

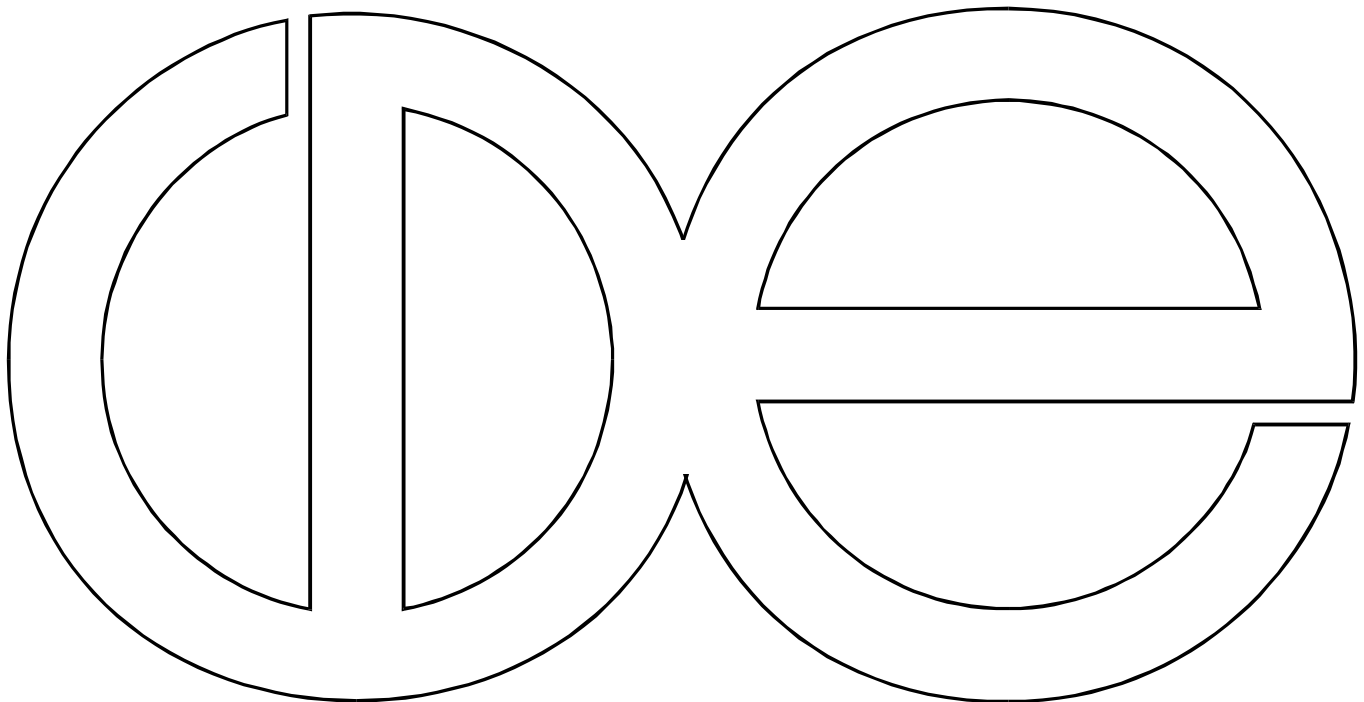
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**Ethnic Residential Segregation  
and Its Consequences**

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## **Ethnic Residential Segregation and Its Consequences**

### **Abstract**

We estimate a structural equation model of the association of residential preferences, perceived housing market discrimination, and ethnic composition of neighborhood with other neighborhood attributes, for a sample of black and Hispanic respondents surveyed in the MultiCity Study of Urban Inequality. The results indicate a marginal, but statistically significant, association between residential preferences and the ethnic composition of respondent's neighborhood; and indicate that residential preferences, perceived discrimination and neighborhood ethnic composition are selectively associated with the quality of the respondents' neighborhood environment, and their perception of the prevalence of neighborhood problems and the availability of services from the public and private sectors.

# **Ethnic Residential Segregation and Its Consequences**

## **Introduction**

The literature on the extent, causes, and consequences of ethnic residential segregation is extensive and continues to increase (Clark 1986, Zubrinsky and Bobo 1996, Farley and Frey 1996, Massey and Denton 1993, Farley et al. 1994, White 1987). This is hardly surprising considering that residential segregation is dynamic and is responsive to changes in the ethnic composition of cities, market forces that affect the supply and demand for housing, and intergroup dynamics that substantially affect residence decisions. This paper seeks to contribute to the literature on the causes and consequences of ethnic segregation by analyzing the association of the major components of a comprehensive residential package—including neighborhood ethnic homogeneity, housing quality, commuting, other neighborhood characteristics, and perceptions of neighborhood problems and services—with a variety of factors that affect the residential distribution of urban populations. The availability of data from the recent Multi-City Study of Urban Inequality surveys provides the opportunity to estimate a model that includes indicators for most of the major determinants of the differential sorting of ethnic populations into neighborhoods, especially preferences concerning the ethnic composition of neighborhoods and the perceptions of ethnic discrimination in housing markets.

Three central questions guide our analysis. First, what is the association of individuals' expressed preferences for living in ethnically homogeneous neighborhoods and the ethnic composition of the neighborhood in which they currently reside? While previous research suggests that as many as a quarter of urban residents express preferences for living predominately among co-ethnics, our objective is to assess the fit of preferences to the actual ethnic composition

of the neighborhood in which they live. Second, what is the association of perceived housing market discrimination against co-ethnic group members and the ethnic composition of the neighborhoods? We believe this association could provide important insight into how individuals link the ethnic based milieu in which co-ethnic members reside and their own expectation of encountering barriers if they decide to seek residence in an area in which members of their group traditionally have not resided. Finally, do residential preferences, perceived discrimination and the actual ethnic composition of neighborhoods have consequences for the quality of individuals' neighborhood environment? In general, minorities tend to reside in residential areas consisting of aging housing stock of poor quality, few residential amenities -- such as parks and recreational facilities—crime and vandalism, poor quality school facilities and police and fire protection, and limited availability of retail and financial establishments.

## **Literature Review**

In this section, we seek to identify factors that tend to promote neighborhood ethnic homogeneity; that is, factors that increase the likelihood of co-ethnic group members residing in the same neighborhood, segregated from members of other groups. Considerable debate in the segregation literature has centered on the degree to which prejudice and discrimination influence homogeneity, relative to other economic and social factors (See Yinger 1995; Clark 1986, 1988, 1989, 1991, 1992; Galster 1988, 1989, 1992; Massey 1995). Our general framework for understanding the forces shaping neighborhood ethnic homogeneity includes an analysis of its relations with other components of residential packages, including housing unit characteristics and

neighborhood factors such as the socioeconomic status of residents, amenities, accessibility, and public services (Wilson 1979).

It is customary to view households' demand for residential services, including their preferences and attitudes regarding the ethnic composition of neighborhoods, as being related to the activities that round out the daily routine of the household as a social unit. A dwelling unit provides space, both internally and externally, configured in a particular manner to facilitate the activities of the household. Dwelling units are also constructed of different materials, are of different architectural designs, and include different technologies reflecting the period in which they were built. These features, among others, can enhance the value of a dwelling far beyond its "practical" use value, so that it constitutes a symbol of achievement. In addition, the dwelling is situated within geographical space, surrounded by other units, which may either reinforce its value or decrease it; and it provides occupants varying degrees of access to other locations scattered around the metropolis, such as schools, churches, retail establishments, service providers, and workplaces.

Ethnic group differences in residential consumption have little to do with "tastes" for residential packages that include components of a particular size, dimension and quality. As far as current research has been able to determine, there are no intrinsic differences among ethnic groups with respect to preferences for residential consumption. Observed differences have been found to be associated with household composition, particularly age of head; marital status and the presence of children; socioeconomic status, including education and the availability of financial resources; neighborhood social network relations; nativity, particularly as it relates to duration of residence; racial attitudes; and discrimination (See Wilson 1979, Myers 1990).

Household composition with respect to the age of the head (and spouse if married), the labor force status of household members, the number and ages of children, and nativity can affect the kinds of residential packages households choose. This is because households in different stages of their life cycle place differing emphases on various components of a residential package, leading them to choose the house, neighborhood and location that best fit their needs. Ethnic groups differ considerably with respect to marital status, number of children, age of the head, and multi-generational household composition. All of these factors can affect housing choices and location (Guest 1977).

Housing is distributed in metropolises not only with respect to type and features, but, more importantly, with respect to price. Households are spatially distributed according to their ability to pay for housing at the price offered in the market, whether renting or owning. While income acts as a constraint, in view of other expenditures incurred by households, price acts as a filter, in which some areas are inaccessible because of housing costs. This filtering produces clustering of households according to their ability to pay for housing. Substantial disparities between ethnic populations in income and wealth can have a substantial effect on ethnic segregation (Clark 1986, Massey 1985, Guest 1977). For example, if a metropolis includes equal shares of whites and African-Americans, but whites are disproportionately affluent and African Americans are disproportionately poor, then the level of residential segregation between the two groups is likely to be at least modest (between 40 and 60 points), since most African-Americans would not be able to afford to live in the same area as the average white.

An obvious factor affecting residential choices in general, and neighborhood ethnic homogeneity in particular, is the fact that an appreciable proportion of the members of an ethnic

population may find it advantageous to live among co-ethnics. Individuals who share a common ethnic identity may express a preference for living in neighborhoods that are homogeneous with respect to ethnicity. The sharing of cultural traditions and customs, community institutions and establishments, and similar labor market experiences may all act to facilitate the concentration of the members of an ethnic group. In addition, the level of comfort, the sense of security, well-being, safety, trust, and the ease of social interaction that ethnic neighborhoods engender are important for the development of a group identity and a collective sense of place (Suttles 1972; Clark 1991, 1992).

The establishment of immigrant communities at a destination, based on chain migration and institutionalization, often represents the initial stage in the development of ethnic communities (Massey 1985). Through the sharing of resources and providing assistance with respect to housing and employment, new arrivals are able to undergo the initial adjustment to their new environment. Later, as a critical mass of group members is achieved, various institutions, associations and establishments emerge in response to their demand for goods and services few non-group members can provide. Over time, these residential concentrations come to be inhabited not only by new arrivals but also by second and third generation native or locally born ethnic group members.

Results from surveys suggest that as many as a quarter of minority populations, including African-Americans, Asians and Hispanics, indicate a desire to live among co-ethnics; and another 20 to 25 percent would find residence in a neighborhood dominated by co-ethnics as acceptable (Zubrin and Bobo 1996, Clark 1992). These preferences probably play an important role in the residential selection process, buttressed by social network relations and the institutional



context in which they occur. For example, employment activities that are embedded in social networks probably are also connected to the neighborhood of residence as well. These connections probably result in ethnic group members having similar commuting patterns because they work in the same location.

However, even if members of a target group are largely indifferent to residence in neighborhoods with a high concentration of co-ethnics, if the preferences of members of other ethnic groups indicate they are not indifferent to living in a neighborhood with members of the target group, then any neighborhood with an ethnic composition which does not correspond to the preferences of the other ethnic groups would be unstable and would probably converge to a uni-ethnic neighborhood (See Schelling 1971, Clark 1991, Fielding 1997). For example, African-Americans, on average, express a preference for ethnically mixed black/white neighborhoods, while whites express a preference for neighborhoods in which a much smaller percentage of the population of the neighborhood is African-American. Since whites are in the majority in practically all metropolitan areas in which African Americans are also residents, and given that whites have a much lower tolerance for living in neighborhoods with African-Americans, their residential preferences would be expected to have a more decisive effect on prevailing levels of residential segregation.

The effects of ethnic residential preferences and attitudes on neighborhood ethnic homogeneity or residential segregation is a result of both within group self-selection and out-group avoidance. Preferences and attitudes regarding the desired ethnic composition of neighborhoods can have a decisive effect on residence decisions, because they are often linked with individuals' beliefs, ideas and values regarding the life styles and expectations associated with the population

composition of an area. Individuals may decide to move from their current location because its ethnic composition is not in accord with their expectations as to what constitutes a desirable neighborhood. For example, whites, when asked why they would move out of a neighborhood with a particular percentage African-American residents, expressed concerns about crime, personal safety, declining property values, and the general deterioration of the area (See Farley et al. 1994, Zubrinsky and Bobo 1996).

Attitudes and preferences not only influence individuals and groups to choose one neighborhood over another, they may also substantially influence individuals and groups to initiate actions designed to preserve the existing ethnic composition of their neighborhood by erecting barriers designed to restrict the access of members of particular ethnic groups from renting or purchasing housing in their areas. When attitudes and preferences influence individuals and groups to erect barriers to restrict access, then housing market discrimination becomes a relevant factor in promoting neighborhood ethnic homogeneity. Although there is not a direct correspondence between attitude (residential preferences and attitudes) and behavior (discrimination), the former surely provides motivation and justification for the latter, depending on the situational context (See Galster 1992, Turner 1992, Yinger 1995). Housing market discrimination can be viewed as a behavioral response to threats of invasion by members of other ethnic groups. Discrimination occurs because group members perceive the presence of non-group members as threatening their life style, socialization of children, life and property. Although such threats may be based on stereotype and prejudices, it is group members' perception of threat that matters. Historically, housing discrimination against minorities has been effective because all major players in local housing markets have played an active role in channeling minority demand

for housing to particular sections of the city, away from predominately white areas. This includes existing owners, property managers, realtors, financial institutions, insurance companies, and, at one time, units of government (Massey and Denton 1993, Yinger 1995).

### **Current Analysis**

The analytic model we estimate focuses primarily on the association of ethnic residential preferences and perceptions of housing market discrimination with living in ethnically homogeneous neighborhoods and the relations of these variables with 1) other components of respondents' comprehensive residential packages, such as housing quality and space, social and economic characteristics of neighbors, and commuting; and 2) respondents' perceptions of the prevalence of various neighborhood problems, and the adequacy of neighborhood services. We examine the extent to which preferences, perceptions and neighborhood attributes are associated with family structure, nativity, education, age, labor force participation, household income, home ownership, length of residence, and involvement in neighborhood social networks. An important question we seek to address in focusing on these relations is whether residence in a ethnically homogeneous neighborhood for minority households, whether due to residential preferences and/or housing discrimination, is itself associated with neighborhood environments consisting of poor quality housing, few residential amenities, access to limited commercial/financial establishments, and poor quality public services. Much previous research indicates that minority households live in such neighborhoods, as a result of their demand for housing being channeled to certain areas of the city where minority households are highly concentrated. Figures 1 and 2

graphically depict the model we estimate below for black and Hispanic households. Variables encased in ovals are latent variables with two or more observed (measured) indicator variables. Our interest is in determining whether survey data can provide evidence of these hypothesized neighborhood dynamics.

### **Ethnic Residential Preferences and Housing Market Discrimination**

Our measure of preference for residence in an ethnically homogeneous neighborhood was constructed in the same manner as the integration preference indices used in previous research, except the scale was reversed, giving greater weight to preferences for homogeneity and lower weight to preferences for integration (see Zubrinsky and Bobo 1996, Colasanto 1977). Specifically, we assigned weights, varying from zero to twenty, to the ranking respondents assigned to five different neighborhood configurations representing the neighborhood ethnic composition they most to least prefer as an area in which to live and their willingness to move into such a neighborhood. In this scheme, individuals who selected all black or all Hispanic neighborhoods as their first choice as a place to live and who then monotonically selected progressively more integrated as progressively lower preferences were assigned the highest score on the index we constructed. The value of the scale ranges from zero to one hundred. We hypothesize that residence in an ethnically homogeneous neighborhood is positively associated with respondents' preference for living in such neighborhoods. Such a preference will also have implications for the type of housing available, the neighborhood milieu in which the house is located, and the distance the respondent will travel to work.

