

CHAPTER 1

RACE, NATIVITY, AND THE AMERICAN DREAM

At this point, it probably comes as a surprise to few people that the United States is becoming an increasingly diverse place. During the 1990s alone, the proportion of whites dropped from 76% to 71% of the overall U.S. population, while the proportion of minority groups – especially that of Hispanics – bloomed (Berube 2003). This is in stark contrast with earlier data – at the turn of the last century, 7/8 of the U.S. population was white (Fischer and Hout 2006), as was 89.5% in 1950 (Census 2002). The change in the 100 largest U.S. cities was even starker – these cities “shifted from majority white to ‘majority minority’ between 1990 and 2000” (Berube 2003, p. 139).¹ By 2000, only 44% of the population of the 100 largest cities in the U.S. was white.

One of the major causes of increasing diversity is, of course, the continued influx of immigrants to the United States. As of 2006, the foreign-born made up approximately 12.5% of the U.S. population, compared to 11.1% in the 2000 Census.² Of course, while these numbers strike some observers as excessive, they are well within historical norms. Although the numbers are higher than they were in the middle of the 20th century (when restrictive legislation limited legal immigration drastically), they are lower than the late 1800s and early 1900s, when almost 15% of the population was born abroad (Schmidley 2001). Despite the recent political *Sturm und Drang* that immigration (and especially illegal immigration) has caused, immigration to the U.S. shows no signs of stopping – or even slowing down – in the immediate future. It is a safe assumption that the United States will continue to be a receiving country for immigrants for some time.

Given the increasing racial and ethnic diversity of the U.S. population, as well as the continued high rates of immigration into the U.S., it is important for us to ask whether racial and ethnic minorities (both natives and immigrants) are still following the same paths that their predecessors followed. Traditionally, our view of immigrants has been that they arrive in this country unaware of “normal” American social norms and values. Through a process of acculturation, however, immigrants gradually subscribe to the values and aspirations of mainstream culture. This acculturation leads to immigrants attaining comparable levels of education and employment as the native population. Immigrants continue to assimilate both culturally and economically until they become indistinguishable from any other and have entirely lost their immigrant identities. By this process, the melting pot works to create an overarching American culture, one that is shared alike by the native-born and immigrants, minorities and majorities.

Similarly, while minorities have often ended up in poor, inner-city ghettos, the assumption is that they still believe in the American Dream just as much as do newly-arrived immigrants. Yet is it not clear whether either immigrants or native-born native and ethnic minorities are still following the traditional path and subscribing to American values and the American Dream. Just as importantly, even if they do believe in this idea, are they able to attain the dream to the same degree as the white majority is? Or have they opted out of mainstream values, formed their own definition of success, and begun pursuing this alternate path instead of the idea known as the American Dream?

The answers to these questions are important, as they help us to better understand the residential situations (and aspirations) of a large – and growing – segment of the population of the United States. Of course, the American Dream does have various non-

residential components, including financial security and the ability to give your children a good start in their own lives. However, even most non-residential components of the dream eventually tie back to the residential aspect – for example, if you attain financial success, one obvious way to display that is in your choice of home. Similarly, in order to better prepare your children for life, you can settle in a neighborhood with a low crime rate and a good school system. Thus, the residential component to the American Dream is critical, and, as such, it is the focus of the research at hand. In the course of my dissertation, I will begin to answer some of the questions I listed above, shedding some light on (1) the residential aspirations of immigrants and minorities and (2) their actual residential attainments.

The American Dream

The “American Dream” is one of those concepts that, as the Supreme Court famously described pornography, is something that you cannot define but you know it when you see it. Everyone has an idea of what the American Dream means, but there do not seem to be many fixed rules for defining it. Rather, it evokes a lot of fuzzy images, of the sort the American Legion runs in television commercials around July 4th – children riding bikes down quiet, tree-lined street. The air is clean, the sun is shining, everyone is happy. Crime and poverty are nowhere to be seen. Mom is waiting at home with a glass of lemonade and some freshly baked cookies. This, in essence, is the nub of the American Dream – quiet houses in quiet neighborhoods. The implication, of course, is that these neighborhoods exist in strictly suburban locales – there are no factories around; skyscrapers and freeways have no place in this dream state.

These fuzzy, heart-warming images are evoked whenever someone talks about the American Dream, but the reality is much harder to pin down. What exactly does it mean to have achieved the American Dream? To answer this question, of course, we have to determine what the American Dream really is. In its broadest sense, the American Dream is a series of attitudes and beliefs about “making it” in the United States; the dream spells out what it takes to be considered a success. One major aspect of the American Dream involves aspirations: you can start at the very bottom of society, but as long as you work hard, the reward will be movement up the social ladder.³ Really, the sky is the limit – there is no upper bound to your success other than your own ambition. Furthermore, this opportunity for mobility is available to anyone willing to put in the effort; in its purest form, the American Dream discriminates against no one except the lazy and the shiftless.

Besides the social and financial attainment inherent in the American Dream, there is also a residential component. In general, American society seems to view the single-family house with a yard as the apotheosis of residential life, and it considers those who have not attained this (particularly renters) as somewhat lesser citizens (Perin 1977; Rohe, McCarthy, and Van Zandt 2000). In fact, renters are subjected to an array of negative stereotypes that portray them as unstable, barely keeping their heads above water financially, and less likely to care about and maintain the property (Perin 1977). Only by becoming a homeowner are you really accorded full membership in American life. As Figure 1.1 illustrates, realtors play to the hilt the idea that owning a home helps you to fulfill the American Dream.⁴

FIGURE 1.1: Realty Company’s Slogan References American Dream



Homeownership in and of itself, while significant, is not the only residential component to the American Dream. Suburban location is also an important marker, presumably for what it means in terms of safety (lower crime rates), quality of life (better schools and services), and other aspects of “the good life.” Owning a home in a decaying central city, while more financially attainable, in all likelihood does not confer the same benefits as owning a similar home in the suburbs and in fact may have negative consequences for the household, especially for one’s children. Since another part of the American Dream is the ability to ensure that one’s children have a good life, parents are willing to sacrifice so that they can provide their children with good schools in good neighborhoods. To achieve the American Dream fully, then, one really needs to own a suburban, single-family home.

As I mentioned above, the American Dream implies a degree of (upward) mobility – since your upward progress is bounded only by your ambition, you can continue moving upwards through the various strata of American society as long as you desire to. A corollary to this upward social mobility is residential mobility – as you move up the ladder in society, you will likely also move into progressively more affluent neighborhoods. In fact, residential mobility provides an excellent proxy for social mobility, as it certainly one of the most visible indicators of one’s social progress.⁵

The question we are left with is whether all groups get to participate equally in the attainment of the American Dream. Public opinion certainly thinks so – people generally

believe that success in life is due much more to individual characteristics (primarily the willingness to work hard) than it is to any broader social currents (Coleman and Rainwater 1978; Huber and Form 1973; Kluegel and Smith 1986). The accuracy of this belief is debatable, but it is a strongly (and widely) held one nonetheless.⁶ Of course, knowing the overall public opinion merely paints the picture in broad strokes. It does not tell us what members of individual minority groups think.

In fact, minorities and immigrants may well have good reasons for preferring renting to owning. For example, they may prefer to live near other members of the same minority groups. If an enclave mostly contains rental housing, people may choose to rent in an enclave rather than to buy a home in a neighborhood with a low same-group population. As another example, many Dominican immigrants come to the U.S. with the intention of eventually returning home, usually upon retirement (Johnson, Katimin, and Milczarski 1997). Because these immigrants do not intend to settle in the U.S. permanently – and may in fact own property in their origin country – they do not feel the need to purchase a house in the U.S. One of the strengths of my research is that it will help to shed some light on whether minorities buy into the American Dream and value suburban homeownership as highly as do whites.

The Lure of Homeownership

For most groups, white and minority alike, owning a home is a critical component of the American Dream. Although the phrase “American Dream” obviously means different things to different people, owning a home is a goal that most everyone holds. But why is this the case? There are a number of reasons, both symbolic and financial,

why homeownership constitutes such a large part (perhaps the single largest part) of the American Dream. In its simplest form, owning a home provides a concrete representation of having “made it” in America. If you own a home, you are qualified as a full-fledged member of society, whereas if you rent, you still have some distance to go. It is not coincidental that at the dawn of the republic, only land owning white males had the right to vote. While in the past 225 years other constituencies have gained suffrage, the fact remains that land owning is still the ultimate marker of adulthood and stability in America. If you have not yet reached the point in your life where you are ready to settle down and own a home (and, by extension, to build a life), then you are viewed as still being in transition.⁷

Homeownership also provides a credible way to signal to the community that you embrace its values and norms. Obviously, when you buy a home you are embracing the societal norm of property owning, but the symbolic nature of homeownership goes much deeper than that. In a way, it represents a bargain between the homeowner and society at large: By owning a home, you are demanding that society recognize you as a full member, and you indicate that, in turn, you are willing to accept its rules and regulations. Although nothing in your purchase agreement may explicitly compel you to act a certain way, there are still some implicit behavioral expectations (e.g., keeping your yard neat); neighborhood residents are not at all shy about expressing their disdain for renters who leave trash in the yard and mattresses at the curb (Cummings 1998). Buying a house is also an excellent way to raise your esteem amongst your neighbors, since “homeownership is the predominant thing in people’s minds as being a mark of quality of the person” (Perin 1977, p. 44).

When you take down that “For Sale” sign, you are also signaling that you are stable, mature, and financially reliable. In return, society grants you any number of benefits, both social and financial. For example, many government policies are built around (1) encouraging homeownership and (2) rewarding those who take the plunge. Most importantly, homeowners receive a substantial income tax benefit that is unavailable to renters.⁸ Because homeownership is considered a public good, a number of governmental (e.g., the FHA) and quasi-governmental (e.g., Freddie Mac and Fannie Mae) have been set up to aid people in making the transition from renting to owning. The result of this government largesse has been a marked increase in the homeownership rate, from 46.5% in 1900 to 68.2% in mid-2007 (Census 2004; Census 2007).

As if the government rewards for and facilitation of homeownership were not enough, private industry also rewards homeowners. Getting a mortgage and paying it on time solidifies your credit rating, enabling homeowners to borrow more money, and on better terms, than renters can (McCarthy, Van Zandt, and Rohe 2001). You also become eligible for insurance discounts and a whole host of other benefits, none of which are available to renters.

Another important part of the American ethos is the idea of a place to call one’s own, a place where no one can tell you what to do; homeownership at least theoretically gets you this. I say “at least theoretically” because in practice there are often significant limitations to this freedom. In the past, many homeowners were subject to restrictive covenants that limited to whom they could sell their houses (especially to blacks). More recently, we have seen the rise of homeowners associations that have regulations governing everything from acceptable Christmas decorations to allowable lawn length.

There can also be governmental limitations on a homeowner's freedom, from minor things like noise restrictions to the power of eminent domain, which allows the government to seize your home to put the land to other uses.

Aside from all of these symbolic reasons, there are the direct, personal financial benefits of homeownership. There is some overlap between the two categories – for example, many of the governmental and societal benefits I mentioned above have elements of both. But for one's personal finances, a home plays a leading role. For most people, it is the largest single investment they will ever make and the largest single asset they will ever own. And given the inexorable rise in home prices (especially within the past 10-15 years), people's homes have become a significant store of wealth, a sort of giant savings account. More concretely, owning can lower monthly housing costs and protect against vagaries in the housing market (McCarthy, Van Zandt, and Rohe 2001). In a nation of renters, the financial security of many, especially of the elderly, would be much more tenuous. It should come as little surprise, then, that homeownership tends to have a positive effect on one's satisfaction with overall life (Rohe and Stegman 1994).

For all of these reasons, homeownership constitutes a major part of the American Dream, especially for the white majority. Non-whites, on the other hand, were for a long time barred from attaining this part of the American Dream. Now that they are able to do so, it is possible that homeownership takes on additional symbolic importance for them. That is, for minorities, homeownership also serves as a marker of equal treatment and acceptance by the majority. Even though these groups still remain quite segregated from the majority, having the opportunity to own homes represents some measure of equality. Mind you, this is not to say that all minority groups have found equal success as

homeowners; this is clearly not the case (Krivo and Kaufman 2004; Rohe, McCarthy, and Van Zandt 2000; Shapiro 2004).

To some extent, minority groups' differing results have to do with their relative levels of capital and not with their skin color. For example, many Asian immigrants come to the U.S. with significant financial capital, which allows them to become homeowners relatively quickly, and in better neighborhoods to boot (Clark 2003; Johnston, Katimin, and Milczarski 1997; Zhou 1992). Both Zhou (1992) and Johnston et al. (1997) describe the ways in which different Asian groups (Chinese and Koreans, respectively) have been able to become property owners within a very short time in the United States. At least in Los Angeles, Asians are just as likely to be homeowners as are whites, and immigrant status for Asians does not seem to be an impediment to homeownership (Painter, Gabriel, and Meyers 2000). Painter et al. also find that there are differences between Hispanics and whites, but most of these differences are due to three factors: income, education, and immigrant status.

Blacks, on the other hand, are the poorest group in our society, and as such have less access to the financial capital required to purchase a home (Conley 1999; Reed 2003; Shapiro 2004). This is true for reasons both personal and institutional. There is a long history of institutional resistance to black homeownership; one only has to look at the longstanding practices of blockbusting and redlining to see this (Stuart 2003), and, even today, real estate agents attempt to limit blacks' access to housing (Roychoudhury and Goodman 1996; Yinger 1995). Individual-level characteristics also have an effect. Black households, for instance, have on average significantly less wealth than do white households; in fact, in 1993 the median household wealth for white householders was

approximately ten times that of black households (Maschi 1998, p. 63, quoting Thernstrom and Thernstrom 1997).⁹ Therefore, when it comes time to buy a house, young African-American buyers can count on substantially less parental assistance than can their white counterparts (Shapiro 2004). Of course, affluent blacks are usually able to buy homes, but even they are not always able to do so where and when they want.

To conclude the section on homeownership, it is important to keep in mind that homeownership is not the unqualified good that we often assume it to be, especially if it is only available in undesirable locations (although this caveat is almost certainly more relevant for minorities than it is for whites). Minorities may be able to buy houses eventually, but this does not represent the end of the challenges that they face. Most directly, they may encounter hostile white neighbors, who may decide to move rather than continue to live in a neighborhood filled with people they consider undesirables; thus, minorities may end up in segregated neighborhoods even though they may desire integration. And due to problems with either mortgage lenders or real estate agents, they may find themselves in houses that are of lower-quality than those occupied by whites of a similar socioeconomic status. It may therefore be harder for minority homeowners to sell their homes, especially if the neighborhood is in decline.¹⁰ They may also be more likely to face involuntary displacement, from both governmental seizing (which disproportionately affects minorities) and gentrification (although Freeman and Braconi [2004] argue that this phenomenon is more of an unfounded fear than a reality).

Immigrants may face similar hurdles to homeownership, but they may also prefer to rent for a number of reasons, such as a plan to return to the origin country, unfamiliarity with the U.S. banking/mortgage system, different cultural norms towards

homeownership, or a preference for an ethnic enclave. Therefore, despite its many potential benefits, we should not always unquestioningly assume that homeownership is automatically a desirable outcome for everyone, since in many cases it may not be as important as it appears at first blush.

The Lure of the Suburbs

If homeownership represents a major part of the American Dream, then homeownership in the suburbs takes things a step further.¹¹ The suburbs represent a number of things to Americans, chief among them space. The typical suburban residence is a detached, single-unit dwelling with a yard,¹² so suburban residents feel as though they have more room to stretch out and be themselves. There are a number of other perceived benefits to being in the suburbs, too. For many people, the notion of the suburbs is shorthand: it serves as a proxy for an assumed higher quality of life. For instance, residents may believe that service provision in the suburbs is superior to that in the central cities. Unfortunately, for those left behind, this often becomes a self-fulfilling prophecy: as the richest people escape the central city, the city loses some of its tax base. This, in turn, forces the city to increase taxes (and/or trim services) for those who are left, which drives still more people out, thereby perpetuating the cycle. By “creaming” off the most affluent residents, the suburbs benefit at the central cities’ expense.¹³ Currently, an extreme example of this phenomenon is the Detroit metropolitan area, whose central city has been shriveling for years now. Many of its remaining citizens are the ones who are too poor to leave, while its most productive citizens abandoned it years ago.

Since much evidence indicates that one's residence can have long-lasting effects on one's life (Gieryn 2000), it is perhaps not surprising that people choose the suburbs based on the perceived levels of services and benefits. For example, one of the most important services that cities can provide is education (in most citizens' estimation, it is likely topped only by police and fire protection). Since parents tend to believe that suburban school districts are superior to those in the central city (see, e.g., Goyette 2006), parents with school-age children – especially those who cannot afford private schools – have an incentive to escape the central city, which is more likely to contain failing and dangerous schools. In fact, perceived danger represents another reason why so many people are eager to escape to the suburbs – the fear of crime has played a role in driving both whites and blacks to the suburbs (South and Crowder 1997).

Aside from these concrete reasons, there are also symbolic reasons that people prefer the suburbs. I already mentioned the idea that having your own yard (i.e., your own piece of the world) is important. Beyond that, for immigrants buying a home in the suburbs can be an important marker of spatial assimilation (Alba and Nee 2003; Galster, Metzger, and Waite 1999; Gordon 1964). For all groups, the suburbs also offer something that people feel as though they have lost in modern life – the idea that living in the suburbs is something akin to living in the small towns and family forms of the bygone 1950s (whether this view is accurate is certainly debatable; see Coontz 1992).¹⁴ As if to underscore the importance of recapturing this earlier way of life, some people are bypassing the suburbs and moving back to rural areas (Johnson and Beale 1998).

For all of these reasons, then, residence in the suburbs has become the normal (and the ideal) mode of life in the United States.¹⁵ However much this lifestyle is

parodied in movies like *American Beauty*, people on the whole still prefer to live in the suburbs instead of the central city.¹⁶ Basically, it seems as though people want to live in cities without actually living in cities. That is, they like the amenities and conveniences that the big city offers, but they do not want to have to deal with the accompanying problems; thus, they escape to the suburbs. Therefore, a house in the suburbs is (and will likely continue to be) a critical component of the American Dream. Although whites (at least, whites with means) have been able to achieve this ideal from the day the first suburb arose, it is only relatively recently that African-Americans and other minority groups have achieved some measure of spatial equality.

Historically, suburbs have been a popular residential setting for as long as it has been feasible to live in them. Almost as soon as people lived in cities in large numbers, people were trying to escape the hustle and bustle of the city for its suburban fringe. Baldassare (1992) divides American suburbanization into four eras. First, in pre-industrial cities, the suburban ring was sparsely populated, mostly due to a lack of viable transportation options. The few residents were wealthy families that lived in the country on large landed estates, while the urban fringe actually contained poor residents and noxious land uses (Jackson 1985). Suburbs were rare and the rate of suburbanization was slow.

In the early-industrial period (through WWII or so), industrialization increased and we entered an era of large-scale city growth, with concomitant population growth on the urban fringe (Jackson 1985; Monkkonen 1988; Palen 1995). During this period, new forms of transportation (primarily the car, but first by ferries, omnibuses, steam railroads, horse-drawn railways, and streetcars) became available. By the turn of the century,

transportation improvements had opened up an area to development that was three times the size of the original walking city (Jackson 1985). Because of these developments, the rate of suburbanization grew, leading to the “commuter zone” postulated in concentric zones theory as the outermost ring in the city (Burgess 1925). Suburban residents during this period were white, middle-class families whose breadwinner often commuted to white-collar jobs downtown (Baldassare 1992).

The late urban-industrial period (the 1950s and 1960s) saw dramatic suburban growth. The returning WWII veterans and the resulting baby boom led to an unprecedented demand for additional living space, which was needed both desperately and quickly. Jackson (1985) points to three technological changes that facilitated this growth: (1) the increased ubiquity of private automobiles,¹⁷ (2) advances in communications, and (3) the advent of balloon-frame housing. Balloon-frame housing lowered the costs of a suburban house such that they became attainable to a great many more people, while better building techniques allowed large-scale house building, such as occurred in Levittown (Gans 1967).

As these technological changes were developing, institutions were also changing people’s incentives and drawing them towards the suburbs. Government programs, including the G.I. Bill and the Homeownership Loan Corporation (HOLC), made it easier to get mortgages for new homes. At the same time, the available pool of money to refurbish decaying homes in the central city was extremely limited; therefore, it was both easier and often cheaper to move to the suburbs and leave the central city behind. Additionally, the Interstate Highway System, originally designed to bypass most cities, ended up providing a direct route from the suburbs to downtown, due to the outcry of

town leaders who were incensed about the prospect of losing the custom of through travelers (Gutfreund 2004). Now that people could easily drive downtown every day, their need (and incentive) to live close to their job in the central city became severely limited, further contributing to the lure of the suburbs. Other, non-governmental, institutions also played a role: banks were hesitant to lend money in central cities (both because they saw the neighborhood change at hand, and for racial reasons), real estate agents began blockbusting to scare out white residents (Gotham 2002), and insurance companies refused to write policies in areas they had redlined. Therefore, anyone who could afford to leave did so.¹⁸

All of these developments have led to our current situation, the metropolitan period. In this era, the suburbs actually dominate society. Residents often commute to other suburbs for work; they also tend to be Republican and to vote against measures designed to help the failing central cities (Baldassare 1992). However, while the general notion is that suburban American is pretty monolithic, suburbs are actually fairly diverse,¹⁹ and a single typology for classifying them is not really plausible (Palen 1995). One can differentiate suburbs based on a variety of criteria: socioeconomic status, race, age, function, etc.

Race is a big one. Traditionally, minorities (especially blacks) have been excluded from all-white suburbs, although some suburbs such as Levittown (Gans 1967) desegregated fairly early. Yet this has not stopped them from suburbanizing, especially recently. At first, blacks generally moved into all-black suburbs (or formerly all-white suburbs via invasion/succession). The 1980s and 1990s saw an increase in levels of black suburbanization, even to some degree into white neighborhoods, although much

residential segregation still exists. Additionally, there is a degree of class segregation, so affluent minorities are able to live in the suburbs with their white peers, while poor minorities are still stuck in inner-city neighborhoods (Palen 1995). Whatever form it takes, though, this suburbanization of minority groups provides compelling evidence that the suburbs are attractive destinations, whether because they are attractive *per se* or because they serve as a proxy for an assumed better quality of life. Either way, people of all groups, not just whites, appear to want to live in the suburbs and strive to do so to attain their piece of the American Dream.

The Residential Attainment Framework

As we have seen above, both homeownership and suburban location are critical factors of the American Dream, and, as such, the concept of the American Dream is a good way of encapsulating the intersection of the two factors. Yet, since the idea of the American Dream is still relatively amorphous, it is difficult to construct concrete analyses based on this concept. Fortunately, the residential attainment framework (as first described in Alba and Logan 1991) provides a handy way to operationalize this idea. It is concerned with homeownership and suburban location, taking these two outcomes as positive markers of minority groups' achievement in society. Therefore, it provides a good methodological approach to studying the American Dream, by transforming what is merely an abstract idea into something concrete and testable. Chapter 2 will explain the residential attainment model in great detail, but in its barest form, the framework provides a way to measure the residential outcomes of minority and immigrant groups by comparing their housing situations (both tenure status and physical location) to those of

the white majority. The theory usually assumes that groups who own homes in the suburbs (i.e., who have attained similar residential outcomes to those of whites) have fully assimilated into (and are fully accepted by) the majority. Therefore, groups' relative success is determined by the degree to which they are able to own homes in the suburbs.

Remainder of Dissertation

The remainder of the dissertation proceeds from the basic idea of the American Dream (as operationalized via the residential attainment framework). It updates and improves the existing findings with recent data, detailed analyses, an expanded version of the basic framework, and increased analytic rigor. I start out by explaining the background of residential attainment and then move into the analytic chapters, examining, in turn, attitudes; location, tenure, and quality; and mobility.

Chapter 2, "Setting the Stage," begins with a discussion of the theoretical approaches to immigration to the U.S. and the ensuing assimilation of immigrants. This discussion leads into an overview of the existing research in residential attainment, enumerating the strengths and weaknesses of the residential attainment framework, as well as how the current work will address the weaknesses. The chapter also contains an explanation of the data sets used in the analytic chapters and the general analytic strategy that the dissertation follows.

The first analytic chapter is Chapter 3, "Who Wants to Be a Homeowner?" In this chapter, I focus on the attitudes held by whites and minorities towards homeownership and the suburbs, presenting both univariate and multivariate results from Fannie Mae's

National Housing Survey data. The chapter examines in detail how minorities feel about different aspects of homeownership, such as whether they feel that owning a home is a good investment) and what type of housing best suits their needs.

After examining groups' attitudes towards homeownership in Chapter 3, in Chapter 4 ("Green Yards and White Picket Fences"), I move to concrete attainment, focusing on tenure (do you own or rent), location (do you live in a central city or in a suburb), and quality (do you live in a desirable area). In this chapter, I use the Census Bureau's American Housing Survey data to present finely grained results related to all three of these foci. Additionally, I present results from a multi-level analysis in order to place selected results from these analyses into their broader metropolitan context.

Chapter 5 ("Does Moving Out Mean Moving Up?") focuses on mobility. The American Housing Survey data that I introduce in chapter 4 contain retrospective mobility measures for recent movers, thereby allowing me to see how a respondent's residential circumstances have changed over time. Since the ability to upgrade your residential situation is an important part of the American Dream, examining the mobility data allow us to see whether various minority and immigrant groups are able to convert their residential desires into residential attainment.

Finally, in Chapter 6, "A Dream Deferred?", I conclude the dissertation. This chapter recaps the findings from the analytic chapters and presents the lessons learned from each of the analyses. In this chapter, I also offer some directions for future research in this field as well as discuss some potential policy implications of my findings.

¹ The Census Bureau changed the way it handled race between the 1990 and 2000 censuses. In 2000, for the first time, people were allowed to indicate a multiracial identity. Therefore, it is possible that formerly white individuals now identify themselves as multi-racial. In other words, it is possible that the changes in the relative proportions of minority groups are not due to a shifting population but are instead due to the

changing classification schema. However, the distortion caused by what Berube terms the “reclassification effect” is likely to be small, as fewer than 2% of people identified themselves as multiracial in the 2000 census (Berube 2003).

² Specifically, the 2006 American Community Survey estimates the foreign-born population at 37,547,789, up from the 31,107,889 counted in the 2000 decennial census (figures from the Census Bureau web site).

³ This belief is so ingrained in our society that some authors have called it the “dominant ideology” (Huber and Form 1973; Kluegel and Smith 1986). A large majority (89%) of people believe that hard work produces at least “some chance” to get ahead if he works hard, while 70% of people agreed or strongly agreed with the sentiment that “American is the land of opportunity where everyone who works hard can get ahead” (Kluegel and Smith 1986, p. 44).

⁴ I have just listed one example here, from American Home Realty LLC, but a Google search reveals that many real estate agencies use some variation of “We Sell the American Dream!” as their slogan.

⁵ Of course, residential mobility is not a perfect proxy for social mobility. Many wealthy people may choose to live below their means, and the easy availability of credit throughout the 2000s has allowed people to purchase houses they would never have been able to afford in the past, paid for by mortgages for which they never would have previously qualified.

⁶ Gorman (2000) argues that this may be a result of the historical makeup of the American economy, wherein “the income necessary to achieve the ‘American Dream’ – house, cars, vacations – has historically been within reach of the working class through high-wage manufacturing jobs” (pp. 95-6). Now that the U.S. economy is moving towards a knowledge-based, service-oriented structure, manufacturing jobs are both scarcer and less lucrative, putting the American Dream out of reach of many of the working class. Whether this will cause attitudes to shift remains to be seen.

⁷ This is interesting, because it is wholly at odds with another cherished ideal in the American ethos – that of rootlessness, the ability to pull up stakes and move at the drop of a hat. The fact that we simultaneously cherish such diametrically opposed ideals shows, perhaps, that neither ideal is as fulfilling as it first appears.

⁸ This was not always the case. Ronald Reagan’s landmark 1986 income tax reform significantly restructured existing investment incentives, thereby greatly biasing the tax code in favor of owner-occupied single-family homes. It is also worth pointing out that most people (about 70% of taxpayers) do not realize the full benefit of the mortgage interest deduction, since they make too little money and/or pay so little in interest that they just use the standard deduction (Andrews 2005; McCarthy, Van Zandt, and Rohe 2001). Additionally, the mortgage interest deduction may have the effect of increasing house prices (i.e., the tax deduction is implicitly figured into the sale price of the home).

⁹ When comparing the financial situation of whites and blacks, it is important to distinguish between wealth and income (Conley 1999). While blacks have made some headway in closing the income gap, the significant remaining wealth gap between whites and blacks means that just looking at income will lead to rosier conclusions than may be warranted.

¹⁰ Ironically, then, early mobility may lead to later entrapment. However, this may also be true for elderly white homeowners (Cummings 1998). Thus, this is not necessarily a minority-only phenomenon, although it may be truer for minorities than it is for whites. It is also obviously truer for the poor than for the rich, regardless of race/ethnicity.

¹¹ It is an open question as to which would represent a “better” fulfillment of the American Dream: owning a home in the central city or renting a home in the suburbs. Either way, I would argue that owning a home in the suburbs is generally considered more desirable than either of these two, while renting a home in the central city would be considered the worst outcome.

