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Mobile but Stuck: Multigenerational Neighborhood Decline and Housing Search Strategies for African Americans

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Citation

MOBILE BUT STUCK: MULTIGENERATIONAL NEIGHBORHOOD DECLINE

AND HOUSING SEARCH STRATEGIES FOR AFRICAN AMERICANS

ABSTRACT

While many scholars have demonstrated that entrenched racial residential segregation perpetuates racial inequality, the causes of persistent racial segregation continue to be debated. This paper investigates how geographically and socioeconomically mobile African Americans approach the home-buying process in the context of a segregated metropolitan region, by using qualitative interviews with working-class to middle-income African American aspiring homebuyers. Homebuyers use three principal search strategies to determine suitable neighborhoods: avoiding decline, searching for improvement, and searching for stability. The findings suggest that despite these strategies African American homebuyers end up in areas that may not retain characteristics they desire in terms of racial demographics and amenities, in large part because such neighborhoods remain rare.

Keywords

    race, housing, mobility, segregation, homeownership, African Americans, neighborhoods

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

Drawing on Sharkey's concept of the multigenerational experience of neighborhood
decline, I argue that neighborhood disadvantage can follow geographically and
socioeconomically mobile individuals over time even as they actively search for stable,
racially integrated, and middle-class neighborhoods. Although middle-income African

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

Americans move often and are attempting to move to stable, solidly middle-class integrated neighborhoods, they remain "stuck" in relatively disadvantaged neighborhood contexts. Using qualitative interviews with working-class to middle-class African American aspiring homebuyers both before they purchase a home and during their moving process, I argue that while middle income African Americans use heuristics aimed at finding stable, racially diverse neighborhoods in which to buy homes, structural circumstances make it so that these searches ultimately result in neighborhoods that do not meet their criteria. Building on previous research on housing searchers, I find that neighborhood selection can be best understood as a two part process. Some neighborhoods are filtered out of the process before the search process even begins. While aspiring African American homebuyers understand themselves to be actively searching for stable or improving racially diverse and middle class neighborhoods, places that might best fit these characteristics are often filtered out of their search process before they begin actively searching. Furthermore, neighborhoods that actually meet typically desired characteristics were few in number. For African Americans, moving to an integrating neighborhood can mean being a part of a demographic shift towards resegregation as a changing neighborhood shifts from predominately white to black. So, while the homebuyers in this study used what are likely to be typical housing search heuristics, with the goal of stable or improving integrated neighborhoods, their searches typically resulted in segregated or resegregating neighborhoods.

THE INHERITED GHETTO AND RESIDENTIAL RELOCATION CHOICES

Sharkey (2008; 2013) demonstrates that economic racial inequality and racial housing segregation have remained persistent and severe since the 1970s. African Americans

continue to live in more economically depressed and higher crime neighborhoods than whites do. He stresses that the same families have been stuck in these most economically distressed neighborhoods for multiple generations, compounding the negative effects of these disadvantaged environments. Sharkey refers to this multigenerational experience of disadvantaged neighborhoods as the inherited ghetto, but he is clear that it does not necessarily require staying in the same neighborhoods. He instead finds that people who stay in the same county in which they grew up are more likely to remain in similar neighborhoods. This finding suggests a relationship between geographic mobility and changes in neighborhood context, but a large county in a populous metropolitan area can contain neighborhoods with widely different neighborhood contexts. Sampson (2012) examines residential relocation flows between neighborhoods in Chicago and finds that people tend to move between neighborhoods with similar characteristics. Those who begin in black, non-Hispanic white and Hispanic parts of the city tend to remain within similar black, non-Hispanic white, and Hispanic areas, respectively, when they move.

We know that these patterns of racial segregation are deeply harmful to African Americans, particularly when it comes to building savings. While the income gap between blacks and whites is shrinking the wealth gap continues to grow in large part due to disparities in housing equity. These disparities in housing equity are in part the result of the disadvantages faced by predominately black neighborhoods (Shapiro, 2004). Home equity makes up a large share of household savings for most Americans and an even larger than typical share for African Americans despite lower levels of housing equity in absolute terms (Sullivan et al., 2015).

