# Introduction residential patterns and trends essay sample



Residential segregation is a systematic process that divides, alienates and separates individuals and households residentially on the bases of a variety of human and social characteristics. Societies can be segregated by race, socioeconomic class, discrimination, redlining, suburbanization, or urbanization. Many sociologists have different views and arguments concerning the main causes of residential segregation. Segregation is a social problem and a major topic in urban sociology and the social inequality field. Residential segregation has its effects as well as causes, but the effects seem to impact the socially disadvantaged and the poor more than any other group. Sociologists and politicians have long viewed racial residential segregation as a key aspect of racial inequality, implicated in both intergroup interactions and in larger processes of individual and group social mobility (Charles 2003). Urban marginality has grown in advanced societies since the close of the Industrial era (Wacquant 1999).

Du Bois (1903) recognized " the importance of neighborhoods—the physical proximity of home and dwelling-places, the way in which neighborhoods group themselves, and {their} contiguity"—as primary locations for social interaction, lamenting that the " color line" separating black and white neighborhoods caused each to see the worst in the other (1990, pp. 120-121). Myrdal (1944) and Taeuber and Taeuber (1965), believed that segregation was the main hindrance to equality, stating that " segregation does not develop informal, neighborly relations, but permits prejudice to be freely vented on blacks without hurting whites." Moreover, residential segregation " undermines the social and economic well-belling" irrespective of personal characteristics (Massey & Denton 1993, pp. 2-3). Living in racially segregated neighborhoods has serious implications for the present and future mobility opportunities of those excluded from desirable areas (Charles 2003). Where we live geographically affects our access to good job opportunities, educational quality, and safety from crime (both as victim and as perpetrator), as well as the quality of our social networks (Jargowsky 1996, Wilson 1987).

In *The Truly Disadvantaged*, Wilson (1987) outlined the most widely accepted theory of urban poverty. According to him, geographically concentrated poverty and the development of the ghetto underclass resulted from structural changes in the economy combined with the middle- and working-class black families leaving many inner-city ghetto neighborhoods. The shift from goods- to a service-producing economy caused huge declines in low-skilled manufacturing jobs that paid enough to support a family; owing to past discrimination, blacks were disproportionately concentrated in these jobs and therefore experienced massive unemployment.

Having benefited more from civil rights gains that included affirmative action policies as well as antidiscrimination legislation, Wilson argued, middle- and working-class blacks were able to take advantage of residential opportunities outside of the ghetto. The impact of these events caused social dislocations associated with sudden and/or long-term increases in joblessness—underand un-employment, welfare dependence, out-wedlock birth, and a blatant disregard for law. The emigration of non-poor black, Wilson argued, removed an important " social buffer," leaving poor blacks in socially isolated communities that lacked material resources, access to jobs and exposure to to good work histories (Wilson 1987).

conventional role models, and therefore generated behaviors not conducive

The publication of *American Apartheid* (Massey & Denton 1993) shifted public discourse back to the issue of race and racial segregation as fundamental to the status of black Americans and the origins of the urban underclass. The book argued persuasively that the missing link in each of the underclass theories prevalent at the time was a systematic failure and ultimately amplifying the harmful social and economic processes that blacks experienced (Massey & Denton 1993, p. 7).

Blacks in 16 metropolitan areas were hyper-segregated from whites in 1980, displaying strong isolation on at least four of five standard measures of residential distribution (Massey& Denton 1989). " By 1990, that number had nearly doubled: In 29 U. S. metropolitan areas-containing 40% of the total black population—blacks experienced multidimensional and cumulative residential segregation" (Denton 1994).

## Comparative levels of segregation among different ethnic populations

Blacks are unique in their experience of comparatively higher levels of segregation, which contrasts sharply with the limited and temporary segregation and isolation experienced by other groups (Denton 1994, Massey & Denton 1993). Hispanics and Asians are only moderately segregated from whites, although their levels of segregation are increasing as a result of continuous, high-volume immigration since 1970 (Charles,

2003). Preliminary data from the 2000 Census (Logan 2001a) documents https://assignbuster.com/introductionresidential-patterns-and-trends-essay-sample/

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nationwide growth in the relative size of the Hispanic and Asian populations since 1980 and decrease in the relative size of the white population; the relative size of the black population changed little (an average of 1. 5%). With no end to immigration in sight, non-Hispanic whites are projected to become a numerical minority in the United States (Edmonston & Passel 1992, Massey 1995) by the 2010 Census (Charles, 2003).

Black, Hispanic, and Asian segregation, isolation and exposure to whites from the 50 largest regions in 2000 changed between 1980 and 2000 (Charles, 2003). Both Hispanics and Asians show increasing segregation and isolation from whites (Charles 2003). The degree of black-white segregation remains extreme in 28 metropolitan regions (Charles 2003). More than half of these are eastern and Midwestern regions, where black-white segregation has been most resistant to change (Farley & Frey 1994, Massey & Denton 1993), and many of the most segregated regions saw little or no change in black-white segregation in over twenty years. At the same time, segregation declined enough in some mid-size regions with sizable black populations to be characterized as not extreme or moderate. Areas with the largest declines in segregation (15% or more) tend to be multiethnic communities and regions (an above-average presence of at least one other nonwhite group) and/or have relatively small black populations (between 5% and 10%; these metro areas are located in the newer cites of the west and southwest (Farley & Farley 1994, 1993 Logan 2001). Trends in Hispanic and Asian segregation are different than those observed for blacks (Charles, 2003).