¹² In the central city areas of the 100 largest MSAs, about 45% of the housing units are detached single units; in the suburban ring of these MSAs, the comparable figure is 67% (my calculations based on data from Census 2000).

¹³ Suburbs are not uniformly affluent, of course; plenty of poor people live there, too. In fact, as of 2005, poor people in the suburbs outnumbered those in central cities by over 1 million people, although the poverty rate in central cities remained substantially higher (Berube and Kneebone 2006).

¹⁴ Of course, if people really wanted to regain bygone housing arrangements, they would have embraced New Urbanist principles, since the New Urbanists’ ideals represent much more of a throwback than the sprawl of suburbia (see Duany, Plater-Zyberk, and Speck 2000).

¹⁵ It is also the modal form of life, as a majority of U.S. residents now lives in suburbs (Palen 1995).

¹⁶ Of course, suburbs may not be all-important to all groups. Some people may prefer rural areas or the countryside, while others may prefer urban life or enclaves.

¹⁷ Not everyone is convinced that the automobile helped to drive (no pun intended) suburban growth. Critical urban ecologists like Gottdiener and Feagin (1988) argue that associating the development of the car with the outward movement of the city's population is spurious; in fact, manufacturing had begun to decentralize long before the development of the automobile, and so people moved outwards to follow the jobs. It is just coincidental that the car came along at about the same time.

¹⁸ Those who could afford to, of course, were predominantly white. Explanations for white flight vary, with Jackson (1985) explicitly arguing the preeminence of racial prejudice, along with the availability of cheap housing, in moving whites from central cities to suburbs. Other researchers (e.g., Palen 1995) argue that race does not play as large of a role in white population shifts to the suburbs as do the causes outlined above: freeways, cheap and available housing, and preferences for detached, single-family homes on large lots.

¹⁹ That is, there is a lot of between-suburb variation; there is much less within-suburb variation, as each suburb, while different from those around it, is usually pretty homogenous (Baldassare 1992).

CHAPTER 2

SETTING THE STAGE:

UNDERSTANDING RESIDENTIAL ATTAINMENT

As the previous chapter established, suburban homeownership is really the *sine qua non* in the achievement of the American Dream. But what does this knowledge tell us about the actual circumstances that minorities and immigrants find themselves facing? Knowing what the American Dream means does not necessarily allow us to draw any conclusions as to its broader applicability. This chapter helps to lay the groundwork for a more sophisticated investigation into the attainment of the American Dream. Using the residential attainment framework, we can begin to describe the process by which different societal groups achieve (or at least attempt to achieve) the American Dream. My dissertation also broadens the traditional residential attainment framework by looking first at preferences and then at a broader range of dependent variables, moving well beyond the traditional reliance on homeownership and suburban location as the only outcomes of interest.

In order to do this successfully, we first need some background. One good starting point is to describe the mode(s) by which immigrants to the United States assimilate into the broader culture. Presumably, since the American Dream is a cultural norm, immigrants to the country arrive not fully aware of what the American Dream is, or what society's expectations are. As acculturation progresses, though, we would expect immigrants to become more aware of the American Dream and the steps necessary to attain it (although whether they attempt to do so is an open question). In the first part of

this chapter, I consider competing perspectives on assimilation and their implications for immigrant outcomes.

After elaborating upon the various modes of immigrant incorporation and assimilation, the next step is to move into a more concrete operationalization of the idea of the American Dream in the form of the residential attainment framework, which this chapter spells out in great detail. Residential attainment is an extremely useful tool in assessing groups' progress, as it provides specific, tangible measures by which to gauge outcomes. Yet, despite its many strengths, this model also has several weaknesses, gaps that I intend to fill with this dissertation. After discussing the residential attainment model's background and weaknesses, Chapter 2 concludes with a description of the various datasets that I use in the analytic chapters (3-5).

Immigration and Assimilation

Over the years, a number of theories have arisen to describe the processes of incorporation and assimilation. This history stretches back to the Chicago School of sociology, where researchers wove ideas of immigrant incorporation into their overall view of urban ecology. These researchers were working at a time when immigrants – especially those from Europe – were pouring into the country in unprecedented numbers and were primarily settling into ethnic enclaves in large, industrial cities (Lieberson 1980).

The Chicago School (including Park and Burgess, among others) postulated that the most recent immigrants would be concentrated in the innermost zone of the city, specifically the zone of transition, located around the central business district. Over time,

as the immigrant groups became more established (read: assimilated), they would begin to move outward, eventually ending up in the high-status commuter zone around the periphery of the urban area (after passing through the zone in transition, the zone of workingmen's houses, and the middle-class zone). As these immigrants became established and moved out of the zone of transition, newer immigrants would fill in the vacancies (Burgess 1925).

Thus, the Chicago School describes a constant process of assimilation. Although the main focus was on the ecology of the city, it also deals (at least implicitly) with assimilation. Obviously, immigrants would not be able to move out of the zone of transition were they not able to assimilate at least somewhat into the broader society, both for cultural and for economic reasons. Culturally, the dominant society is usually resistant to immigrants; in-movers have to assimilate into the dominant culture if they want to overcome this resistance. Economically, the zone in transition is the least desirable of the residential zones, so if immigrants wish to move outwards, they have to gain the economic foothold that allows them to do so. In other words, the whole process of moving outwards from the city core is one that demands assimilation into the mainstream.

Even so, Park and Burgess really only discuss the effects of assimilation (i.e., that immigrants can and do generally move outwards in the city) rather than the mechanisms of the assimilation process itself. They call assimilation "a process of interpenetration and fusion in which persons and groups acquire the memories, sentiments, and attitudes of other persons or groups, and, by sharing their experiences and history, are incorporated

with them into a common cultural life” (as quoted in Gordon 1964, p. 62). Still, though, this definition merely says what assimilation *is*; it does not indicate *how* it happens.

Gordon (1964) attempts to rectify this gap. His model describes assimilation as consisting of seven separate mechanisms: cultural, structural, marital, identificational, attitude receptional, behavior receptional, and civic assimilations. These seven components vary in terms of their importance. For example, cultural assimilation is usually the first of the seven types of assimilation to occur; however, just because cultural assimilation occurs does not necessarily mean that the other types of assimilation will follow. Instead, cultural assimilation can continue for years, or even generations, and the minority group is still not really an accepted part of the broader society.

The most important of the seven types of assimilation is structural assimilation, which involves “entrance of the minority group into the social cliques, clubs, and institutions of the core society at the primary group level” (p. 80). Once this occurs, it is only a matter of time before the other types of assimilation also fall into place. For this reason, Gordon refers to structural assimilation as the “keystone of the arch of assimilation.” Structural assimilation is not entirely positive; the downside is that the price of structural assimilation “is the disappearance of the ethnic group as a separate entity and the evaporation of its distinctive values” (p. 81). One of the benefits of assimilation, in Gordon’s model, is that it implies upward economic mobility, much as it did in Park and Burgess’s conception. As immigrants join the mainstream culture, they become just as economically indistinguishable from the mainstream as they are culturally indistinguishable.¹

Portes and his co-authors (Portes and Rimbaut 2001; Portes and Zhou 1993), however, dispute this blanket characterization of assimilation. While they acknowledge that this model works for some groups, they argue that not all groups follow a uniform pattern of assimilation. Their model, called segmented assimilation theory, argues that immigrant (and other minority) groups can follow one of a variety of patterns of assimilation. On the one hand, a group can upwardly assimilate, as in the classic model that Gordon champions. On the other hand, a set of immigrants can assimilate with groups that are members of the underclass (e.g., African-Americans); these immigrants, rather than becoming part of the economic mainstream, end up as more or less permanent members of the underclass themselves.² According to Portes and Rimbaut (2001), several factors help to determine a group's outcome, including the history of the first immigrant generation, how quickly the group acculturates, the barriers the second generation faces, and family and community resources available.

While segmented assimilation theory has become popular in the social science literature, it is not without its critics. Alba and Nee (2003), for example, argue that segmented assimilation “risks essentializing central-city black culture in the image of the underclass,...[which] overlooks the variety of cultural models found among urban African-Americans and inflates the magnitude of the underclass population” (p. 8). In other words, segmented assimilation theory has a tendency to be guilty of the same sin of which it accuses traditional assimilation theory: it conflates “underclass” and “African-American,” ignoring the variety within the larger group.

As an alternative to segmented assimilation, Alba and Nee (2003) propose their own idea of assimilation, which in large measure hearkens back to the traditional idea of

assimilation theory, while also including some new ideas. They view assimilation as a process affected by actors at three levels: individual, primary-group, and institutional. They also argue that assimilation is an incremental, usually intergenerational, process, a process that is a result of multiple causal mechanisms operating in tandem (and at odds) from each of the three levels. Overall, the key part of their model “lies in the sustained equal-status contact between the members of different groups that is produced on a substantial scale by the socioeconomic and residential opportunities available to many members of the new groups – *supported by institutional mechanisms enforcing equal rights*” (p. 62, emphasis in original).

On the whole, both forms of the traditional model (Alba and Nee 2003; Gordon 1964) are aspirational: The traditional model assumes that immigrants want (and are able) to move into mainstream culture. There are no real barriers preventing this assimilation, and those barriers that do exist are surmountable with determination and hard work. Likewise, the traditional model assumes that immigrants’ residential preferences align with those of the white majority. Specifically, it assumes that immigrants desire to own a single-family, detached home, likely in the suburbs and definitely in a good neighborhood.³ Conversely, unlike the largely aspirational traditional model, segmented assimilation involves stymied outcomes. Because of the downward mobility experienced by their forebears, the children and grandchildren of immigrants (i.e., the second and third generations) may have residential preferences that match those of the poor underclass instead of those of mainstream whites. They may opt out of pursuing the American Dream and not value homeownership and other visible forms of aspiration in the way that the traditional model would predict.

Besides affecting immigrants' residential preferences, the mode of assimilation will also determine their ability to assimilate residentially. On the one hand, traditional assimilation theory just takes it as a given that immigrants will assimilate residentially as they assimilate culturally and economically. This assimilation will be a relatively seamless process, occurring quietly and over a number of years. Segmented assimilation theory, on the other hand, predicts that some immigrants will end up in inner-city ghettos and other undesirable residential locations and will be unable to escape these circumstances.

Which of these processes turns out best to describe assimilation remains an unsettled question in the literature. It may be turn out that none of them explains assimilation for all groups. But as immigration to the United States continues apace, the question will remain an important one to consider. Similarly, it is also important to consider what the different models mean for the residential attitudes and attainment for immigrants. Fortunately, we are equipped to begin addressing at least the second part of this problem. One tool with which to assess immigrant assimilation is the residential attainment framework.

The Residential Attainment Framework

The traditional assimilation model and its variants (Alba and Nee 2003; Gordon 1964) predict that immigrants will assimilate residentially over time, as they assimilate culturally. In concrete terms, this implies that when immigrants first arrive in the United States, they tend to live in enclaves in the central city, working at jobs within the enclave economy and rarely venturing outside of their miniature world. Eventually, though,

immigrants will begin to learn more about the norms, preferences, expectations, and aspirations of their new culture, and they begin to take on these characteristics themselves while leaving their old ways behind.⁴

Traditional assimilation theory also posits that immigrants will begin to work their way upwards economically. The combination of these two forms of assimilation – cultural and economic – will generally result in immigrants’ buying homes, most likely in the suburbs. This residential assimilation will eventually lead to the groups’ full (structural) assimilation into American society, at which point they cease to have an identifiable group membership; they are now unhyphenated Americans. While the traditional theory is mainly concerned with the actual residential attainment of immigrants (i.e., how well immigrants assimilate into the broader society), it also has an attitudinal component. The theory assumes that, over time, immigrants’ goals align themselves with those held by the broader society, so that immigrants will aspire to the same outcomes as those to which natives aspire.

To explain how immigrants and members of racial and ethnic minorities become spatially assimilated into the broader society, Massey (1985) developed a theory of ethnic residential segregation that relies on the residential attainment process, although he did not name it as such. In his article, Massey argues that two opposing forces influence immigrants and their residential outcomes. On one side is the concentration of ethnic minorities into enclaves, which finds its roots in “the spatial differentiation of the urban economy” and is “reinforced by the nature of immigrants and immigration” to cluster in like groups (p. 317). Working against concentration is dispersion, which “is driven by socioeconomic mobility and acculturation” and which “is based on the fact that a

differentiated urban economy distributes resources and opportunities unevenly in space, encouraging immigrants to move in order to improve their position in society” (p. 317). The relative strength of these two forces will determine where in the metropolis immigrants will end up, at least temporarily. Over time, immigrants will assimilate spatially. The rate of spatial assimilation, according to Massey, is a direct function of immigrants’ acculturation and socioeconomic mobility (p. 321). Furthermore, spatial segregation between two groups “is a function of the social, economic, and cultural distance between them” (p. 321).

In an attempt to put into concrete terms Massey’s (1985) theoretical model of ethnic residential segregation, Alba and Logan (1991) have developed the residential attainment framework. Crucially, this model splits out residential location from cultural assimilation, since cultural assimilation may well affect residential location. Also important is their recognition that one size may not fit all. To accommodate the differing trajectories of distinct groups, the framework includes two possible paths for immigrant residential attainment: assimilation and stratification.⁵

The first possible path is the assimilation perspective. Alba and Logan argue that after immigrants arrive in the United States, many of them may indeed follow the traditional assimilationist path. To this end, they find that one of the primary factors driving suburbanization among most immigrant groups is English language ability (a good indicator of cultural assimilation). This makes sense, as facility with the English language is much more necessary outside of an ethnic enclave than it would be within one. While the enclave economy might provide you with the financial capital necessary to purchase a home, an inability to speak English will likely deprive you of the social

capital that is also necessary (for example, you might have a hard time finding a real estate agent or negotiating with mortgage lenders). Other factors besides language ability, such as income and education, also play a role in groups' ability to suburbanize. This would seem, then, to provide evidence for the assimilation perspective – as you assimilate culturally and economically, you can also assimilate residentially.

However, while the traditional explanation of immigration is fairly neat and tidy in theory, newer immigrant groups do not necessarily cooperate with this storyline, as they are not all following the traditional path. Nowadays, many immigrants are moving directly to the suburbs, bypassing the traditional central city enclave entirely (Alba, Logan, and Stults 2000; Alba, Logan, Stults, Marzan, and Zhang 1999; Singer 2004). Additionally, minority groups (both native and immigrant) are growing rapidly, with a large amount of that growth happening in the suburbs instead of in the central city (Frey 2003). In fact, Frey (2003) finds that Asians are now more likely to live in the suburbs than they are in the central cities, while nearly 50% of Hispanics are now suburbanites. Throughout the 1990s, the suburban immigrant population grew faster than that in the central city (Logan 2003). Yet there was quite a bit of difference by racial/ethnic group. Asians and Hispanics posted big gains in both the central cities and the suburbs, but the suburban increase was stronger than that of the central city; black immigrants, on the other hand, gained mostly in the suburbs. These gains were especially noticeable in the “new immigrant gateways” such as Denver and Raleigh-Durham (Singer 2004).

Even when immigrant groups do initially settle into the traditional central city enclave and then suburbanize over time, their paths may differ based on the racial/ethnic makeup of the different immigrant groups. There is some stratification by group, such

that more culturally disadvantaged groups are not able to suburbanize as quickly as are other groups (Alba and Logan 1991). Thus, stratification is the second perspective that the residential attainment model postulates, a counterpoint to the assimilationist perspective discussed above. The stratification perspective argues that membership in a specific minority group attenuates the effect of some independent variables such as income. As evidence of this perspective, Alba and Logan find that the effects of income and education differ from group to group – in other words, it takes higher levels of income and education for some groups to attain the same levels of suburbanization as whites have (Alba and Logan 1991, p. 441).

Because of this differential, when these disadvantaged groups do eventually suburbanize, according to the stratification perspective, they often move into older suburbs that are closer to (often bordering) the central cities, while whites move further out into the hinterland. Thus, racial and ethnic minorities could wind up in suburbs that are just as segregated as the central city neighborhoods they left behind (Logan, Alba, McNulty, and Fisher 1996). Furthermore, a number of external processes may be at work to cause these disparities in suburbanization, from institutional barriers in lending and access to capital (Conley 1999; Reed 2003; Shapiro 2004; Stuart 2003) to real estate agents' reluctance to sell to blacks (Ross and Turner 2005; Yinger 1995).

Once members of different minority groups arrive in the suburbs, their housing tenure may still differ from that of the majority group. Clark (2003) shows that Asian and white immigrants own their own houses at rates that are equal to or greater than those of their native-born counterparts, while Hispanics are less able to attain this residential outcome. There are also differences among native-born racial and ethnic groups; whites

are much more likely to be homeowners than are members of minority groups (Alba and Logan 1992).

Furthermore, even when minority groups are able to purchase homes, the homes are often of lower quality – they are older and more dilapidated – and their owners have less equity in them (Krivo and Kaufman 2004). Additionally, the houses that these groups are able to purchase are often in neighborhoods that are undesirable. Friedman and Rosenbaum (2007) report that native-born minorities live in lower-quality neighborhoods than do their white counterparts, both in central cities and in the suburbs. For example, abandoned buildings are much more prevalent in these neighborhoods, as are houses with barred windows. Friedman and Rosenbaum create five dimensions of neighborhood quality, and whites have the advantage along all five of them.

To test the relative merits of the assimilation and stratification perspectives, Alba and Logan (1991) use a model incorporating individual and contextual variables. Their results show that the evidence generally favors the assimilation model, but that some groups have situations consistent with the stratification perspective (e.g., blacks are consistently the least suburbanized group in the U.S.). On the whole, they find that facility with English (a marker of cultural assimilation) is both a good indicator of assimilation and is a primary factor driving immigrant suburbanization. This finding provides evidence for the assimilation perspective. Income and education also play a role, but the strength of the effects of these factors differs from group to group. Some groups require higher levels of income and education to attain the same levels of suburbanization as whites, lending support to the stratification perspective. Alba and Logan conclude that the assimilation perspective is the dominant one, but concede that

some groups will be better served with the stratification perspective, which takes their disadvantaged societal position into account.

Problems with the Residential Attainment Framework

Despite the many advances that the residential attainment framework made possible, the theory is not without its problems. Most of these problems are a result of limitations with existing data; fortunately, in my dissertation I have access to two rich data sets that allow me to broaden greatly the scope of the analyses I can perform under the rubric of residential attainment. With these data sets, I can go beyond the traditional reliance on homeownership and suburban residence to focus on more objective measures of housing and neighborhood quality, as well as retrospective measures that enable me to determine whether a household has improved its residential circumstances via a move.

Implicit in both the traditional and stratification models of assimilation is the idea that homeownership and suburbanization are common goals – that all groups strive to become suburban homeowners, regardless of other group differences. If this is true, then it further implies these groups must consider suburban homeownership worth the struggle. However, for now, this implication remains just that: assumed but unsubstantiated. We assume that people want to buy houses, but we do not know for sure whether they think owning a home is a good investment. And if people do rent, we are not sure why they would choose to do so.

Most of the research on preferences is confined to a single ethnic group like Dominicans or Koreans and/or focuses on a specific geographic location (Johnson, Katimin, and Milczarski 1997). While this research does provide us with useful

knowledge about ethnic groups' homeownership outcomes, it (1) is not necessarily generalizable to broader conclusions and (2) does not use the residential attainment framework as its theoretical background. Thus, the first of several gaps in the existing literature is a dearth of knowledge about the attitudes and opinions of immigrants and minority groups. The existing research has produced some knowledge about specific groups' attitudes, but a large-scale analysis of group attitudes will help illustrate groups' preferences more thoroughly. Also, so far the research focus has predominantly been on finding out what actually happens to different groups (i.e., their attainment) rather than what they want to happen (i.e., their aspirations). One of the strengths of the data that this dissertation uses is that it allows me to address both sides of this question, investigating (1) what groups want (how they define the American Dream) and (2) what they actually get (whether they achieve the dream).

In my analyses, I am also able to distinguish between natives and the foreign-born within each minority group. Most previous research in this area either compares all natives to all foreign-born groups or compares all minorities to whites while leaving out nativity.⁶ This is beginning to change, though. Authors such as Friedman and Rosenbaum (2005) use both minority status and nativity in their analysis. In this work, I use a data set with a sample size that is large enough to allow me to go beyond the old, dichotomous approach and to recognize eight groups, with each of four racial/ethnic groups divided into native- and foreign-born categories. In other words, I can compare the experiences of foreign-born minorities with those of native-born minorities.

Another problem with most studies of residential attainment is that they narrowly concentrate on homeownership and suburbanization. While we assume that these two

things are proxies for a whole range of other qualities, looking just at these two dependent variables prevents a more detailed analysis of the residential circumstances of different groups. Specifically, we assume that focusing on owning a house in the suburbs means that we can automatically draw conclusions about groups' experiences in other realms, such as their increased access to municipal services and lower exposure to crime. However, previous research has shown that when minority groups (especially blacks) are able to suburbanize, they often move into lower-quality suburbs that serve as little more than extensions of the very central cities that these groups were trying to escape in the first place (Galster 1991; Massey and Denton 1988; Schneider and Phelan 1993; Stahura 1988).

Because the outcome variables are generally limited to housing tenure (owning vs. renting) and to location (suburb vs. central city), the inferences drawn from the results are necessarily somewhat limited.⁷ Although such outcomes might reasonably serve as proxies for other dimensions of residential quality, the data often do not allow researchers to measure these dimensions directly, leaving the results uncertain. Essentially, analyses constructed in this way ignore the quality of the housing unit and of the neighborhood, or at best take them for granted. Fortunately, the American Housing Survey data that I analyze contain a number of variables capturing detailed aspects of housing and neighborhood quality (both as perceived by the residents and as observed by the interviewer). Using these variables directly instead of proxies for them enables me to go beyond the traditional dichotomous outcomes and to measure more specifically the quality of residential life of different groups.

Existing research in this area is also hampered because it often uses data that are getting past their prime. For example, Alba and Logan (1991), in the seminal piece of research on this topic, analyze the 1980 PUMS, which is now over twenty-five years old. Even the 2000 census data are getting long in the tooth. I am able to draw on much more recent data sets to perform my own analyses. My data primarily come from the 2005 American Housing Survey, so they enable me to determine the extent of minority residential attainment in contemporary American society. Along the same lines, a lack of over-time data makes it difficult to see whether groups' situations are improving or worsening. Although my data are not multi-stage, the American Housing Survey does contain a number of retrospective questions that ask respondents about their previous residential circumstances. Using these questions enables me to compare respondents' previous housing and neighborhood conditions to their current ones, giving some picture of their changing circumstances.

Additionally, following Alba and Logan (1991), I also bring in current metropolitan-level data where relevant so that I can examine contextual effects on residential attainment; these data come from the 2000 census. The difference is that in earlier work, the contextual differences do not make up a true multi-level analysis. In their article, they take metropolitan-level variables into account, but they include these variables as controls in their individual-level analysis. A multilevel analysis remedies this deficiency by showing how contextual factors affect individual-level outcomes (Diprete and Forristal 1994; Luke 2004). That is, a multi-level analysis shows how a contextual factor might affect a large group of people.

For example, in an investigation of individual-level homeownership, it might be important to know how expensive homes are in relation to the household income of the metropolitan area. In San Francisco, for example, with its high property values, homes might be relatively more expensive than they are in Chicago. Therefore, if a racial group's population is overrepresented in the San Francisco area, then a purely individual analysis might show artificially low rates of homeownership for that group. A multi-level analysis, on the other hand, would correctly point out that at least some of the supposed low ownership rates were due to the groups' geographic location and not to any factors at the individual level. Thus, a multi-level analysis is appropriate for the sorts of questions that this dissertation seeks to address. This approach represents an improvement over the one taken by Alba and Logan (1991).

Data

As I indicated above, many of the weaknesses in previous research on residential attainment have had to do with a lack of sufficient data. Fortunately, larger and richer datasets have become available in recent years, allowing me to ameliorate many of the previous problems found in research in this area. I am now able to investigate attitudes and preferences of different groups. Additionally, I can broaden the research focus to more specific measures of housing and neighborhood quality to get a much clearer picture of the situations in which different people live. Finally, through the use of retrospective measures, I can see how (or whether) those situations have improved over time. The primary two datasets that I use are the National Housing Survey and the American Housing Survey; additionally, I supplement these with data from Census 2000.

National Housing Survey. The first of the two data sets that I feature in my analysis is the National Housing Survey (NHS), which Fannie Mae sponsored annually from 1992 to 2003. The benefit of using this particular survey is that it is attitudinal – it has a number of questions about how respondents feel about homeownership and other aspects of their residential situations. The results from this survey should chart different groups’ aspirations, as differentiated from their actual residential outcomes. Knowing groups’ different aspirations helps us to understand the extent to which each group subscribes to the general concept of the American Dream.

The National Housing Survey interviewed between 1,000 and 2,000 adults every year from 1992 and 2003 and was conducted by Peter D. Hart Research Associates through 2002. While I have five years (1998-2002) of the raw data from the NHS (as well as summary tables from the earlier years), in my dissertation I focus primarily on the 2002 survey, as it includes oversamples of blacks and Hispanics and is the most recent wave available. This wave of the NHS provides me with a working sample of 1,246 cases.⁸ The survey covers a number of topics that are directly relevant to an analysis of residential attainment, such as the safety of buying a home as an investment, the sacrifices people are willing to make in order to buy a home, what type of housing suits people’s needs, and how ownership contributes to various other life goals. These items help to paint a fuller picture of how different groups view owning a home and the desirability of doing so.

Another reason for relying primarily on the 2002 NHS data is that 2002 is the survey year that aligns most closely with the American Housing Survey data that I am using, so results from the two data sets are more comparable in time. Although the NHS

asks a number of the same questions from year to year, I have decided not to pool the data. The main reason for this is that a number of the questions ask about respondents' feelings about the economy or the housing market for the upcoming two or three years. I felt that pooling the data from different years would render responses to questions like this unusable. Therefore, I felt it best to keep the survey years separate and focus mainly on the most recent year available (2002).

Still, some interesting results do arise from the surveys in earlier years that are not available in the 2002 survey, and I include selected univariate results from the 1996 and 1997 waves as a prelude to the multivariate analysis of the 2002 data. For example, the 2002 NHS data unfortunately do not contain questions about residential preferences. However, the 1997 survey asks respondents which type of housing unit best serves their needs; 71% of the sample indicates that a single-family detached house with a yard on all sides is the best type of housing for them. While there is some variation by race and ethnicity, the percentages are high for all groups: 73% of whites choose this option, compared to 65% of blacks and 70% of Hispanics. Information such as this helps to illuminate the housing preferences of each group (i.e., whether they aspire to the American Dream) and is also relevant when discussing actual residential outcomes.

The NHS data contain a number of variables that help me uncover potential group differences in attitudes towards homeownership. For example, one set of attitudes concerns how much importance different groups attach to owning a home; the survey measures this by asking renters how much of a priority purchasing a home is for them. This kind of question reveals the differing values that different groups place on homeownership (and, more broadly, their differing thoughts on the American Dream).

Other potentially interesting variables include whether people feel that increasing ownership should be a government priority and how likely respondents are to move within three years.

American Housing Survey. After conducting the attitudinal analyses using the NHS data from Fannie Mae (in chapter 3), I then turn to my second data set, the 2005 American Housing Survey (AHS), fielded by the Census Bureau. The benefit of using this data set is that it covers actual housing and residential outcomes rather than just the attitudes and aspirations of respondents. That is, it focuses on households' residential attainment, nicely complementing the NHS data.

The AHS is a nationally representative survey that contains information on over 71,000 housing units in its 2005 wave. The survey collects data on a variety of measures, including residents' perceptions of housing unit and neighborhood characteristics. It also contains objective measures of the quality of the dwelling unit and the neighborhood in which the unit is located. These measures are important because they allow us to measure residential quality in a way that goes beyond simply drawing inferences from homeownership and suburban location. As I noted above, researchers often substitute these two variables as proxies for more specific measures of quality; the advantage of the AHS is that it actually contains direct measures of quality, obviating the need for proxy variables.

Unlike the National Housing Survey, the American Housing Survey looks at housing units instead of at individuals. Therefore, I had to make a number of decisions to produce a working sample of respondents. After excluding some cases for various reasons, my working sample contains 32,634 households (occupied housing units) who

live in an MSA. Of these households, 12,614 are in the central city component of the MSA and the remaining 20,020 are in the suburbs.⁹ Within this sample, I focus on the head of each household because households generally earn income and consume goods as a unit. Therefore, for individual characteristics (such as race), I use the characteristic as reported for the head of the household rather than for other individuals within the household. Although in a few instances this might be inaccurate (such as in a household with an interracial couple, or a household where a citizen is married to a non-citizen), using the characteristic of the household head should suffice the vast majority of the time.

After paring down the sample and defining the unit of analysis, I also have to make some decisions about classifying the racial/ethnic makeup of households.

Following general precedent in the literature, I categorize households into five groups:

(1) non-Hispanic whites, (2) non-Hispanic blacks, (3) non-Hispanic Asians, (4) Hispanics of any race, and (5) Other. The “Other” category is a residual category that includes any households headed by a non-Hispanic individual who identified himself/herself as being multi-racial (any combination and number of races), who refused to answer the race/ethnicity questions, or who identified as Native American, Aleutian, or Eskimo.