What remains less clear is why this pattern of racial segregation persists. Crowder and Krysan (2016) argue that the three dominant theories of the causes of racial segregation are not sufficient to explain its persistence. These three prevailing theories are that racial segregation in housing is caused by racial differences resources (e.g. income, wealth and education), racial differences in residential preferences, and/or housing discrimination. While there is evidence to suggest that all of these factors contribute to racial segregation, looking at them as competing explanations may lead researchers to overlook the ways that they interact. Also, these dominant explanations may not account for other potential factors related to the housing search process.

Housing discrimination is known to be an important contributor to racial segregation, but we have reason to believe that it is not the only contributing factor. The 2012 Housing Discrimination Study conducted by the US Department of Housing and Urban Development showed that when blacks use the services of real-estate agents to aid in making a purchase, they receive less information (i.e., they are told about 17 percent fewer homes) and are shown 17.7 percent fewer homes (Turner et al., 2013). Surprisingly, Scott South and Kyle Crowder found that levels of racial discrimination in housing markets as determined by audit studies are actually positively associated with black mobility into whiter areas, meaning that more discrimination occurs in places where more blacks are moving in. This finding suggests that while housing discrimination increases when more blacks are interested in an area, it is often not fully effective in keeping blacks from buying homes in an area. They did not find evidence that discrimination hinders mobility into whiter neighborhoods, but they did see that discrimination against African Americans was associated with whites moving into whiter neighborhoods. Of course, even if housing

discrimination does not directly prevent African American households from moving into white neighborhoods, it can have many other adverse effects on black households, including higher housing costs because the search process is made more onerous and choices are constrained (South and Crowder, 1998). Structural barriers to housing mobility can go beyond discrimination and simple financial constraints. In addition to landlord discrimination, Rosenblatt and Deluca have found that access to public transportation was a major factor in mobility decisions for poor black renters (Rosenblatt and DeLuca, 2012).

In addition to discrimination and other structural barriers, movers' preferences can effect racial segregation. Some have argued that preferences for living near kin or same race neighbors may detract from more integrative moves, but Rosenblatt and Deluca found that poor African Americans using Moving to Opportunity housing choice vouchers never mentioned a preference for same race neighbors and were as likely to state that they wanted to move away from friends and family as they were to state a desire to live near their family and friends (Rosenblatt and DeLuca, 2012). On the other hand, fear of racial hostility may dissuade some African Americans from moving into white neighborhoods (Krysan and Farley, 2002). Another factor contributing to continued racial segregation of mobile individuals is that neighborhoods can change. Sampson argues that neighborhoods can choose people rather than the other way around. This phenomenon is evident when black families move to integrated neighborhoods and white families leave, ultimately changing the demographics of the neighborhood black families chose (Sampson, 2012). Lincoln Quillian found that avoidance by whites of neighborhoods with more than a few African Americans, both by exiting and not entering these neighborhoods, is an important cause of racial segregation (Quillian, 2002). Furthermore, whites continue to avoid areas with substantial

numbers of blacks (Bader and Krysan, 2015) and have been shown to avoid areas near black neighborhoods (Massey and Denton, 1993).

Much of what we know about the role of racial neighborhood composition preferences comes from neighborhood card studies, which have been highly valuable, but abstract from actual hosing decisions. These card studies were first introduced by Farley et al. (1978) and were replicated several times thereafter (Farley et al., 1993; Farley, Fielding and Krysan, 1997; Ihlanfeldt and Scafidi, 2002). In neighborhood card studies respondents are presented with cards that depict neighborhoods with varying racial compositions graphically. Respondents then choose which neighborhoods they would be more or less willing to move into. We have learned valuable information from neighborhood card studies about what housing choices would be under these conditions. But, the representation of housing choices in these studies is too static and simple to capture the full picture of housing descions

Research on decision making processes can help us to understand actual housing choices. Joffery Swait has found that in a variety of different contexts, people make choices in two different stages. The first stage of descion making is when the choice set is formulated, while the second stage involves making a decision between potenital choices. Informational, psychological, cutural and social factors limit the number of altetnatives actually considered as a part of the feasible choice set (Swait and Ben-Akiva, 1987; Swait and Erdem, 2007; Swait, 1984). Within the imagined set of potential neighborhoods, movers apply search heuristics. Psychologists have found that when making predictions and decisions in the face of uncertainty, people often rely on a set of heuristics to make choices (Kahneman and Tversky, 1973; Tversky and Kahneman, 1973; Tversky and Kahneman,

1975). Search heuristics may be an additional mechanism that can explain in part how racial segregation persists. Gigerenzer and Hug (1992) define heuristics as "a strategy that ignores part of the information, with the goal of making decisions more quickly, frugally and/or accurately than more complex methods." They argue that heuristics are not necessarily an unreliable strategy for decision making and how reliable they are depends upon the structure of the environment that they are intended to clarify.