Housing discrimination often has the effect of channeling minority group members'

demand for housing to particular sections of the city, resulting in the concentration of group members and their segregation from members of the dominant group. We do not have a direct measure of housing market discrimination; rather, we use the respondent's perceptions of discrimination confronted by members of the respondent's group members. The questions on discrimination included in the survey encompass the respondent's belief about discriminatory behavior on the part of individual property owners, real estate agents, and financial institutions in the rental and ownership housing markets. Specifically, respondents were asked whether co-ethnic members miss out on good housing because white owners will not sell to them; real estate agents will not show, sell or rent to them; and/or banks and other lenders will not loan money to group members to purchase homes. We hypothesize that perceived discrimination is inversely associated with housing and neighborhood socioeconomic status, but positively associated with neighborhood ethnic homogeneity.

Although the denouement of both residential preferences for homogeneity and housing discrimination can lead to ethnically homogeneous neighborhoods, the causal mechanisms leading to this outcome and the consequences for the other components of the residential package are very different. Ethnic preferences for neighborhood homogeneity are based on self-selection and involve households making choices presumably based on individuals sharing a common culture and ethnic identity. Housing discrimination, on the other hand, represents others' attempts to exclude members of a given group from residing among members of another group. This difference may also have consequences for housing availability and neighborhood location. In the case of African Americans and Hispanics, ethnic preferences for neighborhood homogeneity may not necessarily have a negative effect on housing and neighborhood quality, while it is generally

assumed that housing discrimination does adversely affect the quality of the housing and neighborhood environment in which minority households reside, as well as the quality of the services, public and private, available to them.

In addition, residential preferences and perceived discrimination are directly related, particularly in this instance, because our measured indicators of the latter are self-reported. Ethnic group members who perceive or expect to encounter hostility and discrimination from members of other groups may come to view residence among co-ethnics as the only viable option. Other individuals may infer the existence of discriminatory barriers based on second-hand accounts or the simple fact that a large proportion of co-ethnics living in the same neighborhood provides prima facie evidence for discrimination as the cause of this concentration. We hypothesize that minority group members who perceive high levels of discrimination against members of their ethnic group in a local housing market are more likely to express strong preferences for ethnically homogeneous neighborhoods, anticipating that they will be similarly treated.

### **Home Ownership and Length of Residence**

The extent of home ownership among members of an ethnic group population will substantially affect the character of the locations in which they reside, from ethnic composition, to the characteristics of the housing stock, to neighborhood socioeconomic character and the extent of commuting. A respondent who is a homeowner will be more likely to occupy a single unit structure, recently constructed, with more interior and exterior space, and situated in a more desirable neighborhood. For whites, home ownership may be associated with greater ethnic

homogeneity while it may display the exact opposite association for ethnic minorities. The number of years at current residence can be expected to have effects similar to those of home ownership, except that it is an excellent indicator of residential stability and the respondent's commitment to remaining in her current neighborhood.

### **Neighborhood Social Networks**

Participation in neighborhood social networks also indicates a respondent's level of commitment to the area. We hypothesize that involvement in neighborhood based social networks will be positively associated with ethnic homogeneity. As noted previously, ethnic group members may seek out neighborhoods in which co-ethnics are present, because sharing a common cultural tradition and involvement in local institutions facilitates social interaction. Neighborhood based social networks are even more important for group members whose interpersonal associations are geographically bounded.

### **Indirect Effects of Residential Preferences for Neighborhood Homogeneity and Housing Market Discrimination**

Ethnic residential preferences and perceived discrimination are hypothesized to have indirect effects on the neighborhood ethnic homogeneity and the other components of respondents' residential packages. We hypothesize substantial indirect effects of residential preferences via years of residence in a neighborhood and social network, and a weak effect through home ownership. Discrimination, on the other hand, is hypothesized to have strong indirect effects via home ownership and years of residence. The indirect effect of discrimination through home

ownership is of particular importance because barriers to home ownership, in turn, result in further restrictions on the availability of desirable housing and high quality neighborhoods.

### **Mutual Determination of the Residential Package**

We treat the net associations between the housing, neighborhood SES (socioeconomic status) and commuting variables as being jointly determined by factors not included in the model, as indicated by the correlated error terms (Figure 2). The most important of these excluded factors is the spatial distribution of housing which reflects the cumulative impact of decisions made by developers, real estate agencies, governments, financial institutions, and individual households regarding the disposition of land for residential purposes relative to other usages. Most current occupants of housing had little or no influence on the distribution of housing by type, design, and quality; nor would it be appropriate to suggest that they are primarily responsible for the physical and socioeconomic characteristics of their neighborhood. In choosing a residential location, all of these attributes are a part of the package, and, although a specific type of house, neighborhood SES, etc. may not be unique to a specific residential location, it may be impossible to find two or more locations where the components of the residential package are identical. This is not to suggest that households have limited choices, but merely to point out that the vast majority of households, in selecting a residence, must choose from the existing residential stock where there may be great variety, but not necessarily in the combination that a particular household desires at the time a residential search is initiated.

### **Determinants of the Perceptions of Neighborhood Problems and Services**



Respondents' perceptions of the adequacy of neighborhood services and of the existence of neighborhood problems represent the final level outcomes in the model. Many of the direct paths leading from antecedent variables are expected to be zero, with the influence of these variables mainly transmitted indirectly via other variables with which they are causally linked. For example, we expect the direct paths for the association of family structure, age, nativity, education, and labor force participation with perception of the adequacy of neighborhood services and of the existence of neighborhood problems to be zero. However, we hypothesize that the path leading from household income to neighborhood problems and services will be nonzero, and it is likely to have indirect effects through discrimination, years at current residence, neighborhood ethnic homogeneity, and the housing and neighborhood variables. Middle to high income minority households are more likely to be dissatisfied with the conditions prevailing in their neighborhood, if the latter is not commensurate with their status.

The final set of linkages includes the association of respondents' perceptions of the adequacy of neighborhood services and of the existence of neighborhood problems with all of the other variables in the model. The most important antecedents associated with neighborhood problems and services are housing quality, neighborhood SES, and neighborhood ethnic homogeneity. We expect that neighborhood ethnic homogeneity for minority groups will be positively associated with perceptions of neighborhood problems and inadequacy of neighborhood services. These outcomes are consistent with the point of view that minority households live in the worst areas of the metropolis with high crime rates, dilapidated and abandoned housing, and inadequate services from the government. In addition, they are likely to live in areas in which the public schools are poorly managed and provide low quality services; police services are inadequate,

partly because of the great demand; and residents are likely to have very limited access to retail and financial services, partly because business owners perceive such areas to be high risk with respect to property and persons, and not likely to generate sufficient sales to ensure profitability. If one were to substitute the housing and neighborhood characteristics for ethnic homogeneity, the outcome would be the same, except the relationships would be negative rather than positive. Specifically, respondents who live in upper and middle income neighborhoods are much less likely to perceive their area as being plagued by problems and inadequate services. Discrimination, home ownership and years at current address are also expected to have direct and indirect effects on neighborhood problems and services.

### **Data**

The data for this analysis are taken from the Multi-City Study of Urban Inequality surveys, with contextual information from the 1990 Census of Population and Housing at the block group level appended to individuals' records. The surveys were conducted in 1992-94 in Atlanta, Boston, Detroit and Los Angeles, and include samples of Asians, blacks, Hispanics and whites. Respondents are randomly selected members of households, twenty-one years of age and over. In this analysis, we focus on blacks (weighted N= 3,150) in Atlanta, Boston, Detroit and Los Angeles; and Hispanics (weight N= 1,727) in Boston and Los Angeles. In calculating weights, we divided the person weight for individual respondents by an average weight calculated separately for blacks and Hispanics. Thus, the weights for blacks and Hispanics are proportional to the population of each group across the cities in which respondents in each group were surveyed. Dummy variables for metropolitan areas are included in the model to control for the variation in associations related to city of residence.

We estimated separate models for blacks and Hispanics as displayed in Figures 1 and 2. Figure 1 provides a schematic representation of the determinants and consequences of living in ethnically homogeneous neighborhoods, while figure 2 represents latent - indicator variable associations, and the error structure of the model present in Figure 1. As noted previously, variables encased in ovals are latent variables with two or more observed (measured) indicator variables, and include perceived housing market discrimination, neighborhood SES, housing quality and space, perception of the adequacy of neighborhood services and of the existence of neighborhood problems. The definitions of all variables are reported in Appendix Table 1. [Associated means and standard deviations are reported in Appendix Table 2, and the correlations among all measured variables in Appendix Table 3.]. We use an SPSS compatible software package referred to as “AMOS” to estimate the structural equations associated with the path diagram presented in Figures 1 and 2. The coefficients for the associations of latent or unobserved variables with their measured indicator variables, associations among indicators, and those among error terms are reported in Appendix Tables 6, 7 and 8 for blacks and Hispanics. Although the specification of relations among variables in the model presented in Figure 1 are identical for blacks and Hispanics, the relations among the error terms, as represented in Figure 2, are not the same. This is because we were unable to estimate a model for each ethnic group with identical specifications of relations among error terms for the variables. In addition, although not discussed in detail, we estimated a similar model for whites which excluded perceptions of housing discrimination as a variable (see Appendix Tables A9, A10 and A11). We incorporate the findings for whites only to further illuminate the interpretation of results for blacks and Hispanics. For example, we would expect that the association of ethnic residential preferences with the

actual ethnic composition of respondents' neighborhoods would be positive for all three ethnic group, but we expect the association of ethnic composition of neighborhood with residence in neighborhoods and housing of high quality would be strongly positive for whites and negative for blacks and Hispanics. We will discuss the results of coefficients which are approximately twice the size of their standard error (i.e.,  $P \leq 0.05$ ).

## Results

Consistent with the three questions posed in the Introductory section, the key variable associations of interest derived from estimating the structural equation model are those of the background and intermediate variables with neighborhood characteristics and respondents' perception of conditions prevalent in their neighborhood; and the associations among the neighborhood characteristics and perceptions of neighborhood conditions. The estimated associations among background and intermediate variables will not be discussed, although the coefficients for these associations are reported in Appendix Tables 4 and 5. The discussion begins with the association of ethnic residential preferences and perceived housing discrimination with neighborhood ethnic homogeneity. The coefficients for these associations are reported in Table 1 for blacks and Hispanics.

Consistent with expectations, preference for living in an ethnically homogeneous neighborhood is positively associated with neighborhood ethnic homogeneity. Specifically, the stronger the preference for living among co-ethnics the greater the percentage of persons living in one's neighborhood who are co-ethnic group members. The standardized values of (.061)

estimated for blacks and (.146) for Hispanics indicate that about two-thirds of the total association (as represented by the bivariate correlation coefficient) between ethnic residential preferences and neighborhood ethnic homogeneity represents the direct effect of the former on the latter (i.e., .061/.096 and .146/.234). Although this relationship is statistically significant, the coefficients are small, particularly for blacks. The marginal size of the coefficients for the total association between residential preferences and neighborhood ethnic homogeneity could be the result of a number of factors. First there is probably a discrepancy between the neighborhood configurations respondents used to represent their preferences and the census block group configuration used to measure the ethnic composition of their neighborhood. Second, continuous residence in a neighborhood in the face of changes in its ethnic composition could attenuate the relationship between preference and neighborhood ethnic composition. On the other hand, residential preferences may simply be a weak predictor of neighborhood ethnic composition. We can note here that for whites the relationship between preferences and neighborhood ethnic composition (Appendix Table 9) is very similar in size to that reported for blacks.

A higher percentage of blacks than Hispanics ( and Asians) express the opinion that co-ethnic members miss out on good housing because of housing market discrimination ( see Zubrinsky and Bobo, 1996; Zubrinsky-Charles, this volume). But a key issue is whether the expectation of discrimination influences minority group members' evaluation of the options they face in making a residential location decision ( see Zubrinsky-Charles this volume). The coefficients for the association between perceived discrimination and neighborhood ethnic homogeneity support this possibility. Blacks who perceive that members of their group experience various forms of housing discrimination are more likely to live in neighborhoods with a higher

percentage of black residents. The relationship is also positive for Hispanics but not statistically significant.

The association of other variables with neighborhood ethnic homogeneity are also of interest. Black home owners, those who have lived in their neighborhood for a long time, and those who are involved in neighborhood social networks are more likely to live in neighborhoods with a high percentage of black residents. Only duration of residence is positively associated with the ethnic neighborhood composition for Hispanics. Among blacks, foreign birth, education, and household income are inversely associated with residence in neighborhoods with a high percentage of black residents; while for Hispanics, number of children, foreign birth and labor force participation are positively associated, and education, age and household income are inversely associated with residence in neighborhoods with high percentage Hispanics. The association of the background variables with neighborhood ethnic homogeneity are some of the strongest among all of the variables, suggesting that their influence on neighborhood level variables are not limited to indirect effects through intermediate variables.

Table 2 presents the association of neighborhood SES, commuting and housing characteristics with background variables, perception of discrimination, preference for living among co-ethnics, ethnic composition of neighborhood, home ownership and length of residence. The direct association involving some of the background variables are much stronger than we expected, including the positive association of education and household income with neighborhood SES and housing quality; and of household income with housing space. Education and household income do matter a great deal with respect to the quality of the housing and neighborhood environment inhabited by households. The association of perception of housing

discrimination with the neighborhood and housing characteristics are small and in a number of instances have the opposite signs for blacks and Hispanics. For example, the association of perception of discrimination with neighborhood SES is negative for blacks as expected, but not statistically significant; while it is positive for Hispanics, as is true of the effect of this variable on commuting. Preference for residence among co-ethnics is inversely related to neighborhood SES, commuting, and housing quality and space for blacks; for Hispanics, commuting and housing quality are inversely related and unexpectedly housing space is positively related to this variable.

The relationship between the ethnic composition of the respondent's neighborhood and housing quality and neighborhood SES is strongly negative, particularly for Hispanics. Specifically, the greater the percentage of co-ethnics living in the respondent's neighborhood, the lower the quality of the housing and neighborhood environment. In addition, we can note that a high concentration of co-ethnics in the neighborhood is positively associated with the amount of housing space available for black households but the association is negative for Hispanics. We speculate that among blacks this association may reflect the concentration of old spacious housing in which dwelling unit densities have declined because of the outmigration of households from traditional areas of minority concentration. Finally, one can observe positive associations of housing space with homeownership, duration of residence, household income, and number of children less than eighteen in the household. These results are consistent with previous findings of the link between owner-occupied housing and the spacial dimension of dwellings. Given the appropriate income, families with children opt for detached single family dwellings providing greater internal and external space to better accommodate the activities of children.

The amount of time spent commuting to work is positively associated with household

income and neighborhood ethnic homogeneity, but inversely associated with education for blacks. In the case of Hispanics, income is slightly inversely associated with commuting, while this variable's associations with education and neighborhood ethnic homogeneity are not statistically significant. One can also note that commuting is positively associated with homeownership, duration of residence, and involvement in neighborhood social networks.