In most areas, Hispanic-white segregation remains low and exposure to whites is meaningful, despite explosive population growth (Charles, 2003). https://assignbuster.com/introductionresidential-patterns-and-trends-essay-sample/

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Hispanic-white dissimilarity never exceeds 68% (and only five areas exceed 60%, compared to 28% for blacks) and averages a low of 43% in the South and a high of 57% in the East (Charles, 2003). Isolation increased more strongly, yet the average Hispanic resides in a neighborhood that is between 16% and 42% same-race (compared to the average black person, whose neighborhood is between 18% and 59% same-race where exposure to whites declined more substantially) (Charles, 2003).

Asians remain the least-segregated nonwhite group (Charles, 2003). Increases in isolation (except for the West, where Asians are concentrated) are generally less than 10% (the average increase for the 50 regions was 3%), and declines in exposure to whites are comparable to those experienced by Hispanics, once again reflecting the quick population growth of these large immigrant groups, concentrated settlement patterns, and declining white population share (Charles, 2003). In contrast to the residential patterns of blacks, Hispanics, Asians, and Whites' exposure to minorities grew steadily over the past two decades: In 2000, the minority percentage in the average white person's census tract was a nontrivial 20%. Alba and Colleagues (1995) document sharp decrease in the number of allwhite neighborhoods since 1970 (Charles 2003). In short, although segregation increased for minority group members, the average white person experiences modest integration (Charles, 2003).

Data from Census 2000 show that black-white segregation declined modestly at the national level after 1980, while Hispanic and Asian segregation increased in most metropolitan areas (Logan, Stults, and Farley 2004). There were declines in the number of metropolitan areas with black hyperhttps://assignbuster.com/introductionresidential-patterns-and-trends-essaysample/ segregation, although levels of segregation experienced by blacks remained significantly higher than those of the other racial groups (Wilkes & Iceland 2004). Changes that have produced greater challenges for blacks proved to have an insignificant effect: there was no net shift of the black population toward less-segregated areas, segregation at the metropolitan level did not decrease more in areas where the income of black came closer to the incomes of whites over time, and the emergence of more multiethnic regions had no impact (Logan, Stults, and Farley 2004). The growth in Hispanic and Asian segregation in individual metropolitan areas was counterbalanced by a net movement of these two groups toward areas of lower segregation (Logan, Stults, and Farley 2004). These increases were associated with the more rapid growth in the Hispanic and Asian populations (Logan, Stults, and Farley 2004).

Hispanic segregation increased more in regions where group members had income levels relative to whites and included a growing share of immigrants (Logan, Stults, and Farley 2004). As neighborhoods became more integrated black segregation decreased, and foreign immigrants became more segregated largely because they were concentrated in particular metropolitan regions (Fischer, Stockmayer, and Stiles & Hout). The average white person lives in a neighborhood tract that is 80 percent white, down from 85 percent in 1990; the average black person lives in a neighborhood tract that is 51 percent black, down from 1990; the average Hispanic is less segregated by this measure-his tract is 45 percent Hispanic, and increased from 43 percent in immigration, many members of the Hispanic population are illegal immigrants (Glazer 2001). Older European immigrant groups exhibit less segregation than newer immigrant groups from Asia and Latin American (Jones, 2003). African Americans in New York are much more segregated than people living in the Pacific Rim cities (Poulsen, Johnston, & Forrest 2002).

#### **Black Inner-City Poverty Concentration**

Segregation and social isolation concentrates poverty in African American inner-city communities and as a result limit blacks from obtaining social upward mobility and economic enhancement (Wilson, 1987). The poverty concentration of African Americans is now widely believed to be a noticeable aspect of segregation (Egan, Anderton, & Weber 1998). The geographic concentration of poverty in distressed urban neighborhoods grew during the 1970s and 1980s, especially in the manufacturing-based cities of the Midwest and Northeast (Holloway & Mulherin 2004). Wilson (1987, 1996) argues that deteriorating neighborhoods are occupied by the most disadvantaged African Americans and that urban poverty is being spatially concentrated. Jargowsky and Bane (1990 1991) also found increases in concentrated urban poverty during the 1970s in the large metropolitan areas.

Some sociological work addressed race more explicitly and found that black poverty is much more concentrated than white poverty in absolute terms and grew rapidly during the 1970s (Jargowsky, 1994). The concentration of white poverty grew more rapidly during the 1980s (Galster & Mincy, 1993; Muherin 2000). Galster and Mincy (1993) found that the largest increases in poverty concentration during the 1980s took place in smaller metropolitan

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areas and that the relative poverty among whites was three times the rate of growth among blacks. Massey, Gross, and Shibuya (1994) studied the relations between concentration of poverty and racial residential segregation and found that housing market discrimination limits black's residential mobility and spatially concentrates poverty.

#### Causes of residential segregation

Several positions have been put forward in an attempt to explain the dynamics that influence the residential segregation of Blacks. Many poor African Americans live in ghettos: urban neighborhoods that are racially segregated, economically devastated, socially stigmatized, and politically abandoned (MacLeod, 1987). Throughout much of the past three decades, American cities have become home to increasing concentration of poor households, mostly composed of racial and ethnic minorities (Carter, Schill and Wachter 1998). In the U.S., concentrated inner-city poverty and racial segregation go hand in hand. Because poverty is correlated with race, racial segregation often translates into higher levels of concentrated poverty than would otherwise exist in an urban environment where people of different races and ethnicities were spread evenly over space (Carter, Schill, & Wachter 1998). Carter, Schill, and Wachter (1998) found that neighborhood poverty rates increased when public housing was located within a concentration area. Jargowsky (1994, 1997), defines a high-poverty neighborhood as one in which 40% of the population is poor and confirms that both neighborhood poverty (the number of such neighborhoods) and the concentration of the poor (proportion of all poor people living in such

#### neighborhoods) grew from 1970 to 1990.

https://assignbuster.com/introductionresidential-patterns-and-trends-essaysample/ The first explanation for why black poverty concentration exists is because of the exodus of middle and working class blacks from the inner city (Wilson 1987, 1996 Jargowsky & Bane 1991, Jargowsky 1997, Small & Newman 2001). A second is the residential segregation model, which argues that housing laws were so poorly enforced that they did little to dismantle the racial divide in housing; this lack of enforcement, caused poverty with concentration of many poor black people (Massey & Denton 1987, 1993, Denton & Messey 1988, Messey 1994, Small & Newman 2001).