African Americans choosing a place to buy a home within a highly racially segregated metropolitan area must contend with a great deal of uncertainty which makes the use of heuristics particularly necessary. In Chicago, researchers from the Voorhees Center for neighborhood change found that neighborhoods that experienced the greatest socioeconomic decline from 1970-2010 were all majority African American and/or Latino (Voorhees Center For Neighborhood and Community Improvement at University of Illinois at Chicago, 2014), and researchers have found similar patterns elsewhere (Hwang and Sampson, 2014; Jun, 2016). These structural factors create an environment in which African Americans experience more neighborhood decline than whites.

Different kinds of heuristics are used in different kinds of decision making processes. In any kind of consumer choice decision elimination is an important part of the process in order to limit the choice set to reasonable number. Recognition (e.g. brand recognition) can be a useful heuristic in this kind of case. Similarly, many heuristics allow decision makers to ignore most sources of data and simplify the decision making process by focusing on one cue or a sequence of cues (Gigerenzer and Gaissmaier, 2011), or by using the first cue that surpasses a threshold of acceptable (Simon, 1987).

To study the use of heuristics, one must observe intermediate stages in the decision making process (Bruch and Feinberg, 2017). Bruch argues that "to know what heuristics to build into psychologically realistic models we must first assess the relevant features of that environment that shape decision strategies". Furthermore, decisions that some movers make may change the environment in which others make their own decisions, because the choices of each mover change the composition of their destination and origin neighborhoods (Bruch, Hammond and Todd, 2015).

Relatedly, Krysan and Bader point to the importance of an existing racialized geography in contributing to future residential relocation decisions (Bader and Krysan, 2015). They used a question about two suburbs, one predominately black and the other predominately white, to demonstrate how the existing geography of racial segregation can influence preferences in a way that preserves racial segregation. Schaumburg and Homewood/Flossmoor are similar in terms of the incomes of residents and cost of homes, but Schaumburg is a predominately white suburb to the north of Chicago, and Homewood/Flossmoor is a predominately black suburb to the south of Chicago. When asked whether they would consider Schaumburg, black respondents said that it was isolated from schools, jobs, and family, whereas whites gave a similar response about Homewood/Flossmoor. In other words, the existing geography of race contributes to whites' and African Americans' differing levels of familiarity, comfort, and sense of connection to certain parts of the metropolitan area. This racialized geography informs the first order of neighborhood choices. Some neighborhoods are never under serious consideration due to their location in a racialized mental map of the city. The findings from this study confirm much of what Krysan and Bader found about first order filtering. What

this study adds is an explanation of how the combination of first and second order filtering under the structural conditions of hyper racial segregation led African American homebuyers to neighborhoods that do not meet their desired characteristics.

METHODS

This study draws on qualitative interviews with sixty-eight African American aspiring homebuyers (hereafter "homebuyers") from sixty-five separate households seeking to buy a home in the Chicago metropolitan area. The goal was to investigate the housing-search process and residential-relocation decisions in the context of a racially segregated metropolitan region. Because the Chicago metropolitan area has a white-black dissimilarity index of 75.9 (and any value over 60 is considered high), this area makes an ideal site for studying these dynamics. To develop a fuller picture of the entire housing-search process, prospective homebuyers were interviewed as early in their process as possible and then followed as they prepared to purchase a home.

All of the homebuyers in this study attended homebuyers' education seminars at Neighborhood Housing Services (NHS) of Chicago and the West Cook Homeownership Center (WCHC), two nonprofit organizations that assist aspiring homeowners. Both WCHC and NHS are certified by the department of Housing and Urban Development to provide housing counseling. The homebuyer education seminar offered by NHS and WCHC is a prerequisite for a Homeownership Education Certificate, which some lenders require before issuing certain loans. Receiving this certificate can also make some buyers eligible for specific government subsidies when purchasing a home. NHS is also an official partner of NeighborWorks America. NeighborWorks, originally called Neighborhood Housing

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Services, began as a grassroots community organization in Pittsburgh in 1971 with the goal of revitalizing declining inner-city neighborhoods. There are now about 250 local NeighborWorks organizations operating in all 50 states, the District of Columbia and Puerto Rico. In 2015, NeighborWorks helped 21,700 families become homeowners through their programs including pre-purchase education. NeighborWorks clients differ from the general population of homebuyers in that they are disproportionately African American, Hispanic, low-income and female (Li et al., 2016).