Table 3 reports the association of perceptions of the inadequacy of neighborhood services and the existence of neighborhood problems, the final outcomes in the model, with the background factors, neighborhood and housing characteristics, perception of discrimination, preferences for living among co-ethnics, and the neighborhood attachment variables. Overall, the associations are stronger for blacks than Hispanics. The perception of neighborhood problems, that is deteriorating housing, crime and vandalism, and city garbage collection services, is positively associated with education for both blacks and Hispanics, and negatively associated with age and labor force participation for blacks. Perception of neighborhood problems is also positively associated with the perception of discrimination for both blacks or Hispanics, although it is not associated with preference for living among co-ethnics. Among blacks, duration of residence, neighborhood ethnic homogeneity and commuting time are positively related to perception of neighborhood problems; while these relationships are not statistically significant for Hispanics. As would be expected, residence in a high quality neighborhood is inversely associated with the perception of one's neighborhood as being plagued by problem, at least among blacks. Housing quality has no association with perception of neighborhood problems, but the latter is inversely related to housing space. We can offer no explanation as to why this should be the case. Thus for African Americans but not necessarily for Hispanics, these results suggest that residents'



perception of their neighborhood as being plagued by problems is associated with residence in neighborhoods of high percentage black and of low socioeconomic status.

Respondents' perceptions of the inadequacy of services available in their neighborhood are inadequate—such as the quality of schools, police protection and retail shopping, and access to financial institutions—are also associated with several of the background variables. For example, age is inversely related to perception of the inadequacy of neighborhood services, and being of foreign birth is positively related to this variable. Among blacks, the number of children in the household, homeownership, and housing quality are inversely related to whether respondents feel that neighborhood services are inadequate; while household income, perceived housing discrimination, duration of residence and housing space are positively associated with this variables. In the case of Hispanics, duration of residence and social network are positively associated with whether respondents feel they receive inadequate neighborhood services, while housing quality is inversely associated with this variable.

## **Discussion**

The results reported in the previous section are complex and varied with respect to providing substantive insight into factors associated with the character of the neighborhood environment inhabited by blacks and Hispanics. Differences between blacks and Hispanics are clearly one major source of variation. A larger number of the key variable associations were statistically significant and in the expected direction for blacks but not Hispanics, with the exception of the effects of background variables of age, education, foreign birth and household

income. We suspect that Hispanic, as a pan-ethnic category, conceals considerable within ethnic group heterogeneity with respect to variable associations. In Los Angeles, Mexican is the largest Hispanic group, but there is also the growing presence of Central and South American groups. In Boston, Puerto Rican is the largest Hispanic group. Conversely, blacks living in Los Angeles, Atlanta, Boston, and Detroit are predominately native African Americans.

A useful point of departure would be to summarize the results according to the three central questions posed as guiding the analysis. First, is there a correspondence between individuals' preferences for living in ethnically homogeneous neighborhoods and the ethnic composition of the neighborhood in which they do live? The results indicate that net of other factors, there is a relatively marginal, but statistically significant, association between ethnic residential preference and actual ethnic neighborhood composition. The association for Hispanics is twice as great as that for blacks and whites. Moreover, in all instances, the strength of this association is not as strong as the results reported by Clark (1991, 1992). Although we speculated on a number of reasons for the weak association, in the end, the complicated process of residential decision making, involving a host of considerations related to other housing and neighborhood factors, might be the most plausible explanation.

What role did perceived discrimination play in respondents' selection of a neighborhood in which a given percentage of residents were co-ethnic group members? Our findings indicate that among blacks, but not Hispanics, perception of discrimination was positively associated with neighborhood ethnic composition. In view of the very high correspondence among all respondents (blacks, whites, Asians, and Hispanics) that blacks and Hispanics encounter discrimination at least "sometimes," it is tempting to interpret these findings as if the indicators of

perceived discrimination were proxies for actual discrimination. This would not be wise, because the questions asked of respondents were not specific with respect to acts leading respondents to establish their current residence. As we noted previously, however, perceived discrimination may motivate households to pursue a course intended to avoid confrontations and barriers that they believe exist. Hence, we interpret the positive association to mean that black households tend to seek neighborhoods where they expect to encounter the least resistance, whether or not the ethnic composition of the neighborhood is in accord with their preferences. The presence of other blacks in an area provides a good indication of whether they will encounter certain types of barriers to entry.

The third question raised in the introduction was whether preferences, perceived discrimination, and ethnic composition of neighborhood were associated with the quality of the neighborhood environment inhabited by blacks and Hispanics. First, black households who expressed a preference for living among other blacks are likely to live in neighborhoods and housing of poor quality, perceive the services they receive from local units of government as inadequate and feel they have access to a limited variety of retail and financial establishments. Second, black respondents who perceive that members of their group are discriminated against in the housing market are also likely to perceive their neighborhood as being plagued by problems and feel that they receive limited services from both the public and private sectors. In the case of Hispanics, only perception of the neighborhood as being plagued by problems is associated with perceived discrimination. Finally, for both blacks and Hispanics, residence in a neighborhood with a high percentage of co-ethnics is associated with living in housing and in a neighborhood of poor quality, and which black respondents view as having limited access to services and where various

kinds of problems exist.

To a certain extent, the association of ethnic composition of neighborhood with neighborhood SES and housing quality are to be expected, because they reflect relations among area characteristics. However, the fact that the associations for blacks and Hispanics are negative is a function of ethnicity, resulting, in part, from the restricted residential choices such status impose on minorities ( see Massey, Condran, and Denton, 1987; Logan, Alba, McNulty and Fisher, 1996). Conversely, among whites, neighborhood ethnic composition is positively associated with neighborhood SES and housing quality, which simply indicates that whites of high socioeconomic status are more likely to be concentrated in the same area, in part because of a greater ability to select residential areas consistent with their status (Appendix Table 10). In addition, we note that whites' evaluation of conditions prevalent in their neighborhood, in contrast to blacks, and to a certain extent Hispanics, are not associated with the background, intermediate and neighborhood attributes included in the model we estimated (Appendix Table 11). There are two exceptions to this general observation; the positive association of number of children and the negative association of neighborhood ethnic homogeneity with white respondents' perception of neighborhood problems. The latter association is consistent with the positive association of neighborhood ethnic homogeneity with neighborhood SES and housing quality. The overall implications of these associations is that wherever whites live the neighborhood environment is not likely to be viewed as problematic.

The background variables — particularly age, foreign birth, education and household income — were directly associated with several of the attitudinal measures and neighborhood characteristics. The observed positive association of age, education and household income with

home ownership, neighborhood SES and housing quality for blacks, whites, and Hispanics are of particular interest. A key difference between whites and the two minority groups is the association of the background variables with neighborhood ethnic homogeneity. The relationship of neighborhood ethnic homogeneity with education and income is negative for blacks and Hispanics. For whites, income is the only background variable with a statistically significant relationship with neighborhood ethnic homogeneity, and this association is positive. Blacks and Hispanics of advantaged background are less likely to live among co-ethnic in predominately black or Hispanic neighborhoods, unlike their white counterparts. These relations suggest that housing and neighborhood outcomes are also influenced by taste for particular kinds of residential configurations, life cycle position, and ability to pay for residential consumption packages. Thus, even among blacks and Hispanics, the likelihood of living in residential areas differentiated by socioeconomic status characteristics are far from trivial. The difference between whites, and blacks and Hispanics reflect their residing in neighborhoods of different configurations, particularly with regard to the differing associations of neighborhood ethnic composition with neighborhood SES and housing attributes.

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**TABLE 1A: DETERMINANTS OF HOMOGENY FOR BLACKS**

	Neighborhood Homogeny		
	Estimate	S.E.	Stdz. Es.
<b>Number of Children</b>	0.169	0.435	0.006
<b>Foreign Born</b>	-8.054 ***	2.115	-0.061
<b>Years of Education</b>	-1.001 ***	0.237	-0.072
<b>Age</b>	-0.008	0.043	-0.003
<b>Atlanta (LA Omitted)</b>	27.478 ***	1.390	0.322
<b>Boston (LA Omitted)</b>	20.760 ***	2.021	0.162
<b>Detroit (LA Omitted)</b>	37.290 ***	1.377	0.466
<b>Labor Force Status</b>	-0.514	1.208	-0.007
<b>Household Inc. (000s)</b>	-0.168 ***	0.019	-0.150
<b>Housing Discrimination</b>	6.213 ***	1.475	0.074
<b>Homogeny Preference</b>	0.111 ***	0.027	0.061
<b>Homeowner</b>	3.000 *	1.275	0.041
<b>Length of Residence</b>	0.675 ***	0.058	0.203
<b>Neighbor Social Network</b>	0.035 *	0.017	0.032

**TABLE 1B: DETERMINANTS OF HOMOGENY FOR HISPANICS**

	Neighborhood Homogeny		
	Estimate	S.E.	Stdz. Es.
<b>Number of Children</b>	1.096 *	0.450	0.054
<b>Foreign Born</b>	6.971 ***	1.576	0.108
<b>Years of Education</b>	-0.904 ***	0.187	-0.125
<b>Age</b>	-0.291 ***	0.056	-0.132
<b>Boston (LA Omitted)</b>	-29.713 ***	2.852	-0.224
<b>Labor Force Status</b>	4.918 ***	1.356	0.083
<b>Household Inc. (000s)</b>	-0.222 ***	0.029	-0.189
<b>Housing Discrimination</b>	1.706	1.523	0.031
<b>Homogeny Preference</b>	0.189 ***	0.029	0.146
<b>Homeowner</b>	-2.455	1.618	-0.038
<b>Length of Residence</b>	0.791 ***	0.086	0.236
<b>Neighbor Social Network</b>	0.012	0.015	0.016

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**TABLE 2A: DETERMINANTS OF NEIGHBORHOOD SES, COMMUTING, AND HOUSING CHARACTERISTICS FOR BLACKS**

	Neighborhood SES			Commuting Time		
	Estimate	S.E.	Stdz. Es.	Estimate	S.E.	Stdz. Es.
Number of Children	-0.344 *	0.134	-0.042	0.369	0.382	0.018
Foreign Born	3.150 ***	0.655	0.084	3.851 *	1.860	0.040
Years of Education	0.827 ***	0.074	0.211	-0.858 ***	0.209	-0.086
Age	0.035 **	0.013	0.054	0.026	0.038	0.016
Atlanta (LA Omitted)	0.816	0.455	0.034	1.640	1.294	0.027
Boston (LA Omitted)	-1.036	0.634	-0.029	2.319	1.802	0.025
Detroit (LA Omitted)	-2.132 ***	0.473	-0.094	-4.015 **	1.343	-0.069
Labor Force Status	1.746 ***	0.373	0.084	-3.170 **	1.059	-0.060
Household Inc. (000s)	0.077 ***	0.006	0.245	0.108 ***	0.017	0.133
Housing Discrimination	-0.825	0.454	-0.035	1.628	1.290	0.027
Homogeny Preference	-0.035 ***	0.008	-0.067	-0.098 ***	0.024	-0.074
Homeowner	1.766 ***	0.394	0.086	-4.789 ***	1.120	-0.091
Length of Residence	-0.104 ***	0.018	-0.110	-0.146 **	0.052	-0.061
Neighbor Social Network	-0.003	0.005	-0.010	-0.050 ***	0.015	-0.062
Neighborhood Homogeny	-0.071 ***	0.006	-0.251	0.061 ***	0.016	0.084

**TABLE 2B: DETERMINANTS OF NEIGHBORHOOD SES, COMMUTING, AND HOUSING CHARACTERISTICS FOR HISPANICS**

	Neighborhood SES			Commuting Time		
	Estimate	S.E.	Stdz. Es.	Estimate	S.E.	Stdz. Es.
Number of Children	-0.401 ***	0.099	-0.055	-0.213	0.348	-0.015
Foreign Born	-1.101 **	0.346	-0.048	-1.317	1.222	-0.029
Years of Education	0.332 ***	0.041	0.128	-0.152	0.145	-0.030
Age	0.049 ***	0.012	0.062	0.069	0.044	0.045
Boston (LA Omitted)	-5.740 ***	0.643	-0.120	-2.323	2.266	-0.025
Labor Force Status	-0.892 **	0.297	-0.042	0.286	1.050	0.007
Household Inc. (000s)	0.056 ***	0.007	0.132	-0.055 *	0.023	-0.067
Housing Discrimination	1.788 ***	0.341	0.090	3.911 ***	1.185	0.102
Homogeny Preference	0.004	0.006	0.009	-0.069 **	0.023	-0.076
Homeowner	0.244	0.354	0.011	-2.272	1.248	-0.051
Length of Residence	0.010	0.019	0.009	-0.191 **	0.068	-0.082
Neighbor Social Network	-0.006	0.003	-0.023	-0.039 ***	0.012	-0.078
Neighborhood Homogeny	-0.291 ***	0.006	-0.808	0.005	0.019	0.007

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**TABLE 2A CONTINUED: DETERMINANTS OF NEIGHBORHOOD SES, COMMUTING,  
AND HOUSING CHARACTERISTICS FOR BLACKS**

	Housing Quality			Housing Space		
	Estimate	S.E.	Stdz. Es.	Estimate	S.E.	Stdz. Es.
Number of Children	-1.117	0.793	-0.018	0.039 ***	0.008	0.089
Foreign Born	42.138 ***	3.871	0.152	-0.014	0.037	-0.007
Years of Education	0.301	0.434	0.010	-0.024 ***	0.004	-0.111
Age	-0.155 *	0.078	-0.032	-0.005 ***	0.001	-0.128
Atlanta (LA Omitted)	-75.931 ***	2.726	-0.425	0.267 ***	0.026	0.204
Boston (LA Omitted)	-43.099 ***	3.752	-0.161	-0.135 ***	0.036	-0.069
Detroit (LA Omitted)	-96.066 ***	2.846	-0.574	0.252 ***	0.027	0.206
Labor Force Status	13.604 ***	2.202	0.089	0.025	0.021	0.022
Household Inc. (000s)	0.404 ***	0.035	0.173	0.004 ***	0.000	0.242
Housing Discrimination	4.434	2.680	0.025	-0.001	0.026	-0.001
Homogeny Preference	-0.283 ***	0.049	-0.074	-0.001 **	0.000	-0.054
Homeowner	2.110	2.326	0.014	0.606 ***	0.024	0.545
Length of Residence	-0.183	0.107	-0.026	0.004 ***	0.001	0.077
Neighbor Social Network	0.048	0.031	0.021	0.000	0.000	-0.007
Neighborhood Homogeny	-0.613 ***	0.033	-0.293	0.005 ***	0.000	0.295

**TABLE 2B CONTINUED: DETERMINANTS OF NEIGHBORHOOD SES, COMMUTING,  
AND HOUSING CHARACTERISTICS FOR HISPANICS**

	Housing Quality			Housing Space		
	Estimate	S.E.	Stdz. Es.	Estimate	S.E.	Stdz. Es.
Number of Children	-4.195 ***	0.895	-0.117	0.040 ***	0.010	0.098
Foreign Born	9.728 **	3.139	0.085	-0.205 ***	0.035	-0.158
Years of Education	1.152 **	0.372	0.090	0.012 **	0.004	0.079
Age	0.034	0.112	0.009	-0.002	0.001	-0.046
Boston (LA Omitted)	-63.789 ***	5.954	-0.271	-0.252 ***	0.065	-0.094
Labor Force Status	-7.352 **	2.692	-0.070	-0.020	0.030	-0.016
Household Inc. (000s)	0.377 ***	0.059	0.181	0.004 ***	0.001	0.181
Housing Discrimination	-6.214 *	3.025	-0.064	0.065	0.033	0.059
Homogeny Preference	-0.142 *	0.059	-0.062	0.002 **	0.001	0.071
Homeowner	-4.831	3.198	-0.042	0.643 ***	0.038	0.496
Length of Residence	0.218	0.174	0.037	0.005 *	0.002	0.069
Neighbor Social Network	-0.035	0.030	-0.027	-0.001 **	0.000	-0.075
Neighborhood Homogeny	-1.198 ***	0.055	-0.673	-0.002 ***	0.001	-0.092