Categorizing the households in this way yields a breakdown of the 32,634 AHS households into 22,542 white households (69.1%), 4,030 black households (12.3%), 1,317 Asian households (4.0%), and 4,224 Hispanic households (12.9%).¹⁰ These percentages hew fairly closely to the proportions of racial/ethnic groups in the overall U.S. population, as reported by the 2005 American Community Survey (12.1% black, 4.3% Asian, and 14.5% Hispanic). The residual “other” category, which includes only

521 households (1.6%) in the AHS, is too small to retain in the analysis. Excluding these “other” 521 households reduces my working sample to 32,113 cases.

Since my dissertation also seeks to address the experiences of immigrants, as compared to the native-born, I need to split out the four racial/ethnic categories above by nativity. A preliminary analysis shows that my sample contains 27,500 native-born households (21,357 white, 3,680 black, 2,151 Hispanic, and 312 Asian households). It also contains 4,613 households headed by someone who is foreign-born (1,185 white, 350 black, 2,073 Hispanic, and 1,317 Asian households). In my analyses, I make the comparison between the native- and the foreign-born in two ways. First, I look at all native vs. all foreign-born households. Second, I look at the differences between natives and the foreign-born within each of my four groups.

In addition to characteristics such as race/ethnicity, nativity status, citizenship, and various demographic and socioeconomic variables, all of which will be useful predictors, the AHS includes variables measuring the respondents’ residential attainments or outcomes along a number of dimensions. Foremost among these outcome measures are tenure (whether the respondent owns or rents) and location (whether the unit is in the central city or the suburb). More broadly, the AHS asks questions about the neighborhood in which respondents’ homes are located. For example, the survey asks respondents to assess how bothersome both their neighborhood and their neighbors are. Respondents rate the quality of services provided, their perceptions of crime, and how well the local schools and shopping serve their needs. The survey also includes a number of objective measures of neighborhood quality, including the presence of vandalized buildings nearby, the condition of streets, accumulations of trash and litter, and the

presence of potentially undesirable land uses (e.g., factories) within a half-block of the respondent's home. Finally, the AHS contains an item asking whether the respondent feels that his neighborhood is desirable, which is a handy measure of neighborhood satisfaction. Given the wealth of neighborhood quality measures in the AHS, my analysis attempts to combine questions that measure similar dimensions into scales, rather than analyzing each quality measure as a separate dependent variable.

Another set of variables includes questions that attempt to measure respondents' feelings about the quality of the housing unit, such as their overall opinion of the structure (rating of the unit as a place to live) and their satisfaction with the building's maintenance. The survey includes objective measures of the unit's quality, such as the square footage of the unit, crowding (the number of people per room), available plumbing facilities, the presence of holes/cracks in the foundation, and evidence of rodent infestation. As with the neighborhood quality measures, I construct housing quality scales to serve as dependent variables in my analysis. These measures are important because they help give us a sense of group differences in the general quality of residential life and of any differences that remain after controlling for socioeconomic status and other characteristics. Groups that tend to live in substandard housing may well be facing restricted access to all that the American Dream has to offer.

Because the AHS has retrospective residential mobility data, I am able to tell whether respondents' living situations have improved or gotten worse. The survey contains a number of variables related to where the respondents used to live, including the structure type of previous residence, tenure at previous residence, and reasons for leaving the previous home, for choosing the current neighborhood, and for choosing the

current home. Analyzing these variables helps me to gain a sense of the different residential circumstances of different groups and to see to what extent they have been able to improve (or at least maintain) their residential environments via mobility.

Analytic Strategy

The analytic strategy that I use in the upcoming three chapters hews closely to the order in which I presented the data in this chapter. My first step is to analyze preferences using the National Housing Survey data. This analysis makes up chapter 3 and includes both univariate and multivariate sections. The univariate section includes survey responses from a variety of questions in 1996, 1997, and 2002, both for all respondents and broken down by race. The multivariate section includes questions from the 2002 wave of the survey and involves ordinal logistic regression with a large number of control variables including sex, race, nativity, age, education, employment status, and regional location.

From there, in chapters 4 and 5 I move to predicting tenure and suburban location (i.e., following the residential attainment framework precedent). Then these dependent variables become independent variables, so that I can examine detailed outcomes for the different racial/ethnic groups (and by nativity). Chapter 4 presents a nuanced portrait of residential attainment, focusing on unit amenities, size, and quality, as well as neighborhood quality. Additionally, I add metropolitan context for a multi-level analysis of homeownership, presenting a richer set of results than were previously available. In Chapter 5 I study mobility. This chapter presents multivariate results for analyses of reasons for moving, stopping the search for a new unit, and for choosing the final

dwelling and neighborhood. There are also analyses focusing on comparisons between the new and old dwelling units and the new and old neighborhoods. The goal is for the results in question to tell us more about both the residential quality (chapter 4) and the residential mobility (chapter 5) encountered by minority groups in the United States.

¹ It is worth clarifying that assimilation is not necessarily a one-way street. That is, assimilation does not have to entail immigrants' conforming to mainstream culture. There are two ways for immigrants and host societies to come together: immigrants can adopt the norms of the dominant culture, or the dominant culture can shift to accommodate new norms introduced by immigrants. In either case, the distance between the two groups declines (Alba and Nee 1997; DeWind and Kasinitz 1997)

² One example of this is with West Indian immigrants (Waters 1999), who find themselves treated like African-Americans and often confined to their neighborhoods, even though they consider themselves a separate group.

³ Immigrants do not necessarily arrive in the U.S. with these preferences; rather, as part of their acculturation they take on these values and norms.

⁴ While we generally assume that residential assimilation and cultural assimilation proceed hand in hand, there may be exceptions. Some groups may assimilate residentially while not assimilating culturally (Zelinsky and Lee 1998). They may not live in an ethnic enclave, but they may visit the enclave for their shopping, religious, or entertainment needs. One example of this is the Vietnamese enclave in Orange County, which serves Vietnamese residents of much of the Los Angeles metropolitan area (Aguilar-San Juan 2005).

⁵ These two perspectives roughly mirror the two paths of assimilation from the previous section. The assimilation perspective is similar to traditional assimilation theory, while the stratification perspective is similar to segmented assimilation.

⁶ Alternatively, sometimes authors use nativity as a control variable.

⁷ Some studies (e.g., Alba, Logan, and Stults 2000) try to model minorities' exposure to whites using the p^* index, on the assumption that whites neighborhoods are, on average, of generally higher quality.

⁸ I have limited my working sample to 1,246 whites, blacks, and Hispanics. The survey originally included 1,864 respondents, but I dropped 59 of them from consideration because they were in racial/ethnic groups that were too small to include in the analysis (these included 9 non-Hispanic Asians, 38 non-Hispanics who listed their race as "Other," and 12 respondents who refused to provide either a race or Hispanic background). I dropped another 559 cases because the respondents lived outside of metropolitan areas, which are the focus of my survey. The remaining 1,246 cases include 462 non-Hispanic whites, 430 non-Hispanic blacks, and 354 Hispanics. Since the survey over-sampled both blacks and Hispanics, my multivariate results in chapter 3 will include a weighting variable to correct for the effects of the over-sample.

⁹ There are 59,581 housing units in the survey; of those, 16,221 cases are unusable for various reasons. Interviewer visits to 602 of the housing units resulted in interviews with householders, but these are respondents who maintain a primary residence elsewhere. Because I am interested in where households actually live, I feel that it makes sense to exclude these cases. I also exclude another 6,649 of the units because they are vacant, since I am interested in the experiences of the people living in housing units and not in the units themselves. Finally, I drop another 8,970 of the housing units because interviewer visits resulted in no interview with the householder. These are cases where the householder was not home, refused to be interviewed, or was otherwise unable to complete the interview. After excluding these 16,221 cases, 43,360 occupied housing units remain that are the primary dwellings of residents who were willing to be interviewed. However, not all of the remaining 43,360 cases are suitable for inclusion in this project. Because the AHS is a national data set, it includes respondents who do not live in census-defined metropolitan statistical areas (MSAs). Given my interest in the differing experiences of groups in metropolitan areas, I drop all 10,726 non-metro respondents from the dataset. The remaining 32,634 cases comprise my working sample.

¹⁰ These percentages are all unweighted. However, in the analytic chapters that follow, I use weights in my analyses in order to correct for the effects of the multi-stage sampling method. The AHS data contains a weighting variable for use in making these adjustments.

CHAPTER 3

WHO WANTS TO BE A HOMEOWNER?

PREFERENCES AND PERCEPTIONS AMONG MINORITY GROUPS

If the American Dream really is defined – in whole or in part – by owning a home in the suburbs, where does that leave members of different minority groups and immigrants? This seemingly simple question really disguises two different avenues of inquiry. On the one hand, groups' varying access to these residential outcomes is an issue. On the other hand, it might be the case that some groups simply prefer to rent and/or to live in a central city. This distinction is a critical one. Differences in residential outcome are well known and pervasive, in terms of both residential quality and residential segregation despite recent gains by blacks and other minorities (Adelman 2004; Cashin 2002; Massey and Denton 1993). Yet without an idea of groups' attitudes towards homeownership and the suburbs, we cannot say for sure whether these outcome differences are a matter of choice or a lack of other options. That is, we cannot determine simply by looking at outcomes whether the American Dream is truly an ideal held by all Americans. This chapter addresses these issues by focusing on preferences. Using data from the 1996, 1997, and 2002 waves of Fannie Mae's National Housing Survey (NHS), I shed light on how African-Americans and Hispanics view homeownership and the process of buying a home.¹

Much of the existing research has focused on outcomes. When it does consider the decision-making process, it usually focuses on racial preferences instead of tenure or locational preferences. Much evidence suggests that whites want to live with whites and

blacks want to live with blacks, although blacks are willing to accept a much higher level of neighborhood integration than are whites (Adelman 2005; Charles 2000; Clark 1992; Ellen 2000; Farley et al. 1978; Farley et al. 1994; Farley et al. 1997).² Clark (1992) finds that whites want a neighborhood in which they represent about 70% of the population, whereas blacks prefer something closer to a 50-50 split. Similarly, Adelman (2005) finds that middle-class blacks prefer to live in neighborhoods that are about 60% black and 30% white; this preference is well above the average white level of comfort, which is about 85% white and 10% black. On the other hand, Cashin (2001) finds evidence that more middle-class blacks are moving to all-black suburbs, thus segregating themselves both by race and by class while still indicating similar locational preferences to those of middle-class whites. Because of the greater numbers and buying power of whites, though, whites are much more able to convert their residential preferences into residential outcomes. In general, while middle-class or upper-class blacks may be less segregated from whites than are poor blacks (Alba, Logan, and Stults 2000; Hansen 1996), they still live in neighborhoods that tend to be worse than those of whites with equivalent incomes, and they tend to be better-off financially than their white neighbors (Alba, Logan, and Stults 2000).

This work on preferences, however, really focuses on a different question: why do certain groups leave (or avoid) certain neighborhoods? That is, it focuses on their preferences as they relate to specific neighborhoods. It does not focus on their preferences as they relate to home buying and homeownership. Research has shown that African-Americans generally subscribe to the American Dream, but some, especially poor blacks, do not believe that they will personally achieve it (Hochschild 1995).

Others, especially middle-class blacks, remain skeptical about the American Dream as a whole. This result is somewhat counter-intuitive, but Hochschild (1995) provides much evidence that African-American income status is negatively correlated with beliefs about the possibilities for success inherent in the American Dream.

For their part, immigrants also tend to buy into the tenets of the American Dream (Hochschild 1995). One manifestation of this belief is that many immigrants often strive to own houses as quickly as possible after arriving in the U.S. (Clark 2003; Johnston, Katimin, and Milczarski 1997; Zhou 1992), although some may not due to cultural norms, plans to return to their home countries, etc. Of course, as with most immigrant experiences, there are outcome differences between different racial and ethnic groups (see chapters 4 and 5 for additional details on differences in attainment).

Of course, given the different origins, histories, and current situations of whites compared to minority and immigrant groups, it would not be surprising to find differences in their attitudes towards homeownership and suburban location. A number of factors likely account for these differences, including socioeconomic and educational differences as well as differences in family status and stage in the life-course. Your future plans might well also affect your preferences (as with immigrants who plan to return to their native countries). And while residential preferences certainly shape actual residential circumstances, the causality may work the other way, too. That is, once you have become accustomed to a certain mode of living, your preferences might adjust to reflect your situation. Your financial situation probably also plays a role – even if you plan to buy a home eventually, your current finances may make apartment living

attractive in the short term. All of these factors likely combine to influence individuals' perceptions of the right mix of residential and locational circumstances.

Homeownership Attitudes and Preferences, 1996-97

Since homeownership is such a critical part of the American Dream, assessing individuals' preferences regarding homeownership is a necessary component of assessing their attitudes to the American Dream as a whole. To this end, the Fannie Mae survey asks people's opinions on various aspects of homes and homeownership, as displayed in tables 3.1-3.3. In Table 3.1, I display the univariate results from the 1996 and 1997 waves of the National Housing Survey. Because I do not have the raw data, I cannot perform multivariate analyses on these data, but I can display the results broken down by race (unfortunately, a nativity breakdown is not available). Although some of the questions are also present in waves prior to 1996, I have only presented the most recent results available for any given question.

The responses to the questions shown in table 3.1 reveal an extraordinarily high commitment to the ideal of single-family homeownership. For example, when asked about their ideal type of residence, a large majority of respondents (about 70%) indicate that a single-family detached home surrounded by a yard on all four sides is their optimal mode of living. Much smaller numbers of people indicate that they would prefer townhouses, duplexes, or apartment buildings. Whites are the most likely to prefer a single-family detached unit, while blacks are the most accepting of other kinds of housing. This difference in preferences may be due to differences in actual residential

circumstances – since blacks are more likely to live currently in townhouses or duplexes, they may have adjusted their preferences to reflect this reality.

TABLE 3.1: Attitudes towards Homes and Homeownership

	All respondents	Whites	Blacks	Hispanics
What type of residence is ideal for your needs and circumstances? (1997) ^c				
Single-family detached home with a yard on all sides	71	73	65	70
Single-family attached townhouse	15	13	24	23
A duplex or two-family house	10	8	22	17
Traditional apartment building (< 10 units)	6	5	11	9
Traditional apartment building (10+ units)	6	5	6	10
What is your view of homeownership as an investment? (1997) ^c				
Good investment	76	77	78	80
Just an average investment	14	13	12	9
Poor investment	2	2	2	2
Are people better off owning or renting a home? (1996) ^c				
Owning	89	90	86	89
Renting	4	3	7	6
Depends	6	6	6	5
Are people better off owning or renting a home, supposing home prices were only to appreciate very slowly? (1996)				
Owning	88	89	85	84
Renting	8	6	11	12
Depends	3	3	3	3
Should increasing homeownership be a government priority? (1996)				
One of top two or three priorities	20	19	34	21
Very high priority	49	48	49	56
A low priority	19	20	13	17
Should not be a priority at all	7	8	3	4
Would you rather own a home than: (1996)				
Drive a better car	91	92	91	90
Take an extra two weeks' vacation every year	85	86	84	85
Rent a home within an easy commute to work	81	82	79	80
Have more money to save and invest	76	79	68	75
Retire ten years early	67	68	64	68
Let a spouse stay home or work part-time	54	52	59	64
What sacrifices would you make to buy a home? (1996)				
Take on the responsibility for maintenance and upkeep	91	92	86	93
Own only one car	79	78	83	81
Live farther from work than you would if you rented	77	78	73	72
Have a child go to college nearby, rather than go away to college	71	72	69	73
Give up the freedom to move to a new location as desired	69	68	67	74
Take a second job	61	58	74	63
Does owning a home contribute a lot to these life goals? (1996) ^c				
Feeling settled in one's home	89	90	85	89
Making a better home life for children	83	82	84	84
Feeling secure and safe about one's home	78	79	76	74

	respondents All	Whites	Blacks	Hispanics
Creating greater stability in a marriage and family	73	74	71	70
Feeling like one belongs in the neighborhood	71	73	69	67
Creating personal financial stability	67	68	69	64
Feeling that the American system works for you	56	57	46	59
Saving money and building personal wealth	56	55	59	57

a: All percentages shown have a margin of error of $\pm 2.5\%$ for 1996 and $\pm 2.6\%$ for 1997

b: Not sure/Don't know/Refused responses not shown

c: Question also asked in earlier year with similar results

Large majorities of respondents also view homeownership positively. Over three-quarters of people indicate that owning a home is a good investment, and almost no one (only about 2%) considers it a poor investment. In even greater numbers, respondents say that people were better off owning a home than they were renting owning one: Almost 90% of people agree with this statement, with similar numbers for all racial groups (90% of whites agree, compared to 86% of blacks and 89% of Hispanics). Given how much this sentiment spans racial groups, it seems that owning a home is really a bedrock ideal in the United States. People really do buy into this facet of the American Dream.

Even when told to assume that house prices would appreciate only very slowly over the next few years, people's enthusiasm for homeownership does not wane very much (89% of whites still think you are better off owning, compared to 85% of blacks and 84% of Hispanics). In fact, more people agree with this statement than agree that owning a home is a good investment. They indisputably believe that owning real estate is a good investment, but they still consider it a positive thing even when the investment returns are minimal. The implication of these results is that people tend to advocate homeownership even in non-financial terms. Something else other than money – such as

a cultural ideal – is at work here. Because Hispanics agree in slightly lower numbers, they may be more cognizant of the financial aspects than of the non-financial ones, but this difference is slight.

Because so many people view it so positively, it is perhaps not surprising that they also feel that increasing homeownership should be a priority for the government. About a fifth of respondents (both overall and by race) feel that increasing homeownership should be one of the government's top two or three priorities, and another 50% or so agree that it should be a very high priority for the government. Blacks feel particularly strongly about this. Perhaps because they tend to lag whites in actual ownership levels (but not in ownership aspirations), or perhaps because blacks have traditionally been ill-served by previous government programs (Jackson 1985), 34% of them believe that increasing homeownership should be one of the government's top two of three priorities.

Homeownership is not considered to be only a governmental priority, either. Some of the survey questions ask about trade-offs and sacrifices respondents would be willing to make in order to buy a home. 85% of people would give up two weeks' vacation every year if it would help them buy a home, and almost 70% would give up retiring ten years early. About three-quarters of people would give up having more money to save and invest in order to buy a home, indicating a willingness to invest money into the house. However, only 68% of black respondents are willing to make this sacrifice, compared with 79% of whites, perhaps indicating a preference for some liquid assets on blacks' part.³

Similar majorities are willing to extend their commuting time or take a second job in order to secure a home for themselves. These numbers illustrate vividly just how important Americans consider buying a home to be. They are willing to give up any number of pleasures and make large sacrifices if it means owning a house.

This willingness to sacrifice is perhaps not surprising if you consider what people feel that they get out of homeownership. The last question in table 3.2 asks whether owning a house contributes a lot to various life goals. For all eight of the goals listed, a majority of respondents agree that owning a home goes a long way to achieving the given aim. Over 80% of people in all racial groups agree that owning a house was a key factor in making a better life for one's children, and over 70% agree that it helps create greater stability in their marriage and family. Owning is apparently also critical for feeling as though you are a part of the neighborhood – about 70% of people feel that homeownership contributes a lot towards this goal.

Finally, a smaller majority of people (and a slight minority of blacks) agrees that owning a home is a signal that the American system worked for them. This set of responses is important, as it helps to show the extent to which homeownership is intertwined with the idea of having made it in American society. Therefore, it is perhaps not surprising that blacks feel less connected than whites, even when they do own homes. Conversely, though, Hispanics are slightly more likely to agree with this statement than were whites (59% to 57%). Hispanics' being more likely to agree with this statement may be due to several factors. First may be selection bias: Hispanics are more likely to be immigrants, and immigrants to a country would plausibly be disproportionately likely to buy into its ideologies. Blacks, on the other hand, have traditionally been

discriminated against by society and its institutions, so their feeling that the system has not worked for them is somewhat expected.

While the “American system” and the “American Dream” are not precisely the same concept, this question does at least get at the notion of whether you need to own a home before you are able to achieve the implicit promises of the American Dream, and it seems as though most people feel that you do. From all of these results, it is clear that owning a home is a strongly-held ideal, one that is supported by large majorities of all racial groups.

Descriptive Results from the 2002 Survey

Respondents in 1996 and 1997, as the previous section showed, are extremely pro-homeownership. Very few of them express any sort of negative view about owning a home or its investment potential. But how “sticky” are these results? Are they sensitive to changes in the broader economy? 1996 and 1997 were years in the middle of a long bull market, when the economy was humming smoothly. By 2002, the dot-com bubble had burst and the country had weathered the events of 9/11 and an economic recession. Yet despite what would seem to be a plethora of negative macro conditions, respondents are still in favor of buying a home.

Table 3.2 displays (in univariate form) results for the several 2002 survey questions, analogous to what I presented in tables 3.1. As with that table, table 3.2 shows responses to six questions, both overall and by race: (1) investment potential of owning a home,⁴ (2) current climate for purchasing a home,⁵ (3) view of homeownership as a long-term investment as a reason to buy,⁶ (4) view of short-term property values as a reason to

buy,⁷ (5) likelihood of buying in the next three years,⁸ and (6) the priority placed on buying a home.⁹

TABLE 3.2: Attitudes towards Purchasing a Home (Univariate)

Question	All respondents	Whites	Blacks	Hispanics
In your opinion, is buying a home...				
Risky, with very little potential	5.7	4.4	6.2	7.3
Risky, with a lot of potential	5.4	3.1	7.6	6.1
Depends	5.4	7.1	3.8	5.6
Safe, with very little potential	10.3	12.4	6.4	13.2
Safe, with a lot of potential	70.7	72.9	76.1	67.8
In general, is this a good time to buy a home?				
Very bad time	8.7	6.8	10.0	12.1
Just a somewhat bad time	11.1	10.3	13.4	12.7
Just a somewhat good time	27.1	34.2	30.6	22.1
Very good time	45.2	48.7	46.0	53.2
Is your view of homeownership as a long-term investment...				
Extremely good reason not to buy	1.4	0.7	1.2	3.0
Good reason not to buy	5.4	3.8	5.8	7.8
Only somewhat good reason not to buy	2.1	1.3	2.9	2.4
Not a reason either way	9.6	8.6	13.7	7.2
Only somewhat good reason to buy	4.7	3.5	4.3	7.5
Good reason to buy	42.2	46.6	38.8	45.7
Extremely good reason to buy	31.2	35.5	33.3	26.6
Is your view of short-term property values...				
Extremely good reason not to buy	3.4	3.6	4.4	2.4
Good reason not to buy	12.2	10.5	14.7	13.6
Only somewhat good reason not to buy	5.3	3.4	7.6	5.9
Not a reason either way	17.9	25.5	18.1	11.0
Only somewhat good reason to buy	10.3	10.7	9.6	12.5
Good reason to buy	34.8	35.9	32.6	42.4
Extremely good reason to buy	11.2	10.5	13.0	12.2
How likely are you to buy a home in the next 3 years?				
Not likely at all	47.8	64.3	40.4	38.2
Just somewhat likely	15.8	8.6	15.8	26.5
Fairly likely	8.3	6.4	10.6	8.7
Very likely	26.2	20.8	33.1	26.5
How much of a priority is buying a home? ^c				
Not a priority at all	20.5	26.4	19.7	18.2
A low priority	10.1	14.7	9.6	7.4
An important priority but one of many	20.7	23.3	20.7	18.2
Among two or three top priorities	23.9	22.5	23.1	25.6

Question	All respondents	Whites	Blacks	Hispanics
Number-one priority	24.7	13.2	26.9	30.7

a: All percentages shown have a margin of error of $\pm 3.1\%$

b: Not sure/Don't know/Refused responses not shown

c: Asked of renters only

Confirming the results from prior years, large majorities of people feel that owning a home is a safe investment, and most of those people feel that it is an investment with a lot of potential. Only about 5% of people (and slightly higher percentages of minorities) feel that homeownership is a risky investment that does not have a lot of potential. Respondents' view of homeownership as a good investment carries over into the factors that would influence their buying a home. Roughly three-quarters of people indicate that the long-term investment potential of a home would be a reason for them to buy a home. Smaller numbers – but still a majority – say that the short-term potential of property values would influence their buying decision. Only a small number of people say that the long-term potential would influence them not to buy a home, but a substantial percentage (15-20%) says that short-term potential might be a good or extremely good reason not to buy.

About the same proportion of people agree that 2002 was a bad time to buy a house. With the nation still reeling from the 9/11 terrorist attacks, as well as the hangover from the 2000-1 dot-com bust and subsequent recession, it is perhaps not surprising that survey respondents still felt some pessimism. However, since something like 80% of people answered in the positive, it is important not to overstate the case for pessimism. In fact, given the economic reasons for pessimism, it is somewhat surprising that so many people were so bullish on buying a home. This response illustrates the faith

that people have in their homes – even in times of economic uncertainty, people consider owning real estate a prudent use of their money.

Those who do not currently own their homes seem to feel the same way. About half of current renters say that buying a home is one of their top three priorities (and fully a quarter say it is their number-one priority). Only about 20% of renters say that buying a home is not a priority for them. There is also quite a bit of racial variation here. For white renters, almost 27% say buying is not at all a priority, and only 13% agree that it is their number-one priority. For Hispanic renters, on the other hand, over 30% say that buying a home is their top priority, and only 18% say it is not a priority at all. For black renters, about 20% say it is not a priority to buy a home, while 27% list it as their number-one priority. This difference probably reflects the fact that a larger proportion of white renters rents by choice, or knows that they are only renting temporarily, while more black and Hispanic renters are doing so against their wishes and wish to become owners as soon as circumstances allow.

Mobility and the likelihood of buying are not just confined to renters, either. While just under half of all respondents say that it is not at all likely that they would buy a home in the next three years, about 26% of them said that it is very likely. Whites appear to be the least mobile group – 64% of them indicate that they were not at all likely to buy soon, compared to just 40% of blacks and 38% of Hispanics. Fully a third of blacks indicate that they are very likely to buy soon, compared to just 21% of whites.

Taken as a whole, then, the univariate results for the 2002 NHS data confirm what the 1996 and 1997 results concluded: while there are some nuances and variation by race and ethnicity, most people hold homeownership in high regard and make purchasing a

home a priority in their lives. The next question is whether (and to what extent) these results are influenced by respondents' race/ethnicity, nativity, or other factors. To that end, I ran a series of multivariate ordinal regressions on the six survey questions I listed in table 3.2.

Multivariate Results from the 2002 Survey

For the 2002 wave of the NHS, I have the data in electronic form, so I am able to perform detailed multivariate analyses on the questions, thereby enabling me to control for a number of factors (such as age, income, etc.). As with the univariate results, in the multivariate analysis I examined six questions from the 2002 survey: (1) investment potential of owning a home,¹⁰ (2) current climate for purchasing a home,¹¹ (3) view of homeownership as a long-term investment as a reason to buy,¹² (4) view of short-term property values as a reason to buy,¹³ (5) likelihood of buying in the next three years,¹⁴ and (6) the priority placed on buying a home.¹⁵ The six dependent variables are all scales that contain between four and seven possible responses.¹⁶ Because of this response structure, my analyses take the form of ordinal regression, which is ideally suited for scale variables with only a few outcome options.¹⁷

These analyses include a full range of independent variables, including sex, race, nativity, age, dependents, education, employment, income, tenure status, and region. These independent variables are important to include, both conceptually and methodologically. Conceptually, they are all factors that could logically influence one's attitudes towards homeownership. Methodologically, including these variables make sense because they are the standard control variables used in analyses of the residential

attainment framework. Although for the purposes of the dissertation, I am mainly interested in the effects of race and nativity, including the other variables is important to ensure that I am not incorrectly ascribing an effect to, say, race when it is in reality due to racial disparities in educational attainment.

The two main effects I am testing are for race and nativity. Whites and natives serve as the respective reference categories. Gender is a simple male/female dichotomy, with men serving as the reference category. I also include four age groups (18-34, 35-49, 50-64, and 65+, with 35-49-year-olds as the reference category). I further control for the presence of dependents; those who have no dependents are the reference category. Both age group and the presence of dependents could influence attitudes, as they both get at life-course changes: people who are in their peak earning years and/or have children may be more likely to look positively at homeownership because of their spatial needs and income profile.

I split the sample into three educational groups: those who have a high school education or less, those who have some college, and those who are college graduates (which includes those with advanced degrees). Similarly, there are four categories of employment: those not in the labor force (including homemakers, students, and retired people), white- and blue-collar workers, and the unemployed. People with a high school education or less and those not in the labor force are the reference categories for these variables.

For income, I broke respondents into four categories: the poor (those with incomes of \$20,000 or less), the middle-class (between \$20,000 and \$75,000), and the affluent (over \$75,000). I also included a category for those people who refused to

provide income information. I chose these cutoffs because they come closest to approximating meaningful income levels used in other work. My cutoff for classifying people as poor is a 2001 income of \$20,000; the Census-defined poverty line for a family of four in 2001 was \$18,104 (Census 2006). Similarly, I classified people as affluent if they earned over \$75,000 in 2001. This fits well with previous work on affluence that defines people as affluent if their incomes exceed four times the poverty rate (St. John 2002). Four times a poverty rate of \$18,104 would be \$72,416, so \$75,000 approximates this as well as possible. Income could well influence people's responses, as different income groups will have different housing needs (and desires) and differing abilities to fulfill them.