The aspiring homebuyers in this study were mostly working or lower middle class (see tables 1 and 2). These buyers form an interesting group because they are at a critical moment in their process of solidifying their middle-class status by investing in their own home. They are also an understudied population. This group is less advantaged than the upper middle class blacks studied by Karyn Lacy in her ethnography of Washington D.C. area suburbs (Lacy, 2007). Generally, the homebuyers in this study are much less likely to have experienced living in predominately white areas. When they are considering predominately white areas those areas do not look like the affluent suburb of Fairfax County that Lacy studied. Instead, these neighborhoods are more similar to the defensive white working class neighborhood in Maria Kefalas's *Working Class Heroes*. The homebuyers in this study are the African American equivalent to this struggling working class. They hold very similar values and ideologies about home upkeep and meticulous lawn care. Ironically, they are also the people who the white working class fear.

Table 1

TABLE 2 RESULTS

IDEAL NEIGHBORHOOOD QUALITIES

African American homebuyers generally have a clear idea of the racial demographics that would be ideal in a neighborhood, as well as other characteristics that generally make for good neighborhoods. Additionally, many homebuyers feel that they are actively searching for these neighborhoods and even that they select neighborhoods that will meet this ideal, but the combination of first order filtering and search heuristics may actually lead homebuyers to places that fall short of these ideal characteristics. In general, these ideal characteristics include rising housing values, respectable and polite neighbors, low crime, access to a variety of amenities and racial diversity.

Most of the homebuyers wanted to live in a racially diverse community, although this is often not a stable state for a neighborhood. Jill, 41, wants to live in a racially diverse community, partly because she believes this is the ideal environment in which to raise children. She explained:

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

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

While homebuyers were interested in racial diversity they typically wanted to live in solidly middle class neighborhoods. Kimberly, 38, who was living in the predominately black Woodlawn neighborhood on Chicago's South Side, is now moving to the suburb of South Holland, in part because she wants to live in a more racially diverse community. She said she chose to move from the predominately black South Side neighborhood of West Woodlawn to a suburb to raise her son in a more diverse community:

> *Kimberly:* I prefer a mixed environment. I don't want to live in an all-African American environment. I definitely don't want to live in an all-Caucasian environment, but somewhere mixed, because I am raising my 13-year-old son, cultural values and cultural diversity are important to me.
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> *Interviewer:* In terms of economic status, [do] you want a neighborhood that's mixed?
>
> *Kimberly:* No. I must live in a middle-class environment, total opposite of where I come from. However, the majority of – [my neighborhood] – that environment is impoverished; however, you do have people like myself who are educated, who do work every day, who are considered middle class. Those people do exist in that population despite of what the news says. But I am looking more so for a middle-class environment.

Kimberly believes that the wider world paints people who live in predominately black neighborhoods with one broad brush. She hopes that moving to a more racially diverse and solidly middle class neighborhood will help her and her son escape the burden of these racist stereotypes and bolster her middle class identity. Additionally, she looks forward to living in a more middle class area because she believes that middle class people will share her cultural attitudes and pursue a lifestyle that is compatible with her own.

WHAT DETERMINES THE CHOICE SET

A variety of factors limited the initial set of choices that particular homebuyers view as available including financial resources, transportation, and employment restrictions (many employees of the city of Chicago are required to live within the city limits). Some neighborhoods are excluded from the search because they are unattainable due to housing values or other constraints. Other neighborhoods are excluded from the search because homebuyers have no knowledge of them or they are too far way from where they work or engage in other regular activities. These initial limits on the choice set based on geography and other factors can be considered the first order filtering process. Bader and Krysan (2015) have demonstrated on the radicalized geography of the city influences what areas are under consideration as part of this initial choice set, this research confirms this finding. Some neighborhoods were believed to be unwelcoming due to the racial demographics of the neighborhood or previous experiences in neighborhoods with similar racial demographics. The initial choice set often excludes neighborhoods that would allow the mover to make an integrative move. In order to understand the role of search heuristics (the active filtering process applied to the imagined choice set), we must first understand what determines the choice set.