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**TABLE 3A: DETERMINANTS OF NEIGHBORHOOD PROBLEMS AND SERVICES FOR BLACKS**

	<u>Neighborhood Problems</u>			<u>Neighborhood Services (Inadequacy)</u>		
	<u>Estimate</u>	<u>S.E.</u>	<u>Stdz. Es.</u>	<u>Estimate</u>	<u>S.E.</u>	<u>Stdz. Es.</u>
<b>Number of Children</b>	-0.010	0.008	-0.027	-0.041 ***	0.011	-0.101
<b>Foreign Born</b>	-0.048	0.060	-0.029	0.395 ***	0.103	0.213
<b>Years of Education</b>	0.014 *	0.006	0.081	0.000	0.009	0.001
<b>Age</b>	-0.005 ***	0.001	-0.165	-0.008 ***	0.001	-0.253
<b>Atlanta (LA Omitted)</b>	0.126	0.128	0.116	-1.048 ***	0.245	-0.878
<b>Boston (LA Omitted)</b>	0.218 ***	0.066	0.133	-0.226	0.117	-0.126
<b>Detroit (LA Omitted)</b>	0.234	0.142	0.230	-1.003 ***	0.271	-0.895
<b>Labor Force Status</b>	-0.136 ***	0.025	-0.146	0.019	0.036	0.018
<b>Household Inc. (000s)</b>	0.000	0.000	-0.006	0.002 ***	0.001	0.131
<b>Housing Discrimination</b>	0.333 ***	0.033	0.311	0.228 ***	0.042	0.195
<b>Homogeny Preference</b>	0.000	0.001	-0.007	-0.002 **	0.001	-0.094
<b>Homeowner</b>	0.035	0.048	0.038	-0.142 *	0.071	-0.140
<b>Length of Residence</b>	0.004 ***	0.001	0.095	0.006 ***	0.002	0.128
<b>Neighbor Social Network</b>	0.000	0.000	0.015	0.000	0.000	0.005
<b>Neighborhood SES</b>	-0.016 **	0.005	-0.352	0.002	0.010	0.048
<b>Commuting Time</b>	0.001 *	0.000	0.049	0.003 ***	0.001	0.138
<b>Neighborhood Homogeny</b>	0.002 *	0.001	0.132	-0.001	0.001	-0.036
<b>Housing Quality</b>	0.001	0.001	0.195	-0.009 **	0.003	-1.280
<b>Housing Space</b>	-0.175 *	0.068	-0.210	0.269 **	0.099	0.295

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**TABLE 3B: DETERMINANTS OF NEIGHBORHOOD PROBLEMS AND SERVICES FOR HISPANICS**

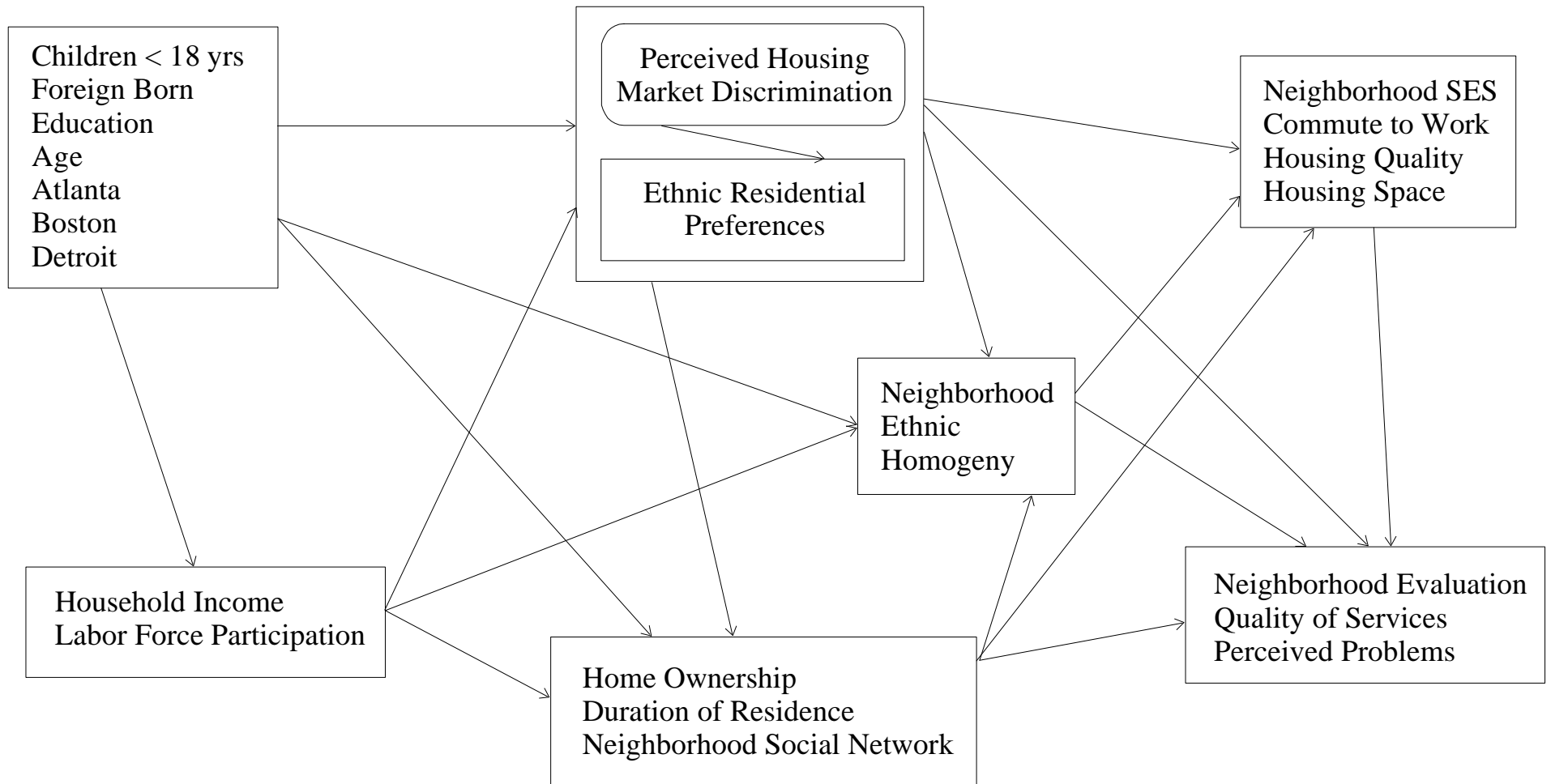
	Neighborhood Problems			Neighborhood Services (Inadequacy)		
	Estimate	S.E.	Stdz. Es.	Estimate	S.E.	Stdz. Es.
<b>Number of Children</b>	0.001	0.011	0.003	-0.024	0.015	-0.056
<b>Foreign Born</b>	-0.068	0.043	-0.060	0.139 *	0.067	0.104
<b>Years of Education</b>	0.022 ***	0.005	0.171	0.014 *	0.006	0.090
<b>Age</b>	-0.003	0.001	-0.065	-0.007 ***	0.002	-0.145
<b>Boston (LA Omitted)</b>	-0.072	0.084	-0.031	-0.361 **	0.138	-0.131
<b>Labor Force Status</b>	-0.034	0.030	-0.033	-0.053	0.041	-0.043
<b>Household Inc. (000s)</b>	0.001	0.001	0.065	-0.001	0.001	-0.025
<b>Housing Discrimination</b>	0.094 *	0.045	0.097	0.004	0.071	0.003
<b>Homogeny Preference</b>	0.001	0.001	0.032	0.002	0.001	0.063
<b>Homeowner</b>	0.117 *	0.048	0.104	-0.083	0.064	-0.062
<b>Length of Residence</b>	0.002	0.002	0.040	0.014 ***	0.003	0.199
<b>Neighbor Social Network</b>	0.000	0.000	-0.012	0.001 **	0.000	0.088
<b>Neighborhood SES</b>	-0.017	0.010	-0.342	0.010	0.018	0.174
<b>Commuting Time</b>	-0.001	0.001	-0.020	0.000	0.001	0.010
<b>Neighborhood Homogeny</b>	-0.003	0.001	-0.150	-0.003	0.002	-0.160
<b>Housing Quality</b>	-0.001	0.002	-0.141	-0.007 *	0.003	-0.637
<b>Housing Space</b>	-0.301 ***	0.053	-0.345	-0.076	0.069	-0.074

\*P<=0.05

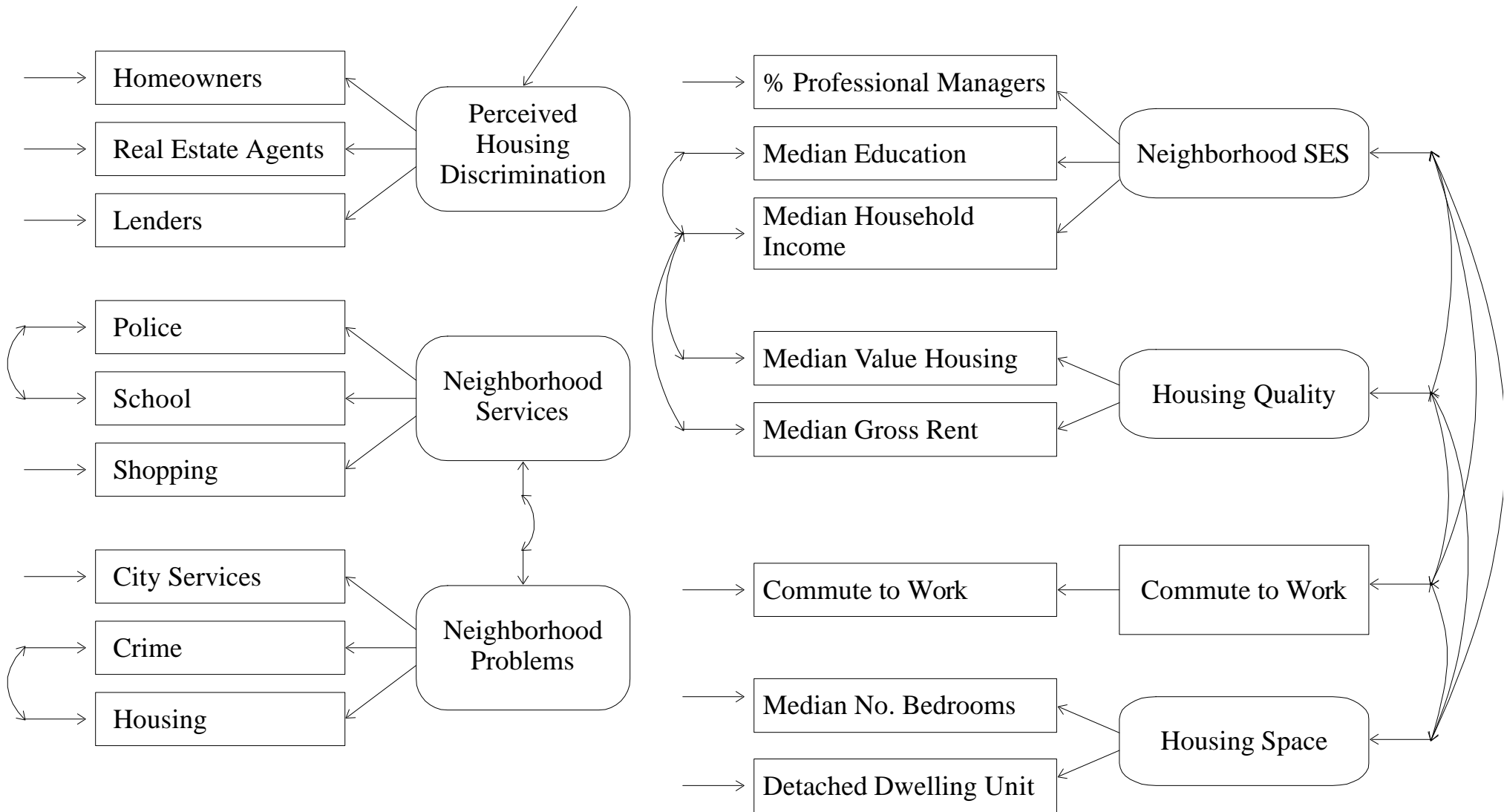
\*\*P<=0.01

\*\*\*P<=0.001

**Figure 1.** A Structural Equation Model of the Determinants and Consequences of Residence in Ethnically Homogeneous Neighborhoods for Black and Hispanic Households



**Figure 2.** Latent-Indicator Variable Relationships and Error Structure of Model Presented in Figure 1



## APPENDIX TABLE 1: DESCRIPTION OF VARIABLES

Variable Categories appear in upper case, bold face type. Latent (unobserved) variables appear in bold face type followed by their indicator variables. Variable names appear in parentheses.

1. Children: Number of children under the age of 18 living in the respondent's household.
2. Nativity: Dummy variable coded 1 if respondent was born outside the U.S., 0 otherwise.
3. Education: Number of years of schooling completed by respondent or number of years of schooling completed by respondent's spouse, if greater.
4. Age: Respondent's age in years.
5. Detroit: Dummy variable coded 1 if respondent resided in Detroit, 0 otherwise.
6. Atlanta: Dummy variable coded 1 if respondent resided in Atlanta, 0 otherwise.
7. Boston: Dummy variable coded 1 if respondent resided in Boston, 0 otherwise.
8. **Housing Discrimination**
  1. Real Estate Discrimination: Real estate agents will not show, sell or rent to members of specified ethnic group (4=Very Often, 3=Sometimes, 2=Rarely, and 1=Almost Never).
  2. Bank and Lender Discrimination: Banks and lenders will not loan money to purchase a home to members of specified ethnic group (4=Very Often, 3=Sometimes, 2=Rarely, and 1=Almost Never).
  3. Seller Discrimination: Whites will not sell to members of specified ethnic group (4=Very Often, 3=Sometimes, 2=Rarely, and 1=Almost Never).
9. Labor Force Participation: Dummy variable coded 1 if respondent was employed at least part-time, 0 otherwise.
10. Family Household income: Family income before taxes in 1991 plus six percent of net family assets in 1,000's of dollars.
11. Residential Preference: Index of a respondent's preference for living with members of his/her own ethnic/racial groups, with a range from zero, for preference for integration to one hundred, for preference for living exclusively among co-ethnics (See Zubrinsky and Bobo 1996, Colasanto 1977). We assigned weights, varying from zero to twenty, to the ranking respondents assigned to five different neighborhood configurations representing the neighborhood ethnic composition they most to least prefer as an area in which to live. In this scheme, individuals who selected all black or all Hispanic neighborhoods as their



first choice as a place to live were assigned the highest score on the index we constructed. The value of the scale ranges from zero to one hundred

12. Homeownership: Dummy variable coded 1 if respondent owns his/her home, 0 otherwise.
13. Residential Tenure: Number of years respondent lived at current address.
14. Neighborhood Social Network: Percentage of respondent's social network comprised of neighbors. Respondents were asked to name up to three persons with whom they discussed important matters.
15. **Neighborhood Socioeconomic Status**
  1. Percent Professional/Managerial: Percent of residents in respondent's census block group of residence who are employed in professional and managerial occupations (Census Occupation Codes )
  2. Household Median Income: Median household income in respondent's census block group of residence in 1989 in 1,000's of dollars.
  3. Median Education: Median number of years of schooling completed by persons 25 years and over in respondent's census block group of residence.
16. Commuting Time: Time respondent spends traveling one way to work each day in minutes.
17. Neighborhood Homogeneity: Percent of residents in respondent's census block group of residence that belong to the respondent's ethnic/racial group.
18. **Housing Quality**
  1. Median Value: Median value of owner occupied housing units in respondent's census block group of residence in 1,000's of dollars.
  2. Median Rent: Median gross rent of renter occupied housing units in respondent's census block group of residence.
19. **Housing Space**
  1. Median Number of Bedrooms: Median number of bedrooms per housing unit in respondent's census block group of residence.
  2. Single Family Dwelling Unit: Dummy variable coded 1 if respondent lives in a detached single family dwelling unit, 0 otherwise.
20. **Neighborhood Services:** Respondents rated the quality of each type of service in their neighborhood (4=Poor, 3=Fair, 2=Good, and 1=Excellent).
  1. Police Protection: Police protection.
  2. Public Schools: Public schools.
  3. Shopping: Neighborhood shopping, such as grocery and drug stores.