The analyses also control for tenure status (owners are the reference category) and location (city-dwellers are the reference category). Current owners might be more likely to look favorably on owning than do renters; similarly, current suburbanites might be more likely to look favorably on living in the suburbs. Finally, I classified the respondents into four regions: the Northeast, the South, the Midwest, and the West.

Table 3.3 shows the results of these regressions.

TABLE 3.3: Attitudes towards Purchasing a Home (Multivariate)

Covariate:	Q1^a	Q2^b	Q3^c	Q4^d	Q5^e	Q6^f
Women	0.135	-0.294+	0.022	-0.232	-0.244	0.515*
Race:						
Blacks	0.044	-0.073	-0.282+	-0.043	0.58***	0.392
Hispanics	-0.055	0.099	-0.298	0.623**	0.407+	0.533
Foreign-born	-0.69*	0.302	0.083	-0.244	0.112	0.091
Age:						
18-34	0.366+	-0.153	0.257	0.112	-0.161	-0.562*
50-64	0.353	0.193	0.05	0.263	-0.538*	-0.539
65+	-0.168	0.071	0.077	0.098	-1.703***	-2.635***
Have dependents	-0.028	0.091	0.192	0.235	0.122	0.372
Education:						
Some college	-0.122	-0.006	0.432*	0.047	0.229	-0.534+
College graduate	-0.423+	0.355+	0.103	-0.036	0.068	-0.497

Covariate:	Q1 ^a	Q2 ^b	Q3 ^c	Q4 ^d	Q5 ^e	Q6 ^f
Employment:						
White-collar workers	0.387+	-0.294	0.323+	-0.187	0.347	0.091
Blue-collar workers	0.408	-0.115	0.390+	-0.077	0.324	0.341
Unemployed	0.974*	-0.414	-0.073	-0.207	0.075	-0.465
Income group:						
Poor	-0.889***	-0.318	-0.234	-0.478*	-0.226	-0.479+
Affluent	-0.024	-0.027	0.248	0.119	0.256	1.085+
Refused to provide income	-0.247	-0.077	-0.188	-0.065	0.161	-1.438***
Renters	-0.261	-0.346*	-0.241	0.006	1.264***	N/A
Suburban location	0.123	-0.116	0.251	0.134	-0.137	-0.470
Region:						
South	-0.074	0.577**	0.333+	0.559**	0.219	-0.023
Midwest	-0.154	0.694**	0.331+	0.324	0.117	-0.491
West	-0.059	0.130	0.365+	0.229	-0.035	0.090
N	1165	1104	1157	1139	1172	495
Pseudo-R ²	0.0315	0.0275	0.0238	0.014	0.0974	0.1019

+: $p < 0.1$, *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

a: In your opinion, is buying a home a good investment?

b: In general, is this a good time to buy a home?

c: Is your view of homeownership as a good investment a reason for you to buy a home?

d: Is your view of the short-term housing market a reason for you to buy a home?

e: How likely is it that you will buy a home in the next three years?

f: How much of a priority is buying a home? (Renters only)

The effects of both race and nativity are somewhat muted in these results.¹⁸

Neither blacks nor Hispanics differ significantly from whites in their opinion of the investment potential of homeownership (question #1), although the foreign-born answer about a half-point lower. Since higher values indicate stronger agreement with the questions, these results imply that the foreign-born are less likely to view homeownership as a safe investment with a lot of potential. Blacks are slightly less likely than are whites to consider long-term investment as a good reason to buy, while Hispanics and immigrants do not differ significantly from whites on this question. Hispanics, however, do take the short-term view of the housing market into account in a way that blacks and immigrants do not. Their responses are about 0.6 points higher than are whites, indicating that they are more concerned with a property's short-term investment potential

than whites are. When it comes to plans to buy a house in the next three years, blacks answer about 0.6 points higher than do whites on this response scale, indicating that they are more likely to plan to move ($p < 0.001$). Hispanics also consider themselves more likely to move, although not by as large of a margin as blacks. Immigrants appear to have similar purchasing intentions as do the native-born; their answers to this question are not significantly different.

The other control variables also affect respondents' answers to the different survey questions. The first of the six questions asks about whether buying a home is a good investment. As noted previously, most respondents agree that it is a good investment. There are no significant differences by sex in responses to this question, although there are some by employment status. Compared to those not in the labor force, white-collar workers average about a third of a point higher, while the unemployed are about one full point higher. The poor are somewhat more pessimistic about homeownership's investment potential than are the middle-class, as their answers are about a point lower at a high significance level ($p < 0.001$).

The results are quite a bit different for the second question (whether or not it is a good time to buy a home). This time, women score a little bit lower than do men, while college graduates score somewhat higher than those who have only a high school education do. Renters, perhaps not surprisingly, are more pessimistic than owners are; their scores are about a third of a point lower than those of owners are. The biggest differences, though, are regional. People in the South and the Midwest are quite a bit more optimistic about the buying climate; both groups average about 0.7 points higher than Northeasterners do. As the Northeast encompasses the Rust Belt, and the South and

Texas have seen tremendous growth over the last two decades, perhaps these regional differences are not surprising, given the respective economic conditions in the regions.

Fannie Mae also asks respondents whether their view of homeownership as a long-term investment would be a reason for them to buy a house. The multivariate analysis does not reveal a tremendous amount of differences in these answers, although some are marginally significant (at the $p < 0.1$ level). White-collar and blue-collar workers are slightly more likely to think so than are those not in the labor force. People with some college score higher than do those with a high school education, but college graduates do not differ significantly. There are also some regional differences, with all other regions averaging about a third of a point higher than the Northeast. As with the previous question, this difference in response is likely due to the differences in the regional economies.

While the long-term investment potential of a house is something that most people seem to consider a valid reason for buying, some people are also likely to consider the short-term potential, as shown in the fourth column of table 3.3. As noted above, Hispanics score about two-thirds of a point higher on this scale than do whites. On the other hand, the poor respond about a half-point lower than do the middle class, suggesting that they are not as concerned with short-term potential. Regionally, those in the South score higher than do those in the Northeast, by about 0.6 points.

There are no significant regional differences when it comes to plans to buy a house in the next three years, though. Mobility plans do not appear to be confined to any specific part of the United States. They do vary by age – people 50-64 are less likely to move than are their 35-49-year-old counterparts. People 65 and older are even more

strongly rooted – they score almost two points lower, on average, and their responses are highly significant ($p < 0.001$). Renters are also much more likely to plan to buy than are current owners, as they score well over a full point higher on this measure.

Renters are the focus of the sixth survey question, which asks about where buying a home ranks among the respondent's priorities. Women consider it a higher priority than do men, answering about a half-point more positively, while those with some college consider it a lower priority than those whose education does not include college, answering about a half-point lower. Renters who are over 65 have sharply lower scores (over 2.5 points) than do renters 35-49, as do renters 18-34. For younger renters, this likely indicates that they have not settled down yet – they could well still be students – and that they have other priorities to pursue before buying a home. Older renters seem to have little regard for buying a home. This likely reflects a degree of survivorship bias – by the time people reach age 65, those who want to buy a home have likely done so, limiting the pool of renters to those for whom owning is less important. There are also differences by income group, as the poor and those who refused to provide income information consider buying a home to be a lower priority than do middle-class renters. Affluent renters, on the other hand, place a premium on owning and list it as a high priority than do those in the middle class.

These multivariate models, while covering the gamut of control variables, do differing jobs of explaining variation in responses to the six survey questions. At the low end, the model explains only about 1.5% of the variance in responses to question four, whether the view of the short-term housing market affects buying. At the high end, the model explains about 10% of the variance in renters' prioritization of buying. Part of the

reason for such low pseudo-R² values is simply the high degree of agreement among survey respondents: since four-fifths of respondents answer in the affirmative to some questions, there just is not a lot of variation left to explain, and much of the variance that is left is due to unobserved causes.

Locational Preferences

From the preceding univariate and multivariate results, it becomes abundantly clear that Americans of all stripes tend to value and prioritize homeownership, thus confirming its vital importance to a feeling of having made it in America. Yet homeownership is not the be all and end all of the American Dream. Suburban location is another component of the American Dream for which it is worth examining respondents' preferences. Table 3.4 includes these results (all from the 1997 wave of the NHS).

TABLE 3.4: Attitudes towards Cities and Suburbs

	All respondents	Whites	Blacks	Hispanics
How do you view cities?				
Centers of culture, business, and progress	36	36	31	40
Centers of poverty, crime, and other social problems	38	38	48	37
Both/Depends	23	24	15	21
How do you view suburbs?				
Centers of safety, family, and stability	55	56	52	54
Centers of stressful commutes, boredom, and a lack of variety	28	27	32	31
Both/Depends	10	11	9	12
If you could live anywhere in the U.S., where would you choose?				
A large city	9	7	14	20
A suburb near a large city	24	24	31	23
A medium to small city	20	18	21	25
A small town not near a city	24	25	17	18
A rural area	22	25	15	13

a: All percentages shown have a margin of error of $\pm 2.6\%$

b: Not sure/Don't know/Refused responses not shown

Respondents are somewhat ambivalent about how they see cities. About the same percentage of people view cities as centers of culture, business, and progress as view them as centers of poverty, crime, and other social problems. A significant proportion (though not a majority) of respondents says that both statements apply to cities. Blacks are the most likely group to hold a negative view of cities – they are about 10 percentage points higher than either whites or Hispanics in their negative rating. On the other hand, whites are more likely to hold a positive view of cities than are the other two groups. This may be because blacks' exposure to cities is often negative and involuntary (when trapped in inner-city neighborhoods), whereas whites can commute to cities for work and cultural events and repair to the suburbs afterwards.

All groups contain a similar proportion of people who hold a positive view of the suburbs. The majority of respondents report that they view suburbs positively (as centers of safety, family, and stability), while about 30% of people in each group view suburbs as centers of long commutes, boredom, and sameness. Only about 10% of respondents say that both statements apply to the suburbs, implying that people are less ambivalent about the suburbs than they are about cities (where 23% of all respondents say that both statements apply).

These attitudes towards cities and suburbs do not necessarily translate into strong residential preferences, though. When asked what type of area they would choose, if they could move anywhere in the United States, respondents are very evenly split between suburbs, medium and small cities, small towns, and rural areas – between 20 and 25% of respondents opt for each of these communities.¹⁹ Only a small minority (9%) opt for a large city, although there is some variation by race in these results. Whites are the least

likely group to choose a city – only 7% of whites would opt for a large city if given the choice. Fully a quarter of them would choose a small town, and another quarter would choose a rural area. Hispanics, on the other hand, are much more pro-urban. 20% of them would opt for a large city, and less than 20% would opt for either small towns or rural areas. On this measure, blacks hold the highest opinion of the suburbs – 31% of blacks would choose a suburban area, compared to only 24% of whites and 23% of Hispanics.

Conclusion

This chapter investigated attitudes towards homes, homeownership, and residential location and revealed a number of differences in opinions held by members of different racial groups. Blacks turn out to be more accepting of residential settings that are not a single-family detached house. They are also more likely to advocate governmental prioritization of homeownership and are less convinced that the American system has benefited them. For their part, Hispanics prove more likely to consider the short-term investment potential of a home as a motivation for purchasing (although they also consider owning a good long-term investment). They are also more likely to choose a city as their ideal place of residence than are either whites or blacks. Immigrants hold similar attitudes to those held by natives, except that they are somewhat less likely to view homeownership as a good investment.

Although there are some differences by race and nativity, in general all racial and ethnic groups, both native and foreign-born, strongly favor buying a home and think it is an excellent investment. They back up this sentiment by indicating their belief that

increasing homeownership should be a top priority of the government. Yet respondents have not only asked what their country can do for them – they show a great willingness to make large personal sacrifices if it means that they can buy a home. The chapter also revealed that while respondents are somewhat ambivalent about cities (equally considering them centers of culture and of crime), they tend to view the suburbs positively, and if given the choice many people would opt to live in a suburb near a large city. Whether they live in a suburb or elsewhere, though, most people agree that the type of housing that would best suit their needs is a detached, single-family unit surrounded by a yard.

Now that we have a sense of what people look for in terms of housing and location, we can turn our attention to whether they are able to attain these preferences. That is, are people able to convert strongly held preferences into actual results, or are they forced to live below their ideals? Chapters 4 and 5 investigate these outcomes in greater detail.

¹ Due to a small sample size, I am unable to include Asians in the analysis – they only make up 10 of the 1,864 cases in the 2002 wave of the NHS.

² While much residential segregation has become income-based instead of race-based (Coulton et al. 1996; Fischer 2003; Jargowsky 1996; Sims 1999), given the large income differences by race, the net effect is still one of black-white segregation.

³ Given historic inequities in wealth between blacks and whites (Conley 1999), this preference makes sense. Blacks on average have less wealth than whites have, so giving up some wealth in order to buy a home is a greater sacrifice for them.

⁴ Answer choices are risky with very little potential, risky with a lot of potential, depends, safe with very little potential, and safe with a lot of potential.

⁵ Answer choices are very bad time, just a somewhat bad time, just a somewhat good time, and very good time.

⁶ Answer choices are extremely good reason not to buy, good reason not to buy, only somewhat good reason not to buy, not a reason either way, only somewhat good reason to buy, good reason to buy, and extremely good reason to buy.

⁷ Answer choices are extremely good reason not to buy, good reason not to buy, only somewhat good reason not to buy, not a reason either way, only somewhat good reason to buy, good reason to buy, and extremely good reason to buy.

⁸ Answer choices are not likely at all, just somewhat likely, fairly likely, and very likely.

⁹ Asked of renters only. Answer choices are not a priority at all, a low priority, an important priority but one of many, among two or three top priorities, and number-one priority.

¹⁰ Answer choices are risky with very little potential, risky with a lot of potential, depends, safe with very little potential, and safe with a lot of potential.

¹¹ Answer choices are very bad time, just a somewhat bad time, just a somewhat good time, and very good time.

¹² Answer choices are extremely good reason not to buy, good reason not to buy, only somewhat good reason not to buy, not a reason either way, only somewhat good reason to buy, good reason to buy, and extremely good reason to buy.

¹³ Answer choices are extremely good reason not to buy, good reason not to buy, only somewhat good reason not to buy, not a reason either way, only somewhat good reason to buy, good reason to buy, and extremely good reason to buy.

¹⁴ Answer choices are not likely at all, just somewhat likely, fairly likely, and very likely.

¹⁵ Asked of renters only. Answer choices are not a priority at all, a low priority, an important priority but one of many, among two or three top priorities, and number-one priority.

¹⁶ I have recoded all of these scale variables such that the worst response (e.g., “very bad”) has the lowest value and the most positive response has the highest.

¹⁷ I considered performing logistic regression instead, but opted for ordinal because most of the questions did not easily break down into dichotomous answers; instead, they would have been left with three categories: positive, neutral, and negative.

¹⁸ In results not shown, I also added race*nativity interaction terms to all six models. These interaction terms did not produce significant results and did not increase the models’ explanatory power, so I dropped them from the final models.

¹⁹ Because the question is not more specific, it is perhaps best to take these results with a grain of salt. In a large MSA, a medium- or small-sized town could easily be a suburb of the central city without the respondent thinking of it as such.

CHAPTER 4
GREEN YARDS AND WHITE PICKET FENCES:
TENURE, LOCATION, AND QUALITY

From the attitudinal research presented in the previous chapter, it appears that the American Dream is alive and well in the United States. People seem to subscribe to the dream in numbers that belie pundits' claims of a fractured society wherein people have different values, norms, and goals. Specifically, it is clear that an overwhelming majority of Americans – irrespective of race or nativity – values owning a home; these people are willing to go to great lengths to achieve that goal. Furthermore, if given the choice, a large majority of people, again irrespective of race, would spurn our largest cities in favor of more idyllic suburban or small town settings. While neither opinion is entirely monolithic – chapter 3 detailed some variation by race – it does seem clear that homeownership is a generally agreed upon good, as is a non-urban setting.

With people's beliefs towards residential modes now established, I next turn to actual residential attainment. That is, given what we know about how people feel towards ownership, how well are they able to put those beliefs into practice? Are some people unable to buy, despite a stated willingness to sacrifice for a home? And, if some people are indeed unable to buy, what factors best predict this outcome? I am especially interested in whether race, ethnicity, and nativity have some impact on the ability to purchase a home in the suburbs.

Of course, the mere ability to purchase a home, and specifically to purchase a home in the suburbs, is not the end of the story. It is an important first step, but there are

other factors to consider. First, context matters. In other words, buying a home may be the first hurdle towards achieving the American Dream, but if the home you purchase is in a decaying neighborhood where the schools are bad and the municipality cannot afford to provide basic services, then you still have a long way to go. Homeownership is vital, but we have to consider the other factors surrounding it. Thus, homeownership is a necessary but not sufficient component of attaining the American Dream.

Another critical component of the American Dream, of course, is suburban location. Yet, similar to homeownership, while suburban location is important, not all suburbs are created equally, and so therefore we cannot just consider suburban location; we have to go a little deeper and examine the actual conditions found in the suburban neighborhood. Indeed, some suburbs have begun to show the problems of the stereotypical inner-city neighborhood, with stagnant or declining populations and concomitant effects on the tax base and ability to provide services (Lucy and Phillips 2003). These “first suburbs” are aging fast, both in terms of their physical characteristics and in terms of their residents, and their growth rates are slowing markedly (Puentes and Warren 2006). Other suburbs, meanwhile, continue to prosper, to attract affluent residents, and to offer high-quality services. Therefore, because of these disparities between different suburbs, we can no longer reliably consider suburban location as a complete proxy for residential attainment. Living in the suburbs may be an important marker of residential attainment, but, like homeownership, it is a necessary but not sufficient component of full integration and achieving the American Dream.

Chapter 4 goes beyond the traditional reliance on suburban homeownership to deepen the reach of the residential attainment model. By focusing on measures of

housing and neighborhood quality, it illuminates whether (and to what extent) minorities and immigrants have been able to achieve the American Dream.

Data and Methods

If homeownership and suburban location are insufficient measures of full residential attainment, then the next step is to determine how to measure residential attainment in a way that makes it possible to draw conclusions about the American Dream. As I detailed in chapters 1 and 2, the traditional residential attainment framework (Alba and Logan 1991) focuses on dichotomous outcomes: whether you own a home and whether you live in the suburbs. Because these two outcomes are necessary (though not sufficient) conditions for achieving the American Dream, the first analyses in this chapter treat homeownership and suburban location as dependent variables, in order to see what factors are the strongest predictors of these outcomes. After this pair of analyses, suburbanization and homeownership switch sides, becoming independent variables in all of the subsequent analyses, which measure housing and neighborhood quality using a variety of scales created from questions in the American Housing Survey.

The subsequent analyses use a combination of dichotomous (yes/no) variables and scales as their dependent variables. To create the scales, I combined similar questions from the survey into a single scale and summed the “yes” answers for each respondent. For example, if I were creating a scale for basic amenities and a person indicated that they had both a stove and a refrigerator, then I assigned them one point for each of those amenities, giving them a score of 2; someone missing one of the amenities would have a score of 1, and someone with neither would score 0. All of the scales in the analyses are

comprised of groups of like-minded variables; I confirmed the underlying logic of each scale by using factor analysis to ensure that the questions I was combining really did measure the same latent factor. Because the scales are an ordered progression, with higher scores indicating more of the conditions present, I analyzed them using ordinal analysis; for the dichotomous yes/no variables, I use logistic regression.

After I analyze the household-level results from the AHS data, the final analytic step in this chapter is a multi-level analysis. Adding context is an important step, because conditions within the metropolitan area could influence the outcomes of individual households; leaving out the metropolitan context might inappropriately assign these causal effects to individual-level variables. A multi-level analysis can therefore paint a more accurate picture of the influences that affect a household's residential attainment. In this case, I am able to undertake a multi-level analysis because the AHS provides a metropolitan identifier for its respondents. Using this identifier, I can link the AHS respondents to data from the 2000 census.

It is worth noting that there are some limitations to the multi-level analysis that I am able to perform on these data. For confidentiality reasons, the Census only provides an MSA identifier for those respondents who live in MSAs of 100,000 people or more. This identifier is present for almost 19,000 of the respondents in my working sample from the AHS, so removing those cases without an MSA identifier still leaves me with a robust data set that I can analyze. The 18,694 households in this reduced sample reside in 135 MSAs, with between 13 and 1374 households in each MSA. A complete list of the MSAs, with the number of cases in each, is in Appendix A.

The household-level predictors in the multi-level analysis are the same as in the single-level analysis. To these predictors, I add various predictors for the broader metropolitan area. These variables fit roughly into two categories: those representing demographic characteristics of the city and those representing housing characteristics. The demographic variables include the city's racial makeup,¹ its percent foreign-born, its level of racial segregation,² and its levels of income inequality.³ For housing, I include the overall level of suburbanization of the city, as well as the proportion of each group that is in the suburbs (Mumford Center 2002). I also include the level of owner-occupancy, both overall and within each racial/ethnic group,⁴ as well as the vacancy rate and the proportion of housing units that were built during the 1990s. To measure turnover in the housing market, I include the proportion of people who lived somewhere else in 1995. The last housing variable is a measure of affordability.⁵ Besides these predictor variables, I include five other variables to indicate the city's functional specialization, as segregation levels may vary based on a city's purpose (Farley and Frey 1994; Lee et al. 2008; Logan, Stults, and Farley 2004). For example, cities with a large military presence might have lower levels of segregation because of the enforced racial intermixing in the service. There are five functional specialties: retirement,⁶ manufacturing,⁷ military,⁸ government,⁹ and education.¹⁰ Including all of these predictors (demographic, housing, and functional) in the multi-level analysis should help to provide a clearer picture of the macro forces that operate on a household's residential circumstances.

Homeownership and Suburban Location

The residential attainment framework traditionally uses homeownership and suburban location as its means of measuring the extent to which minority group members have attained residential equality with the native, white majority. Table 4.1 shows these results using the 2005 AHS data. As with the multivariate analysis in chapter 3, these results include a number of independent variables, all of which might help to predict whether a respondent owns a house and lives in the suburbs. Although the main variables of interest are race and nativity, I have included a number of other control variables, including gender, age, the presence of minor children, marital status, education, income, and region. Finally, I also include a variable that weights each case to take into account the sampling method used by the Census Bureau.

Females and the presence of minor children are both represented as yes/no dichotomies in the equations. In this analysis, unlike with the attitudinal Fannie Mae data, I am able to include Asians in the results. Therefore, there are three racial and ethnic groups present: blacks, Asians, and Hispanics (whites are the reference category). The age groups are the same as before, except that I have added a dummy variable representing those respondents under age 18, who were not present in the NHS data. Again, people age 35-49 serve as the reference category. There are three marital statuses: married, divorced, and widowed (with single serving as the reference category). I have included four variables representing different levels of educational attainment, including less than high school, some college, college graduates, and people with more than a college degree (high school graduates are the reference category).

In the AHS, unlike with the NHS, income is a continuous variable. The NHS data represents income in bands of \$10,000, forcing me to create income categories. Here,

though, people report their exact incomes, allowing me to enter income into the equations directly and treat it as continuous. I actually created a variable representing the natural logarithm of income, though, as just putting in the raw dollar amount tends to skew the results. Finally, the analysis also contains three variables for region: South, Midwest, and West (with the Northeast as the reference category).

Table 4.1 shows the effects of all of these control variables on the two outcome variables of interest: owning a home and suburban location. Because both dependent variables are dichotomies, the analysis takes the form of logistic regression, and the values shown in the table are odds ratios instead of coefficients.

TABLE 4.1: Homeownership and Suburban Location

Covariate:	Owning a Home	Suburban Location
Women	0.9169*	0.9472+
Race:		
Blacks	0.4343***	0.3756***
Asians	0.6917***	0.6631***
Hispanics	0.5363***	0.4897***
Foreign-born	0.6029***	0.8722**
Age:		
Under 18	1.2665	0.8355
18-34	0.3353***	0.7696***
50-64	1.937***	0.9665
65+	4.1441***	0.9511
Minor child present	1.4081***	1.2471***
Marital status:		
Married	4.0732***	1.8272***
Divorced	1.1528**	1.2907***
Widowed	2.6969***	1.6084***
Education:		
Less than high school	0.7448***	0.8456**
Some college	1.1952***	0.9378
College graduate	1.5204***	0.8778**
More than college	1.7414***	0.7586***
Natural log of wages	1.523***	1.1279***
Region:		
South	1.5381***	1.0474
Midwest	1.7438***	0.8311***
West	1.0894+	0.749***
N	24649	24649
Pseudo-R ²	0.2577	0.062

Covariate:	Owning a Home	Suburban Location
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+: $p < 0.1$, *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

Almost all of the variables shown affect both the likelihood of owning a home and that of living in the suburbs. Race and nativity both play a strong role. For example, blacks are substantially less likely than are whites both to own a home and to live in the suburbs: the odds of a black household owning a home are only about 45% of whites, while their odds of living in the suburbs are about 38% of whites'. Asians are also less likely than are whites to own homes and attain suburban residence, but the effects are not as strong. In both cases, Asians' odds are about 2/3 those of whites. Hispanics fall between blacks and Asians. Their odds of attaining homeownership are about 53% of whites', while their odds of suburbanization are under 49%. In other words, Asians are the minority group most likely to have achieved residential equality, while blacks are the least likely. All of these results are highly significant ($p < 0.001$).

Similarly, the foreign-born tend to lag natives, although the effect is not as pronounced as it is for the separate racial and ethnic groups. The foreign-born are less likely both to own homes and to live in the suburbs than are the native born, but the disparity is greater for homeownership, where the odds ratio is about 0.60 ($p < 0.001$). For suburban location, the odds ratio is 0.87 ($p < 0.01$), indicating that the foreign-born do not lag natives very much in their potential for suburbanization, although there is quite a gap in homeownership.

There is also not much of a gender difference. Female-headed households are about 92% as likely to own and almost 95% as likely to live in the suburbs as are their male-headed counterparts. Much more significant than the gender of the householder is

the presence of minor children. In households where there is a minor child present, respondents are more likely both to own and to live in the suburbs. Being married also plays a part, especially when it comes to owning: married respondents are over four times more likely to own than are single respondents. Divorced and widowed respondents have similar trends, but they are not as strong. All of these groups are also more likely to live in suburbs than are singles.

Age is also an important indicator, although it tends to be more important for owning than it does for suburban location. Interestingly, householders headed by people under age 18 do not differ significantly from those 35-49 on either measure. This is likely a result of their low presence in the survey, as they only account for 179 of the 32,000+ respondents. Respondents 18-34 are much less likely to own than are those 35-49 (only about one-third as likely), and they are somewhat less likely to live in the suburbs. This result makes sense, as you would expect people who are younger to (1) lack the financial wherewithal to purchase a home and (2) desire the less staid central city. Those 50-64, on the other hand, are almost twice as likely to own as are those 35-49. They are not, however, significantly different in their level of suburbanization. Similarly, those respondents over age 64 are almost four times more likely to own, but they are still not any more or less likely to live in the suburbs. These results suggest that those who are going to relocate to the suburbs tend to do so by the time they reach age 35, but that homeownership tends to increase with age.

As might be expected, educational attainment and income are also important predictors of residential attainment. Levels of homeownership rise consistently with educational levels. Interestingly, education seems to play a somewhat unexpected role in

determining suburban residence. High school graduates (the reference category) are the group most likely to live in the suburbs, with the odds dropping as education increases. The effect is not significant for those who have some college, but it is moderately strong for those with a college degree or more. Those with a college degree are about 88% as likely to live in the suburbs ($p < 0.01$), while those with advanced education are only about 76% as likely to do so ($p < 0.001$). Income plays an expected role, with higher levels of income leading both to higher levels of homeownership and suburban residence.

Finally, there are differences by region. People in the northeast are the least likely to own a home: ownership is about 1.5 times as likely in the South and about 1.75 times as likely in the Midwest. There is not much difference between the Northeast and the West, although people in the West are slightly more likely to own. These results are probably due to differing housing markets across the country: houses are the most expensive (and, therefore, the least attainable) on the coasts, whereas ownership is more easily achieved in the South and Midwest. People in the Northeast are also the most likely to live in suburbs (although they do not differ significantly from those in the South). Midwesterners are only about 83% as likely, and Westerners about 75% as likely, to live in the suburbs as are people in the Northeast. This result runs counter to what one might assume, since metropolitan areas outside the Northeast tend to be more spread out. However, in these areas, the central city is also larger, so more people can live within the central city and still attain a suburb-like feel.

Overall, the goodness-of-fit statistics for both equations indicate that these models are significantly better than the null hypothesis in explaining levels of homeownership and suburban location. This model explains about 26% of the variance in

homeownership and about 6.2% of the variance in suburban location. More concretely, they reveal that there is a significant gap in residential attainment between native whites and minority groups (both native and foreign-born). These differences persist despite the confluence of opinion that Chapter 3 revealed to be prevalent among members of all groups.

Table 4.1 makes clear that there are large gaps in residential attainment between whites and different minority groups; the foreign-born also lag significantly. But that still leaves the question of different groups' overall living situations. That is, allowing for differences in residential attainment, how big is the gap in residential quality? Whether one owns or rents, not all housing units are created equally. They are going to have different amenities, be larger or smaller, vary in quality, and be situated in better or worse neighborhoods. The next few sections of this chapter highlight differences in unit features, unit size, unit quality, and neighborhood quality.