The third is the departure of low-skilled job model, which is from spatial mismatch thesis; it argues that the manufacturing jobs moved from innercity neighborhoods, especially during the 1970s, which caused increasing joblessness among black men and thus increasing the neighborhoods' concentration of poverty (Wilson 1987, Kasarda 1989, Weicher 1990, Kain 1992, Jencks & Mayer 1990, Small and Newman 2001). Quillian (1999) shows that in the 1970s and 1980s non-poor blacks were moving rapidly into white neighborhoods, as Wilson argued, but he also finds that black racial segregation is a more important explanation than middle-class black out-migration in regard to the present concentration of poverty, as Massey and Denton argued.

Segregation is a more accurate account of contemporary concentrations of poverty; it cannot explain the increase in poverty over the 1970s and 1980s because during that time the levels of segregation did not increase – in fact, they declined slightly (Massey & Denton 1993: 64, Farley & Frey 1994, Small & Newman 2001). Concentrated poverty may be the inevitable result when a

highly segregated group experiences an increase in its overall rate of https://assignbuster.com/introductionresidential-patterns-and-trends-essaysample/ poverty but it does not explain why the concentration of poverty in certain communities of this segregated group should increase to nearly three times the group's overall rate of poverty increase (Wilson 1996). Wilson (1996) argued that poverty concentration and the increase of poverty took place because of the joblessness and unemployment among inner-city residents. Social upward mobility is determined by employment and income, therefore if joblessness increases the rate of poverty then concentration would increase as well.

Segregation does cause poverty concentration in inner-city African American neighborhoods. Segregation and poverty are caused by the following: (1) Structural transformations in the US economy from goods production to service; (2) the exodus of middle class blacks from inner-city communities (3) poorly enforced housing laws which did little to dismantle racial division in housing (4) manufacturing jobs leaving the inner city neighborhoods and (5) class segregation and poverty. The negative effects that manifest as a result are: (1) Youth or adolescents fail to obtain employment later in life (2) African Americans in inner-cities communities lack social and employment networks (3) increases in social disorganization with increase in poverty concentration (4) Weakened family structure and an increase in negative youth behavior.

#### Socioeconomic factors

Massey and Fischer (2000) argue that segregation interacts with many different structural transformations in a society to determine the spatial concentration of poverty. The structural transformation of U. S. economy from goods production to service work generated a demand for workers with high and low levels of schooling, but little opportunities for those with modest education and training (Massey & Fischer, 2000).

Central cities lost hundreds of thousands of high paying, manufacturing jobs and these were replaced by non-union service positions that paid high salaries to an expanding class of managers and professionals, but wages to displaced factory workers and new jobseekers that lacked educational credentials (Massey & Fischer, 2000). As a result labor unions withered, bifurcated, income inequality grew and poverty deepened (Massey & Fischer, 2000).

This new stratification in the socio-economic sphere was accompanied by a growing spatial separation between classes (Massey & Fischer 2000). As income raised so did the degree of class segregation, as a result affluent and poor families became concentrated and segregated (Massey & Fischer, 2000). Although these economic and geographic trends may have affected all racial and ethnic groups, the consequences were especially serious for African Americans because they were highly segregated by race (Massey & Fischer, 2000). Mary Fischer (2003) found that the most disadvantaged, those who are poor and are black, experience the highest levels of segregation from other racial groups and that these level of segregation do not decline much over time. Wilkes and Iceland (2004) found that African Americans were hyper-segregated in 29 metropolitan areas and Hispanics were hyper-segregated in 2 areas, Asians and Native Americans were not hyper-segregated in any areas. Therefore, according to Massey and Fischer,

(2000) rising class segregation caused income inequality to increase and as https://assignbuster.com/introductionresidential-patterns-and-trends-essaysample/

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a result spatial concentration of poverty became severe for African Americans (Massey, Eggers & Gross 1991).

#### Access to employment

Neighborhood environments affect the labor market success of America's urban youth because people who live in urban communities where poverty is highly concentrated tend to lack upward mobility more than any other group. According to Holloway and Mulherin (2004) living in poor neighborhoods and communities during adolescence carries a long-term labor disadvantage which is caused, at least in part, by the limited ability to accumulate early work experience and males appear to be more sensitive to this neighborhood effect than females. Inner-City African Americans are disadvantaged both by the individual experience of poverty and having residence in poor neighborhoods.

#### Internal community dynamics

According to Jankowski, (1999) Wilson's (1992) reliance on joblessness to explain increasing poverty concentrations and Massey's (2000) reliance on racial discrimination in the housing market creating high concentrations of poverty underestimate the effects of internal community dynamics. For example, increases in population had profound effects on children born to already impoverished families or to single women who were jobless and whose opportunities for employment were greatly diminished by their lack of a partner (Jankowski, 1999). Also there were young people from these neighborhoods who were entering a job market with few openings for

employment thus, serious structural limitations in the local market, along https://assignbuster.com/introductionresidential-patterns-and-trends-essay-sample/

with increases among the poor, have a compounding effect on the concentration of the poor in already low-income areas (Jankowski, 1999).