21. **Neighborhood Problems:** Respondents rated the frequency which each area constitutes a problem in their neighborhood (4=Always, 3=Often, 2=Sometimes, and 1=Never)
1. City Services: City services, such as street cleaning or garbage collection.
  2. Crime: Crime and vandalism.
  3. Housing Deterioration: Housing and property not being kept.

**APPENDIX TABLE 2: DESCRIPTIVE STATISTICS FOR BLACKS AND HISPANICS**

	<b>Non-Hispanic Black</b>		<b>Hispanic</b>	
	<b>Mean</b>	<b>Std. Dev.</b>	<b>Mean</b>	<b>Std. Dev.</b>
<b>Atlanta</b>	0.23	0.42	-	-
<b>Boston</b>	0.09	0.28	0.05	0.22
<b>Detroit</b>	0.28	0.45	-	-
<b>Number of Children</b>	0.83	1.24	1.45	1.42
<b>Age</b>	42.09	15.54	37.19	12.99
<b>Years of Education</b>	13.12	2.58	10.77	3.98
<b>Foreign Born</b>	0.08	0.27	0.73	0.45
<b>Labor Force Status</b>	0.61	0.49	0.63	0.48
<b>Household Inc. (000s)</b>	30.86	32.04	25.44	24.49
<b>Homogeny Preference</b>	55.62	19.60	61.16	22.20
<b>Homeowner</b>	0.42	0.49	0.28	0.45
<b>Length of Residence</b>	9.23	10.74	6.26	8.58
<b>Neighbor Social Network</b>	16.95	32.63	29.53	39.99
<b>Neighborhood Homogeny</b>	59.23	35.81	55.93	28.71
<b>Commuting Time</b>	29.05	25.88	25.33	20.06
<b>Seller Discrimination</b>	3.25	0.76	2.94	0.90
<b>City Services Problems</b>	1.51	0.79	1.51	0.82
<b>Crime Problems</b>	1.95	0.90	2.17	1.02
<b>Housing Problems</b>	1.75	0.84	1.75	0.95
<b>Real Estate Discrim.</b>	3.10	0.75	2.63	0.92
<b>Lender Discrim.</b>	3.30	0.78	2.83	0.93
<b>Median Home Value</b>	106.47	88.21	174.50	76.87
<b>Median Rent</b>	549.84	186.01	616.74	159.13
<b>% Professional</b>	21.61	11.99	16.77	11.14
<b>Med. Income (000s)</b>	28.33	13.13	29.37	11.69
<b>Med. Education</b>	3.28	0.86	2.70	1.00
<b>Med. Bedrooms</b>	3.29	0.75	2.83	0.80
<b>Single Family Unit</b>	0.56	0.50	0.47	0.50
<b>Police Quality</b>	2.52	0.87	2.38	0.82
<b>School Quality</b>	2.59	0.85	2.34	0.79
<b>Shopping Quality</b>	2.46	0.94	2.16	0.75

**APPENDIX TABLE 3A: CORRELATIONS FOR BLACKS**

	Atlanta	Boston	Detroit	Children	Age	Education	For. Born	Labor F.	HH Inc.	Homogeny	Owner
<b>Atlanta (LA Omitted)</b>	1.000										
<b>Boston (LA Omitted)</b>	-0.162	1.000									
<b>Detroit (LA Omitted)</b>	-0.336	-0.192	1.000								
<b>Number of Children</b>	-0.085	0.052	0.014	1.000							
<b>Age</b>	-0.005	-0.030	0.069	-0.249	1.000						
<b>Years of Education</b>	0.098	-0.047	-0.121	0.028	-0.288	1.000					
<b>Foreign Born</b>	-0.088	0.292	-0.182	0.036	-0.140	0.140	1.000				
<b>Labor Force Status</b>	0.083	0.000	-0.060	0.005	-0.345	0.372	0.137	1.000			
<b>Household Inc. (000s)</b>	-0.033	-0.034	-0.079	-0.014	-0.104	0.405	0.251	0.302	1.000		
<b>Homogeny Preference</b>	0.130	-0.090	-0.062	-0.013	0.012	-0.024	-0.123	-0.029	-0.133	1.000	
<b>Homeowner</b>	0.072	-0.094	0.167	-0.062	0.374	0.105	-0.127	0.000	0.137	0.026	1.000
<b>Length of Residence</b>	-0.077	-0.055	0.081	-0.184	0.446	-0.105	-0.138	-0.143	-0.090	0.017	0.419
<b>Neighbor Social Network</b>	0.075	0.134	-0.321	0.026	-0.064	0.033	0.028	-0.001	0.000	0.019	-0.034
<b>Neighborhood Homogeny</b>	0.139	-0.001	0.366	-0.051	0.181	-0.201	-0.215	-0.120	-0.275	0.096	0.196
<b>Commuting Time</b>	0.018	0.056	-0.052	0.019	-0.012	-0.084	0.071	-0.054	0.067	-0.083	-0.103
<b>Seller Discrimination</b>	-0.038	0.042	-0.038	-0.017	0.059	-0.122	0.029	-0.062	-0.058	0.004	0.027
<b>City Services Problems</b>	0.003	0.009	0.127	-0.011	0.011	-0.132	-0.070	-0.148	-0.179	0.048	-0.008
<b>Crime Problems</b>	-0.092	0.119	-0.005	0.018	-0.026	-0.063	-0.070	-0.125	-0.161	0.055	-0.058
<b>Housing Problems</b>	-0.048	0.103	0.096	-0.035	-0.027	-0.067	0.027	-0.078	-0.085	-0.036	-0.075
<b>Real Estate Discrim.</b>	0.003	0.029	-0.015	-0.041	0.086	-0.073	-0.029	-0.014	-0.039	0.026	0.056
<b>Lender Discrim.</b>	0.012	0.046	0.023	-0.024	0.061	-0.004	0.014	0.013	-0.036	0.045	0.065
<b>Median Home Value</b>	-0.230	0.034	-0.513	0.042	-0.145	0.175	0.308	0.160	0.316	-0.124	-0.169
<b>Median Rent</b>	-0.096	0.070	-0.329	0.012	-0.164	0.234	0.240	0.205	0.352	-0.096	0.058
<b>% Professional</b>	-0.006	0.046	-0.177	-0.031	-0.132	0.359	0.267	0.233	0.412	-0.143	-0.029
<b>Med. Income</b>	0.133	-0.050	-0.245	0.021	-0.096	0.331	0.107	0.230	0.401	-0.077	0.227
<b>Med. Education</b>	0.050	-0.046	-0.149	-0.048	-0.091	0.343	0.186	0.235	0.343	-0.068	-0.019
<b>Med. Bedrooms</b>	0.206	-0.057	0.297	0.032	0.093	0.035	-0.113	0.046	0.109	-0.032	0.422
<b>Single Family Unit</b>	0.043	-0.231	0.180	0.013	0.132	-0.008	-0.097	0.033	0.160	0.005	0.517
<b>Police Quality</b>	-0.176	0.070	0.096	-0.004	-0.090	-0.137	0.047	-0.073	-0.098	-0.016	-0.056
<b>School Quality</b>	-0.197	0.080	-0.016	-0.034	-0.061	-0.002	0.013	0.012	0.053	-0.013	-0.022
<b>Shopping Quality</b>	-0.025	0.080	0.088	-0.016	0.072	-0.058	-0.059	-0.087	-0.099	-0.001	0.090

**APPENDIX TABLE 3A CONTINUED: CORRELATIONS FOR BLACKS**

	<b>Length</b>	<b>Nbr. Soc.</b>	<b>Homogeny</b>	<b>Commuting</b>	<b>Seller Dis.</b>	<b>City Serv.</b>	<b>Crime.</b>	<b>Hsg. Prob.</b>	<b>R.E. Dis.</b>	<b>Lend. Dis.</b>	<b>Home Val.</b>
<b>Atlanta (LA Omitted)</b>											
<b>Boston (LA Omitted)</b>											
<b>Detroit (LA Omitted)</b>											
<b>Number of Children</b>											
<b>Age</b>											
<b>Years of Education</b>											
<b>Foreign Born</b>											
<b>Labor Force Status</b>											
<b>Household Inc. (000s)</b>											
<b>Homogeny Preference</b>											
<b>Homeowner</b>											
<b>Length of Residence</b>	1.000										
<b>Neighbor Social Network</b>	0.066	1.000									
<b>Neighborhood Homogeny</b>	0.262	-0.056	1.000								
<b>Commuting Time</b>	-0.102213	-0.042	0.009	1.000							
<b>Seller Discrimination</b>	0.082	0.082	0.077	0.070	1.000						
<b>City Services Problems</b>	0.031	-0.011	0.170	0.114	0.141	1.000					
<b>Crime Problems</b>	0.099	0.089	0.104	0.061	0.176	0.327	1.000				
<b>Housing Problems</b>	0.045	0.003	0.124	0.016	0.118	0.418	0.384	1.000			
<b>Real Estate Discrim.</b>	0.063	0.058	0.068	0.045	0.485	0.131	0.175	0.127	1.000		
<b>Lender Discrim.</b>	0.055	0.028	0.103	0.011	0.327	0.160	0.161	0.134	0.421	1.000	
<b>Median Home Value</b>	-0.119	0.170	-0.559	-0.146	-0.014	-0.173	-0.113	-0.105	0.001	-0.017	1.000
<b>Median Rent</b>	-0.111	0.090	-0.473	-0.146	-0.003	-0.185	-0.143	-0.143	0.000	-0.043	0.565
<b>% Professional</b>	-0.191	0.002	-0.389	-0.181	-0.115	-0.220	-0.226	-0.147	-0.064	-0.032	0.481
<b>Med. Income</b>	-0.088	0.063	-0.335	-0.160	-0.073	-0.175	-0.219	-0.229	-0.005	-0.045	0.466
<b>Med. Education</b>	-0.156	-0.008	-0.284	-0.203	-0.042	-0.176	-0.225	-0.182	-0.073	-0.047	0.384
<b>Med. Bedrooms</b>	0.137	-0.075	0.374	0.020	-0.002	0.017	-0.104	-0.041	0.007	0.010	-0.213
<b>Single Family Unit</b>	0.306	-0.051	0.242	0.035	0.037	-0.051	-0.105	-0.063	0.045	0.047	-0.073
<b>Police Quality</b>	0.090	0.018	0.146	0.037	0.159	0.252	0.358	0.254	0.118	0.086	-0.106
<b>School Quality</b>	0.050	0.004	0.024	-0.034	0.075	0.135	0.186	0.170	0.050	0.090	0.024
<b>Shopping Quality</b>	0.175	-0.009	0.347	0.021	0.045	0.179	0.178	0.205	0.048	0.055	-0.261

**APPENDIX TABLE 3A CONTINUED: CORRELATIONS FOR BLACKS**

	<b>Med. Rent</b>	<b>% Prof.</b>	<b>Med. Inc.</b>	<b>Med. Edu.</b>	<b>Med. Bdr.</b>	<b>Sngl. Fam.</b>	<b>Police</b>	<b>School</b>	<b>Shopping</b>
<b>Atlanta (LA Omitted)</b>									
<b>Boston (LA Omitted)</b>									
<b>Detroit (LA Omitted)</b>									
<b>Number of Children</b>									
<b>Age</b>									
<b>Years of Education</b>									
<b>Foreign Born</b>									
<b>Labor Force Status</b>									
<b>Household Inc. (000s)</b>									
<b>Homogeny Preference</b>									
<b>Homeowner</b>									
<b>Length of Residence</b>									
<b>Neighbor Social Network</b>									
<b>Neighborhood Homogeny</b>									
<b>Commuting Time</b>									
<b>Seller Discrimination</b>									
<b>City Services Problems</b>									
<b>Crime Problems</b>									
<b>Housing Problems</b>									
<b>Real Estate Discrim.</b>									
<b>Lender Discrim.</b>									
<b>Median Home Value</b>									
<b>Median Rent</b>	1.000								
<b>% Professional</b>	0.517	1.000							
<b>Med. Income</b>	0.614	0.617	1.000						
<b>Med. Education</b>	0.424	0.692	0.595	1.000					
<b>Med. Bedrooms</b>	0.056	0.024	0.340	0.062	1.000				
<b>Single Family Unit</b>	0.090	-0.018	0.243	0.007	0.492	1.000			
<b>Police Quality</b>	-0.147	-0.232	-0.226	-0.250	-0.071	0.002	1.000		
<b>School Quality</b>	-0.012	-0.086	-0.087	-0.041	-0.083	0.045	0.396	1.000	
<b>Shopping Quality</b>	-0.275	-0.315	-0.262	-0.265	0.078	0.066	0.297	0.322	1.000