Unit Features

The first way in which housing units can differ is in the features that come with them. Generally, houses (or other dwellings) with fewer amenities are going to be of lower quality, all else being equal. In order to measure this relative deprivation, I created three scales of amenities, as shown in Table 4.2. These scales include basic amenities,¹¹ secondary amenities,¹² and optional amenities.¹³

TABLE 4.2: Unit Amenities

Covariate:	Basics^a	Secondary Amenities^b	Extra Amenities^c
Women	0.092	0.069*	0.014
Race:			
Blacks	-0.018	-0.538***	-0.468***
Asians	0.1	-0.239**	-0.144*

Covariate:	Basics^a	Secondary Amenities^b	Extra Amenities^c
Hispanics	0.407	-0.465***	-0.472***
Foreign-born	-0.081	-0.635***	-0.118**
Age:			
Under 18	0.19	-0.031	0.727***
18-34	-0.129	-0.209***	-0.039
50-64	0.243	0.111**	0.01
65+	1.086*	0.215**	0.096+
Minor child present	0.868***	0.44***	0.178***
Marital status:			
Married	0.388	0.709***	0.4***
Divorced	-0.054	0.257***	0.026
Widowed	0.872	0.295***	-0.066
Education:			
Less than high school	-0.552+	-0.159**	-0.481***
Some college	0.072	0.277***	0.476***
College graduate	0.663*	0.349***	0.948***
More than college	0.466	0.351***	1.168***
Natural log of wages	0.278***	0.17***	0.207***
Region:			
South	0.475+	0.908***	1.78***
Midwest	0.55+	1.153***	1.262***
West	-0.066	1.533***	1.639***
Homeowner	0.951***	2.197***	0.833***
Suburban	0.297	0.498***	0.399***
N	24649	24649	24620
Pseudo-R ²	0.098	0.2121	0.1172

+: p < 0.1, *: p < 0.05, **: p < 0.01, ***: p < 0.001

a: Stove, refrigerator

b: Garage, porch, washer, dryer

c: Central air, central heat, fireplace, dishwasher, garbage disposal

There are no significant racial differences in terms of basic amenities; the same is true for the foreign-born. However, all three comparison groups are less likely than are whites to have secondary and optional amenities. Blacks score about a half-point lower on each scale, just slightly lower than Hispanics do. Asians also score lower than whites do, but the difference is not as stark: about two-tenths of a point lower on secondary amenities and only about 0.15 points lower for optional amenities. The foreign-born also score lower than do natives, especially in terms of secondary amenities like a washer and dryer (the gap is smaller on the optional amenities scale).

Other factors also play a role. There are quite a few differences by age, with older householders, perhaps not surprisingly, faring better. This is especially noticeable on the secondary amenities scale, where the score rises in lockstep with the age of the householder. Interestingly, householders under age 18 tend to report having more extra amenities like central heat and air. The presence of a minor child also makes a significant difference, leading to higher scores on all three scales. In differences by marital status, singles fare the worst: whether married, divorced, or widowed, people who are not single report more secondary amenities than singles; those who are married also report higher levels of extra amenities. There are also clear returns to education: as education increases, so does your likelihood of attaining all but the most basic amenities. There are similar increases with wages, as would be expected.

Region also matters. There are not many significant differences on the basic amenities scale, but there are pronounced differences on both secondary and extra amenities. People in the Northeast score the lowest on both scales, and the average difference is usually over one full point. Part of this, no doubt, is due to the prevalence of central air-conditioning in the South. Similarly, since the Northeast is both the oldest and the most densely populated region, attached garages are comparably rarer. Therefore, to some extent these regional differences may reflect differences in the overall construction patterns and not necessarily differences in overall quality of life. Still, if having more of these amenities does reflect a greater degree of residential attainment, then these regional differences are worth noting.

Finally, both homeownership and suburban location are important predictors of how many of these amenities a person might possess. Homeownership increases scores

on the basic amenities and optional amenities scales by almost a full point each, and increases the secondary amenities scale by over two points. Suburban location does not have an independent effect on basic amenities, but it does increase the likelihood that respondents will have both secondary and optional amenities (by about a half-point in each case).

Overall, these results show that even when homeownership and suburban location are taken into account, minorities and immigrants tend to fare worse than do whites and natives. They are not necessarily less likely to have very basic appliances like a stove and a refrigerator, but they are disadvantaged when it comes to unnecessary (but hardly luxurious) amenities such as central air-conditioning and a dishwasher.

Unit Size

Size is also another important marker of residential attainment. The AHS contains a number of markers of unit size, from actual square footage to numbers of rooms, bedrooms, bathrooms, etc. Table 4.3 shows these measures, broken down by the same independent variables as before. This table has five columns: area (unit square footage, in increments of 500 square feet)¹⁴, the number of rooms (0-7)¹⁵, the number of floors (0-4)¹⁶, the number of bedrooms (0-6)¹⁷, and the number of bathrooms (0-4)¹⁸. In the U.S., at least, bigger often equals better, and on the whole we would expect people who live in larger dwellings to be better off than people who live in smaller ones. The one exception to this is the number of floors; higher values on this variable usually translate not to better residential circumstances, but to a multi-unit dwelling. Thus, the results for this variable are for the most part the reverse of what they are for the others.

TABLE 4.3: Unit Size

Covariate:	Area	Rooms	Floors	Bedrooms	Baths
Women	0.031	0.034	-0.006	0.035	0.061*
Race:					
Blacks	-0.122**	0.092*	0.164***	0.183***	-0.088*
Asians	-0.179*	-0.021	0.231**	0.120	0.167*
Hispanics	-0.335***	-0.165***	-0.193***	-0.094*	-0.291***
Foreign-born	-0.302***	-0.402***	0.094*	-0.297***	-0.094*
Age:					
Under 18	0.565*	0.063	0.636**	0.078	0.343
18-34	-0.453***	-0.362***	-0.024	-0.343***	-0.306***
50-64	0.255***	0.293***	-0.049	0.253***	0.198***
65+	0.518***	0.488***	-0.018	0.449***	0.487***
Minor child present	0.570***	0.899***	-0.021	1.132***	0.576***
Marital status:					
Married	0.732***	0.835***	-0.127***	0.787***	0.652***
Divorced	0.121**	0.215***	-0.231***	0.232***	0.088+
Widowed	0.395***	0.47***	-0.156*	0.491***	0.189*
Education:					
Less than high school	-0.207***	-0.078+	-0.187***	-0.006	-0.296***
Some college	0.236***	0.224***	0.228***	0.123***	0.391***
College graduate	0.596***	0.419***	0.748***	0.189***	0.832***
More than college	0.829***	0.637***	0.935***	0.367***	1.167***
Natural log of wages	0.211***	0.223***	0.096***	0.214***	0.270***
Region:					
South	0.271***	0.102**	-2.607***	0.288***	0.876***
Midwest	0.147***	0.078*	-0.905***	0.214***	0.414***
West	0.057	-0.07+	-2.565***	0.231***	0.749***
Homeowner	1.894***	2.063***	-0.835***	2.114***	1.561***
Suburban	0.35***	0.291***	-0.384***	0.296***	0.572***
N	22656	24649	24649	24649	24649
Pseudo-R ²	0.1329	0.1749	0.1435	0.1772	0.1811

+: p < 0.1, *: p < 0.05, **: p < 0.01, ***: p < 0.001

From the table, we can see that whites tend to live in the largest dwellings. Blacks and Asians average about a tenth of a point lower, while Hispanics and the foreign-born average about three-tenths of a point lower on this scale. On the other hand, blacks score very slightly higher than do whites on the number of rooms (however, the difference is less than one-tenth of a room). Asians do not differ significantly, but Hispanics live in slightly smaller dwellings than do whites. The foreign-born live in units that are about one-half a room smaller, on average. Blacks also tend to live in slightly

taller buildings, as do Asians and the foreign-born. Conversely, Hispanics tend to live in buildings with slightly fewer floors than do whites.

In addition to living in housing units that have more stories, blacks also have slightly more bedrooms than whites do, while Asians do not differ significantly and Hispanics and the foreign-born do slightly worse. The foreign-born, in particular, fare worse, as they average about three-tenths of a bedroom less than do natives. Both of these groups, as well as blacks, also have fewer bathrooms. Asians report slightly higher numbers of bathrooms.

As with unit amenities, homeowners and those who live in the suburbs are quite different from renters and those in the central city. Both variables markedly increase the size of the dwelling: owners average about 1.9 size units (or almost 1,000 square feet) larger than do renters, while suburban dwellings are also larger, though not to the same extent. Owners also report more rooms, both overall and specifically bedrooms and bathrooms. The effect is the same for units in the suburbs, although it is not so pronounced as it is for homeowners. Both groups report fewer floors in their units, indicating that most owners and most suburbs are not in multi-unit dwellings spread out over multiple floors.

The other control variables also affect one's size-related outcomes. Housing size is correlated with age, as older householders almost invariably live in larger dwellings (except, again, for the number of floors). Similarly, the presence of a minor child also brings generally larger units, and all other marital statuses do better than single people.¹⁹ Education and wages also lead one to acquire larger housing units. Unlike with the other variables, though, here the number of floors is positively correlated with increasing

education, suggesting that well-educated people are more amenable to living in buildings that contain multiple units.

Finally, there are marked differences by region. The Northeast tends to have the smallest units, both in terms of square footage and in terms of specific types of rooms. It is also built up, whereas the other regions are built out: units in the South and West are in buildings that average 2.5 stories fewer than do units in the Northeast (the Midwest also has shorter buildings, but the effect is not nearly so pronounced). Overall, the South has the largest dwellings, followed by the west.

As with the measures of unit amenities, the unit size findings indicate that minorities and the foreign-born tend to do worse than whites and natives. Their housing units tend to be smaller: they have less living space, and they also have fewer bedrooms and bathrooms (for the most part). Thus, the evidence once again points to residential disadvantage and not wholesale attainment.

Unit Quality

So we can see that size does matter, as does the presence of various amenities. Yet what of the quality of each unit? That is, the previous two sections did not tell us specifically about the conditions of the unit. Rather, in each of the previous two sections, the analysis examined the presence of absence of positive qualities, the presence of which was generally an indicator of a positive living situation. In this section, the focus is on the opposite: the presence of *negative* conditions. These are generally questions about the structure of the unit itself.

I have broken the analysis of unit quality into two parts. First is the residents' self-reported, overall view of the unit. This part contains questions assessing the presence of any unit problems and the adequacy of the unit for the householder's needs. Table 4.4 shows these results. Both of these questions are simple dichotomous (yes/no) variables, so the values shown in the table are odds ratios and not coefficients, obtained via logistic regression.

TABLE 4.4: General Unit Quality

Covariate:	No Unit Problems	Unit is Adequate
Women	0.9552	0.9467
Race:		
Blacks	0.6383***	0.8689
Asians	0.8285*	0.9947
Hispanics	0.7061***	0.7096***
Foreign-born	0.8589**	1.0020
Age:		
Under 18	0.6496*	2.3972+
18-34	1.1099*	0.9269
50-64	1.0303	1.1222
65+	1.2897**	1.5203**
Minor child present	0.9853	1.2380**
Marital status:		
Married	1.2438***	1.2495*
Divorced	0.9798	0.9787
Widowed	0.9667	0.7979
Education:		
Less than high school	0.7634***	0.6416***
Some college	1.0737	0.9540
College graduate	1.2281***	1.1608
More than college	1.0335	1.3433*
Natural log of wages	1.0945***	1.1840***
Region:		
South	1.7938***	1.1739+
Midwest	1.6595***	1.3133**
West	1.4328***	1.2165*
Homeowner	1.4585***	2.4441***
Suburban	1.6676***	1.5131***
N	24649	24649
Pseudo-R ²	0.0601	0.0836

One striking finding from this table is that members of all minority groups are less likely to report the complete absence of unit problems. Blacks fare the worst: they are less than two-thirds as likely as whites are to report no problems, while Hispanics are about 70% as likely and Asians are about 80% as likely. Put another way, minority groups are much more likely than whites are to report problems with their living space. Unless for some reason minority groups are more inherently more prone to residential dissatisfaction, which makes no logical sense, then this result vividly illustrates pronounced differences in residential quality.

The foreign-born also fare worse than do the native-born on this measure, but the contrast is not quite so sharp. They are about 85% as likely to report that they have no problems with their units.

The second column in Table 4.4 addresses the adequacy of the unit to the householder's needs. The racial and nativity differences are not so pronounced here. Only Hispanics differ significantly from whites; they are substantially less likely to feel that they live in an adequate dwelling. Blacks and Asians do not differ from whites, and the foreign-born do not differ from natives.

Also playing a big role, both in the absence of problems and in the adequacy of the unit, are homeownership and suburban location. Both factors greatly improve unit satisfaction. Owners are half again as likely as are renters to report that they have no problems with their units, and they are almost 2.5 times as likely to feel as though their unit is adequate. People who live in the suburbs are even more likely to report no problems: compared to central-city dwellers, their odds of reporting no problems are 1.66 times greater. Suburbanization does not have as marked an effect on the assessment of a

unit’s adequacy, but it still has a significant, positive impact: suburbanites are about 1.5 times as likely to feel as though their unit is adequate compared to urbanites.

There are also regional differences. People in the Northeast seem to be the most dissatisfied with their housing units. People in all other regions are significantly more likely to report having no unit problems. They are also more likely – though not as substantially – to say that their housing units are adequate for their needs.

These two measures provide a good overview of how individual householders view their residential circumstances and their satisfaction therewith. But what are these dwellings actually like? While the previous two questions are subjective, a series of more objective measures is also useful in determining the degree to which different groups have different residential circumstances. Fortunately, the AHS collects a panoply of these measures, which I have combined into scales and report in Table 4.5. This table has six columns, each representing one of the scales: roof,²⁰ floors,²¹ walls,²² windows,²³ plumbing,²⁴ and other unit quality measures.²⁵ Because the resulting measures have a range of possible scores greater than just 1 or 0, I used ordinal regression for the analysis. Table 4.5 therefore reports coefficients and not the odds ratios that Table 4.4 reports. Also, in Table 4.5, it is important to keep in mind that higher scores are indicative of *worse* conditions, whereas in Tables 4.2 and 4.3 a higher score indicated better conditions.

TABLE 4.5: Specific Unit Quality

Covariate:	Roof^a	Floors^b	Walls^c	Windows^d	Plumbing^e	Other^f
Women	0.02	0.011	0.056	-0.05	0.069	0.145***
Race:						
Blacks	0.032	-0.021	0.066	-0.074	-0.02	0.005
Asians	-0.266	-0.066	-0.367+	-0.427+	0.053	-0.296***
Hispanics	-0.002	0.024	0.003	0.281**	0.021	-0.173**
Foreign-born	0.14	-0.287**	-0.357**	-0.113	-0.25***	-0.352***
Age:						

Covariate:	Roof^a	Floors^b	Walls^c	Windows^d	Plumbing^e	Other^f
Under 18	-0.456	-1.161*	-0.898	-2.048*	-1.298**	-1.255***
18-34	-0.001	0.065	0.004	-0.044	0.181**	-0.061
50-64	-0.019	-0.129	-0.211*	-0.153	-0.003	0.096*
65+	-0.211	-0.62***	-0.519**	-0.881***	-0.097	-0.018
Minor child present	0.134+	0.211**	-0.024	0.24**	0.282***	0.293***
Marital status:						
Married	-0.033	-0.256**	-0.092	-0.133	-0.047	0.114*
Divorced	0.258**	0.011	0.153	0.118	0.048	0.03
Widowed	0.12	0.153	0.145	0.426*	0.056	0.113
Education:						
Less than high school	0.256**	0.316**	0.38***	0.515***	0.065	0.107+
Some college	-0.0002	0.229**	0.003	-0.098	0.201***	0.094*
College graduate	-0.137	-0.013	-0.292**	-0.433***	0.085	0.102*
More than college	0.121	0.076	-0.234+	-0.19	0.191*	0.311***
Natural log of wages	-0.128***	-0.116***	-0.112***	-0.104***	-0.047**	-0.02
Region:						
South	-0.143+	-0.257**	-0.201*	-0.107	-0.093	-0.43***
Midwest	-0.235*	-0.254**	-0.045	-0.11	-0.178**	-0.166***
West	-0.189*	-0.259**	-0.182+	-0.044	-0.067	-0.314***
Homeowner	-0.235**	-0.43***	-0.243**	-0.303**	-0.572***	0.088*
Suburban	-0.109+	-0.349***	-0.199**	-0.417***	-0.155***	-0.145***
N	24132	24649	24124	24136	24392	24454
Pseudo-R ²	0.0128	0.0302	0.0202	0.0385	0.0217	0.014

+: $p < 0.1$, *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

a: Holes in roof, roof sags, missing shingles

b: Open cracks, holes in floor

c: Holes in foundation, missing siding, wall slopes

d: Boarded windows, broken windows

e: No running water, broken toilet, inside leaks

f: Outside leaks, evidence of rodents, blown fuses

Somewhat surprisingly, especially given the differences observed in Table 4.4, there are not many differences by race in these specific measures of unit quality. There are no significant racial differences in terms of the condition of the roof, floors, and plumbing of the average dwelling. Asians are slightly less likely to report problems with the unit's walls (although this result is only significant at the $p < 0.1$ level); a similar result obtains from the scale for windows. On this scale, Hispanics are somewhat more likely to report problems ($p < 0.01$). Both Asians and Hispanics are less likely to report other problems than are whites, a somewhat counterintuitive result. Also surprising is

that the foreign-born tend to do better than natives do. They are significantly less likely to report problems with floors, walls, plumbing, and other parts of the unit.

Other results are more in line with expectations. Income leads the presence of fewer bothersome conditions, as do owning a home and living in the suburbs. Homeowners are significantly less likely than are renters to report problems in all of the six categories except other problems, where they report very slightly higher levels of problems (less than one-tenth of a point). These results are at least a quarter-point, which on a two- or three-point scale is a difference of some magnitude. These results indicate both that owners generally enjoy a better living situation than renters do and that owners have more incentive to maintain their homes. Since renters have no personal stake in the long-term condition of their dwelling unit, they may be less likely to perform the routine maintenance that would ameliorate some of the conditions reported in these scales. Similar to homeowners, suburban residents have better living conditions than do urbanites in all six of the measures of unit quality. The magnitude of the effect of suburbanization is generally smaller than that of owning one's home (with the exception of the windows measure), but they are consistent in their direction.

The measures of unit quality show, just as the measures of unit size and unit amenities do, that people who own homes, and people who live in suburbs, enjoy a better quality of life than others do. While the specific measures of unit quality do not show sharp disparities by race, the more general measures indicate that racial minorities are generally less satisfied with their dwellings and are more likely to report problems.

Neighborhood Quality

If minority groups (and the foreign-born) are more likely to report general dissatisfaction with their dwellings, how do they fare on a broader measure? Whether or not they like their specific units, what is their neighborhood context like? This section attempts to answer that question by reporting the results of several measures of neighborhood quality. As with the specific unit quality measures, these results are scales that I analyzed using ordinal regression. Table 4.6 reports these results for seven measures: the overall rating of the neighborhood as a place to live,²⁶ two measures of land use,²⁷ restricted access,²⁸ barred windows,²⁹ service provision,³⁰ and problems.³¹

TABLE 4.6: Neighborhood Quality

Covariate:	Rating of N as a Place to Live	Land Use1^a	Land Use2^b	Restricted Access^c	Window Bars^d	Services^e	Problems^f
Women	0.044+	0.055+	0.041	-0.014	0.154**	0.051+	0.163***
Race:							
Blacks	-0.183***	0.402***	0.281***	0.252**	1.111***	0.259***	0.233***
Asians	-0.2**	0.35***	-0.227**	0.259*	0.265*	0.171*	-0.123
Hispanics	0.116**	0.295***	0.021	0.281**	1.064***	-0.009	0.027
Foreign-born	0.02	0.182***	-0.222***	0.24**	0.264***	-0.14**	-0.247***
Age:							
Under 18	0.02	0.239	-0.645**	0.911**	-0.344	-0.367+	-0.734**
18-34	-0.188***	0.185***	0.083*	0.197**	-0.156*	-0.006	0.022
50-64	0.146***	-0.089*	-0.058	-0.055	0.082	-0.003	-0.05
65+	0.386***	-0.118+	-0.308***	0.287*	0.049	0.323***	-0.226***
Minor child present	-0.035	-0.258***	-0.037	-0.208**	-0.146*	0.059+	0.029
Marital status:							
Married	0.24***	-0.524***	-0.109*	-0.075	-0.313***	-0.069	-0.141**
Divorced	0.031	-0.165***	-0.07	-0.064	-0.177*	-0.045	-0.06
Widowed	0.175*	-0.244**	0.075	0.345*	-0.131	-0.127	-0.101
Education:							
Less than high school	-0.005	-0.133**	0.245***	-0.184+	0.128	-0.126*	0.109*
Some college	-0.017	0.012	-0.159***	0.21**	-0.075	0.206***	-0.026
College graduate	0.141***	0.036	-0.516***	0.456***	-0.084	0.291***	-0.253***
More than college	0.229***	0.037	-0.53***	0.605***	-0.025	0.348***	-0.365***
Natural log of wages	0.037**	-0.02	-0.073***	0.006	-0.019	0.028*	-0.072***
Region:							
South	0.002	-0.468***	-0.341***	1.586***	-0.511***	-0.219***	-0.32***
Midwest	-0.005	-0.259***	-0.27***	-0.04	-1.102***	0.27***	-0.092*
West	-0.131***	-0.06	-0.39***	1.788***	0.063	-0.008	0.112**
Homeowner	0.316***	-1.437***	-0.129***	-1.126***	-0.128**	-0.254***	-0.372***
Suburban	0.408***	-0.595***	-0.152***	-0.157**	-1.423***	0.222***	-0.657***
N	23742	21291	24081	24482	23482	24649	24027

Covariate:	Rating of N as a Place to Live	Land Use1^a	Land Use2^b	Restricted Access^c	Window Bars^d	Services^e	Problems^f
Pseudo-R ²	0.017	0.0958	0.024	0.1054	0.1356	0.0117	0.0302

+: p < 0.1, *: p < 0.05, **: p < 0.01, ***: p < 0.001

a: Apartments in 1/2 block, townhomes in 1/2 block, business in 1/2 block, railroad/airports in 1/2 block, stores within 1 mile

b: Mobile homes in 1/2 block, abandoned buildings in 1/2 block, factories in 1/2 block, local roads need repairs

c: Neighborhood entry system required, gated community

d: Bars on unit's windows, barred windows within 1/2 block

e: Recreation services, other community services provided

f: Index of crime (exists, bothersome, bad enough to move), index of noise (same), index of odors (same), trash/junk within 1/2 block

In terms of the overall rating of the neighborhood as a place to live, the results are mixed. Both blacks and Asians tend to report lower neighborhood satisfaction, on average, than do whites. Both groups rate their neighborhoods about two-tenths of a point lower than whites do. Hispanics, on the other hand, are somewhat more positive, rating their neighborhoods about one-tenth of a point higher than whites do. The foreign-born and natives do not differ on this measure.

On the first scale of land use, all minority groups report a higher presence of these conditions (that is, worse circumstances) than whites report. Blacks see the worst of it, scoring almost a half-point higher than do whites. Asians, Hispanics, and the foreign-born show a similar pattern, albeit one that is less pronounced than is the one for blacks. On the second land use scale, blacks again report more of these conditions than whites report. Asians and the foreign-born, on the other hand, report lower incidences of these conditions (Hispanics do not differ significantly from whites here). On both scales, therefore, blacks are disadvantaged, while Asians and the foreign-born seem to split the difference. Since the second scale generally reflects worse conditions than the first scale, it is interesting that some minority groups score better than whites do.

All minority groups are also more likely to live in neighborhoods where access is restricted and where there are bars on the windows. All groups (including the foreign-born) score about a quarter-point higher on the restricted access scale than do whites, while both blacks and Hispanics score a over a full point higher on the scale for barred windows, a result that indicates that these groups live in neighborhoods where crime (or at least the fear of crime) is higher.

Reflecting this to a degree, blacks are more likely to report the presence of various neighborhood problems (although neither Asians nor Hispanics differ significantly from whites on this scale). This result illustrates that blacks are more exposed than whites to crime, noise, odors, and junk in their immediate context. Conversely, the foreign-born are less likely than are natives to report neighborhood problems, by about a quarter of a point.

Once again, we see strong effects of both homeownership and suburban location. Both of these increase overall satisfaction with one's neighborhood as a place to live. On the first land use scale, both homeowners and suburbanites see markedly lower incidences of non-single-family land uses.³² Much of this difference is because most owners (and suburbanites) tend to live in single-family homes, and these homes are usually not close to apartments and other modes of living. The second land use scale, however, mostly measures non-residential land uses, and again both groups have lower scores on this scale, too.

Owners and suburban dwellers also see fewer problems with their neighborhoods (which goes along with their higher neighborhood satisfaction ratings). Suburbanites average about two-thirds of a point lower than city dwellers on the problems scale, while

owners average about three-eighths of a point lower than renters do. Both groups are also less likely to report living in a neighborhood in which access is restricted. This is especially true for owners, who score over a full point lower than renters do. The magnitude of the two scores is reversed on the scale for barred windows. Here, suburbanites are over a full point lower than urbanites to live in a neighborhood with barred windows; owners do better than renters do, but the effect is much smaller. The scale for community service provision reveals mixed results. Homeowners are less likely to live in a neighborhood where there are community services, but suburbanites are more likely to do so than are those who live in central cities.

Looking at the accumulation of individual level results, then, it becomes clear that there are stark differences in the residential circumstances faced by different ethnic groups and the foreign-born. All of these groups are less likely both to own their own homes and to live in the suburbs; in other words, their general residential attainment is lower than that of whites and of natives. Yet even once we take ownership and suburban location into account, whites and natives still do better, on the whole. While there are some exceptions, minorities have lower levels of unit amenities, live in smaller units, report lower unit quality, and live in worse neighborhoods. Therefore, although their residential aspirations roughly equal those of whites, their attainment still lags.

Metropolitan Context

Differences in unit and neighborhood quality are telling. Yet they do not necessarily reveal the whole story. If members of different population groups live in metropolitan areas that differ significantly from one another, then part of what shows up

as individual differences may in fact be due to differences between metropolitan areas. This section of the analysis attempts to reveal whether this is the case by taking metropolitan context into account. In this section, I link metropolitan-level data from the 2000 census with the individual-level data from the AHS. The city’s demographic makeup and housing conditions, as well as its functional specialization, will ultimately have some effect on individual households’ residential attainment, so including these predictors should help to illuminate the forces at work more clearly than the household predictors alone would.³³

Table 4.7 shows a multi-level analysis of homeownership. The analysis includes all of the individual-level predictors from the previous analysis (shown in table 4.1). To these predictors, I have added a number of metropolitan characteristics. These characteristics include the percent of people in the suburbs, the racial/ethnic makeup of the city, the proportion of the city’s residents that were born abroad, the percent of new construction available, the percent of the population that lived elsewhere in 1995, segregation scores, a measure of housing cost, and measures for minority income relative to that of whites.

TABLE 4.7: Homeownership in Metropolitan Context

Covariate:	Owning a Home
Women	0.9623
Race:	
Blacks	0.4761***
Asians	0.6917**
Hispanics	0.6752***
Foreign-born	0.7116***
Age:	
Under 18	1.4247
18-34	0.3570***
50-64	2.0869***
65+	5.6106***
Minor child present	1.4647***
Marital status:	

Covariate:	Owning a Home
Married	3.5823***
Divorced	1.1670*
Widowed	2.3341***
Education:	
Less than high school	0.7458***
Some college	1.2535***
College graduate	1.6671***
More than college	2.0020***
Natural log of wages	1.6303***
Region:	
South	1.6631**
Midwest	1.7701***
West	2.4993***
Metropolitan variables:	
Percent in suburbs	1.1926
Race:	
Percent black	0.5866
Percent Asian	0.7155
Percent Hispanic	.4223+
Percent foreign-born	2.7563
Percent new construction	4.4332+
Percent recent movers	0.0033***
Segregation:	
White/black	1.5669
White/Asian	0.17358**
White/Hispanic	1.7728
Housing cost ratio	0.70701***
Income ratio:	
Black/white	0.591
Asian/white	0.9239
Hispanic/white	1.4123

At the individual level, race is still important, and the effects are similar to what the individual-level analysis showed. Black respondents are substantially less likely to own houses than are their white counterparts (their odds are less than half), while Asians and Hispanics are about 70% as likely as are whites to own a home. For blacks and Asians, these results are comparable with the individual analysis. However, the multi-level analysis shows that Hispanics' odds of owning a home are not quite as bad as they appeared in table 4.1. There, Hispanics were about half as likely as white respondents to report owning a home. Once we take context into account, though, their odds improve

somewhat – now they are about 2/3 as likely. The same is true for the foreign-born. They still fare worse than do natives (their odds of owning a home are about 70% of natives' odds), but this compares to odds of about 60% in table 4.1.