Most homebuyers did not include neighborhoods on the north side of the city and in the northern suburbs in their choice set, which are farther from predominately black neighborhoods and where fewer neighborhoods have experienced white flight. I asked Kaya about Schaumburg, a predominately white suburb to the north of the city where the median home value in 2014 was $240,200. Schaumburg has a small black population (4.2 percent in

2010), which had increased modestly since 2000 (21.8 percent increase), making it seem quite likely that it will retain a large non-black population in the near future. I thought this area seemed like a reasonable option for Kaya given the towns she was considering, which had median home values ranging from $132,900 (Country Club Hills) to $275,700 (Orland Park). The median income in Schaumburg was $72,745 in 2014, which is similar to that of Oak Forest ($71,082), slightly higher than that of Matteson ($67,170) and lower than that of Tinley Park ($75,991) (U.S. Census Bureau, 2014). Kaya replied to my question about Schaumburg:

> Well, you know my husband just mentioned something to me about Schaumburg too the other day, so we haven't looked there at all yet, but probably on our list.

In a later interview, she told me that she had decided Schaumburg was too far away from all the places that are part of her family's regular routine. Like many of the homebuyers, Kaya felt pulled toward the southern and western portions of the metropolitan area due to her greater sense of familiarity with the area. While Kaya was aware of Schaumburg and it could have been a realistic option for her, it never made it into the set of suburbs that she seriously considered. Schaumburg was excluded because of its distant location in her mental map of the metropolitan area which is informed by a racialized geography.

Previous experiences of white hostility also led homebuyers to exclude particular neighborhoods or portions of the metropolitan area. For instance, Samantha, 29, and her husband had actually tried moving to a majority-white suburb, La Grange, about three years earlier, and had experienced hostile neighbors there. Samantha said of La Grange:

> We had so many negative situations that happened when we were living there, which are why we moved. [For example,] My husband and my son were there in Jewel [a grocery store], and my son he was maybe in second grade, and I think this older white man he walked past, and he knocked my son over. It was an accident, but he

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knocked him over, and he just looked at him and he just kept walking, so my husband was like, you could at least say sorry. He's like, oh well, if you weren't in our store – if you people didn't come out here to our store and go to your own store, then we wouldn't have these types of situations. That's just one of the scenarios.

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

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

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

Sophia's fears of hostility in all-white neighborhoods are not based on hypothetical notions of what these areas may be like but instead on her own experiences and from firsthand accounts from her friends. Mount Greenwood and La Grange are working-class to middle-class predominately white ethnic enclaves. They both happen to be in the southern and

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

SECOND ORDER NEIGHBORHOOD FILTERING WITH SEARCH HEURISTICS

Within the imagined set of potential neighborhoods, homebuyers use heuristics to guide them in selecting neighborhoods that they hope will maintain or gain the ideal qualities that interest them. Homebuyers have three main strategies for the search process avoiding decline, searching for improvement, and searching for stability. While nearly all homebuyers are concerned with avoiding decline, some homebuyers are more interested in stability and others are more interested in potential improvement. When avoiding decline, homebuyers use the heuristic of avoiding neighborhoods that exhibit signs that renters, particularly housing choice voucher recipients, live in those neighborhoods. Whether homebuyers employ improvement or stability heuristics depends on whether they are focused on meeting present or future needs. Homebuyers who feel that they have the benefit of time look for

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areas that they believe could improve. These homebuyers use the heuristic of looking for signs of potential improvement or gentrification. Homebuyers searching for stability want places that are suitable in the moment, often to meet the current needs of their children. They want to move to places that met their desires for neighborhood demographics and amenities right now and that they thought could remain stable. These homebuyers use a satisficing heuristic in which they look for neighborhoods that appear to have enough of the characteristics that they want. Both strategies may have led homebuyers to be overly optimistic about positive outcomes in the neighborhoods that they selected, but in two different directions.