**APPENDIX TABLE 3B: CORRELATIONS FOR HISPANICS**

	<b>Boston</b>	<b>Children</b>	<b>Age</b>	<b>Education</b>	<b>For. Born</b>	<b>Labor F.</b>	<b>HH Inc.</b>	<b>Homogeny</b>	<b>Owner</b>	<b>Length</b>	<b>Nbr. Soc.</b>
<b>Boston (LA Omitted)</b>	1.000										
<b>Number of Children</b>	0.049	1.000									
<b>Age</b>	-0.002	-0.189	1.000								
<b>Years of Education</b>	0.052	-0.058	-0.207	1.000							
<b>Foreign Born</b>	0.062	0.104	-0.041	-0.326	1.000						
<b>Labor Force Status</b>	0.010	-0.090	-0.205	0.156	0.000	1.000					
<b>Household Inc. (000s)</b>	0.014	0.017	-0.070	0.383	-0.290	0.206	1.000				
<b>Homogeny Preference</b>	-0.072	0.075	-0.131	-0.169	0.084	-0.043	-0.172	1.000			
<b>Homeowner</b>	0.010	-0.043	0.271	0.196	-0.195	0.106	0.288	-0.121	1.000		
<b>Length of Residence</b>	-0.010	-0.110	0.349	0.056	-0.332	-0.082	0.221	-0.042	0.382	1.000	
<b>Neighbor Social Network</b>	0.019	0.022	0.014	0.018	0.036	-0.027	0.056	-0.014	0.000	0.005	1.000
<b>Neighborhood Homogeny</b>	-0.236	0.063	-0.068	-0.234	0.147	0.011	-0.231	0.234	-0.102	0.075	0.000
<b>Commuting Time</b>	-0.028	-0.025	0.040	-0.090	0.039	-0.025	-0.107	-0.066	-0.097	-0.097	-0.081
<b>Seller Discrimination</b>	0.010	0.002	0.003	-0.174	0.074	0.005	-0.030	-0.129	-0.158	0.054	0.126
<b>City Services Problems</b>	0.022	-0.021	-0.025	0.001	0.084	-0.053	-0.082	0.010	0.016	0.013	0.017
<b>Crime Problems</b>	0.018	0.048	-0.156	0.024	0.015	0.024	-0.056	0.136	-0.121	-0.009	0.031
<b>Housing Problems</b>	0.010	0.026	-0.022	-0.039	0.024	0.013	-0.082	-0.020	-0.099	-0.060	0.004
<b>Real Estate Discrim.</b>	0.015	0.003	0.096	-0.149	0.100	-0.132	-0.090	-0.041	-0.136	-0.020	0.042
<b>Lender Discrim.</b>	-0.040	-0.049	0.013	-0.208	0.121	-0.016	-0.103	-0.037	0.007	0.018	-0.136
<b>Median Home Value</b>	-0.218	-0.100	0.046	0.187	-0.125	-0.066	0.240	-0.129	0.025	0.024	-0.013
<b>Median Rent</b>	-0.077	-0.086	0.065	0.252	-0.180	0.073	0.328	-0.138	0.316	0.139	-0.002
<b>% Professional</b>	0.091	-0.118	0.086	0.314	-0.247	-0.030	0.351	-0.199	0.139	0.060	-0.002
<b>Med. Income</b>	-0.129	-0.082	0.113	0.326	-0.302	0.009	0.410	-0.154	0.311	0.166	-0.002
<b>Med. Education</b>	0.088	-0.129	0.117	0.296	-0.198	-0.004	0.281	-0.251	0.144	-0.016	-0.025
<b>Med. Bedrooms</b>	0.086	0.046	0.030	0.243	-0.255	0.039	0.319	-0.063	0.371	0.185	-0.036
<b>Single Family Unit</b>	-0.176	0.035	0.078	0.191	-0.265	0.066	0.295	-0.022	0.497	0.285	-0.062
<b>Police Quality</b>	0.000	0.018	-0.058	-0.042	0.071	-0.045	-0.106	0.135	-0.095	0.061	0.110
<b>School Quality</b>	-0.029	-0.018	-0.095	0.100	-0.130	0.073	-0.023	0.040	-0.011	0.024	-0.047
<b>Shopping Quality</b>	0.000	0.044	-0.086	-0.099	0.114	-0.014	-0.107	0.056	-0.060	-0.007	0.030

**APPENDIX TABLE 3B CONTINUED: CORRELATIONS FOR HISPANICS**

	<b>Homogeny Commuting</b>	<b>Seller Dis.</b>	<b>City Serv. Crime.</b>	<b>Hsg. Prob. R.E. Dis.</b>	<b>Lend. Dis.</b>	<b>Home Val.</b>	<b>Med. Rent</b>			
<b>Boston (LA Omitted)</b>										
<b>Number of Children</b>										
<b>Age</b>										
<b>Years of Education</b>										
<b>Foreign Born</b>										
<b>Labor Force Status</b>										
<b>Household Inc. (000s)</b>										
<b>Homogeny Preference</b>										
<b>Homeowner</b>										
<b>Length of Residence</b>										
<b>Neighbor Social Network</b>										
<b>Neighborhood Homogeny</b>	1.000									
<b>Commuting Time</b>	0.017	1.000								
<b>Seller Discrimination</b>	-0.018	-0.078	1.000							
<b>City Services Problems</b>	0.099	0.048	-0.001	1.000						
<b>Crime Problems</b>	0.228	-0.031	0.001	0.381	1.000					
<b>Housing Problems</b>	0.136	-0.039	0.022	0.449	0.382	1.000				
<b>Real Estate Discrim.</b>	0.046	0.153	0.474	0.070	-0.079	0.046	1.000			
<b>Lender Discrim.</b>	0.154	0.121	0.303	0.167	0.039	0.131	0.447	1.000		
<b>Median Home Value</b>	-0.361	-0.031	-0.082	-0.107	-0.196	-0.103	-0.047	-0.121	1.000	
<b>Median Rent</b>	-0.312	-0.019	-0.023	-0.133	-0.178	-0.198	-0.085	0.003	0.341	1.000
<b>% Professional</b>	-0.771	-0.015	0.076	-0.160	-0.248	-0.212	0.029	-0.082	0.547	0.413
<b>Med. Income</b>	-0.457	0.000	0.010	-0.157	-0.203	-0.224	-0.049	-0.061	0.539	0.738
<b>Med. Education</b>	-0.824	-0.016	0.024	-0.180	-0.320	-0.162	-0.041	-0.110	0.501	0.432
<b>Med. Bedrooms</b>	-0.230	-0.056	-0.039	-0.210	-0.159	-0.263	-0.111	0.011	0.195	0.657
<b>Single Family Unit</b>	-0.034	-0.040	-0.044	-0.080	-0.092	-0.164	-0.089	0.047	0.046	0.398
<b>Police Quality</b>	0.149	0.018	0.059	0.336	0.409	0.240	0.051	0.042	-0.158	-0.182
<b>School Quality</b>	0.049	-0.078	-0.054	0.142	0.258	0.200	-0.222	-0.043	-0.095	-0.081
<b>Shopping Quality</b>	0.144	0.010	0.028	0.211	0.244	0.189	0.076	0.195	-0.174	-0.208



**APPENDIX TABLE 3B CONTINUED: CORRELATIONS FOR HISPANICS**

	<b>% Prof.</b>	<b>Med. Inc.</b>	<b>Med. Edu.</b>	<b>Med. Bdr.</b>	<b>Sngl. Fam.</b>	<b>Police</b>	<b>School</b>	<b>Shopping</b>
<b>Boston (LA Omitted)</b>								
<b>Number of Children</b>								
<b>Age</b>								
<b>Years of Education</b>								
<b>Foreign Born</b>								
<b>Labor Force Status</b>								
<b>Household Inc. (000s)</b>								
<b>Homogeny Preference</b>								
<b>Homeowner</b>								
<b>Length of Residence</b>								
<b>Neighbor Social Network</b>								
<b>Neighborhood Homogeny</b>								
<b>Commuting Time</b>								
<b>Seller Discrimination</b>								
<b>City Services Problems</b>								
<b>Crime Problems</b>								
<b>Housing Problems</b>								
<b>Real Estate Discrim.</b>								
<b>Lender Discrim.</b>								
<b>Median Home Value</b>								
<b>Median Rent</b>								
<b>% Professional</b>	1.000							
<b>Med. Income</b>	0.671	1.000						
<b>Med. Education</b>	0.854	0.597	1.000					
<b>Med. Bedrooms</b>	0.388	0.706	0.293	1.000				
<b>Single Family Unit</b>	0.147	0.420	0.076	0.545	1.000			
<b>Police Quality</b>	-0.168	-0.178	-0.221	-0.146	-0.041	1.000		
<b>School Quality</b>	-0.091	-0.070	-0.079	-0.033	0.005	0.377	1.000	
<b>Shopping Quality</b>	-0.205	-0.210	-0.215	-0.147	-0.051	0.353	0.262	1.000

**APPENDIX TABLE 4A: DETERMINANTS OF DISCRIMINATION AND PREFERENCE FOR BLACKS**

	<b>Housing Discrimination</b>			<b>Homogeny Preference</b>		
	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>
<b>Number of Children</b>	-0.008	0.008	-0.023	-0.022	0.287	-0.001
<b>Foreign Born</b>	0.010	0.037	0.006	-5.778 ***	1.394	-0.080
<b>Years of Education</b>	-0.013 **	0.004	-0.081	0.146	0.155	0.019
<b>Age</b>	0.003 ***	0.001	0.093	-0.010	0.025	-0.008
<b>Atlanta (LA Omitted)</b>	-0.011	0.024	-0.011	3.831 ***	0.905	0.082
<b>Boston (LA Omitted)</b>	0.066	0.035	0.043	-5.060 ***	1.335	-0.072
<b>Detroit (LA Omitted)</b>	-0.029	0.022	-0.031	-3.041 ***	0.855	-0.069
<b>Labor Force Status</b>	0.035	0.021	0.040	-0.008	0.802	0.000
<b>Household Inc. (000s)</b>	-0.001	0.000	-0.038	-0.077 ***	0.012	-0.125
<b>Housing Discrimination</b>				1.510	0.964	0.033

**APPENDIX TABLE 4B: DETERMINANTS OF DISCRIMINATION AND PREFERENCE FOR HISPANICS**

	<b>Housing Discrimination</b>			<b>Homogeny Preference</b>		
	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>
<b>Number of Children</b>	-0.015	0.011	-0.040	0.510	0.374	0.033
<b>Foreign Born</b>	0.093 **	0.036	0.079	0.224	1.258	0.004
<b>Years of Education</b>	-0.029 ***	0.004	-0.224	-1.022 ***	0.152	-0.183
<b>Age</b>	0.000	0.001	0.010	-0.286 ***	0.042	-0.167
<b>Boston (LA Omitted)</b>	0.025	0.068	0.010	-6.401 **	2.369	-0.063
<b>Labor Force Status</b>	-0.070 *	0.032	-0.065	-1.592	1.117	-0.035
<b>Household Inc. (000s)</b>	0.000	0.001	0.011	-0.110 ***	0.023	-0.122
<b>Housing Discrimination</b>				-6.405 ***	1.256	-0.151

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 5A: DETERMINANTS OF INTERMEDIATE VARIABLES FOR BLACKS**

	Ownership			Length of Residence		
	Estimate	S.E.	Stdz. Es.	Estimate	S.E.	Stdz. Es.
<b>Number of Children</b>	0.023 ***	0.006	0.058	-0.882 ***	0.134	-0.102
<b>Foreign Born</b>	-0.163 ***	0.031	-0.089	-1.554 *	0.656	-0.039
<b>Years of Education</b>	0.035 ***	0.003	0.185	-0.001	0.074	0.000
<b>Age</b>	0.014 ***	0.001	0.444	0.193 ***	0.013	0.279
<b>Atlanta (LA Omitted)</b>	0.142 ***	0.020	0.120	-3.636 ***	0.427	-0.142
<b>Boston (LA Omitted)</b>	0.024	0.030	0.014	-1.525 *	0.626	-0.040
<b>Detroit (LA Omitted)</b>	0.224 ***	0.019	0.203	-1.525 ***	0.409	-0.063
<b>Labor Force Status</b>	0.059 ***	0.018	0.058	0.025	0.375	0.001
<b>Household Inc. (000s)</b>	0.002 ***	0.000	0.143	-0.036 ***	0.006	-0.108
<b>Housing Discrimination</b>	0.072 ***	0.022	0.062	0.814	0.453	0.032
<b>Homogeny Preference</b>	0.001 *	0.000	0.031	-0.003	0.008	-0.006
<b>Homeowner</b>				7.238 ***	0.375	0.333

**APPENDIX TABLE 5B: DETERMINANTS OF INTERMEDIATE VARIABLES FOR HISPANICS**

	Ownership			Length of Residence		
	Estimate	S.E.	Stdz. Es.	Estimate	S.E.	Stdz. Es.
<b>Number of Children</b>	0.013	0.007	0.042	-0.246	0.126	-0.041
<b>Foreign Born</b>	-0.069 **	0.024	-0.069	-4.954 ***	0.424	-0.258
<b>Years of Education</b>	0.013 ***	0.003	0.116	-0.084	0.052	-0.039
<b>Age</b>	0.012 ***	0.001	0.342	0.165 ***	0.015	0.250
<b>Boston (LA Omitted)</b>	0.003	0.044	0.002	0.447	0.799	0.011
<b>Labor Force Status</b>	0.099 ***	0.021	0.107	-1.322 ***	0.379	-0.075
<b>Household Inc. (000s)</b>	0.004 ***	0.000	0.208	0.050 ***	0.008	0.142
<b>Housing Discrimination</b>	-0.101 ***	0.024	-0.117	1.366 **	0.428	0.083
<b>Homogeny Preference</b>	-0.001	0.000	-0.025	0.027 ***	0.008	0.070
<b>Homeowner</b>				4.964 ***	0.437	0.259

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 5A CONTINUED: DETERMINANTS OF INTERMEDIATE VARIABLES FOR BLACKS**

	<b>Neighborhood Network</b>		
	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>
<b>Number of Children</b>	0.668	0.460	0.025
<b>Foreign Born</b>	-6.149 **	2.232	-0.051
<b>Years of Education</b>	0.047	0.251	0.004
<b>Age</b>	-0.253 ***	0.045	-0.121
<b>Atlanta (LA Omitted)</b>	-0.627	1.469	-0.008
<b>Boston (LA Omitted)</b>	9.970 ***	2.128	0.085
<b>Detroit (LA Omitted)</b>	-23.378 ***	1.394	-0.320
<b>Labor Force Status</b>	-2.310	1.275	-0.035
<b>Household Inc. (000s)</b>	0.002	0.020	0.002
<b>Housing Discrimination</b>	5.768 ***	1.548	0.075
<b>Homogeny Preference</b>	-0.004	0.028	-0.002
<b>Homeowner</b>	0.448	1.348	0.007
<b>Length of Residence</b>	0.404 ***	0.061	0.133

**APPENDIX TABLE 5B CONTINUED: DETERMINANTS OF INTERMEDIATE VARIABLES FOR HISPANICS**

	<b>Neighborhood Network</b>		
	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>
<b>Number of Children</b>	0.471	0.704	0.017
<b>Foreign Born</b>	5.299 *	2.460	0.059
<b>Years of Education</b>	0.313	0.291	0.031
<b>Age</b>	0.077	0.088	0.025
<b>Boston (LA Omitted)</b>	2.377	4.456	0.013
<b>Labor Force Status</b>	-2.971	2.118	-0.036
<b>Household Inc. (000s)</b>	0.129 **	0.046	0.079
<b>Housing Discrimination</b>	3.034	2.378	0.040
<b>Homogeny Preference</b>	0.007	0.046	0.004
<b>Homeowner</b>	-1.171	2.529	-0.013
<b>Length of Residence</b>	-0.001	0.135	0.000

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 6A: DETERMINANTS OF LATENT VARIABLES FOR BLACKS**

<b>Indicator Variable</b>	<b>Latent Variable</b>	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>
<b>Lender Discrim.</b>	<b>Housing Discrimination</b>	1.000		0.550
<b>Real Estate Discrim.</b>	<b>Housing Discrimination</b>	1.334 ***	0.061	0.756
<b>Seller Discrimination</b>	<b>Housing Discrimination</b>	1.130 ***	0.051	0.634
<b>Median Home Value</b>	<b>Housing Quality</b>	1.000		0.850
<b>Median Rent</b>	<b>Housing Quality</b>	1.629 ***	0.039	0.659
<b>Med. Bedrooms</b>	<b>Housing Space</b>	1.000		0.73
<b>Single Family Unit</b>	<b>Housing Space</b>	0.611 ***	0.018	0.674
<b>City Services Problems</b>	<b>Neighborhood Problems</b>	1.000		0.578
<b>Crime Problems</b>	<b>Neighborhood Problems</b>	1.265 ***	0.067	0.639
<b>Housing Problems</b>	<b>Neighborhood Problems</b>	1.196 ***	0.062	0.653
<b>Police Quality</b>	<b>Neighborhood Services</b>	1.000		0.579
<b>School Quality</b>	<b>Neighborhood Services</b>	0.728 ***	0.037	0.431
<b>Shopping Quality</b>	<b>Neighborhood Services</b>	1.083 ***	0.051	0.576
<b>Med. Education</b>	<b>Neighborhood SES</b>	0.066 ***	0.001	0.779
<b>Med. Income</b>	<b>Neighborhood SES</b>	0.956 ***	0.023	0.753
<b>% Professional</b>	<b>Neighborhood SES</b>	1.000		0.844