The other variables show comparable results between tables 4.1 and 4.7. There are clear returns to age and education (older and better-educated people are much more likely to own). The presence of a minor child also makes owning much more likely, in both analyses, as does being married (or, really, any marital status other than single). Income, not surprisingly, is still a potent factor in determining ownership. Not surprisingly, there are also still differences by region, with people in the Northeast (the reference group) the least likely to own a home. The big change between the two analyses is for people in the west, whose odds of owning a home go up substantially once context is taken into account.

The metropolitan-level variables also affect the outcome for the individual households in the survey. Somewhat unexpectedly, the percent of people in an MSA who live in the suburbs does not significantly affect the level of homeownership in that MSA. Race also does not play as much of a factor as I had expected that it would. The general trend, not surprisingly, is that increased minority representation leads to decreased rates of homeownership. However, these results are not statistically significant, except the level of Hispanics (significant at the $p < 0.1$ level). Conversely, an increased presence of foreign-born people indicates higher rates of homeownership; again, though, this result is not statistically significant. Residential segregation also is not as important as I had expected that it would be: white/black and white/Hispanic segregation do not have a

statistically significant outcome. White/Asian segregation does affect the outcome, though: as this segregation increases, the rate of homeownership falls.

The housing market is also affected by the amount of new construction in the area. As the availability of new housing goes up, so do the odds that the average respondent will own a home. On the other hand, as residential turnover increases, the odds of homeownership decrease. The cost of housing also plays an important role. As the cost of housing increases relative to the median household income of the area, levels of homeownership go down. This result makes sense, as you would expect that an increase in the relative price of housing to decrease its accessibility. Surprisingly, income inequality does not make much difference, as the results are not statistically significant for any of the racial/ethnic groups. This result implies that it is the direct cost of housing that is important, rather than the relative level of income inequality in the city.

These results help to illustrate the importance of looking at metropolitan context where possible. Individuals cannot help but to be affected by the broader forces operating all around them, and an analysis that does not acknowledge these forces risks incorrectly assigning causality. Metropolitan contextual factors will not be available or even suitable for all analyses, of course, but it is best to include them if possible.

Conclusion

This chapter reveals the gulf between what people say they want out of their residential situation (as detailed in chapter 3) and what they actually end up with. This disparity is not necessarily great for most whites, but it is substantial for blacks and members of other minority groups. While all groups want roughly the same things – to

own a house, preferably in a safe neighborhood and often in the suburbs – they differ markedly on their ability to transform these desires into concrete outcomes. Minorities and the foreign-born are less likely than are whites and natives to own their homes and to live in the suburbs. But beyond this basic inequality lies a more insidious trend: the quality of minorities’ homes and neighborhoods are, on average, lower than those enjoyed by whites. Minorities enjoy fewer amenities and tend to live in smaller units. Those units are of lower quality and the residents are more likely to report problems. Furthermore, these units are often in neighborhoods that are themselves of lower quality. Minorities and the foreign-born are more likely to have to deal with the presence of undesirable land uses nearby and, in general, are less positive when rating their neighborhoods as a place to live. Therefore, whether we just look at the basic markers of residential attainment – homeownership and suburban location – or dig deeper into the actual residential conditions of respondents, we see that there is a substantial racial and ethnic gap in this country. While preferences remain similar, results differ markedly. Inequality persists.

¹ Represented as four variables: percent white, percent non-Hispanic black, percent non-Hispanic Asian, and percent Hispanic.

² I operationalize a city’s segregation by including three indices of dissimilarity (D): black/white, Asian/white, and Hispanic/white (Mumford Center 2002).

³ There are three income measures, which are a ratio of the household income of a minority group to that of non-Hispanic whites. Thus, there are ratios for white/black, white/Asian, and white/Hispanic. Note that the Census does not provide this data broken out by race and ethnicity, so these categories may not be mutually exclusive. They do provide non-Hispanic white results, as well as Hispanic-only results. However, if a respondent indicated that he was a black Hispanic, he would be counted in both categories. The same is true for anyone who identified as an Asian Hispanic. For the income measure, I opted to use household income because the AHS reports household figures, and therefore household income was the most comparable measure.

⁴ As with the income measures, the Census does not provide these data in a mutually exclusive race/ethnicity breakdown. Thus, anyone who reported himself as black Hispanic or Asian Hispanic would be double-counted in these variables.

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- ⁵ This measure is a ratio of the median value of owner-occupied units to the median household income of the metropolitan area.
- ⁶ Operationalized as the percentage of the population 65 and older.
- ⁷ Operationalized as the percentage of adults (16+) employed in manufacturing.
- ⁸ Operationalized as the percentage of adults (16+) in the armed forces.
- ⁹ Operationalized as the percentage of adults (16+) employed by federal, state, and local government.
- ¹⁰ Operationalized as the percentage of adults (16+) enrolled in undergraduate, graduate, or professional school.
- ¹¹ A combination of two questions: “Do you have a stove?” and “Do you have a refrigerator?”
- ¹² This scale combines questions that assess the presence of a garage, a porch, a washer, and a dryer.
- ¹³ This scale combines questions that assess the presence of central air-conditioning, central heating, a fireplace, a dishwasher, and a garbage disposal.
- ¹⁴ The survey asks for the precise square footage. However, since the survey interviewer did not actually measure the dimensions of the dwelling, the reported size is based on the estimate of the householder. Therefore, the data tend to clump at intervals of 500 square feet. To remedy this problem, I recoded the variable into increments of 500 square feet. I created a total of nine categories, top-coding the variable at 4,000 square feet. Further, in the analysis, I treat this as an ordinal variable rather than a continuous one.
- ¹⁵ Variable top-coded at 7, so an answer of 7 is really “seven or more.”
- ¹⁶ Variable top-coded at 4.
- ¹⁷ Variable top-coded at 6.
- ¹⁸ Variable top-coded at 4.
- ¹⁹ Of course, some of this is due to simple need. Single-person households do have the same space requirements as would a married couple, or a household with a minor child present. Thus, not all of the differences between single-person households and the others are due to relative deprivation but instead reflect different preferences.
- ²⁰ This scale combines questions that assess the presence of roof holes, roof sags, and missing shingles.
- ²¹ This scale combines questions that assess the presence of open cracks and of holes in the floor.
- ²² This scale combines questions that assess the presence of holes in the foundation, missing siding, and sloping walls.
- ²³ This scale combines questions that assess the presence of boarded-up and broken windows. The AHS also asks a question about bars on the windows, which I originally intended to add to this scale. However, a factor analysis revealed that barred windows were not correlated with boarded and broken windows, so I removed that question from the scale. It reappears in the next section, on neighborhood quality.
- ²⁴ This scale combines questions that assess the lack of running water and the presence of a broken toilet and leaks inside the unit.
- ²⁵ This scale combines questions that assess the presence of outside leaks, evidence of rodent infestation, and blown fuses.
- ²⁶ Respondents rated their neighborhoods on a scale of one to ten. However, because most people view their neighborhoods reasonably positively, there were relatively few results on the low end of the scale. Therefore, I recoded the variable to a seven-point scale, with ratings of one to four collapsed into a single category (and the other ratings kept separate).
- ²⁷ These scales each measure nearby land use. The first scale combines questions that assess the presence of apartments within a half block, townhomes within a half block, airports/railroads/highways within a half block, businesses within a half block, and stores within one mile. The second scale combines questions that assess whether local roads need repairs and the presence of mobile homes within a half block, abandoned buildings within a half block, and factories within a half block.
- ²⁸ This scale combines questions that assess whether a neighborhood entry system is required and whether the neighborhood is a gated community.
- ²⁹ This scale combines questions that assess whether there are bars on the unit’s windows and whether there are barred windows within a half block.
- ³⁰ This scale combines questions that assess whether community services are provided and whether there are community recreational services provided.
- ³¹ This scale combines an index of crime, an index of odors, an index of noise, and a question that assesses the presence of trash or junk within a half block. The three indexes are themselves combinations of groups of three questions, all of which take the same form. The survey asks whether the neighborhood has crime

(and odors and noise). If so, then it asks the respondent whether the condition is bothersome. If it is bothersome, then is it bad enough to want to move?

³² Since both land use scales include the presence of different housing types, I re-ran the regressions and included an independent variable that dichotomously indicates whether the respondent lives in a single-family home. Since housing units tend to be segregated by dwelling type, it seemed likely that people who live in single-family houses would be much less likely to live near apartment buildings, townhouses, and mobile homes than would those who live in precisely those dwelling types. This did indeed prove to be the case. However, once I included this variable in the analysis, then the effect of homeownership became non-significant (indicating the high degree of overlap between owners and single-family-unit dwellers). Therefore, since both of these variables appeared to be measuring the same underlying quality, I left homeownership in the model and removed dwelling type, to ensure better comparability with the other analyses in this chapter.

³³ Not all of the variables listed in the Data section of this chapter survived to the final analysis. I ran a large number of different analyses with different combinations of the metropolitan-level variables. Those shown in Table 8.7 are those that represent the best combination of predictors for the analysis. A complete list of the variables considered, along with their summary statistics, is included in Appendix B.

CHAPTER 5

DOES MOVING OUT MEAN MOVING UP?

A MOBILITY ANALYSIS

At its heart, the American Dream embodies a contradiction. People seeking the American Dream are seeking a nice home (which they own) in a nice, safe neighborhood. This goal is, implicitly, concomitant with stability. That is, the whole point of owning a home and finding a nice neighborhood is to be able to settle – to achieve some measure of stability in your life. Yet a sense of wanderlust has pervaded the American ethos since the country was founded by people who sailed across the Atlantic. Since then, the vastness of the United States has always encouraged people who are dissatisfied with their present situation to pull up stakes and light out for the territories. The wanderer is a longstanding hero of American literature, from Huckleberry Finn to *On the Road* to *Easy Rider*.

On a somewhat more mundane level, people move all the time. In a given year, about 25% of households will move. While the number of movers has fallen recently (Fischer 2002), the sight of a moving van pulling up at the house next door is hardly an uncommon one. Households, of course, move for a variety of reasons, and sociologists have long sought to explain the patterns that result from this mobility. Much of the work on internal migration has focused on individual- or household-level decision-making (Clark 1986; De Jong 1999; Rossi 1955; Speare, Goldstein, and Frey 1975). Purely microeconomic accounts argue that individuals want to maximize their income, and so will move if moving will allow them to do so. This means that people who are more

educated will tend to move more often than the less educated, because they have a greater degree of job options, and those jobs pay enough to make it worth the move. On the other hand, people who are better educated tend to be better off, and therefore tend to live in neighborhoods that are more affluent. Residents of wealthy neighborhoods tend to seek and prefer stability, and these rich neighborhoods see less residential turnover than do their poorer counterparts (Lee and Marlay 2007; Marlay and Lee forthcoming).

The increasing labor force participation and earning power of women has broadened the microeconomic mobility model from focusing on the individual to focusing on the household (Becker 1981; Cherlin 2000), but the idea is the same. Households will try to maximize their economic position and will make the mobility decision that does that. On the other hand, De Jong (De Jong 1999; De Jong and Gardiner 1981) has argued that values play a role: households want to live in places that reflect their values and will move if they can reasonably expect their new location to provide that. Households also move as they pass through the lifecycle. Most of this entails residential mobility (i.e., movement within the same small area), but it may also affect domestic migration, if a household moves to Florida after its earners retire.

Lifecycle and lifestyle changes may also induce households to move within the same metropolitan area. For example, having children, or having your children leave the nest, may induce a move to a larger or smaller home, depending on the circumstances. Other factors also come into play when studying local moves. For example, people may also move to be nearer their jobs or their friends. They may also become dissatisfied with their old neighborhood (perceived as unsafe, the schools aren't good), so they move

in search of better services elsewhere. Tenure also plays a role, as renters are much more likely to move than owners.

More broadly, migration can turn into a self-perpetuating stream of people (a phenomenon that is often observed in international migration). Historically, this has also happened in the United States. For example, the population shifted from being predominantly rural to being predominantly urban (Monkkonen 1988). Then, during the Great Migration, waves of blacks came from the rural South to cities in the industrial North. Similarly, more recent population shifts, such as from the Frost Belt to the Sunbelt (Kasarda 1995) have involved great waves of people who have moved in search of more temperate climates and better employment opportunities.

Most of these moves, whether part of a broad historical movement such as the Great Migration or simply an individual household moving across town, are because the mover intends to better himself somehow. This can involve economic betterment, environmental betterment, or some other form of improvement. Of course, not everyone who moves does so voluntarily, and not every move gets the mover a step closer to attaining the American Dream. Some moves are unplanned or even undesired, and some represent a drop down the economic ladder.

This chapter analyzes different facets of residential mobility. Because the American Housing Survey data contain retroactive mobility questions, we can get a sense of why people moved, why they chose their current residential environment, and whether their residential situation has improved as a result of the move.

Data and Methods

As in Chapter 4, all of the principal analyses in this chapter come from questions in the 2005 wave of the American Housing Survey. About 8,000 respondents provided answers to this part of the survey, and their answers form the basis of my mobility analysis. Therefore, while the source of the data is the same, the number of respondents is quite a bit lower than it was in chapter four. In the AHS's section on mobility, there are several variables of interest, including why the household moved, how tenure changed, how the housing unit changed, and why the householder stopped looking. These questions are important because they allow us to see how people's residential situation has changed. The questions on tenure shift are particularly important for the purposes of the current research, as we can tell whether people have moved from renting to owning – whether they have, in other words, achieved the American Dream.

The AHS also contains questions about why the household settled on a specific unit and how the current unit compares to the former one. These questions can provide a more nuanced picture of respondents' changing residential circumstances. Similarly, there are questions for why the household chose its neighborhood and how the current neighborhood compares to the previous neighborhood. Again, these questions help to frame the move in a slightly broader context. Just as chapter 4 looked at the neighborhood surrounding the respondent's unit to go beyond the quality of the specific unit, here we can do the same with conditions in the two neighborhoods.

Reasons for Moving

The first question to address is what causes a person to move. As noted above, there are a number of reasons, both voluntary and involuntary, that people give for

switching residences. Table 5.1 lists the main reason that respondents in the AHS data gave for moving. These responses fall into several broad categories. First is involuntary displacement: just over 1% of the movers left mainly because someone else wanted the unit, the government forced a move, or they suffered a disaster loss. More common were reasons related to work and school: about 20% of people moved because of work, school, or other financial reasons.¹ Still others moved for lifecycle reasons: almost 40% of respondents cited things like a change in marital status, establishing their own household, or the need for a larger housing unit. The last group of responses is related to the housing unit itself. That is, people moved because they wanted a higher quality unit, a unit that cost less, or they were changing their tenure status. This group of responses accounts for about 25% of the total responses. The remainder of the respondents gave other reasons or said that all reasons applied equally.

TABLE 5.1: Main Reason for Moving

Reason	Number	Percent
Some other person/entity wanted it	70	0.85
Forced to move by government	15	0.18
Disaster loss	33	0.40
Work	836	10.13
Closer to work/school	735	8.90
Other work/financial reasons	290	3.51
Establish own household	973	11.79
Needed larger housing unit	910	11.02
Change in marital status	500	6.06
Other family/personal reasons	672	8.14
Better quality	694	8.41
Change in tenure	527	6.38
Lower cost	359	4.35
Other housing reasons	438	5.31
Other	1137	13.77
All reasons equal	67	0.81
Total	8256	100

With all of these different reasons for moving, it is worth digging a little deeper and investigating what factors might influence the reason that households give for

moving. Specifically, I want to know whether there are group or nativity differences. That is, using the predictors from the multivariate analyses in chapter 4, we can see the extent to which minority groups differ in their reasons for moving. These results are presented in table 5.2. This table presents the four groups of responses for moving, as well as the “Other” category.²

TABLE 5.2: Reasons for Moving

Covariate:	Involuntary^a	Work / School^b	Lifecycle^c	Housing^d	Other
Women	0.6671*	0.8632*	1.0305	1.0835	1.1524+
Race:					
Blacks	1.1345	0.6996***	1.0698	1.1755*	1.1265
Asians	0.6776	1.2885+	0.9557	0.8694	0.7543
Hispanics	0.7908	0.8735	1.2002*	1.1156	0.9354
Foreign-born	0.7920	0.9987	0.9540	1.0855	1.0864
Age:					
Under 18	---	0.8956	0.1735***	0.4786*	0.7052
18-34	0.6382*	1.0697	1.3976***	1.0317	0.7325***
50-64	0.9952	0.8967	0.7418**	0.983	1.4703***
65+	2.0036	0.3199***	0.8862	0.7468	2.6392***
Minor child present	1.2376	0.8362**	1.1157+	1.0163	1.1233
Marital status:					
Married	1.1173	1.0259	1.0746	1.1975*	0.8959
Divorced	1.2175	0.8409*	1.5174***	1.006	0.6939**
Widowed	0.8918	0.9125	1.2195	1.138	0.5631*
Education:					
Less than high school	0.9366	0.8521	1.0053	1.1255	0.9329
Some college	0.9329	1.3547***	0.9468	0.9968	0.8864
College graduate	0.9396	1.7730***	0.8096**	0.9920	0.8403
More than college	0.8573	2.4218***	0.6665***	0.9233	0.9953
Natural log of wages	0.8994+	1.046	1.0126	0.9948	0.9652
Region:					
South	0.4129***	1.5573***	.8705+	0.6719***	1.0061
Midwest	0.5035**	1.1089	1.0879	0.7985**	1.1010
West	0.9708**	1.2381*	0.9249	0.9891	1.3082*
Homeowner	0.3186***	0.3964***	1.6471***	1.8489***	0.7855**
Suburban	1.235	1.0754	1.0436	0.9225	0.9193
N	7580	7674	7674	7674	7674
Pseudo-R ²	0.0536	0.0544	0.0240	0.0237	0.0165

+ : p < 0.1, * : p < 0.05, ** : p < 0.01, *** : p < 0.001

a: Someone else wanted the unit, the government forced the move, or there was a disaster loss

b: A job, to be closer to work/school, or for other work/financial reasons

c: Starting own household, needed larger unit, changed marital status, or other family/personal reasons

d: Wanted a better quality unit, shifted tenure, wanted cheaper housing, or for other housing reasons

Somewhat unexpectedly, there are no direct racial effects on involuntary moves. The main set of effects is regional, with people in the Northeast the most likely to be forced to move, either by the government or some other entity, or because of a disaster loss. There are some indirect racial effects, though: homeowners are much less likely to endure a forced move than are renters; because whites are the group that is the most likely to own a dwelling unit (see table 4.1), they are therefore the least likely to endure a forced move. Still, it is worth noting that once you control for tenure status, there are no racial differences remaining.

On the other hand, there are some racial differences when it comes to moving for reasons related to work or school. Blacks are only about 70% as likely to move for this reason as are whites, while Asians are 1.2 times more likely to move for this reason. Not surprisingly, people who are 65 and up, as well as households where there is a minor child present, report lower levels of work- and school-related moves. Education, though, clearly leads to higher mobility for work-related reasons. College graduates are almost twice as likely to move for this reason, when compared to people with a high-school diploma, while those with post-graduate education are 2.5 times more likely to move than are high school graduates. Here, again, homeownership leads to greater stability, as people who are currently owners are much less likely to have moved for work reasons than are those who are currently renters.

Conversely, current owners are more substantially more likely than renters are to have moved for reasons related to lifecycle changes, such as starting their own household. Here, the educational differences are also reversed, with college graduates and those with post-graduate education less likely than those with a high-school diploma

to have moved for lifecycle reasons. As would be expected, those who are divorced are also likely to have moved for these reasons. The age breakdown is also in line with expectations – householders 18-34 are about 1.4 times as likely to give lifecycle reasons for their move as are those 35-49, while householders 50-64 are only about 75% as likely to list lifecycle reasons. As with involuntary moves, there are no direct racial differences, except that Hispanics are more likely than whites to give lifecycle reasons.

The final category of moving reasons involves reasons related to housing itself. Blacks are the racial group that differs significantly from whites; they are 1.2 times more likely to list housing reasons for moving than are whites. Homeowners are also more likely to have moved for these reasons than are renters, by a factor of almost 2.

In all of the other categories, there are no differences between the native-born and the foreign-born: nativity does not appear to play a (direct) role in determining why people move. Similarly, suburban location is not significant in any of the models; suburbanites appear no different from urbanites in their reasons for moving. On the whole, there were fewer racial/ethnic differences than I was expecting. I expected that I would find different motivations for moving, even after controlling for tenure status. Of course, given the similarities in aspirations that chapter 3 revealed, perhaps this result should not be so surprising. Since people tend to have similar residential aspirations regardless of their group membership, it makes sense that there are relatively few group differences in reasons for moving.

Curtailing Search

Reasons for moving may not be the only determinants of residential inequality during a move, though. Once a household has made the decision to move, they may still be constrained in their search. Specifically, they may find that they have to stop searching for an ideal unit sooner than they had anticipated. The AHS queries respondents as to why they stopped looking. Many people stopped because they found a unit that suited them; others, however, had to stop short of their ideal because they were constrained in some way: they were too busy, they had travel problems, they had to look quickly, they do not like looking, or they simply did not know of other available units.³ Table 5.3 shows the results of an analysis of reasons people gave for curtailing their housing search. I combined all of the reasons (except “happy with unit”) into a variable called “Constrained” after a factor analysis revealed that the individual variables all measured a single latent factor.⁴

TABLE 5.3: Reasons for Curtailing Search

Covariate:	Happy with Unit	Constrained^a	No Reason	Other Reason
Women	1.2133**	0.9924	0.6635**	0.9964
Race:				
Blacks	0.7410**	1.2742*	1.3235	0.8346
Asians	1.0653	1.2313	0.8832	0.8990
Hispanics	1.0155	0.9871	0.9126	1.0342
Foreign-born	0.9801	1.1355	1.1119	1.0593
Age:				
Under 18	0.3256**	0.1365**	0.5899	0.6366
18-34	1.2090*	0.8211+	1.0203	1.1047
50-64	1.0147	0.6344**	0.8721	1.4340*
65+	0.5592*	0.7127	0.9691	3.1248***
Minor child present	0.9737	0.9644	0.7939	1.1147
Marital status:				
Married	1.1867+	0.7713*	0.6723*	1.0892
Divorced	1.1550	0.8740	0.7322+	1.0617
Widowed	1.2285	0.6969	0.2194*	0.9565
Education:				
Less than high school	0.9979	1.1424	1.0686	0.8848
Some college	1.0869	1.1339	0.6970*	0.9816
College graduate	0.9488	1.1776	0.6551*	1.0574
More than college	1.1254	1.2134	0.8157	0.7541

Covariate:	Happy with Unit	Constrained ^a	No Reason	Other Reason
Natural log of wages	1.0637*	0.9002**	0.9671	0.9532
Region:				
South	0.9009	1.3702*	0.8840	1.0006
Midwest	1.0556	1.0652	0.9965	1.0000
West	1.0372	1.2032	0.9720	1.0156
Homeowner	0.9441	0.2692***	1.1471	1.1671
Suburban	0.9868	0.9352	1.0386	0.9790
N	4083	4032	4083	4083
Pseudo-R ²	0.0134	0.0647	0.0225	0.0117

+: p < 0.1, *: p < 0.05, **: p < 0.01, ***: p < 0.001

a: Too busy, had travel problems, had to move quickly, don't like looking, or didn't know of other units

Black households are only three-quarters as likely as white households are to have selected their dwelling because they were happy with it. Conversely, black households are 1.2 as likely to have selected their unit because of some constraint on their search. This result indicates that white households have the luxury of searching as it suits them and have a greater degree of choice in the unit they finally settle on. Asians and Hispanics do not significantly differ from whites, and immigrants do not differ from the native-born.

People 18-34 are more likely to have been happy with their unit than those 35-49, while those 65+ are only about half as likely to have selected a unit because of their happiness with it (possibly reflecting a move for many of these people into institutional housing such as assisted living). Those 50-64 are less likely to report constraints than those 35-49. The presence of a minor child does not make much difference in respondents' reasons for stopping their search; education and marital status play similarly small roles (although married people see less constraint). Not surprisingly, wages play a positive role – those who earn more are more likely to stop looking because of satisfaction with what they found, and they are less likely to face constraints on their

search. Finally, people who currently own their dwellings are much less likely to report constraints than those who currently rent.

To the extent that freedom of choice is part of the American Dream, blacks seem to lag behind whites, although Asians and Hispanics (and immigrants) have caught up on this dimension. It is unclear how much of a burden these constraints impose on black home seekers, but it is difficult to regard any choice other than an unconstrained one as a positive thing.

Tenure Shifts

Many of the people in the AHS who moved indicated that they had done so to change their housing tenure. Because tenure is such an important marker of residential attainment, one of the things that a mobility analysis can tell us is whether people are able to improve their residential situation through a move. There are three categories of tenure (owning, renting, and living for free), so there are nine possible trajectories for movers. Table 5.4 displays these trajectories.

TABLE 5.4: Tenure Shifts

Tenure	Number	Percent
Owned previously:		
Owns now	1485	18.23
Rents now	1077	13.22
Lives for free now	27	0.33
Rented previously:		
Owns now	1394	17.11
Rents now	3737	45.88
Lives for free now	48	0.59
Lived for free previously:		
Owns now	107	1.31
Rents now	235	2.89
Lives for free now	35	0.43
Total	8145	100

For people who owned before they moved, a majority of them owned again after they moved. However, it is not an overwhelming majority. Of the approximately 2600 homeowners who moved, about 1500 of them maintained their tenure status after the move. Almost the entire remainder moved into a rented unit, while a very small number moved into a unit where they could live rent-free. Renting is a much “stickier” tenure status. Of the approximately 5200 renters who moved, over 3700 remained renters after arriving in their new dwelling, while 1400 moved from renting to owning. Similarly, most people who previously lived for free moved into rented units, with only about a third of those movers moving into units that they owned.

Overall, about 18% of movers improved their tenure status by moving, while 14% saw their tenure status deteriorate. By “improved their tenure status,” I mean went from non-owning to owning, so I include those people who went from renting to owning or from living free to owning. By “deteriorate,” I mean those people who were previously owners who now rent or live for free. Despite their value-laden connotations, I use these terms deliberately – since tenure status (specifically homeownership) is so intricately connected with the American Dream, moving to/from owning is an important marker of status achievement. Therefore, I consider people who were not owners before but who became owners to have improved their residential situations, regardless of the actual quality of the two units (a later section in this chapter deals with direct comparisons between the two units).

Because tenure shifts are representative of attaining the American Dream, I split out table 5.4 by racial group (not shown), to see whether there are group differences in residential attainment. The results are illustrative. 61% of white owners who moved

remain owners after the move, while only 38% of them become renters. Asians show an even strong pattern: two-thirds of the Asian owners who moved remain owners, and 32% now rent. For blacks, the opposite pattern holds: about two-thirds of black owners who moved are now renters, while only 32% of them are still owners. This result implies that for many blacks, especially black owners, a change in residence is marked by decreasing residential attainment. Hispanics are in the middle: 52% of previous Hispanic owners continue to own, while 47% rent.

White renters also tend to fare better than do black renters. Two-thirds of previous white renters are still renting, and 32% have made the leap to ownership. Compare this to black renters: 82% of them still rent following the move, and only 17% have become owners. Again, whites do better than blacks – a move for white renters is more likely to improve their residential situation. Asians again show an even stronger pattern than do even whites: 69% of Asian renters continue to rent and 31% move to ownership. Hispanics are again in the middle, with 77% of previous renters still renting and 23% owning.

After looking at the raw racial differences in tenure shifts, it is again important to see what sort of group differences we might find when subjecting these factors to a multivariate analysis. Specifically, the question is whether we are able to explain away the large racial gaps observed in the tenure shifts. To this end, I divided the movers into three categories, based on their tenure status as explained above: people who were not owners but who became owners improved their tenure status, while those who were previously owners but no longer own saw their tenure worsen. People who were and are owners, or who were and are not owners, so no change in their tenure (thus, I consider

people who went from renting to living for free to have maintained the same tenure status). Table 5.5 shows the group differences in tenure shifts, with all of the control variables included.

TABLE 5.5: Tenure Shifts

Covariate:	Improved^a	Worsened^b	Same^c
Women	0.9490	0.8324*	1.1346*
Race:			
Blacks	2.3598***	0.5890***	1.0485
Asians	0.8931	0.9339	1.0002
Hispanics	1.1515	0.8527	1.0300
Foreign-born	1.6953***	0.4948***	1.0599
Age:			
Under 18	1.4736	0.8450	0.9323
18-34	2.3605***	0.7421**	0.7872**
50-64	0.5979***	1.1815	1.3271**
65+	0.2587***	1.9628*	1.4366
Minor child present	0.8397+	0.8496	1.1984**
Marital status:			
Married	0.6906**	1.1385	1.0508
Divorced	0.6561**	1.2852*	0.8437*
Widowed	0.3270**	1.4494	1.0560
Education:			
Less than high school	1.5130*	0.7802	1.0973
Some college	0.9691	1.3970**	0.8939
College graduate	1.0310	1.4146**	0.8729
More than college	0.8329	1.1264	1.1944
Natural log of wages	0.9251+	1.0286	1.0016
Region:			
South	0.7825+	1.3156*	0.9712
Midwest	0.6187***	1.2517	1.1048
West	0.8132	0.9428	1.1134
Homeowner	---	---	0.2074***
Suburban	0.7255***	1.2035*	1.0180
N	2666	4306	6972
Pseudo-R ²	0.0934	0.0462	0.097

+: p < 0.1, *: p < 0.05, **: p < 0.01, ***: p < 0.001

a: Went from renting or living free to owning

b: Went from owning to renting or living free

c: Still owns or still does not own

The first thing to note is that the first column only includes current owners, while the second column only includes current non-owners. Since tenure status determines the

dependent variable, it is not appropriate (or statistically defensible) to keep tenure status as a predictor. Therefore, for these analyses, I dropped it from the model.