Furthermore Jankowski (1999) said that unemployment and a race-conscious real estate industry play an important role in concentrating the African American poor. Growing concentration occurred as a result of a tightening labor market that caused people to either lose their jobs and/or be persistently unable to find or hold jobs (Wilson, 1992). This job loss (or the reduction of working hours and income) focuses people into such a situation that they moved to poverty areas (Jankowski 1999). On the other hand the availability of low-rent housing and/or relatives who could help individuals (and their dependents) that had fallen on hard times did not generate a large concentration of poverty.

#### **Discriminatory Housing Practices**

Explicit consideration of race and unlawful discrimination continue to be critical factors in the persistence of segregation in urban housing markets (Squires, Freidman, & Saidat). Racial discrimination is taken for granted as any feature of American urban life in the United States, whites, on average, live in neighborhoods that are nearly 83% white, blacks live in neighborhoods that are 56% black, Hispanics, on average reside in communities that are 42% Hispanic (Lewis Mumford Center 2001a Squires, Freidman & Saidat 2002). According to Squires, Friedman and Saidat (2002) the most common explanations of racial segregation is focused around three hypotheses which are preference, financial status, and residential racial discrimination. The perspective theory argues that most households generally prefer to live in culturally homogeneous neighborhoods (Squires, Freidman & Saidat 2002). The housing market from this theory reflects the freely chosen preferences of millions of buyers and thousands of housing providers who make voluntary decisions in a free market (Thernstrom & Thernstrom 1997; Glazer 1975).

The second explanation focuses on economics, arguing that the spatial concentration of racial groups basically represents the relative financial status of those groups (Squires, Freidman, & Saidat). Since whites in general have higher incomes and control more wealth than racial minorities, whites have more (and nonwhites have fewer) choices in the housing market (Becker 1957; Clark 1986). If whites are reluctant to move into nonwhite neighborhoods, it is argued, this reflects race based neighborhood stereotyping (e. g., concerns about presumed correlations between racial composition and property values as well as other neighborhood characteristics) rather than discrimination per se (Ellen 2000). Housing segregation, therefore, reflects impersonal market forces from this perspective (Squires, Friedman & Saidat 2002).

A third perspective points to a range of discriminator practices and public policies that restrict housing opportunities for nonwhites and serve to create and perpetuate segregated housing (Squires, Fredman & Saidat 2002). It argues that these policies and practices, as well as the individual-level prejudices and stereotypes on which are primarily responsible for the formation of racial and ethnic ghettos and for the persistence of segregation to this day in urban housing markets (Massey 2001; Massey & Denton 1993;

#### Yinger, 1995).

https://assignbuster.com/introductionresidential-patterns-and-trends-essaysample/ While each of these three sets of factors contributes to the segregation of metropolitan areas, the weight of social science points to the latter set as the primary cause (Squires, Fredman & Saidat 2002). Private industry practices include racial steering, blockbusing, and the provision of different levels of service to whites and nonwhites by real estate agents (Fix & Struyk 1992). Redlining and racially discriminatory practices by mortgage lenders (Mummell et al. 1996; Goering & Wienk 1996) and property insurers (Squires, 1997), including the denial to serve and the provision of inferior products and services to minority markets, undercut property values and trap minorities in segregated neighborhoods. Racially discriminatory appraisal practices result in the undervaluation of properties in minority neighborhoods, causing lenders to reject mortgagees even when willing buyers and sellers had agreed to the price, thus further isolating minorities in segregated communities (Schwemm 1996; Pittenger 1996). Violence and intimidation have been used to maintain the color line (Massey & Denton 1993).

Public policies include Federal Housing Administration (FHA) lending practices that historically were discriminatory, as illustrated by the following statement from the agency's early underwriting manual: " If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes" (U. S. Federal Housing Administration 1938, paragraph 937). Enforcement of racially restrictive covenants, exclusionary zoning concentration of public housing in centralcity neighborhoods, and construction of a federal highway system that facilitated suburban development are among a range of public policies that nurtured and reinforced racial segregation (Jackson 1985; Rusk 1999).

The most comprehensive observation of housing market practices was conducted by the Department of Housing and Urban Development (HUD) and the Urban Institute in 1989 (Squires, Friedman & Saidat 2002). Using paired testing (in which comparably qualified white and nonwhite " testers" acting as homebuyers approached housing providers to rent or purchase advertised vacant units), researchers found that black and Hispanics experienced some form of unlawful discrimination in almost half their encounters with real estate agents (Fix, Galster, & Struyk 1992, 22).