**APPENDIX TABLE 6B: DETERMINANTS OF LATENT VARIABLES FOR HISPANICS**

<b>Indicator Variable</b>	<b>Latent Variable</b>	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>
<b>Lender Discrim.</b>	<b>Housing Discrimination</b>	1.000		0.562
<b>Real Estate Discrim.</b>	<b>Housing Discrimination</b>	1.310 ***	0.078	0.742
<b>Seller Discrimination</b>	<b>Housing Discrimination</b>	1.096 ***	0.065	0.634
<b>Median Home Value</b>	<b>Housing Quality</b>	1.000		0.669
<b>Median Rent</b>	<b>Housing Quality</b>	1.496 ***	0.085	0.486
<b>Med. Bedrooms</b>	<b>Housing Space</b>	1.000		0.723
<b>Single Family Unit</b>	<b>Housing Space</b>	0.650 ***	0.027	0.754
<b>City Services Problems</b>	<b>Neighborhood Problems</b>	1.000		0.613
<b>Crime Problems</b>	<b>Neighborhood Problems</b>	1.401 ***	0.086	0.694
<b>Housing Problems</b>	<b>Neighborhood Problems</b>	1.227 ***	0.078	0.651
<b>Police Quality</b>	<b>Neighborhood Services</b>	1.000		0.726
<b>School Quality</b>	<b>Neighborhood Services</b>	0.578 ***	0.042	0.435
<b>Shopping Quality</b>	<b>Neighborhood Services</b>	0.630 ***	0.046	0.504
<b>Med. Education</b>	<b>Neighborhood SES</b>	0.089 ***	0.001	0.924
<b>Med. Income</b>	<b>Neighborhood SES</b>	0.752 ***	0.022	0.674
<b>% Professional</b>	<b>Neighborhood SES</b>	1.000		0.927

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 7A: COVARIANCES OF EXOGENOUS VARIABLES FOR BLACKS**

		<b>Estimate</b>	<b>S.E.</b>	<b>C.R.</b>
<b>Age</b>	<b>Atlanta</b>	-0.03	0.116	-0.258
<b>Age</b>	<b>Boston</b>	-0.131	0.077	-1.693
<b>Age</b>	<b>Detroit</b>	0.481 ***	0.124	3.874
<b>Age</b>	<b>Number of Children</b>	-4.787 ***	0.353	-13.558
<b>Boston</b>	<b>Atlanta</b>	-0.019 ***	0.002	-8.983
<b>Detroit</b>	<b>Atlanta</b>	-0.063 ***	0.004	-17.863
<b>Detroit</b>	<b>Boston</b>	-0.024 ***	0.002	-10.589
<b>Foreign Born</b>	<b>Age</b>	-0.588 ***	0.076	-7.781
<b>Foreign Born</b>	<b>Atlanta</b>	-0.01 ***	0.002	-4.932
<b>Foreign Born</b>	<b>Boston</b>	0.022 ***	0.001	15.707
<b>Foreign Born</b>	<b>Detroit</b>	-0.022 ***	0.002	-10.052
<b>Foreign Born</b>	<b>Number of Children</b>	0.012 *	0.006	2.014
<b>Foreign Born</b>	<b>Years of Education</b>	0.098 ***	0.013	7.801
<b>Number of Children</b>	<b>Atlanta</b>	-0.044 ***	0.009	-4.741
<b>Number of Children</b>	<b>Boston</b>	0.018 **	0.006	2.92
<b>Number of Children</b>	<b>Detroit</b>	0.008	0.01	0.811
<b>Years of Education</b>	<b>Age</b>	-11.559 ***	0.745	-15.52
<b>Years of Education</b>	<b>Atlanta</b>	0.106 ***	0.019	5.461
<b>Years of Education</b>	<b>Boston</b>	-0.034 **	0.013	-2.641
<b>Years of Education</b>	<b>Detroit</b>	-0.14 ***	0.021	-6.75
<b>Years of Education</b>	<b>Number of Children</b>	0.088	0.057	1.545

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 7B: COVARIANCES OF EXOGENOUS VARIABLES FOR HISPANICS**

		<b>Estimate</b>	<b>S.E.</b>	<b>C.R.</b>
<b>Age</b>	<b>Boston</b>	-0.006	0.068	-0.089
<b>Age</b>	<b>Number of Children</b>	-3.484 ***	0.452	-7.716
<b>Foreign Born</b>	<b>Boston</b>	0.006 *	0.002	2.573
<b>Foreign Born</b>	<b>Number of Children</b>	0.066 ***	0.015	4.308
<b>Foreign Born</b>	<b>Age</b>	-0.236	0.140	-1.691
<b>Foreign Born</b>	<b>Years of Education</b>	-0.578 ***	0.045	-12.867
<b>Number of Children</b>	<b>Boston</b>	0.015 *	0.007	2.023
<b>Years of Education</b>	<b>Boston</b>	0.045 *	0.021	2.165
<b>Years of Education</b>	<b>Number of Children</b>	-0.325 *	0.136	-2.388
<b>Years of Education</b>	<b>Age</b>	-10.669 ***	1.270	-8.402

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 8A: CORRELATION OF ERROR TERMS FOR BLACKS**

		<b>Estimate</b>	<b>S.E.</b>	<b>C.R.</b>
<b>Commuting Time</b>	<b>Neighborhood SES</b>	1.509	3.983	0.379
<b>Commuting Time</b>	<b>Housing Quality</b>	96.551 ***	23.608	4.09
<b>Commuting Time</b>	<b>Housing Space</b>	0.729 **	0.227	3.216
<b>Housing Space</b>	<b>Housing Quality</b>	5.979 ***	0.489	12.227
<b>Housing Space</b>	<b>Neighborhood SES</b>	1.179 ***	0.084	13.957
<b>Med. Education</b>	<b>Med. Income</b>	0.025	0.11	0.225
<b>Med. Income</b>	<b>Median Rent</b>	420.629 ***	26.257	16.019
<b>Med. Income</b>	<b>Median Home Value</b>	46.612 ***	9.416	4.95
<b>Crime Problems</b>	<b>Housing Problems</b>	-0.025	0.016	-1.596
<b>Police Quality</b>	<b>School Quality</b>	0.108 ***	0.013	8.324
<b>Neighborhood SES</b>	<b>Housing Quality</b>	226.148 ***	9.923	22.791
<b>Neighborhood Services</b>	<b>Neighborhood Problems</b>	0.083 ***	0.007	11.297

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001



**APPENDIX TABLE 8B: CORRELATION OF ERROR TERMS FOR HISPANICS**

		<b>Estimate</b>	<b>S.E.</b>	<b>C.R.</b>
<b>Commuting Time</b>	<b>Neighborhood SES</b>	-2.748	2.627	-1.046
<b>Commuting Time</b>	<b>Housing Quality</b>	40.272	23.784	1.693
<b>Commuting Time</b>	<b>Housing Space</b>	-0.333	0.264	-1.263
<b>Housing Space</b>	<b>Housing Quality</b>	2.445 ***	0.682	3.585
<b>Housing Space</b>	<b>Neighborhood SES</b>	-0.068 **	0.025	-2.688
<b>Med. Income</b>	<b>Median Rent</b>	760.354 ***	35.557	21.384
<b>Med. Income</b>	<b>Median Home Value</b>	131.963 ***	13.584	9.714
<b>Crime Problems</b>	<b>Housing Problems</b>	-0.068 **	0.025	-2.688
<b>Police Quality</b>	<b>School Quality</b>	0.04 *	0.018	2.186
<b>Neighborhood SES</b>	<b>Housing Quality</b>	118.234 ***	8.029	14.726
<b>Neighborhood Services</b>	<b>Neighborhood Problems</b>	0.154 ***	0.013	11.596

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 9: DETERMINANTS OF HOMOGENY FOR WHITES**

	<b>Neighborhood Homogeny</b>		
	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>
<b>Number of Children</b>	0.221	0.342	0.011
<b>Foreign Born</b>	-1.105	1.296	-0.014
<b>Years of Education</b>	0.100	0.156	0.012
<b>Age</b>	0.009	0.027	0.007
<b>Atlanta (LA Omitted)</b>	20.944 ***	1.063	0.365
<b>Boston (LA Omitted)</b>	27.178 ***	0.838	0.622
<b>Detroit (LA Omitted)</b>	27.099 ***	1.006	0.555
<b>Labor Force Status</b>	-0.210	0.785	-0.005
<b>Financial Res. (000s)</b>	0.082 ***	0.009	0.156
<b>Homogeny Preference</b>	0.128 ***	0.028	0.074
<b>Homeowner</b>	3.874 ***	0.800	0.092
<b>Length of Residence</b>	-0.041	0.034	-0.025
<b>Neighbor Social Network</b>	0.016	0.010	0.027

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 10: DETERMINANTS OF NEIGHBORHOOD SES, COMMUTING,  
AND HOUSING CHARACTERISTICS FOR WHITES**

	Neighborhood SES			Commuting Time		
	Estimate	S.E.	Stdz. Es.	Estimate	S.E.	Stdz. Es.
<b>Number of Children</b>	-0.959 ***	0.239	-0.082	-0.200	0.677	-0.007
<b>Foreign Born</b>	3.777 ***	0.905	0.081	0.547	2.565	0.005
<b>Years of Education</b>	1.244 ***	0.110	0.241	0.948 **	0.310	0.071
<b>Age</b>	0.126 ***	0.019	0.172	0.064	0.054	0.034
<b>Atlanta (LA Omitted)</b>	-2.552 **	0.804	-0.075	3.076	2.278	0.035
<b>Boston (LA Omitted)</b>	-4.533 ***	0.709	-0.175	4.762 *	2.008	0.071
<b>Detroit (LA Omitted)</b>	-7.229 ***	0.809	-0.249	3.377	2.290	0.045
<b>Labor Force Status</b>	-0.541	0.548	-0.022	-5.441 ***	1.553	-0.085
<b>Financial Res. (000s)</b>	0.078 ***	0.007	0.252	0.118 ***	0.019	0.147
<b>Homogeny Preference</b>	-0.054 **	0.020	-0.052	-0.144 *	0.056	-0.055
<b>Homeowner</b>	-0.646	0.562	-0.026	-0.890	1.592	-0.014
<b>Length of Residence</b>	-0.076 **	0.024	-0.078	-0.057	0.067	-0.023
<b>Neighbor Social Network</b>	-0.001	0.007	-0.003	0.013	0.021	0.014
<b>Neighborhood Homogeny</b>	0.195 ***	0.015	0.328	-0.016	0.042	-0.011

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 10 CONTINUED: DETERMINANTS OF NEIGHBORHOOD SES, COMMUTING, AND HOUSING CHARACTERISTICS FOR WHITES**

	<b>Housing Quality</b>			<b>Housing Space</b>		
	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>
<b>Number of Children</b>	-6.168 ***	1.638	-0.069	0.058 ***	0.011	0.117
<b>Foreign Born</b>	36.256 ***	6.207	0.102	-0.125 **	0.041	-0.063
<b>Years of Education</b>	6.142 ***	0.752	0.156	-0.008	0.005	-0.038
<b>Age</b>	0.727 ***	0.130	0.130	-0.004 ***	0.001	-0.121
<b>Atlanta (LA Omitted)</b>	-149.142 ***	5.549	-0.574	0.079 *	0.036	0.055
<b>Boston (LA Omitted)</b>	-76.837 ***	4.873	-0.388	-0.165 ***	0.032	-0.151
<b>Detroit (LA Omitted)</b>	-182.836 ***	5.604	-0.826	0.004	0.036	0.003
<b>Labor Force Status</b>	2.810	3.756	0.015	-0.077 **	0.025	-0.073
<b>Financial Res. (000s)</b>	0.460 ***	0.045	0.194	0.002 ***	0.000	0.150
<b>Homogeny Preference</b>	-0.174	0.136	-0.022	0.000	0.001	0.003
<b>Homeowner</b>	-14.189 ***	3.850	-0.075	0.538 ***	0.027	0.511
<b>Length of Residence</b>	-0.186	0.161	-0.025	0.006 ***	0.001	0.152
<b>Neighbor Social Network</b>	-0.062	0.050	-0.023	0.000	0.000	0.009
<b>Neighborhood Homogeny</b>	0.786 ***	0.101	0.173	0.006 ***	0.001	0.257

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 11: DETERMINANTS OF NEIGHBORHOOD PROBLEMS AND SERVICES FOR WHITES**

	Neighborhood Problems			Neighborhood Services (Inadequacy)		
	Estimate	S.E.	Stdz. Es.	Estimate	S.E.	Stdz. Es.
<b>Number of Children</b>	0.038 ***	0.011	0.153	0.036	0.025	0.075
<b>Foreign Born</b>	0.114	0.415	0.116	-0.122	1.099	-0.064
<b>Years of Education</b>	0.008	0.008	0.075	0.014	0.021	0.066
<b>Age</b>	-0.001	0.001	-0.040	-0.002	0.002	-0.076
<b>Atlanta (LA Omitted)</b>	-0.779	3.840	-1.085	2.172	10.180	1.556
<b>Boston (LA Omitted)</b>	-0.306	1.646	-0.560	0.953	4.363	0.897
<b>Detroit (LA Omitted)</b>	-0.799	4.181	-1.307	2.378	11.084	2.000
<b>Labor Force Status</b>	0.006	0.099	0.012	-0.053	0.259	-0.052
<b>Financial Res. (000s)</b>	0.001	0.003	0.150	-0.002	0.009	-0.152
<b>Homogeny Preference</b>	0.002	0.003	0.072	0.001	0.007	0.034
<b>Homeowner</b>	0.024	0.052	0.045	-0.091	0.130	-0.089
<b>Length of Residence</b>	0.005	0.010	0.225	-0.003	0.025	-0.075
<b>Neighbor Social Network</b>	0.000	0.002	0.031	0.001	0.004	0.074
<b>Neighborhood SES</b>	0.029	0.144	1.367	-0.087	0.381	-2.121
<b>Commuting Time</b>	0.000	0.002	-0.051	0.002	0.006	0.109
<b>Neighborhood Homogeny</b>	-0.005 **	0.002	-0.385	-0.005	0.004	-0.226
<b>Housing Quality</b>	-0.006	0.029	-2.171	0.016	0.076	3.008
<b>Housing Space</b>	-0.239	0.663	-0.479	0.264	1.754	0.272

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 12: DESCRIPTIVE STATISTICS FOR WHITES**