Surprisingly, the raw racial differences disappear in the multivariate analysis. In fact, black and foreign-born owners are more likely than are white and native-born owners to have improved their tenure status through a move, after controlling for the other factors in the model. Given the large black disadvantage shown in the raw numbers, this is surprising. The multivariate results show that current black owners are more than twice as likely as current white owners are to have moved to ownership following the most recent move, while current foreign-born owners are about 1.7 times as likely as native owners are to have become owners at the time of their last move. The reverse phenomenon is present in the second model. Black renters and foreign-born renters are both less likely to have worsened their tenure status during their last moves than are white and native-born renters.⁵ This is at least partly due to a selection/ceiling effect – since whites and natives are more likely to own in general, those whites and natives who remain as renters likely do so either because they prefer renting or because they cannot afford to buy a home. Also, as chapter 3 showed, white renters are much less likely to report that becoming an owner is a high priority for them; black renters assign a higher priority to making the transition to ownership (see table 3.3). The other racial groups do not show significant differences when compared to whites, indicating that Asians and Hispanics exhibit patterns similar to whites when it comes to tenure shifts.

Female-headed households are less likely than are male-headed households to worsen their tenure status during a move, and they are more likely to remain in the same tenure status (their likelihood of improving their tenure status is not significantly

different). Many of the differences come from householders of different ages. Compared to 35-49-year-olds, householders who are 18-34 are more than twice as likely to see their status improve after a move, while older householders are more likely to see their tenure worsen. Older householders are also more likely to see their tenure status remain the same after a move, while those 18-34 are more likely to see tenure changes than are those 35-49.

Compared to single movers, householders of all other marital statuses are less likely to see tenure improvements result from a move, while those who are divorced are more likely to see their tenure status worsen. Along the same lines, suburbanites who move are less likely to see an improvement in tenure status than those movers who live in the central city; conversely, they are more likely to see their tenure status worsen due to a move.

In this dimension of residential attainment, then, we can see that some semblance of residential quality has been attained. Black renters actually benefit more from a move than do white renters – their odds of improving their tenure are much higher. Black owners who move are similarly less likely to see their tenure status deteriorate after the move. Foreign-born movers – both owners and renters – show similar patterns in comparison to native movers: they see more upside and less downside to a move. For those blacks and immigrants who can afford to do so, it appears that moving pays off in terms of tenure.

Housing Type Shifts

Tenure is not the only aspect of one’s residential situation that can change during a move. The type of dwelling in which one lives can also change. Just as people can go from being owners to being renters, or vice versa, they can also go from living in an apartment to living in a house or vice versa. The AHS classifies dwellings into four categories (detached unit, attached unit, apartment building, and mobile home), so there are 16 trajectories that movers might experience.⁶ Table 5.6 displays these trajectories.

TABLE 5.6: Housing Type Shifts

Housing Unit Type	Number	Percent
Previously in a house:		
Now in detached unit	2117	26.33
Now in attached unit	307	3.82
Now in apartment building	1433	17.82
Now in mobile home	80	1.00
Previously in an apartment:		
Now in detached unit	962	11.97
Now in attached unit	304	3.78
Now in apartment building	2241	27.87
Now in mobile home	39	0.49
Previously in a mobile home:		
Now in detached unit	107	1.33
Now in attached unit	10	0.12
Now in apartment building	66	0.82
Now in mobile home	49	0.61
Previously in another type of housing:		
Now in detached unit	137	1.70
Now in attached unit	21	0.26
Now in apartment building	164	2.04
Now in mobile home	3	0.04
Total	8040	100

For households previously in a house, the most common result is that they are still in a house (detached unit) after the move – over half of those who started out in houses remained in this type of housing after the move (2117 out of about 3800). Yet a large minority (over 1400) moved from a house to an apartment building; relatively few moved to an attached unit, and fewer still moved to mobile homes. Apartment dwellers most commonly moved to another apartment (2241 out of about 3600), with smaller numbers

moving to attached units, detached units, and mobile homes. There are relatively few mobile home dwellers and people who lived in other kinds of housing, and their results are less patterned. Just under half of mobile home dwellers moved to a house, and most of the rest moved to an apartment building. Those who previously lived in another type of housing are now split between apartments and detached units.

As with tenure status, housing unit type is an important marker of the American Dream, and a single-family detached unit reflects most people’s conception of an ideal housing unit. Therefore, people who move from another type of housing unit to a detached unit have improved their housing type, while those who went from a house to some other type of unit saw their situation worsen. Table 5.7 shows these results. Table 5.7 is similar to table 5.5, except that it shows housing unit shifts instead of tenure shifts. There are equations for both improving and worsening one’s housing type. I have also included a model for those whose housing type stays the same, but this is mostly just for comparison purposes – the model does not have much explanatory power and does not reveal many differences of interest. Also, because tenure status tends to drive housing type (that is, people who own tend to own detached units; people who rent tend to live in multi-unit buildings), I also re-ran the analysis, replacing the dichotomous variable representing homeownership with dichotomous variables representing eight of the nine possible tenure shifts (renters who remain renters are the reference category).

TABLE 5.7: Housing Type Shifts

Covariate:	Improved^a		Worsened^b		Same^c	
	Model A	Model B	Model A	Model B	Model A	Model B
Women	0.9707	0.9382	1.0188	1.1080	1.0119	0.9783
Race:						
Blacks	1.2179+	0.9870	0.7702**	0.9469	1.1074	1.0601
Asians	0.9473	0.9289	0.8091	0.7918	1.1735	1.1876
Hispanics	1.0862	1.0188	0.8845	0.9967	1.0469	0.9919

Covariate:	Improved ^a		Worsened ^b		Same ^c	
	Model A	Model B	Model A	Model B	Model A	Model B
Foreign-born	0.9739	0.8011+	0.8236+	1.0462	1.1506	1.0875
Age:						
Under 18	1.0549	1.1644	0.9349	0.6513	1.0065	1.1855
18-34	1.4126***	1.0528	1.0621	1.2308*	0.8067**	0.8432*
50-64	0.7400*	0.9327	1.1149	0.9795	1.1072	1.0441
65+	0.8009	1.7969	2.1650**	1.7004	0.6504*	0.5164**
Minor child present	1.1320	1.2438*	0.7447***	0.7140***	1.1188+	1.0939
Marital status:						
Married	1.2524*	1.3607**	0.6553***	0.5823***	1.1618*	1.1767*
Divorced	1.1102	1.1566	0.9383	0.7962*	1.0054	1.1014
Widowed	1.1871	1.4650	0.9412	0.7784	0.9480	0.9620
Education:						
Less than high school	1.3719*	1.4187*	0.9375	1.0155	0.8966	0.8319+
Some college	1.0330	1.1180	1.1686+	1.0878	0.8827+	0.8906
College graduate	0.9108	0.9353	1.1440	1.0899	0.9538	0.9801
More than college	0.9211	1.0111	0.9492	0.9552	1.0813	1.0217
Natural log of wages	1.0914*	1.1438**	0.9166**	0.8769***	1.0184	1.0415
Region:						
South	1.3799**	1.5516***	0.9282	0.8115+	0.8916	0.9204
Midwest	1.1111	1.2886+	0.9671	0.9006	0.9698	0.9648
West	1.2192+	1.1643	0.9011	0.9241	0.9693	0.9937
Homeowner	3.9367***	---	0.2951***	---	0.9394	---
Tenure shifts:						
Owned previously:						
Owns now	---	0.4142***	---	1.1799	---	1.3178**
Rents now	---	0.2003***	---	14.1773***	---	0.1266***
Lives for free now	---	0.8216	---	3.5394*	---	0.4479
Rented previously:						
Owns now	---	7.0377***	---	0.3477***	---	0.2965***
Lives for free now	---	5.6176***	---	0.4276	---	0.4405
Lived for free previously:						
Owns now	---	0.5265	---	2.1035**	---	0.7149
Rents now	---	0.2716**	---	9.8685***	---	0.1639***
Lives for free now	---	0.6664	---	1.6331	---	0.7908
Suburban	1.0123	1.1180	1.0615	0.9667	0.9636	0.9761
N	6897	6642	6897	6642	6897	6642
Pseudo-R ²	0.0794	0.2039	0.0767	0.236	0.0081	0.1218

+: $p < 0.1$, *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

a: Went from apartment, mobile home, or other to a detached unit

b: Went from a house to an attached unit, an apartment, or a mobile home

c: Stayed in a same type of dwelling or changed types but not to/from house

When the model does not control for tenure shift, the shifts in housing types show racial patterns similar to those observed in tenure shifts. The columns for Model A show

that blacks are more likely than are whites to have improved their housing type and are less likely to have worsened it during a move. The foreign-born are also less likely to see their housing type worsen because of a move, when compared to native movers, although they are no more or less likely to see their situations improve, either. However, in Model B these racial and nativity differences disappear, except that the foreign-born are less likely than natives to show improvements in housing type once you control for tenure shift.

In terms of age, in Model A householders aged 18-34 are about 40% more likely to see an improvement than are householders 35-49, while householders 65 and older are more than twice as likely to see their housing type worsen (likely a result of moving into assisted living and other types of care facilities). In model B, there are no age differences in terms of improvements to housing type, seniors' increased odds of worsening their situations are no longer statistically significant. On the other hand, people 18-34 are more likely than are those 35-49 to see their housing situations worsen, under model B.

Those households with a minor child present are more likely than those without to see their housing situations improve, but this result is only statistically significant when we control for tenure shift (i.e., in the second model). Those with minor children are only about three-quarters as likely to see their situations get worse, which is an expected result. This result holds for both models. Similarly, those householders who are married are more likely to see improvements, and less likely to see deterioration, than are single householders. Income also plays a part, with those earning more money more likely to improve things through a move.

Yet the lion's share of the action is in tenure status. Owners who move are four times more likely to see their housing type improve following the move. Breaking this down by tenure shift sheds more light on the situation. Owners who remain owners are less than half as likely as are renters who remain renters to see their housing situations improve (because most of these owners move from one detached house to another), while those owners who become renters fare even worse: they are 80% less likely to improve their housing improve when compared to renters who remain renters. Renters who become owners, however, do much better. Their odds of improving their housing are more than seven times the odds of those who remain renters. Even renters who move to a unit where they can live for free do much better (over 5 times better) than do those renters who keep renting.

The opposite pattern emerges when looking at a worsening housing situation. Homeowners are only 30% as likely as renters are to experience a worse housing situation after a move. Yet owners who become renters are 14 times more likely to see their situations worsen than are renters who remain renters. Meanwhile, renters who become owners are only 35% as likely as are renters who remain renters to see their situations worsen. Adding the previous tenure status therefore paints a much clearer picture of shifts in housing type (as evidenced by the greatly increased explanatory power of the models – the R^2 value goes from about 8% to over 20% by switching the single tenure variable for the eight tenure shift variables).

Unit Choice

The decision to move is not the only decision that a mover must make. He must also decide on what he is looking for in a unit, and what kind of unit would suit his needs. When it comes to choosing a unit, respondents give the AHS a number of reasons for their choice, most of which come down to an aspect of the unit itself. Table 5.8 shows the main reasons that people give for their choice of unit.

TABLE 5.8: Main Reason for Choosing Unit

Reason	Number	Percent
Financial reasons	2386	28.59
Room layout/design	1577	18.89
Kitchen	49	0.59
Size	1231	14.75
Exterior appearance	344	4.12
Yard/trees/view	385	4.61
Construction quality	259	3.10
Only one available	439	5.26
Other	1505	18.03
All reasons equal	172	2.06
Total	8347	100

Not surprisingly, the most common reason given is financial, cited by almost 30% of respondents. Financial constraints likely play a role in the decisions of almost all but the very richest movers. Other respondents pay more heed to the unit's layout and design (almost 19%) or its size (15%). Other factors include the kitchen, the exterior, and the quality of construction. Again, note this is only the main reason that led people to choose their units; in a following series of questions, respondents could indicate multiple factors that influenced their decision.

The next question is whether there are any racial/ethnic differences in choosing a particular unit. There is not necessarily any reason to suspect that there would be. We know from chapter three that regardless of racial group, respondents tend to value similar housing outcomes. Therefore, it would not be surprising if they had similar reasons for

choosing the unit. On the other hand, the “Curtailling Search” section above showed that there are some black/white differences in the search – namely, blacks are more likely to find their housing searches constrained in some way. These constraints might lead them to choose units for different reasons than whites do, simply because they have a more circumscribed selection of units.

Table 5.9 shows the multivariate logistic regression for the reasons that people give for selecting their units. I collapsed the various reasons related to the unit’s physical characteristics (layout, kitchen, size, exterior appearance, yard/trees/view, and construction) into a single variable after a factor analysis confirmed that these reasons all measured a single underlying factor. I also re-ran the analyses separately for each reason, but the individual models were not any better than the single model combining all characteristics, so that is what I display in table 5.9.⁷ There are also columns for financial reasons and because the unit was the only one available, as well as one for people who gave “Other” as their reason.

TABLE 5.9: Reasons for Choosing Unit

Covariate:	Characteristics^a	Financial	Only One Available	Other
Women	1.2368***	0.8986*	0.9730	1.0714
Race:				
Blacks	1.0492	0.8604*	1.0440	0.8332+
Asians	0.8815	0.8705	0.8691	1.0198
Hispanics	1.1805*	0.9863	0.7757	0.8830
Foreign-born	0.9676	0.9855	1.2907	1.0572
Age:				
Under 18	0.3566**	0.0887***	1.1096	0.8928
18-34	1.0312	1.3236***	0.8733	0.8431*
50-64	1.0507	0.7955*	1.1816	1.0141
65+	0.7521	0.5488**	1.2319	1.5812*
Minor child present	1.1088*	0.8282**	1.3352*	0.8665*
Marital status:				
Married	1.3716***	0.8637*	0.8086	0.9192
Divorced	0.9312	1.0337	0.9433	1.0936
Widowed	0.9547	0.6568+	0.4425+	1.3278
Education:				

Covariate:	Characteristics^a	Financial	Only One Available	Other
Less than high school	0.9224	0.9533	1.0560	1.0946
Some college	1.3515***	0.9646	0.9136	0.9884
College graduate	1.6623***	0.9809	0.7264+	0.8487+
More than college	1.9800***	0.7785*	1.0006	0.7886*
Natural log of wages	1.1418***	0.8915***	0.9342	1.0102
Region:				
South	0.9253	1.1474+	1.2163	0.8703
Midwest	0.9695	1.0959	0.8321	1.0997
West	0.9549	1.2889**	1.6108**	0.9842
Homeowner	1.3956***	0.9776	0.3358***	0.8019**
Suburban	0.9472	0.8759*	1.0969	1.0229
N	7674	7647	7674	7674
Pseudo-R ²	0.0398	0.0228	0.0446	0.0101

+: p < 0.1, *: p < 0.05, **: p < 0.01, ***: p < 0.001

a: Layout, kitchen, size, exterior appearance, yard, or construction

When asked why they chose their housing unit, women are more likely to cite reasons related to the unit than are men; they are conversely less likely to cite financial reasons. There are not significant gender differences for people who say that their unit was the only one available, or those who cite other reasons.

There are fewer racial differences here than I expected. Hispanics are more likely than are whites to give reasons related to the unit's physical characteristics. Both blacks and Asians are not significantly different from whites on this basis, and the foreign-born do not differ from natives in any of the models. Blacks are less likely than are whites to give financial reasons, which is a somewhat counter-intuitive result. This result could be due to blacks' feeling that their choices are constrained in other ways that obviate financial concerns. That is, if blacks feel like they cannot move into certain neighborhoods for racial reasons, then it might not matter whether they can afford to live there or not.

The other predictor variables are much as expected. People who make more money and/or are better educated tend to cite reasons related to the unit, and they are less likely to cite financial reasons. Homeowners are also more likely than are renters to say that they chose their unit because of its looks and other characteristics. This result makes sense, as you would expect someone buying a unit to be more concerned with its look, feel, and quality than someone who was just renting it and therefore had no investment in the property. Finally, people who live in the suburbs are less likely to cite financial reasons than those who live in the central city.

On the whole, unit choice seems to be affected by reasons other than those in these models. The predictors here explain a relatively small amount of the variance in the responses, and in the main categories of interest (minorities and immigrants), there are very few differences indeed. People of all races face roughly similar constraints (and/or preferences) in their choices of housing unit.

Unit Comparison

One of the reasons for moving, especially in an upward-mobility-focused culture such as that in the United States, is to improve one's living situation. We already looked at improvements in tenure status, but those results were objective (did one's tenure change) rather than subjective. Fortunately, the AHS also asks its interviewees to assess their current housing situation in comparison to their previous housing situation: whether it improvised, got worse, or stayed about the same. Table 5.10 present these results.

TABLE 5.10: Housing Unit Comparison

How Does New Unit Compare to Old One?	Number	Percent
Better	4722	57.03
Worse	1393	16.82

How Does New Unit Compare to Old One?	Number	Percent
About the same	2165	26.15
Total	8280	100

It turns out that most people feel that their move was a positive thing for them. Over 57% of people think their move improved their housing unit, while less than 17% feel that their new unit is a step down from their old one. The remainder (26%) does not feel as though their circumstances have changed all that much.

Yet housing satisfaction is probably bound up in tenure. That is, people who improve their tenure status (go from not owning to owning) are probably much more likely to feel that they have improved their lot than those who went from owning to not owning. Those whose tenure status did not change are probably more likely to see no change. To assess how tenure status affects housing unit satisfaction, I created a cross-tab breaking down the housing unit comparison in table 5.10 by previous and current tenure status. This result is table 5.11.

**TABLE 5.11: Housing Unit Comparison
by Previous Tenure Status by Current Tenure Status**

Previous Tenure	Current Tenure	Housing Unit Compared to Old One			Total
		Better	Worse	About the same	
Owned	Owner	873	180	321	1374
		63.54%	13.10%	23.36%	100%
	Renter	239	401	332	972
		24.59%	41.26%	34.16%	100%
	Lives for free	6	13	6	25
		24.00%	52.00%	24.00%	100%
	Total	1118	594	659	2371
		47.15%	25.05%	27.79%	100%
Rented	Owner	970	61	186	1217
		79.70%	5.01%	15.28%	100%
	Renter	2037	529	968	3534
		57.64%	14.97%	27.39%	100%
	Lives for free	25	7	13	45
		55.56%	15.56%	28.89%	100%
	Total	3032	597	1167	4796
		63.22%	12.45%	24.33%	100%

Previous Tenure	Current Tenure	Housing Unit Compared to Old One			Total
		Better	Worse	About the same	
Lived rent free	Owner	38	14	30	82
		46.34%	17.07%	36.59%	100%
	Renter	79	54	71	204
		38.73%	26.47%	34.80%	100%
	Lives for free	12	8	13	33
		36.36%	24.24%	39.39%	100%
	Total	129	76	114	319
		40.44%	23.82%	35.74%	100%

In each of the three categories of previous tenure status, the most common response is that one's new housing unit is an improvement over the old one. But there are distinct differences by the current tenure status. For people who previously owned, just under half (47%) feel that they are now in a better unit, while a quarter think they are in a worse unit. But of owners who are still owners, 64% say they are in a better unit and only 13% say are in a worse unit; conversely, for erstwhile owners who are now renters, only a quarter think that they have bettered their housing unit, while 41% think they are worse off. Over half of those owners now living for free think their situation has worsened and only 24% consider it improved (although there are only 25 total cases in this row).

People who used to rent but have now become owners consider themselves better off by a wide margin – 80% of them report that their new housing unit is better; only 5% think it is worse. Renters who remain renters are also positive about their new housing units, although less overwhelmingly so. 58% of them say their new unit is better, and 15% say it is worse. Those renters who now live for free generally feel better off (56% say so, while 16% say they are in worse shape).

Respondents who used to live for free are more ambivalent. A plurality of those who became owners (46%) say they are better off, and 17% say they are worse off.

About 39% of those who became renters feel better off, and 26% feel worse off. Of the 33 who still live for free, 13 say their situation has not changed and 12 feel better off, while 8 feel worse off.

Because one of the reasons for moving is to attain a measure of upward mobility, assessing racial differences is particularly important. To do so, I regressed the housing unit comparison on the same predictor variables as I used in previous analyses. As in table 5.7, I ran (and display) two models for each dependent variable: one that includes tenure status (noted as Model A in the table) and one that includes shifts in tenure (Model B). Table 5.12 includes the results from both forms of the regression model, for three dependent variables: new unit is better, new unit is worse, and new unit is about the same.

TABLE 5.12: Housing Unit Comparison

Covariate:	Better		Worse		About the same	
	Model A	Model B	Model A	Model B	Model A	Model B
Women	1.0360	1.0304	1.0142	1.0379	0.9506	0.9451
Race:						
Blacks	1.2081*	1.1117	0.7537**	0.8577	0.9841	0.9930
Asians	1.0178	1.0763	0.8938	0.8439	1.0637	1.0352
Hispanics	1.1878*	1.1614	0.7632*	0.7899+	0.9898	0.9880
Foreign-born	1.0063	0.9128	0.8856	0.9833	1.0799	1.1175
Age:						
Under 18	0.9499	0.9707	0.2511	0.1934	1.8813+	1.7789
18-34	1.0982	1.0175	0.9688	1.0671	0.9132	0.9355
50-64	0.8863	0.9499	1.0959	0.9580	1.0882	1.0986
65+	0.4815**	0.6046	1.2526	0.9623	1.9039**	1.7436*
Minor child present	1.2878***	1.3126***	1.0659	1.0592	0.6915***	0.6888***
Marital status:						
Married	1.5964***	1.6784***	0.7284**	0.6846***	0.6825***	0.6787***
Divorced	0.9323	0.9469	1.2010+	1.1358	0.9404	0.9664
Widowed	1.1228	1.4315	0.8477	0.8948	0.9554	0.7214
Education:						
Less than high school	1.0686	1.0043	1.0398	1.0648	0.9074	0.9592
Some college	0.8950	0.9332	1.3522**	1.2419	0.9210	0.9359
College graduate	0.8950	0.9105	1.4035**	1.3487*	0.9005	0.9103
More than college	0.8833	0.9333	1.3464*	1.2526	0.9514	0.9364
Natural log of wages	1.0859**	1.1197***	0.9444+	0.9210*	0.9453*	0.9337*
Region:						

Covariate:	Better		Worse		About the same	
	Model A	Model B	Model A	Model B	Model A	Model B
South	0.8688	0.9081	1.1018	0.9641	1.1143	1.1524
Midwest	0.8754	0.9034	1.1945	1.0850	1.0415	1.0754
West	0.8626+	0.8253*	1.3884**	1.4068**	0.9415	0.9928
Homeowner	2.3527***	---	0.3535***	---	0.6794***	---
Tenure shifts:						
Owned previously:						
Owns now	---	1.1271	---	0.9179	---	0.8912
Rents now	---	0.2387***	---	4.3609***	---	1.1962*
Lives for free now	---	0.2037**	---	5.2936***	---	1.3129
Rented previously:						
Owns now	---	2.4798***	---	0.3212***	---	0.5528***
Lives for free now	---	1.1111	---	0.7808	---	1.0468
Lived for free previously:						
Owns now	---	0.4996**	---	1.2654	---	1.8798*
Rents now	---	0.4585***	---	2.1470***	---	1.3252
Lives for free now	---	0.3792*	---	2.8398*	---	1.2853
Suburban	0.8932*	0.9347	1.0329	0.9829	1.1224*	1.0983
N	7140	6459	7140	6459	7140	6459
Pseudo-R ²	0.0586	0.1026	0.0495	0.1047	0.0275	0.0329

+: $p < 0.1$, *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

In model A, blacks are more likely than are whites to say that the moved has improved their housing unit; conversely, they are less likely to say that the moved has worsened it. Hispanics follow a similar pattern: more likely than whites to report improvements, less likely to report deteriorations. However, once you control for tenure shifts, as in model B, these racial differences disappear. The more detailed model reveals that there are not direct racial effects on unit comparison. For both models, neither Asians nor the foreign-born show any differences from whites and natives, respectively.

The presence of a minor child, in both forms of the model, makes respondents more likely to say that the move has made their housing unit better. Married respondents are also more positive than are single respondents, again in both forms of the model. People who earn more money feel the same way. Both married respondents and those with higher wages are also less likely to say that the move has left them in a worse unit.

In model A, suburbanites are less likely to answer that a move has improved their housing unit, but this difference disappears once the fuller model (B) is regressed. In model A, homeownership is highly significant and registers a strong effect: owners are over twice as likely as are renters to report an improvement due to the move; conversely, they are only about a third as likely to say that the move has made them worse off. They are also only two-thirds as likely to say that a move has left them in about the same level of housing unit, when compared to renters.

Yet breaking out the difference between owners and renters into the associated tenure shifts reveals a more nuanced portrait. Owners who remain owners do not differ significantly from renters who remain owners, in any of the three outcomes (better, worse, same). However, owners who become renters are only about a quarter as likely as renters who remain renters to say that they are better off; they are also over four times as likely to say that they are worse off (and slightly more likely to say that they are about the same). Owners who now live for free exhibit a similar pattern to former owners who now rent (less likely to report being better off, more likely to say they are worse off).

On the other hand, renters who have become owners are 2.5 times more likely to say that their unit has improved, when compared to renters who remain renters; these new owners are also less than a third as likely to say that they are worse off (and only half as likely to report being about the same). The relatively few people who used to live for free are all less likely to report an improvement than are renters who still rent; they are also more likely to report deterioration in their housing unit status.

To sum up, there are no direct racial effects on comparative unit satisfaction, once we take tenure shifts into account. As with the section on shifts in housing type (see table

5.7), it is important to take these shifts into account, both because they improve (indeed, almost double) the explanatory power of the models and because they reveals a more in-depth picture of how a move affects residential satisfaction. Although adding tenure shifts controls away the direct racial effect, the resulting detail is worth it.

Neighborhood Choice

The unit is only part of the reason that one moves, of course, just as it is only one part of a household’s overall residential satisfaction. People do not just select units in the abstract; a housing unit is located in a concrete space, with specific (sometimes literally concrete) surroundings. And of course people are going to take these surroundings into account when settling on a new housing unit. Just as with choosing a unit, respondents gave the AHS a number of primary reasons why they chose their current neighborhood, as shown in table 5.13.

TABLE 5.13: Main Reason for Choosing Neighborhood

<u>Reason</u>	<u>Number</u>	<u>Percent</u>
More convenient to job	1696	20.31
Closer to friends/relatives	1236	14.80
Closer to leisure	175	2.10
Public transportation	130	1.56
Good schools	631	7.56
Other public services	102	1.22
Look of neighborhood	1296	15.52
Liked housing unit	1233	14.77
Other	1688	20.22
All reasons equal	162	1.94
Total	8349	100

The most common reason given is that the neighborhood is more convenient to one’s job than the old neighborhood; about 20% of respondents cited this reason as their main reason for selecting their neighborhood. The catchall “Other” category is the next

most common, with another 20% of people choosing this category. The next substantive reason for choosing the neighborhood is its look (16%), followed closely by being closer to friends and relatives (15%) and the housing unit (15%). Less common reasons given are that the new neighborhood is closer to leisure activities, is closer to public transportation, has good schools, or has other public services. As before, with housing unit choice and reason for moving, this table shows only the *main* reason for selecting the neighborhood. Respondents could also select other, secondary reasons.

Table 5.14 displays the results of a multivariate analysis of neighborhood choice. After conducting a factor analysis, I collapsed the various reasons given into three broader categories. First is Convenience, which combines convenience to work and convenience to friends and relatives. Next is Services/Amenities, which combines convenience to leisure and public transportation with schools and/or other public services. Last is Aesthetics, which includes people who liked the look and design of the neighborhood or liked the housing unit. I regressed each of these broader categories against the full range of predictor variables, as shown in table 5.14.⁸

TABLE 5.14: Reasons for Choosing Neighborhood

Covariate:	Convenience^a	Services/Amenities^b	Aesthetics^c	Other
Women	0.9587	1.0911	1.1770**	1.0242
Race:				
Blacks	0.8003**	0.7774***	1.0690	1.0716
Asians	1.2071	1.1768	0.8289	0.7955
Hispanics	1.0511	1.0175	1.1307	0.9293
Foreign-born	1.0826	1.0642	0.8799	1.0038
Age:				
Under 18	0.4733*	0.4815*	0.2330**	1.0519
18-34	1.1632*	0.8870+	1.0264	0.9859
50-64	0.9172	0.7962*	1.1808+	1.0560
65+	0.7702	0.6552+	0.7851	1.7282*
Minor child present	0.7161***	1.7263***	1.0106	0.9413
Marital status:				
Married	0.9853	1.0105	1.2417**	0.9421
Divorced	1.0485	1.0308	0.9768	1.0755

Covariate:	Convenience^a	Services/Amenities^b	Aesthetics^c	Other
Widowed	1.1587	1.2963	1.1495	0.5396*
Education:				
Less than high school	1.0669	1.1411	0.9765	1.0433
Some college	0.9499	1.5664***	1.1138	0.9418
College graduate	1.1557+	1.7817***	1.3321***	0.7743**
More than college	1.3137**	1.8413***	1.2750*	0.6526**
Natural log of wages	1.1388***	1.0488	1.0528*	0.9216**
Region:				
South	1.0462	0.7323***	1.0336	1.0338
Midwest	0.9703	0.8408+	0.8824	1.1466
West	0.9232	0.8600+	1.1966*	1.1681
Homeowner	0.5617***	0.9832	2.1191***	0.8535*
Suburban	1.0398	0.9075+	0.9814	0.8971+
N	7649	7674	7674	7674
Pseudo-R ²	0.027	0.0276	0.0425	0.0133

+: p < 0.1, *: p < 0.05, **: p < 0.01, ***: p < 0.001

a: Convenient to work or friends/family

b: Convenient to leisure and/or public transportation, or for school and/or other services

c: Liked look/design of neighborhood or house

In terms of racial differences, blacks are somewhat less likely to have selected their neighborhood based on its convenience or its amenities, when compared to whites. Since blacks' housing searches often encounter constraints (see table 5.3), this finding is in line with expectations. While blacks are only about three-quarters as likely as are whites to list services as a reason for choosing their neighborhood, they are 1.6 times as likely to list access to public transit.