Public opinion surveys show that racial minorities prefer integrated to segregated neighborhoods (Schuman et al. 1997). And among those minority households that do choose homogeneous communities, the motivation is often to avoid the harassment fear that may occur in predominantly white areas (Feagin & Sikes 1994). Freeman (2005) study how the odds of a black renter becoming a homeowner changed during the 1990s, considering policy changes aimed at dismantling discriminatory barriers to nonwhite homeownership during that time period and various housing-market characteristics, including the level of residential segregation. Owning a home is synonymous with the American Dream (Freeman, 2005). For many black Americans, however, the quest for homeownership has often been a dream deferred (Freeman 2005). In the 1990s significant polices were implemented that aimed to make the goal of become a homeowner more achievable for groups that had traditionally faced considerable barriers to homeownership-

particularly low-income households and minorities (Freeman, 2005). https://assignbuster.com/introductionresidential-patterns-and-trends-essaysample/

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During this period, homeownership rates reached an all-time high and prior to the civil rights era, non whites and blacks were consistently discriminated against in many facets of life, including efforts to obtain housing (Freeman, 2005). Discrimination in housing emanated from a desire to keep blacks out of white neighborhoods, and a belief among banks and mortgage companies that blacks were poor credit risks (Freeman 2005). These perceptions manifested themselves in the form of discriminatory practices such as real estate agents refusing to show homes to blacks; the use of restrictive covenants forbidding the sale of homes to blacks; and discrimination by financial institutions against black homebuyers (Freeman 2005). Moreover, because much of the opportunities for homeownership were in newer suburban locations outside the ghetto and off limits to blacks-if blacks wanted to purchase a home, they often had to be willing to cross the color line and endure a hostile reception (Jackson, 1985; Weaver, 1948). These discriminatory forces desired to create a sizable gap in homeownership rates between whites and blacks that persisted throughout the 20 <sup>th</sup> century

(Yinger, 1995).

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The civil rights era witnessed the culmination of the black protest movement to achieve equality in American society, which led to the implementation of a variety of policies intended to dismantle discriminatory barriers, a number of these policies were targeted at housing discrimination (Freeman, 2005). According to Krysan, (2002) data from Multi-City of Urban Inequality thirtyeight percent of respondents said they would leave multi-cultural neighborhoods, with Detroiters and those endorsing negative racial stereotypes were most likely to participant in the white flight process. The https://assignbuster.com/introductionresidential-patterns-and-trends-essayrespondents in Maria Krysan's (2002) study stereotyped African Americans, the quality of their neighborhoods, and the prospects for dropping property values in integrated neighborhoods.

Some sociological research has shown that whites, but also members of other racial and ethnic groups prefer not to have black neighbors (Bobo& Zubrinsky 1996; Clark 1991, 1992, Farley et al. 1994; St. John & Bates 1990; Zubrinsky & Bobo 1996). Harris, (1999) found that neighborhood desirability for whites was not due to blacks per se, but rather because whites desired affluent, well-educated neighbors, and these traits are more common with whites than blacks and much work probably overstates the effect of racial composition on neighborhood desirability. The residential preference of African Americans plays an important role in maintaining neighborhood segregation (Krysan, Farley 2000). The preferred neighborhood for the typical African American is half black and half white (Krysan, Farley 2000). When blacks want to live with other blacks because they fear that when they are one among many whites, and whites will be hostile, blame them for any troubles that arise, and treat them as unwelcome intruders (Krysan, Farlsey 2000).

There is a strong willingness of American African to move into attractive, affordable homes in neighborhoods with a much lower density of blacks, as along as it has a few African American families that live in the neighborhood (Krysan & Farsely 2000). Krivo and Kaufman (2004) study looked at the housing and wealth inequality among blacks, Hispanics, Asians, and whites in the United States and using the data from the American Housing Survey, found significant gaps in housing equity for blacks and Hispanics (but not https://assignbuster.com/introductionresidential-patterns-and-trends-essay-

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Asians) compared with whites even after they controlled for a wide range of locational, life-cycle, socioeconomic, family, immigrant, and mortgage characteristics. Blacks and Hispanics also receive less benefit from mortgage and housing characteristics than do whites (Krivo & Kaufman 2004). According to Krivo and Kaufman (2004) social and institutional processes of racial-ethnic stratification advantage some groups have over other groups in regards to housing equity and wealth in most cases are whites over minorities.

The inefficacy of the spatial assimilation in model explaining the spatial patterns of blacks and Puerto Ricans has led to the development of the place stratification model to more accurately describe how groups are spatially sorted (Freeman, 2000). The palace stratification model views the metropolis as a hierarchy of places ordered in their desirability and the quality of life they provide to their residents (Logan, 1978). Dominant groups, such as whites, live in the desirable places and use this hierarchy to keep disadvantaged groups at a distance (Freeman, 2000). Mechanisms such as redlining, exclusionary zoning and the targeting of subsidized housing to minority neighborhoods are examples of public actions that enforce the hierarchy of place (Freeman, 2000). Discriminatory acts such as violence against minorities and racial steering by realtors are examples of acts used to enforce the hierarchy of place (Freeman, 2000). According to Zurbrinsky and Bobo (1996) asked white respondents in the Los Angeles area to rate the desirability of communities in Los Angeles, they ranked communities with largest percentage of whites as the most desirable, and those with largest percentage of nonwhites as the least desirable.

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They (Zubrinsky & Bobo 1996) also found, that whites were significantly less likely to want to buy a home in an area as the percentage of minorities increased, regardless of the specific minority present. However, they (Zubrinsky & Bobo 1996) found that the rate of decline and possibility of buying a home was steepest for homes in communities with a black presence followed by those in communities with Hispanics and Asians. Educational quality, low crime rates and the housing value are important predictors in regards to white residential preference (Emerson, Yancy, & Chai 2001).

One-quarter of whites said they would be very likely to buy a house when the racial make-up was 15 percent or less black, but when the neighborhood exceeds 65 percent black, essentially no whites said they would be likely to buy a home in such neighborhoods, even when crime was low, school quality was high and housing values were increasing (Emerson, Yancy & Chai 2001). African Americans and other minorities are not just physically isolated from certain economic resources but their home ownership levels and home equity are lower than most individuals in the mainstream American society therefore, racial discrimination plays a part in wealth and home equity and not just in residential segregation and poverty concentration (Krivo & Kaufman, 2004). According to Krvio and Kaufman (2004) over 70% of white households own their homes compared with 46% of black households and 49% of Hispanic households and Asians were between these extremes, with a home-ownership rate of 55%.