Avoiding Decline

Because homebuyers are concerned that dynamics of neighborhood decline could follow them as they move to different city neighborhoods and suburbs, homebuyers use heuristics evaluate the potential for neighborhood decline. The most commonly used heuristic is a belief that poorer residents who hold housing choice vouchers cause neighborhood decline. Many of the homebuyers believe that neighborhoods declined as a consequence of the Plan for Transformation (a city-wide initiative to demolish large public housing projects and to move residents to scattered site buildings, mixed-income developments, and the private rental market). To avoid decline, respondents try to eliminate neighborhoods from their list that they believe have high numbers of voucher holders. They look for signs that they believe indicate a presence of voucher holders or the potential for an influx of voucher holders including behaviors of residents, maintenance of publically visible spaces, and the number of apartment buildings. Notably, middle income African American

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homebuyers use class distinctions between blacks as an important cue for their heuristics. While whites involved in housing decision making processes probably also use heuristics involving, research on white's neighborhood preferences, suggests that they would be more likely to use cruder distinctions based solely on race, leading them to avoid any predominately black neighborhood regardless of class distinctions. These racial distinctions are less nuanced and also easier to determine.

Homebuyers believe that subsidized renters are particularly bad neighbors and that a large presence of this population will likely cause neighborhood decline. Like many of the homebuyers, Tiffany, 34, believes that the decline in the neighborhood where she was raised is due to an influx of renters. Tiffany painted a picture of a bucolic childhood in Riverdale:

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

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

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

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

In the absence of large public housing towers, homebuyers like Tiffany look for

other signs of the presence of subsidized renters in a neighborhood. These signs include the

physical maintenance of areas outside the home (especially lawns), use of public spaces, and

quantity of younger residents (both young adults and children). Tiffany believed that in the

time since she left home, a great deal had changed in Riverdale, including the physical

appearance of homes:

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

Tiffany associated certain neighborly behavioral norms with homeownership, and she

thought that neighborhood decline in Riverdale was the result of renters' violating these

norms, which include maintaining the outward appearance of their homes. Although Tiffany

held a voucher herself, she hoped to leave the HCV program soon and own her home with

the assistance of CHA's Choose to Own Program. She wanted her participation in the HCV

program to be temporary—while she got on her feet and prepared to become a homeowner

herself. Furthermore, she felt culturally tied to the lifestyle she had in her youth in a single-

family detached home in Riverdale. In contrast, she believed that the cultural mores of

former CHA residents were shaped by the large housing projects and that these norms are

not compatible with those of a community of homeowners. Of course, unlike homeowners,

renters are not supposed to be responsible for the maintenance of their homes because their

landlords carry the primary responsibility for maintenance. Many of the homebuyers

attributed moral significance to this difference in behavior, which stems directly from different material positions—that of a property owner versus that of a renter.

Many homebuyers see particular behaviors in outdoor spaces as signs of voucher-holder status. For example, Tabitha, 52, thought that voucher recipients use public spaces in the neighborhood inappropriately:

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

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

The decentralized nature of the Housing Choice Voucher program increases uncertainty and anxiety about the effects of subsidized renters on neighborhoods. Homebuyers associate particular behaviors with voucher holders and assume that people who exhibit those behaviors are benefiting from the voucher program. There are limited opportunities for homebuyers to have their stereotypes challenged because voucher holders who behave according to homebuyers' norms can easily go unnoticed. Stories about Section 8 or voucher-holding tenants from Chicago moving to municipalities throughout the metro area have become commonplace, but the evidence does not suggest that many voucher recipients have in fact left the city. From 2004 to 2014, there were small increases in the number of

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families using housing choice vouchers in both Chicago and its suburbs. The Chicago

Housing Authority had 4,194 more families using vouchers, and the Cook County Housing

Authority, which serves the closest suburbs to Chicago, had an increase of 1,197 families

(Center on Budget and Policy Priorities, 2015). In the Chicago metropolitan area, there was

actually a decline in the percentage of Housing Choice Voucher recipients living in the

suburbs (Covington, Freeman and Stoll, 2011).

Searching for Improvement

One strategy homebuyers employed for identifying higher socioeconomic status and

potentially more racially diverse area at an affordable price was to look for places that could

improve in the future. Younger, often single and childless homebuyers who primarily want

to buy condominiums or multi-unit buildings in more densely built parts of the city use this

strategy. They often spoke about neighborhoods with potential for improvement as ones

that could gentrify or were "up and coming". Cues that homebuyers used to indicate

neighborhoods that could gentrify were indication of potential for gentrification from real

estate agents and new neighborhood development. When home prices are low enough,

homebuyers are willing to gamble on buying a home in a lower-income, predominately black

area that they think will attract economic development in the near future. Despite that

homebuyers have generally not experienced substantial white gentrification in the

neighborhoods where they have lived, many believe that it is a fairly common phenomenon

in Chicago.