Other racial groups – and the foreign-born – do not report significant different outcomes from whites and the native-born, on any of the scales. Women are more likely to cite the neighborhoods aesthetics than are males, but they are no more or less likely to cite convenience and amenities.

The presence of a minor child makes households much more likely to select a neighborhood based on services. Most of this effect is due to selection based on schools

– these households are four times more likely to select a neighborhood based on its schools than are those households who do not have a child at home.

People who are better educated and who earn more money are more likely to make their selections based on convenience and amenities than are those who only have a high-school education and who do not earn as much. These households are also more likely to make choices based on aesthetics, implying that greater income gives one the luxury of choice – you are able to afford to make your decision based on the look and feel of the neighborhood rather than for more pressing concerns.

Homeowners are only about half as likely as are renters to select a neighborhood based on convenience to work and family/friends. This result is consistent with the attitudes revealed in chapter 3, where a large majority of people answered that they would be willing to undertake a long commute if it would enable them to buy a home. Conversely, homeowners are more than twice as likely as renters are to select their neighborhood based on its aesthetics. This result also makes sense, given that homeowners are investing in an area, whereas renters tend to be more temporary residents and do not have a financial stake in the property.

Movers, then, tend to select neighborhoods that best suit their needs at the time. If they have kids, they want to be in good schools. If they make more money, they might make decisions based on more abstract notions, such as the neighborhood's look. Yet just as switching housing units can represent a step up or down the ladder of residential attainment, so can switching neighborhoods. The next section deals with respondents' comparison of their current neighborhood to their previous neighborhood.

Neighborhood Comparison

Movers on the whole are optimistic that the move had benefitted them, at least in terms of their housing units. Most of them feel that their new unit favorably compares to the old one. Is the same true of neighborhoods? The results in table 5.15 suggest that it is. A plurality of movers (45%) says that their new neighborhood represents an improvement over their old neighborhood, while about 39% say that neighborhood conditions are roughly similar. Only 13% of respondents feel as though their residential environment has worsened; 4% of people moved within the same neighborhood.

TABLE 5.15: Neighborhood Comparison

How Does New Neighborhood Compare to Old One?	Number	Percent
Better	3697	44.64
Worse	1060	12.80
About the same	3207	38.72
Same neighborhood	318	3.84
Total	8282	100

Of course, the earlier section on unit comparisons revealed that tenure shifts account for much of residents' perceived satisfaction (or dissatisfaction) with their new units. Because I was curious about whether the same would hold for neighborhood comparisons, I drilled down into the results shown in table 5.15 to get at more detail. Specifically, I created a cross-tab that shows the neighborhood comparison broken down by tenure, both previous and current. This forms table 5.16.

**TABLE 5.16: Neighborhood Comparison
by Previous Tenure Status by Current Tenure Status**

Previous Tenure	Current Tenure	Neighborhood compared to old one				Total
		Better	Worse	About the same	Same neighborhood	
Owned	Owner	689 50.15%	110 8.01%	520 37.85%	55 4.00%	1374 100%
	Renter	263 26.97%	249 25.54%	437 44.82%	26 2.67%	975 100%
	Lives for free	6	8	9	1	24

Previous Tenure	Current Tenure	Neighborhood compared to old one				Total
		Better	Worse	About the same	Same neighborhood	
	Total	25.00%	33.33%	37.50%	4.17%	100%
		958	367	966	82	2373
		40.37%	15.47%	40.71%	3.46%	100%
Rented	Owner	698	87	400	32	1217
		57.35%	7.15%	32.87%	2.63%	100%
	Renter	1580	442	1351	163	3536
		44.68%	12.50%	38.21%	4.61%	100%
	Lives for free	19	11	11	4	45
		42.22%	24.44%	24.44%	8.89%	100%
	Total	2297	540	1762	199	4798
		47.87%	11.25%	36.72%	4.15%	100%
Lived rent free	Owner	29	10	41	3	83
		34.94%	12.05%	49.40%	3.61%	100%
	Renter	64	38	98	4	204
		31.37%	18.63%	48.04%	1.96%	100%
	Lives for free	4	7	16	5	32
		12.50%	21.88%	50.00%	15.63%	100%
	Total	97	55	155	12	319
		30.41%	17.24%	48.59%	3.76%	100%

Once again, the results differ quite a bit when tenure status is specified, but the results are not quite as dramatic as the housing comparison is. Previous owners are somewhat ambivalent about their new neighborhoods, regardless of their current tenure status. Similar proportions of previous owners say that their new neighborhood either is an improvement or is about the same. Only about 16% of previous owners feel like their new neighborhood is worse. Of owners who remain owners, 50% say that their neighborhood situation has improved, while only 8% feel that it has worsened. For owners who have become renters, 45% feel like the new neighborhood is about the same, while 27% note an improvement and 26% feel worse off.

Renters are more inclined to view a move in a positive light. 48% of previous renters, irrespective of current tenure status, say that their neighborhood situation has improved, while only 11% say that it has gotten worse. About 37% say that the new

neighborhood is about the same, and for 4% the new neighborhood really is the same. For those renters who have become owners, 58% report an improvement, and only 7% report a diminution of neighborhood quality. Even renters who still rent tend to perceive themselves as better off – 45% report better neighborhoods post-move, and only 12.5% report a worse neighborhood.

Relatively few respondents lived rent-free before moving, and these respondents tend to view their new neighborhoods more ambivalently than either renters or owners. A plurality (49%) feel that their neighborhood situation has not changed much, while 30% feel better and 17% feel worse. Similar patterns obtain within each of the current tenure statuses – even those who became owners cite no change about half the time and an improvement 35% of the time.

What factors might account for neighborhood satisfaction? Specifically, I want to know whether there are differences between racial groups, and whether some groups have been more successful than others have in improving their situations through a move. To ascertain this, I ran a series of logistic regression models, utilizing the same independent variables as I have previously used. Again, I ran the regression models two ways: once using tenure status and once using a series of variables representing tenure shifts. Table 5.17 contains the results of the regression analysis.

TABLE 5.17: Neighborhood Comparison

Covariate:	Better		Worse		About the Same	
	Model A	Model B	Model A	Model B	Model A	Model B
Women	1.0464	1.0328	1.0534	1.0634	0.9108+	0.9270
Race:						
Blacks	1.0756	1.0621	0.6565***	0.6775**	1.1442+	1.1400
Asians	1.1374	1.2187	0.7631	0.7105	0.9863	0.9546
Hispanics	1.2441**	1.2652**	0.6088***	0.5707***	1.0231	1.0198
Foreign-born	0.9727	0.8818	0.8664	1.0343	1.0488	1.0800
Age:						
Under 18	0.7023	0.7232	0.6441	0.9549	1.9415+	1.6524

Covariate:	Better		Worse		About the Same	
	Model A	Model B	Model A	Model B	Model A	Model B
18-34	0.9686	0.9577	1.2144+	1.2651*	0.9930	0.9826
50-64	0.8963	0.9541	0.9557	0.9160	1.1466	1.0916
65+	0.7185	0.7368	1.0172	1.0174	1.3667	1.3519
Minor child present	1.1762**	1.1926**	1.0318	1.0543	0.8195**	0.7988***
Marital status:						
Married	1.3487***	1.3815***	0.8819	0.8445	0.8162**	0.8233**
Divorced	1.0213	1.0328	1.0873	1.0237	0.9730	0.9917
Widowed	1.1116	1.0149	1.1933	1.3781	0.8546	0.8912
Education:						
Less than high school	1.0800	1.0005	0.9950	1.0225	0.9127	0.9808
Some college	0.8600*	0.8817+	1.4090**	1.4273**	0.9685	0.9394
College graduate	0.8331*	0.8179*	1.1737	1.1433	1.0578	1.0832
More than college	0.9463	0.9458	1.1802	1.1586	1.0011	1.0157
Natural log of wages	1.0510+	1.0641*	0.9257*	0.9109**	0.9865	0.9869
Region:						
South	1.1343+	1.1824*	1.1302	1.1135	0.8884	0.8706+
Midwest	1.0431	1.0570	0.9571	0.9579	0.9723	0.9753
West	0.9910	0.9930	1.3948*	1.4117*	0.8910	0.9063
Homeowner	1.5312***	---	0.4929***	---	0.8709*	---
Tenure shifts:						
Owned previously:						
Owns now	---	1.1298	---	0.7062*	---	0.9722
Rents now	---	0.4685***	---	2.7547***	---	1.1389
Lives for free now	---	0.5018	---	3.6625*	---	0.7898
Rented previously:						
Owns now	---	1.4613***	---	0.7006*	---	0.7923**
Lives for free now	---	0.9899	---	2.3063*	---	0.4840+
Lived for free previously:						
Owns now	---	0.5538*	---	1.2279	---	1.5732+
Rents now	---	0.6065**	---	1.5410*	---	1.4440*
Lives for free now	---	0.2126**	---	2.4281+	---	1.1995
Suburban	1.1671**	1.1838**	0.6414***	0.6274***	1.1270*	1.1393*
N	7145	6465	7145	6465	7145	6465
Pseudo-R ²	0.0248	0.0386	0.0433	0.0647	0.0087	0.012

Hispanics are the only racial group who are more likely than are whites to live in better neighborhoods following a move – blacks and Asians do not differ significantly from whites. In both forms of the model, Hispanics are about 25% more likely to report a neighborhood improvement. Both Hispanics and blacks (but not Asians) are substantially less likely to report that their neighborhoods worsened than are whites. The effect is stronger for Hispanics – their odds of ending up in a worse neighborhood are only about

60% those of whites, while blacks' odds are about two-thirds those of whites. Again, Asians do not differ significantly from whites. The foreign-born also do not differ from the native-born, in any of the models.

Households with a minor child present, as well as the married, are more likely to report improvements than are the childless and single. There are not a lot of differences by age, education, and earnings, although people who earn more are (not surprisingly) slightly more likely to report an improvement in their neighborhoods and are less likely to report a worsening.

Suburbanites are somewhat more likely than are central city dwellers to report improvements after a move, in both forms of the model. Similarly, they are less likely to report that a move has left them in a worse neighborhood. In the more general form of the model, homeowners are about 50% more likely than are renters to report an improvement, and they are only about half as likely to report that their neighborhood has gotten worse following a move.

In the more specific form of the model, owners who have become renters are 2.5 times more likely to feel that their new neighborhood is worse than are renters who have remained renters. They are also only about half as likely to report that their move has improved their neighborhood status. Owners who remain owners are less likely to report that the neighborhood has worsened, but are not statistically any more or less likely to report an improvement. Renters who have become owners are about 50% more likely to say that the new neighborhood represents a step up, and are only about 70% as likely to say that the new neighborhood is worse, when compared to those renters who have remained renters.

While there are relatively few direct racial differences in neighborhood experience, there are some indirect ones. Because whites and natives are more likely to own their own homes than are minorities and immigrants, they are therefore indirectly more likely to experience an improvement in neighborhood following a move. Similarly, they are less likely to experience a decrease in perceived neighborhood quality.

Metropolitan Context

From the preceding two sections, it is clear that the immediate context of a respondent's dwelling is important. The immediate neighborhood has an impact on one's daily life, from the availability of shopping and other amenities to the education of one's children. But what of the broader context? In an effort to examine the effect of the metropolitan area on mobility characteristics, I re-ran all of the preceding analyses with metropolitan-level variables included. To my surprise, they did not appear to have an effect. In no case did adding the metropolitan variables increase the explanatory power of the models that I was analyzing.⁹ Therefore, I have not displayed the multivariate results here and have instead chosen to rely on the individual-level predictors discussed above.

Conclusion

People move for a variety of reasons. Some of these moves are unavoidable, but most are undertaken voluntarily. And most seem to pay off – a majority of movers says that their new housing unit compares favorably to the old one, and less than fifth of movers say that their new dwelling is worse than the old one. A move often results in a

better residential environment, too – almost 50% of movers say that the move has bettered their neighborhood, while only 13% say that the new neighborhood is worse.

These results suggest an air of upward mobility to moves. Granted, since the AHS asks movers to compare the unit and neighborhood in retrospect, some of these results could be due to an inherent human tendency to put the best face on things. Yet if people say that they are better off now than they used to be, can we deny the improvement? Fortunately, the objective evidence seems to back up respondents' subjective responses. More movers improved their tenure (by becoming owners) than worsened it (by no longer owning), indicating a degree of upward mobility in moves.

Black renters are more likely than white renters are to make the transition from renting to owning, perhaps indicating that some blacks are beginning to catch up to whites. While blacks who move still find that their search for housing is more constrained when compared to whites, they are still more likely than white movers are to report an improvement in housing after a move. They are also less likely to report that their new unit (or their new neighborhood) is worse than the previous one. While the black-white differences are fairly consistent in many of these analyses, there are surprisingly few Asian-white and Hispanic-white differences. Similarly, there are few differences by nativity. These results suggest that once you control for tenure status, most of the racial and nativity differences disappear, implying that most people have similar preferences and reasons for moving. And whether it is their main reason or not, upward mobility is one common result from a move, putting movers one step closer towards achieving the American Dream.

¹ These financial reasons do not include the price of the housing unit itself.

² The total of the N's in this table is higher than the total number of responses shown in table 5.1. This is because table 5.1 reports respondents' *main* reason for moving, while table 5.2 reports different reasons for moving. Respondents could give multiple reasons, and can therefore show up more than once in table 5.2.

³ Indeed, given real estate agents' historic unwillingness to show black home seekers available units (Ross and Turner 2005; Yinger 1995), we would expect blacks to have less knowledge of available units than would whites. This is indeed the case. A separate analysis (not shown) reveals that black movers are almost three times as likely as are whites to say that they chose their current unit because they were unaware of alternatives.

⁴ I did re-run the analysis with each individual reason as the dependent variable, although I do not display these results.

⁵ I am using "renters" synonymously with "renters and those who live for free."

⁶ For some reason, the categories that the AHS uses to classify respondents' previous housing units do not match those that it uses to classify their current housing unit. The retrospective categories are house, apartment, mobile home, and other; the current categories are detached unit, attached unit, apartment building, and mobile home.

⁷ I also ran these analyses using the eight tenure shift variables, just like I did in the results shown in table 5.7, but in this case doing so did not increase the explanatory power of the models. Therefore, I only display the models with tenure status (homeownership) instead of breaking it down by shifts in tenure.

⁸ In other analyses (not shown), I re-ran the models using each specific reason as a dependent variable, rather than the broader categories. I also ran the analyses of the broader categories using the more specific tenure shift variables rather than the simple dichotomous variable representing ownership.

⁹ Part of this may be a result of data limitations. My working sample from the AHS contains about 8,000 cases. Of those, fewer than 5,000 had an identifier to tie the respondent to a metropolitan area. These 5,000 cases are spread among 135 MSAs, leaving many MSAs with very few cases – in many cases fewer than 10, and at the most 256.

CHAPTER 6

A DREAM DEFERRED?

RACE, NATIVITY, AND THE AMERICAN DREAM

A. Sum up previous work

1. Lessons from chapter 3

- a) 70% of people prefer single-family units
- b) Ownership is a good investment
- c) Better off owning
- d) This is true even if it isn't a good investment
- e) High govt. priority
- f) Sacrifice:
 - (i) Car (90%)
 - (ii) Vacation (85%)
 - (iii) Rent with shorter commute (81%)
 - (iv) Live farther away (77%)
 - (v) Give up freedom to move (69%)
- g) Feelings:
 - (i) Better life for kids (83%)
 - (ii) Stability (73%)
 - (iii) Belong to N (71%)
 - (iv) System works (56%)
- h) Buying:

(i) Safe, lot of potential (71%)

(ii) View of LT investment reason to buy

i) About half of renters view it as high priority

j) More white renters OK with renting (owning not a priority)

k) Blacks less likely to buy in 3 years

2. Lessons from chapter 4

a) Blacks much less likely to own and be in suburbs

b) Asians and Hispanics also lag but not as much

c) FB lag in both, but more in ownership

d) Blacks have fewer amenities, as do A, H, and FB

e) Live in smaller units

f) Less likely to report lack of problems

g) Rate their Ns as worse (FB excepted)

h) More undesirable land uses

i) More N problems

3. Lessons from chapter 5

a) Blacks less likely to be happy with unit

b) More likely to have constrained search

c) Blacks and FB more often improved tenure/less often worsened

d) Relatively few direct racial effects in mobility

e) Whites more likely to move for work (12% vs. 5%)

f) Whites do better insofar as tenure shift (but effect goes away when control)

- g) Similar proportions happy with new unit compared to old one
- h) Becoming owners leads to positive comparison of new unit to old
- i) Similar proportions happy with new N compared to old one
- j) Becoming owners leads to positive comparison of new N to old

B. How dissertation has broadened our knowledge

1. Conceptualized American Dream

- a) People want to move up
- b) Need to own to get there
- c) Ownership and suburbanization both deeply rooted in American ethos

2. Used more recent data

3. Expanded residential attainment framework

- a) Gone beyond homeownership and suburbanization
- b) Looked more closely at measures of unit quality and neighborhood quality
- c) Investigated mobility (actual act of attainment)
- d) Incorporated metro-level results

4. Taken attitudes into account

C. Directions for future research

1. Re-assess with data after housing crunch

- a) Have people's actual situations changed?
- b) Has this caused a change in preferences?

2. Integrate with segregation

3. Geographic analysis

4. Go beyond simple central city/suburb dichotomy

- a) Examine different kinds of suburbs
- 5. May affect neighborhood change literature
 - a) why people move
- D. Potential policy implications
 - 1. Broaden homeownership
 - a) Popular policy
 - b) People willing to make sacrifices
 - c) Some level at which you cannot extend greater ownership
 - d) Differences by tenure status; racial differences disappear when you control for this
 - e) How to close racial gap?
 - (i) Have to make minorities wealthier
 - (ii) wealth gap for blacks
 - 2. People want to own
 - a) Will move further out to do so
 - b) Affects sprawl, regional planning
 - 3. People want single-family houses
 - a) Hard to reconcile with New Urbanism
 - b) Yet current situation (high gas, etc.) makes low-density single-family neighborhoods unworkable in long run
 - 4. May have to work harder to entice people to remain in central cities
 - 5. More generally, need to recognize preferences
 - a) May have to change preferences to change current situation

APPENDIX A: Metropolitan Areas

Metropolitan Area	Cases	Percent
Akron, OH	37	0.20
Albany-Schenectady-Troy, NY	66	0.35
Albuquerque, NM	72	0.39
Allentown-Bethlehem-Easton, PA	64	0.34
Appleton-Oshkosh-Neenah, WI	34	0.18
Atlanta, GA	291	1.56
Atlantic City, NJ	15	0.08
Augusta, GA-SC	26	0.14
Austin, TX	90	0.48
Bakersfield, CA	55	0.29
Baltimore, MD	259	1.39
Baton Rouge, LA	44	0.24
Beaumont-Port Arthur, TX	16	0.09
Bergen-Passaic, NJ	190	1.02
Birmingham, AL	91	0.49
Boston, MA	400	2.14
Boulder-Longmont, CO	32	0.17
Bridgeport-Milford, CT	59	0.32
Canton, OH	38	0.20
Charleston, SC	43	0.23
Chattanooga, TN-GA	52	0.28
Chicago, IL	1086	5.81
Cincinnati, OH-KY-IN	158	0.85
Cleveland, OH	240	1.28
Colorado Springs, CO	55	0.29
Columbia, SC	50	0.27
Columbus, OH	171	0.91
Corpus Christi, TX	33	0.18
Dallas, TX	329	1.76
Davenport-Rock Island-Moline, IA-IL	36	0.19
Daytona Beach, FL	23	0.12
Denver, CO	91	0.49
Des Moines, IA	35	0.19
Detroit, MI	654	3.50
Duluth, MN-WI	23	0.12
El Paso, TX	88	0.47
Erie, PA	13	0.07
Eugene-Springfield, OR	35	0.19
Evansville, IN-KY	14	0.07
Flint, MI	35	0.19
Fort Lauderdale-Hollywood, FL	203	1.09
Fort Myers-Cape Coral, FL	13	0.07
Fort Wayne, IN	26	0.14
Fort Worth-Arlington, TX	166	0.89
Fresno, CA	67	0.36
Gary-Hammond, IN	67	0.36
Grand Rapids, MI	72	0.39

Metropolitan Area	Cases	Percent
Greensboro-Winston Salem-High Point, NC	85	0.45
Greenville-Spartanburg, SC	47	0.25
Hartford, CT	22	0.12
Honolulu, HI	65	0.35
Houston, TX	367	1.96
Indianapolis, IN	123	0.66
Jackson, MS	22	0.12
Jacksonville, FL	119	0.64
Jersey City, NJ	105	0.56
Johnson City-Kingsport-Bristol, TN-VA	31	0.17
Kansas City, MO-KS	186	0.99
Knoxville, TN	51	0.27
Lakeland-Winter Haven, FL	22	0.12
Lancaster, PA	26	0.14
Lansing-East Lansing, MI	25	0.13
Las Vegas, NV	132	0.71
Lawrence-Haverhill, MA-NH	32	0.17
Lexington-Fayette, KY	52	0.28
Little Rock-North Little Rock, AR	59	0.32
Los Angeles-Long Beach, CA	1115	5.96
Madison, WI	37	0.20
McAllen-Edinburgh-Mission, TX	41	0.22
Melbourne-Titusville-Palm Bay, FL	21	0.11
Memphis, TN-AR-MS	127	0.68
Miami, FL	268	1.43
Middlesex-Somerset-Hunterdon, NJ	114	0.61
Milwaukee, WI	168	0.90
Minneapolis-Saint Paul, MN	310	1.66
Mobile, AL	32	0.17
Modesto, CA	36	0.19
Monmouth-Ocean, NJ	80	0.43
Montgomery, AL	24	0.13
Nashville, TN	98	0.52
Nassau-Suffolk, NY	331	1.77
New Haven-Meriden, CT	64	0.34
New Orleans, LA	145	0.78
New York City, NY	1374	7.35
Newark, NJ	228	1.22
Norfolk-Virginia Beach-Newport News, VA-NC	216	1.16
Oakland, CA	305	1.63
Oklahoma City, OK	136	0.73
Omaha, NE-IA	71	0.38
Orange County	323	1.73
Orlando, FL	133	0.71
Pensacola, FL	17	0.09
Peoria, IL	34	0.18
Philadelphia, PA-NJ	735	3.93
Phoenix, AZ	362	1.94
Pittsburgh, PA	268	1.43

Metropolitan Area	Cases	Percent
Providence, RI	92	0.49
Raleigh-Durham, NC	91	0.49
Riverside-San Bernardino, CA	224	1.20
Rochester, NY	97	0.52
Rockford, IL	19	0.10
Sacramento, CA	179	0.96
Saint Louis, MO-IL	258	1.38
Salinas-Seaside-Monterey, CA	19	0.10
Salt Lake City-Ogden, UT	136	0.73
San Antonio, TX	178	0.95
San Diego, CA	339	1.81
San Francisco, CA	248	1.33
San Jose, CA	193	1.03
Santa Barbara-Santa Maria-Lompoc, CA	24	0.13
Santa Rosa-Petaluma, CA	28	0.15
Sarasota, FL	28	0.15
Scranton-Wilkes Barre, PA	64	0.34
Seattle, WA	265	1.42
Shreveport, LA	28	0.15
Spokane, WA	29	0.16
Springfield, MA	73	0.39
Stamford, CT	19	0.10
Stockton, CA	45	0.24
Syracuse, NY	52	0.28
Tacoma, WA	73	0.39
Tampa-Saint Petersburg-Clearwater, FL	271	1.45
Toledo, OH	69	0.37
Trenton, NJ	20	0.11
Tucson, AZ	96	0.51
Tulsa, OK	57	0.30
Utica-Rome, NY	17	0.09
Vallejo-Fairfield-Napa, CA	33	0.18
Ventura, CA	70	0.37
Washington, DC-MD-VA	452	2.42
Waterbury, CT	16	0.09
West Palm Beach-Boca Raton, FL	125	0.67
Wichita, KS	54	0.29
Worcester, MA	37	0.20
Youngstown-Warren, OH	35	0.19
Total	18694	100

APPENDIX B: Metropolitan-Level Variables

Variable	Min.	Max.	Mean	Std. Dev.
Proportion of population in central city	0.00	0.87	0.38	0.18
Proportion of whites in central city	0.00	0.90	0.31	0.19
Proportion of blacks in central city	0.00	0.95	0.63	0.23
Proportion of Asians in central city	0.00	0.95	0.46	0.24
Proportion of Hispanics in central city	0.00	0.93	0.50	0.23
Proportion of population in suburbs	0.13	1.00	0.62	0.18
Proportion of whites in suburbs	0.10	1.00	0.69	0.19
Proportion of blacks in suburbs	0.05	1.00	0.37	0.23
Proportion of Asians in suburbs	0.05	1.00	0.54	0.24
Proportion of Hispanics in suburbs	0.07	1.00	0.50	0.23
Percent white	0.10	0.96	0.69	0.17
Percent black	0.00	0.46	0.12	0.10
Percent Asian	0.01	0.69	0.04	0.07
Percent Hispanic	0.01	0.88	0.13	0.15
Percent white (central city)	0.00	0.93	0.54	0.21
Percent black (central city)	0.00	0.74	0.22	0.18
Percent Asian (central city)	0.00	0.74	0.05	0.08
Percent Hispanic (central city)	0.00	0.82	0.15	0.17
Percent white (suburbs)	0.08	0.97	0.77	0.18
Percent black (suburbs)	0.00	0.28	0.07	0.07
Percent Asian (suburbs)	0.00	0.66	0.04	0.07
Percent Hispanic (suburbs)	0.01	0.92	0.11	0.16
Percent foreign-born	0.01	0.51	0.10	0.09
Percent owner-occupied	0.31	0.80	0.66	0.07
Percent of white HHs that are owner-occupied	0.41	0.84	0.72	0.07
Percent of black HHs that are owner-occupied	0.15	0.65	0.42	0.08
Percent of Asian HHs that are owner-occupied	0.23	0.75	0.53	0.10
Percent of Hispanic HHs that are owner-occupied	0.15	0.71	0.44	0.12
Percent of housing built in previous 10 years	0.04	0.47	0.17	0.07
Percent of housing units that are vacant	0.02	0.33	0.08	0.04
Percent of population in different house in 1995	0.32	0.64	0.47	0.06
D white/black	0.23	0.85	0.58	0.12
D white/Asian	0.21	0.54	0.38	0.07
D white/Hispanic	0.19	0.75	0.44	0.12
D white/black (central city)	0.00	0.83	0.52	0.16
D white/Asian (central city)	0.00	0.59	0.32	0.10
D white/Hispanic (central city)	0.00	0.68	0.40	0.13
D white/black (suburbs)	0.24	0.77	0.50	0.12
D white/Asian (suburbs)	0.16	0.52	0.36	0.07
D white/Hispanic (suburbs)	0.18	0.63	0.37	0.11
Ratio of housing value to median HH income	1.64	7.10	2.84	0.94
Ratio of housing value to white med. HH inc.	1.23	6.33	2.58	0.85
Ratio of housing value to black med. HH inc.	1.11	12.66	4.13	1.38
Ratio of housing value to Asian med. HH inc.	0.82	7.55	2.67	1.13
Ratio of housing value to Hispanic med. HH inc.	1.79	9.11	3.71	1.45
Ratio of black med. HH inc. to white med. HH inc.	0.45	1.10	0.63	0.10
Ratio of Asian med. HH inc. to white med. HH inc.	0.48	1.99	1.01	0.20

Variable	Min.	Max.	Mean	Std. Dev.
Ratio of Hispanic med. HH inc. to white med. HH inc.	0.43	0.96	0.72	0.10
Percent of population 65+	0.07	0.29	0.13	0.03
Percent of people 16+ in manufacturing	0.02	0.19	0.08	0.04
Percent of people 16+ in the military	0.00	0.08	0.01	0.01
Percent of people 16+ employed by government	0.05	0.17	0.09	0.02
Percent of people 16+ in college/grad school	0.03	0.17	0.08	0.02

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