Even when blacks and Hispanics purchase homes over half of their

households have less than \$52, 882. 00 in equity and whites generally have https://assignbuster.com/introductionresidential-patterns-and-trends-essaysample/ \$20, 000. 00 more. Also African American and Latino mortgage holders are obviously more disadvantaged than whites mortgage holders, both have home loans with higher interest rates than do whites, and they are 1. 5 to 2. 5 times as likely to pay interest of 9% more (Krivo & Kaufman, 2004). The FHA, VA, or FHAM mortgages make up a third or more of all primary home loans for blacks and Hispanics; only 18% of whites and 16% of Asians hold such mortgages, also blacks and Hispanics had lower down payment for loans, but cost more than mortgages (Krivo & Kaufman 2004).

In *Being Black, Living in the Red* (1999), Conely argued that patterns of residential segregation that lead to a large concentration of minority households in central cities mean that African Americans are less likely than whites to own the homes in which they reside. In 1997, 28 percent of whites resided in central cities, compared to 55 percent who lived in the suburbs (Conely 1999). During that same year, the corresponding figures for blacks were almost a mirror image: 64 percent for urban residence (Conely1999). This spatial distribution is essential because 72 percent of suburban residents owned their homes in 1997, compared to only 49 percent of their urban counterparts (Conely 1999).

The result of this combination is that in 1997 only 44 percent of African Americans owned their homes, in contrast to 71 percent of whites, according to the Harvard Joint Center for Housing. Housing in African American neighborhoods has a lower rate of value increase (and in some cases may decrease in worth) when contrasted to similar units in predominantly white neighborhoods (Conely 1999). Therefore, not only do racially segregated

housing markets hinder the efforts of blacks to become homeowners, but https://assignbuster.com/introductionresidential-patterns-and-trends-essaysample/ also those individuals who manage to buy a house may find that it is worth less than a comparable house owned by a white person purely because it is located in an African American neighborhood (Conely 1999).

In this manner, the social-psychological realm (of racist ideology) may be linked to the economic arena (by determining the relative value of neighborhoods) (Conely 1999). Property has the quality of picking up the social value conferred upon an object. A rare stamp has no inherent productive value; rather, its value is socially conferred by the market. Likewise, black housing may be worth less because the majority group (whites) controls the market, and thus segregation is in this group's interest. White housing is worth more because it is not black housing (Conley 1999). The continued importance of racial prejudice, the existence of housing market discrimination some 30 or more years since the fair housing legislation and the persistence of residential segregation among black and white households with similar observable household characteristics suggest that federal fair housing policy alone may be insufficient to eliminate current levels of black-white residential segregation (Dawkins 2004).

Massey and Lundy (2001) found that racial discrimination in housing markets need not involve personal contact between agents and renters; their research indicates that Americans can use speech patterns alone as information, thus offering rental agents an opportunity to discriminate over the phone. These findings have important implication for understanding racial discrimination at the dawn of the new century (Massey & Kundy 2001). Blacks and whites seeking to rent were treated even more equitably than those who sought to buy homes (Reynolds 2004). According to Yinger (1995)

https://assignbuster.com/introductionresidential-patterns-and-trends-essaysample/ African Americans and Hispanics will continue to face institutional barriers when attempting to improve their living conditions and segregation plays a role in maintaining inequality (Harris, 1997).

#### Effects of residential segregation

The overall effects of residential segregation on Blacks in these communities are numerous. Each effect reflects considerable disadvantages to the Black minority of America and interacts to exacerbate the already dismal plight of this sub-sector of our society. One source reveals that the inner-cities in the north-eastern and mid-western central cities had an increase in poverty and decrease in median household income (Janice Fanning Madden 2003).

#### Unemployment

Residence in neighborhoods with the highest poverty concentrations is especially deleterious for the prospects of employed networking connections (Rankin & Quane 2000). The concentration of neighborhood poverty has long lasting effects on adolescents in regards to them obtaining employment opportunities as adults (Kain, 1968; Massey & Denton; Massey & Denton). Diminishing employment opportunities for low-skilled, less educated innercity residents have resulted in high levels of joblessness, particularly among African American men and this employment among neighborhood adults contributes to the social disorganization that produces youth problem behavior in bad versus good neighborhoods through weak adult social control of children in the community and through adult/child social integration (Moore, 2003 Wilson, 1987). Unemployment also weakens family structure in disadvantaged neighborhoods by increasing relationship https://assignbuster.com/introductionresidential-patterns-and-trends-essaysample/ instability resulting in delinquent behaviors including early sexual activity among youth (Moore 2003, Wilson, 1987).

#### Social disorganization

Years ago many people in the inner-cities were characterized by a mix of poor working-class and middle-class blacks but the new urban ghetto has a much higher concentration of poor and disadvantaged residents (Jargowsky 1997; Jarowsky & Bane 1991; Wilson 1987). Poverty concentration disrupts and hinders social organization such that important institutional resources (e. g. quality schools, positive outlets, the arts and intellectual activities) often located in more affluent neighborhoods are lacking in many poor innercity neighborhoods (Rankin & Quane, 2000). Concurrent with structural transformations were increasing social disorganization in many of America's inner cities as levels of crime, gang activity, chronic joblessness, welfare dependency, and teenage pregnancy soared during the 1970s and 1980s (Rankin & Quane, 2000). Wilson (1987) attributes the negative behavior of the youth that live in socially disadvantaged communities to the influence of their family structure.