	<b>Non-Hispanic White</b>	
	<b>Mean</b>	<b>Std. Dev.</b>
<b>Atlanta</b>	0.14	0.35
<b>Boston</b>	0.31	0.46
<b>Detroit</b>	0.22	0.41
<b>Number of Children</b>	0.62	1.03
<b>Age</b>	45.62	16.35
<b>Years of Education</b>	14.18	2.32
<b>Foreign Born</b>	0.07	0.26
<b>Labor Force Status</b>	0.64	0.48
<b>Household Inc. (000s)</b>	48.57	38.54
<b>Homogeny Preference</b>	14.32	11.73
<b>Homeowner</b>	0.64	0.48
<b>Length of Residence</b>	11.70	12.42
<b>Neighbor Social Network</b>	19.80	33.56
<b>Neighborhood Homogeny</b>	82.34	20.20
<b>Commuting Time</b>	25.44	30.91
<b>Seller Discrimination</b>		
<b>City Services Problems</b>	1.31	0.58
<b>Crime Problems</b>	1.72	0.66
<b>Housing Problems</b>	1.51	0.69
<b>Real Estate Discrim.</b>		
<b>Lender Discrim.</b>		
<b>Median Home Value</b>	175.66	108.29
<b>Median Rent</b>	644.81	238.37
<b>% Professional</b>	31.85	12.91
<b>Med. Income (000s)</b>	45.49	18.21
<b>Med. Education</b>	3.92	0.94
<b>Med. Bedrooms</b>	3.61	0.70
<b>Single Family Unit</b>	0.71	0.45
<b>Police Quality</b>	1.93	0.77
<b>School Quality</b>	2.16	0.86
<b>Shopping Quality</b>	1.87	0.82

**APPENDIX TABLE 13: CORRELATIONS FOR WHITES**

	Atlanta	Boston	Detroit	Children	Age	Education	For. Born	Labor F.	HH Inc.	Hom. Pref.	Owner
<b>Atlanta (LA Omitted)</b>	1.000										
<b>Boston (LA Omitted)</b>	-0.276	1.000									
<b>Detroit (LA Omitted)</b>	-0.218	-0.356	1.000								
<b>Number of Children</b>	-0.037	0.022	0.003	1.000							
<b>Age</b>	-0.013	0.011	0.025	-0.282	1.000						
<b>Years of Education</b>	0.061	0.054	-0.208	0.044	-0.190	1.000					
<b>Foreign Born</b>	-0.053	-0.057	-0.146	0.022	0.006	0.043	1.000				
<b>Labor Force Status</b>	0.013	0.028	0.003	0.063	-0.449	0.230	-0.049	1.000			
<b>Household Inc. (000s)</b>	-0.023	0.015	-0.049	0.078	-0.105	0.352	0.020	0.217	1.000		
<b>Homogeneity Preference</b>	0.054	-0.010	0.096	-0.001	0.128	-0.109	-0.032	-0.099	-0.025	1.000	
<b>Homeowner</b>	0.078	0.021	0.078	0.048	0.346	0.040	-0.046	-0.059	0.187	0.102	1.000
<b>Length of Residence</b>	-0.042	0.085	-0.009	-0.226	0.565	-0.170	-0.015	-0.304	-0.064	0.127	0.395
<b>Neighbor Social Network</b>	-0.031	0.037	-0.313	0.147	-0.043	0.073	0.087	-0.057	0.001	-0.050	-0.044
<b>Neighborhood Homogeny</b>	0.080	0.328	0.251	0.037	0.030	0.006	-0.150	0.047	0.150	0.143	0.209
<b>Commuting Time</b>	0.001	0.044	-0.024	0.000	0.027	0.116	0.008	-0.048	0.149	-0.055	0.023
<b>City Services Problems</b>	-0.048	0.035	-0.006	0.016	0.012	0.009	0.033	-0.050	-0.046	-0.013	-0.015
<b>Crime Problems</b>	-0.050	-0.094	-0.043	0.080	-0.057	0.015	0.072	0.003	-0.014	-0.007	-0.092
<b>Housing Problems</b>	-0.013	-0.025	-0.030	0.073	-0.017	0.046	0.014	0.001	-0.037	0.008	-0.038
<b>Median Home Value</b>	-0.247	0.068	-0.440	-0.056	0.053	0.263	0.206	0.009	0.297	-0.078	-0.014
<b>Median Rent</b>	-0.083	0.084	-0.294	0.061	-0.007	0.164	0.105	0.032	0.123	-0.023	0.026
<b>% Professional</b>	0.036	0.062	-0.139	-0.074	0.072	0.314	0.106	0.042	0.326	-0.059	0.055
<b>Med. Income</b>	0.024	-0.047	-0.029	-0.008	0.096	0.235	0.033	0.000	0.385	0.049	0.266
<b>Med. Education</b>	0.092	0.032	-0.200	-0.067	0.046	0.328	0.079	0.039	0.315	-0.065	0.052
<b>Med. Bedrooms</b>	0.133	0.049	0.139	0.108	0.088	0.037	-0.096	-0.032	0.211	0.111	0.389
<b>Single Family Unit</b>	0.081	-0.118	0.089	0.115	0.114	-0.011	-0.074	-0.047	0.177	0.054	0.524
<b>Police Quality</b>	-0.015	-0.089	-0.044	0.069	-0.054	0.004	0.050	-0.023	-0.086	0.034	-0.115
<b>School Quality</b>	-0.048	-0.031	-0.054	0.017	-0.100	-0.017	0.074	0.047	-0.054	-0.025	-0.123
<b>Shopping Quality</b>	-0.049	0.110	-0.034	0.004	-0.008	0.027	0.034	-0.028	0.003	0.010	-0.073

**APPENDIX TABLE 13 CONTINUED: CORRELATIONS FOR WHITES**

	<b>Length</b>	<b>Nbr. Soc.</b>	<b>Homogeny</b>	<b>Commuting</b>	<b>City Ser</b>	<b>Crime.</b>	<b>Hsg. Prob.</b>	<b>Home Va</b>
<b>Atlanta (LA Omitted)</b>								
<b>Boston (LA Omitted)</b>								
<b>Detroit (LA Omitted)</b>								
<b>Number of Children</b>								
<b>Age</b>								
<b>Years of Education</b>								
<b>Foreign Born</b>								
<b>Labor Force Status</b>								
<b>Household Inc. (000s)</b>								
<b>Homogeny Preference</b>								
<b>Homeowner</b>								
<b>Length of Residence</b>	1.000							
<b>Neighbor Social Network</b>	-0.029	1.000						
<b>Neighborhood Homogeny</b>	0.044	-0.140	1.000					
<b>Commuting Time</b>	-0.009	0.015	0.033	1.000				
<b>City Services Problems</b>	0.007	0.072	-0.126	-0.003	1.000			
<b>Crime Problems</b>	-0.002	0.091	-0.264	-0.023	0.217	1.000		
<b>Housing Problems</b>	0.006	0.005	-0.143	0.023	0.260	0.313	1.000	
<b>Median Home Value</b>	0.020	0.190	-0.120	0.011	-0.046	0.027	-0.062	1.000
<b>Median Rent</b>	0.034	0.079	-0.123	0.027	-0.020	0.021	0.016	0.339
<b>% Professional</b>	-0.032	0.038	0.197	0.022	-0.033	-0.071	-0.133	0.572
<b>Med. Income</b>	0.073	0.019	0.282	0.068	-0.111	-0.102	-0.151	0.540
<b>Med. Education</b>	-0.042	0.028	0.142	0.075	-0.022	-0.022	-0.101	0.518
<b>Med. Bedrooms</b>	0.164	-0.037	0.395	0.032	-0.114	-0.148	-0.099	0.023
<b>Single Family Unit</b>	0.236	-0.029	0.145	0.039	-0.047	-0.074	-0.047	0.016
<b>Police Quality</b>	-0.050	0.081	-0.201	0.042	0.225	0.251	0.218	-0.017
<b>School Quality</b>	-0.026	0.028	-0.221	-0.029	0.146	0.239	0.138	-0.014
<b>Shopping Quality</b>	-0.011	-0.043	-0.080	0.009	0.150	0.154	0.107	-0.012





**APPENDIX TABLE 14: DETERMINANTS OF PREFERENCE FOR WHITES**

	<b>Homogeny Preference</b>		
	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>
<b>Number of Children</b>	0.384	0.247	0.034
<b>Foreign Born</b>	-0.227	0.970	-0.005
<b>Years of Education</b>	-0.372 **	0.116	-0.074
<b>Age</b>	0.073 ***	0.017	0.102
<b>Atlanta (LA Omitted)</b>	3.618 ***	0.775	0.109
<b>Boston (LA Omitted)</b>	1.720 **	0.617	0.068
<b>Detroit (LA Omitted)</b>	3.608 ***	0.699	0.127
<b>Labor Force Status</b>	-1.188 *	0.582	-0.049
<b>Household Inc. (000s)</b>	0.008	0.007	0.028

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 15: DETERMINANTS OF INTERMEDIATE VARIABLES FOR WHITES**

	<b>Ownership</b>			<b>Length of Residence</b>		
	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>
<b>Number of Children</b>	0.073 ***	0.009	0.155	-1.522 ***	0.210	-0.126
<b>Foreign Born</b>	-0.040	0.036	-0.021	-0.420	0.812	-0.009
<b>Years of Education</b>	0.011 **	0.004	0.054	-0.443 ***	0.098	-0.083
<b>Age</b>	0.013 ***	0.001	0.445	0.283 ***	0.016	0.372
<b>Atlanta (LA Omitted)</b>	0.198 ***	0.029	0.145	-2.115 **	0.658	-0.060
<b>Boston (LA Omitted)</b>	0.103 ***	0.023	0.099	1.257 *	0.520	0.047
<b>Detroit (LA Omitted)</b>	0.174 ***	0.026	0.149	-1.809 **	0.593	-0.060
<b>Labor Force Status</b>	0.073 ***	0.021	0.072	-2.193 ***	0.489	-0.085
<b>Household Inc. (000s)</b>	0.002 ***	0.000	0.198	-0.008	0.006	-0.024
<b>Homogeny Preference</b>	0.002 *	0.001	0.042	0.045 *	0.018	0.042
<b>Homeowner</b>				7.164 ***	0.478	0.278

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 15 CONTINUED: DETERMINANTS OF INTERMEDIATE VARIABLES FOR WHITES**

	<b>Neighborhood Network</b>		
	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>
<b>Number of Children</b>	4.707 ***	0.683	0.144
<b>Foreign Born</b>	0.993	2.614	0.008
<b>Years of Education</b>	0.306	0.316	0.021
<b>Age</b>	-0.046	0.055	-0.022
<b>Atlanta (LA Omitted)</b>	-14.717 ***	2.123	-0.154
<b>Boston (LA Omitted)</b>	-10.652 ***	1.675	-0.147
<b>Detroit (LA Omitted)</b>	-31.994 ***	1.915	-0.394
<b>Labor Force Status</b>	-4.682 **	1.580	-0.067
<b>Household Inc. (000s)</b>	-0.024	0.019	-0.027
<b>Homogeny Preference</b>	-0.020	0.057	-0.007
<b>Homeowner</b>	0.333	1.614	0.005
<b>Length of Residence</b>	-0.001	0.068	0.000

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 16: DETERMINANTS OF LATENT VARIABLES FOR WHITES**

<b>Indicator Variable</b>	<b>Latent Variable</b>	<b>Estimate</b>	<b>S.E.</b>	<b>Stdz. Es.</b>
<b>Median Home Value</b>	<b>Housing Quality</b>	1.000		0.831
<b>Median Rent</b>	<b>Housing Quality</b>	1.097 ***	0.054	0.419
<b>Med. Bedrooms</b>	<b>Housing Space</b>	1.000		0.721
<b>Single Family Unit</b>	<b>Housing Space</b>	0.670 ***	0.025	0.750
<b>City Services Problems</b>	<b>Neighborhood Problems</b>	1.000		0.433
<b>Crime Problems</b>	<b>Neighborhood Problems</b>	1.515 ***	0.130	0.582
<b>Housing Problems</b>	<b>Neighborhood Problems</b>	1.287 ***	0.121	0.471
<b>Police Quality</b>	<b>Neighborhood Services</b>	1.000		0.639
<b>School Quality</b>	<b>Neighborhood Services</b>	1.078 ***	0.069	0.613
<b>Shopping Quality</b>	<b>Neighborhood Services</b>	0.581 ***	0.065	0.349
<b>Med. Education</b>	<b>Neighborhood SES</b>	0.068 ***	0.001	0.865
<b>Med. Income</b>	<b>Neighborhood SES</b>	1.068 ***	0.028	0.704
<b>% Professional</b>	<b>Neighborhood SES</b>	1.000		0.931

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 17: COVARIANCES OF EXOGENOUS VARIABLES FOR WHITES**

		<b>Estimate</b>	<b>S.E.</b>	<b>C.R.</b>
<b>Age</b>	<b>Atlanta</b>	-0.074	0.121	-0.61
<b>Age</b>	<b>Boston</b>	0.084	0.159	0.527
<b>Age</b>	<b>Detroit</b>	0.171	0.143	1.199
<b>Age</b>	<b>Number of Children</b>	-4.739 ***	0.368	-12.876
<b>Boston</b>	<b>Atlanta</b>	-0.045 ***	0.004	-12.63
<b>Detroit</b>	<b>Atlanta</b>	-0.032 ***	0.003	-10.181
<b>Detroit</b>	<b>Boston</b>	-0.068 ***	0.004	-15.888
<b>Foreign Born</b>	<b>Age</b>	0.025	0.089	0.282
<b>Foreign Born</b>	<b>Atlanta</b>	-0.005 **	0.002	-2.618
<b>Foreign Born</b>	<b>Boston</b>	-0.007 **	0.003	-2.789
<b>Foreign Born</b>	<b>Detroit</b>	-0.015 ***	0.002	-6.632
<b>Foreign Born</b>	<b>Number of Children</b>	0.006	0.006	1.078
<b>Foreign Born</b>	<b>Years of Education</b>	0.026 *	0.013	2.066
<b>Number of Children</b>	<b>Atlanta</b>	-0.013	0.008	-1.703
<b>Number of Children</b>	<b>Boston</b>	0.01	0.01	0.998
<b>Number of Children</b>	<b>Detroit</b>	0.001	0.009	0.112
<b>Years of Education</b>	<b>Age</b>	-7.228 ***	0.815	-8.871
<b>Years of Education</b>	<b>Atlanta</b>	0.05 **	0.017	2.895
<b>Years of Education</b>	<b>Boston</b>	0.058 *	0.023	2.558
<b>Years of Education</b>	<b>Detroit</b>	-0.2 ***	0.021	-9.673
<b>Years of Education</b>	<b>Number of Children</b>	0.106 *	0.05	2.105

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

**APPENDIX TABLE 18: CORRELATION OF ERROR TERMS FOR WHITES**

		<b>Estimate</b>	<b>S.E.</b>	<b>C.R.</b>
<b>Commuting Time</b>	<b>Neighborhood SES</b>	-11.95	6.846	-1.746
<b>Commuting Time</b>	<b>Housing Quality</b>	-134.557 **	46.982	-2.864
<b>Commuting Time</b>	<b>Housing Space</b>	0.292	0.308	0.947
<b>Housing Space</b>	<b>Housing Quality</b>	-0.312	0.744	-0.42
<b>Housing Space</b>	<b>Neighborhood SES</b>	0.508 ***	0.11	4.638
<b>Med. Education</b>	<b>Med. Income</b>	0.353 *	0.155	2.268
<b>Med. Income</b>	<b>Median Rent</b>	374.255 ***	62.824	5.957
<b>Med. Income</b>	<b>Median Home Value</b>	327.251 ***	20.917	15.645
<b>Crime Problems</b>	<b>Housing Problems</b>	0.017	0.013	1.395
<b>Police Quality</b>	<b>School Quality</b>	-0.036	0.028	-1.277
<b>Neighborhood SES</b>	<b>Housing Quality</b>	493.07 ***	20.578	23.961
<b>Neighborhood Services</b>	<b>Neighborhood Problems</b>	0.067 *	0.028	2.41

\*P<=0.05

\*\*P<=0.01

\*\*\*P<=0.001

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