associated with homeownership. One of the most damaging costs for middle-income African Americans homebuyers is not being able to secure housing and a neighborhood context that meets their needs during the time when they are raising children.

Finally, since Americans are not race blind, housing policy that ignores racial dynamics can have the unintended effect of furthering racial segregation. While homebuyer assistance programs provide resources to middle-income African Americans that are important for expanding their access to homeownership, they ignore the racial dynamics that diminish the use value and exchange value of their homes. For obvious reasons, housing policymakers have felt a need to focus on assisting the neighborhoods that have been devastated by the foreclosure crisis. But the emergency response to the foreclosure crisis has taken attention and resources away from assistance aimed at helping individuals make integrative moves. Furthermore, subsidized rental housing continues to be placed in predominately black areas, exacerbating the racial segregation of low- and middle-income African Americans.

As an alternative, pro-integrative features could be added to existing programs that subsidize housing for renters and homeowners. Successful pro-integrative programs such as those in Oak Park, Illinois and Shaker Heights, Ohio demonstrate that interventions can change prevailing racial dynamics and an outcome of re-segregation is not inevitable. A defeatist attitude towards white flight is unwarranted given that from 1990 to 2010 there was an increase in the number of integrated neighborhoods and an increase in the number of neighborhoods that remained integrated (Ellen, Horn, and O'Regan 2012). While pro-integrative programs have been successful in some cases, their scope has been limited, and they are often implemented too late to be effective. The new AFFH rule may provide tools to help implement these programs more quickly when they are needed and on a wider geographic scale. Furthermore, since housing

choice voucher and down payment assistance programs already provide subsidies, it could be possible to use these funds to encourage racially integrative moves. The programs also often require housing counseling that could include an affirmative marketing component. These programs, which are intended to ameliorate the effects of the foreclosure crisis and offer more affordable housing, could also have avoiding further re-segregation as a goal, since these goals are not necessarily at odds with each other.

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