#### **Social Networks & Institutions**

Fernandez and Harris (1992) found a link between neighborhood poverty and social isolation. Ghetto residents are thought to be isolated from valuable social networks that promote social upward mobility in American society (Rankin & Quane 2000). Fernandez and Harris argued that residents of poorer neighborhoods had fewer friends who were employed or college-

educated and more on public assistance. https://assignbuster.com/introductionresidential-patterns-and-trends-essaysample/ The importance of a community's institutional structure depends to a large extent on the economic support and involvement of working people, especially the middle class (Rankin & Quane, 2000). When a critical mass of this social stratum is lacking, as it is in many high-poverty concentrated neighborhoods, key community institutions – business, schools, churches, social clubs, voluntary associations, and community organizations – decline and often disappear, leaving residents cut off from institutional resources and the benefits they can have for families with few resources of their own (Wilson 1996). Indeed a weak institutional resource base can be a key critical mechanism behind deleterious effects of neighborhood disadvantage on life chances of poor inner-city residents (Tienda, 1991).

#### **Behavioral effects**

Social isolation and poverty concentration goes beyond the inability to develop and maintain ties to social networks and institutions that securely connect to the world of work and opportunities (Young, 2003). Social isolation and poverty have negative behavioral effects on inner-city African Americans and extended unemployment caused many people to be subject to crime, which detract or deter people from accessing work in the mainstream (Young, 2003). Young (2003) also said the following: social isolation and concentration effects play decisive roles in shaping how individuals think about their job prospects and those thoughts, in turn inform people about how to act (or not to act) with respect to future prospects and possibilities(Young , 2003). For example, if people do not go to work every day it is not clear to mere observers how much they may think about the intricacies of modern day labor market structures, or to what degree they really know what goes on within them(Young, 2003).

#### **Conclusion and Policy**

In summary residential segregation has many different dynamics in regards to its causes and effects. Wilson, (1996) argued that residential segregation and poverty concentration is caused by structural changes in the economy (spatial mismatch) and employment. Massey and Denton (1993) argued that racial discrimination is the main cause of residential segregation. African Americans are more segregated from whites than any other minority group and Asians the least, Hispanics are between the two. Segregation has decreased moderately for blacks-whites but blacks continue to experience hyper-segregation especially in the Midwestern and Eastern regions of the country. Segregation is higher in some regions of the country and lower in others. I have also reviewed the literature on inner city poverty concentration which is caused by segregation. Poverty concentration causes blacks who live in inner-city communities to lack social contact and social capital in order to achieve upward mobility. There is also a lack of job opportunities and they experience high levels of crime and social disorganization. I have discussed the main explanations for the causes of racial segregation in regard to housing which are preference, financial status, and discriminatory housing practices. I have also discussed home equity and wealth inequality amongst blacks and whites.

#### Policies

Several policies have been attempted and/or proposed as a way of addressing the residential inequality that is facing America and that is having a deleterious effect particularly on Inner-City African Americans. Policy debates on the issue tend to focus on certain key ideas which include considerations as to whether such policies should be race-specific or universal and should they target people or places. Urban revitalization strategies are, arguably, universalistic (Squires, Friedman, & Saidat 2002). Improving schools and repairing roads should benefit the entire community, assuming these improvements are not explicitly racially gerrymandered which has often been the case historically since in the minds of many urban means African American (Squires, Friedman & Saidat 2002). Even when such stereotypes do not hold, given the reality of racial segregation, these universalistic strategies disproportionately benefit nonwhites (Squires, Friedman & Saidat 2002).

#### Urban Containment

According to Nelson, Dawkins and Sanchez (2002) *Urban Containment* is needed in order to reduce residential segregation. Urban containment is an attempt to confront the reasonable development needs of the community, region or state, accommodate them in a manner that preserves public good, minimizes fiscal burdens and minimizes adverse interactions between land uses while maximizing positive ones. It also improves the equitable distribution of the benefits of growth and enhances quality of life. At its heart, urban containment proposes to achieve these goals by choreographing public infrastructure investment, land use and development regulation and deployment of incentives and disincentives to influence the https://assignbuster.com/introductionresidential-patterns-and-trends-essaysample/ rate timing, intensity, mix and location of growth. Urban containment appears to accelerate racial desegregation among whites and blacks (Nelson, Dawkins & Sanchez 2004).

#### **Home Finance Programs**

The federal government's attempt to de-concentrate poverty through homebuyer finance programs has failed economically in racially mixed neighborhoods (McClure 2005). One example of a policy that seems to be effective is HUD's \$5 billion Hope VI program that began in 1992 (Squires & Kubrin 2005). The objectives of Hope VI included: improving the living environment of residents of severely distressed public housing through demolition, repair and placement of those projects; improving neighborhoods around public housing sites; decreasing the concentration of poverty; and constructing sustainable communities (Squires & Kubrin 2005). Preliminary research indicates that Hope VI has successfully demolished many of the nation's public housing complexes and replaced some of them with higherquality housing often in mixed-income communities (Squires & Kubrin 2005). Many former residents of certain projects have been re-housed in their former neighborhoods with housing vouchers that enabled them to find better, safer housing in other communities (Squires & Kubrin 2005).

#### **Affirmative Action**

Affirmative action is a race-specific strategy that can benefit an entire community by enabling it to draw from the entire stock of human capital and not just those who have been privileged in the past (Squires, Friedman &

Saidat 2002). Place-based strategies (e. g., creation of empowerment zones, https://assignbuster.com/introductionresidential-patterns-and-trends-essay-sample/

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implementation of community reinvestment agreements) benefit those households that live in the target area receiving the resources -households that are usually considered the appropriate beneficiaries of policy (Squires, Friedman & Saidat 2002). Mobility programs that are geared to specific types of families (i. e. pro-people strategies) can benefit entire metropolitan areas by reducing the concentration of poverty and the many metropolitan-wide social costs associated with uneven development (e. g. policing and security, political unrest, declining social capital) (Squires, Friedman & Saidat 2002).

#### Recommendations

Each of these programs, and more, has a place in what Edley (1996, 46) has referred to as the opportunity agenda (Squires, Friedman & Saidat 2002). Each also has a role in expanding housing opportunities specifically as well as improving the overall quality of neighborhood life for racial minorities in urban communities (Squires, Friedman & Saidat 2002). The agenda for both social science and public policy should also include the articulation of policy responses that are both economically feasible and likely to have public appeal (Charles, 2003). Yinger (1995) offers a set idea of this type that involves attacking racial disparities through policies that address social and economic outcomes for which the minority-white disparities are greatest but are available to all qualified applicants regardless of race (Charles, 2003) are needed. Programs that help and encourage low-income homeownership and/or assist public schools in poor communities are good examples of this (Charles, 2003). Moreover, given the large number of minorities and the increasing number of whites who are willing to enter integrated and mixed communities, programs that support stable integration at all levels of social class should also be pursued which include (a) the expansions of Gautreaux-type programs as an alternative to traditional public housing (b) aggressive public relations campaigns and community betterment projects that promote attractiveness of integrated neighborhoods, and (c) affirmative marketing and prointegrative mortgage incentives that encourage blacks to enter predominantly white neighborhoods and whites to enter racially mixed neighborhoods (Ellen 2000, Yinger, 1995).

Wealth, not occupation nor education, is where the greatest degree of racial inequality lies in contemporary America (Conley, 1999). The implications of this finding for social policy are twofold (Conley, 1999). The first possibility involves shifting race-based affirmative action policy from the areas of education and occupation to a focus on asset inequality (Conley, 1999). The second argues for a shift to a social class based affirmative action policy-that is, implementing educational hiring, and contracting preferences that are based on class and not skin color; such a policy must, however, include net worth in its definition of class if we are to avoid worsening black-white inequities (Conley, 1999). The political obstacles to any such policy changes are great (Conley, 1999). But the potential benefits to society are greater (Conley, 1999).

The following is a listing of things and actions that government authorities could have taken but have failed to take to ensure that federally assisted housing programs in the St. Louis metropolitan area do not reinforce racial https://assignbuster.com/introductionresidential-patterns-and-trends-essaysample/ segregation (Judd, 1997). These recommendations begin where Saltman's (1990) proposed corrective actions, offered in her study of 15 urban areas, left off. Saltman identified several actions that were particularly effective in achieving the stable integration of neighborhoods in the 15 cities she studied, including (a) the identification of amenities in certain targeted neighborhoods; (b) incorporation of supportive polices by local government; (c) the implementation of a school desegregation program; (d) the reducing concentration of public housing; (e) the start of an extensive affirmative action marketing; (f) adopting an effective regional housing program; and (g) adequate regional housing supply for all income levels.

(1) The MHMDC should have a statement affirming a commitment to fair housing and residential desegregation in it published documents and proposal guidelines. It should also work proactively with local governments to promote fair-share housing policies and make available addition funds for programs aimed to achieve residential desegregation goals. Additionally, in cooperation with HUD, local housing authorities, and nonprofit housing agencies, it should promote scattered-site housing in all of its housing subsidy programs (Saltman, 1990; Judd, 1997).

(2) The state should promote and work with institutions within the metropolitan region to develop an area wide housing opportunity plan for that region. The EWGCC constitutes the logical, but not the only, institution through which to govern such efforts. An active role by the state would help carryout the recommendations offered in a report in 1981 and satisfy the need for regional housing authority expressed by focus groups convened in conjunction with PPRC's (1995 b) study of fair housing in the St. Louis area. https://assignbuster.com/introductionresidential-patterns-and-trends-essay-sample/

The state should also work with regional housing needs and help develop a plan for the administrative mechanism for state programs that promote fair housing and desegregation goals. The importance of strong leadership by the state is underscored by the likelihood that in the future HUD may advise consolidating most of its housing programs into broad grants that will be sent to the states with few strings attached (Dreier & Atlas, 1995).

(3) In cooperation with housing authorities and nonprofit housing agencies the MHDC should identify state, local, and federal sources of funds to finance a housing mobility program, to be implemented in conjunction with all tenant-based housing programs.

(4) The state of Missouri should provide mortgage financing to housing authorities in the St. Louis region. This would help the area accomplish the goal of supplying housing for people of all income levels. Such a program would also help grow and expand homeownership opportunities for African American and White families in non poverty or middle class impacted areas. The MHDC should hire a local realty agency or contract with a nonprofit organization in the St. Louis area to assist blacks and whites homebuyers in this regard. Such a program would have a significant opportunity to succeed, given that a recent study has shown that Black renters are very interested in becoming homeowners (PPRC, 1995b).

(5) The state of Missouri should take the lead in forming polices for fair housing enforcement. Specifically, MHDC should work with nonprofit agencies such as the Equal Opportunities Council and the fair Housing Center to support their continuing programs to hire testers for fair housing enforcement (PPRC, 1995b). Such programs are an effective in way regards to keeping real estate companies and landlords in compliance with fair housing laws.

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