Some real estate agents encourage this optimistic outlook on the possibility of

gentrification in neighborhoods where they are showing homes. Liam explained that he is

looking for a condominium in South Shore because his friends and real estate agent have

suggested that it may gentrify:

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

He mentioned that his real estate agent has given him advice on which areas are most likely

to undergo gentrification. Liam, 25, claims, "She tells me about the history of the area like

Washington Park and stuff like that, as far as like if they're going into gentrification, if it's a

nice area to live in." In this case, the real estate agent is selling the possibility of gentrification

to make the condominiums in her area more appealing.

The potential for making money on a property is one reason to seek out areas that

are gentrifying, but it is also a way to afford an area that may eventually be a more desirable

place to live due to greater racial diversity or improved amenities. For instance, Emmanuel,

56, said of a neighborhood he was searching in:

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

Emmanuel lived in Hyde Park, which he appreciates because it is racially diverse, middle

class, low crime, and rich with amenities. He currently uses a Section 8 voucher to rent in the

neighborhood, and to purchase a home, he would probably need to move to a less expensive

area. Consequently, he is considering neighborhoods that he believes could have similar

characteristics to that of Hyde Park in the future but that have cheaper home prices

currently.

One homebuyer Lucy, 57, had moved before to a neighborhood that she believed was "up and coming" but, years later she was disappointed with the degree of change it actually experienced. She moved to South Shore hoping it would become a more racially diverse environment, which she associates with middle-class amenities. She later wanted to leave because the change was not coming quickly enough:

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

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

Searching for Stability

Some of the homebuyers are looking primarily for neighborhoods that they thought would remain stable, rather than trying to seek improving neighborhoods. These homebuyers used the strategy of searching for stability in terms of neighborhood demographics, amenities and housing values. They used a satisficing (Simon, 1987) heuristic for their search, in that they looked for neighborhoods that had enough of the features that they sought. They used the lack of recent visible changes a cue for neighborhood stability. These homebuyers tend to be a bit older and to have more children in their households. In

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contrast to the group that looks for improving neighborhoods, homebuyers looking for stability are mostly buying in outlying bungalow neighborhoods of Chicago (i.e., residential neighborhoods with single-family detached houses) or in suburbs. The homebuyers using the stability heuristic want similar things to those using the improvement heuristic in terms of neighborhood demographics, namely more middle class, more white neighborhoods with more amenities. The difference was that those looking for stability have a greater interest in having those neighborhood characteristics now and in maintaining them in the future. Compared to homebuyers searching for improvement, those searching for stability feel that they had less time to wait. For example, Lucy (who was discussed in the last section), had moved to South Shore searching for improvement but grew impatient with the lack of progress in that neighborhood and became more interested in stability for her next move.

While many of the homebuyers were looking in areas that are experiencing a great deal of change, they were often preoccupied with the ideal of stability. When I asked Bonnie, 63, what the most important factors were for her in choosing a home she said "Neighborhood. That's important to me. Stability. How stable is it?" I asked Bonnie what she meant by stability and she explained:

> I don't like a bunch of changes, a bunch of changes like in the neighborhood. Okay, you see a whole bunch of building up stuff, it's good for changes for the better and everything, but I mean, if this is supposed to be a residential area, I want it to be a residential area. I don't want some big complex or whatever, they're starting to build and everything, and this is a stable area. Yeah.

Unlike homebuyers who were looking for improvement, for Bonnie, signs of change are something to be avoided. While Bonnie admits that some changes are good, she is generally disposed to be wary of change. In part, her disposition arises from her life-stage. Bonnie is

retired and lives alone. Homebuyers like Bonnie, who had already decided on a strategy of searching for stability, feared the potential for decline and would be happy to buy a home in a place that at least remained stable. Development is a sign that the physical and social environment will change, and some homebuyers feared that change was likely to be for the worse.

Additionally, younger homebuyers, who were currently raising children, also valued potential for stability. Sasha, 44, was looking to move out of a rental apartment into a house. She explained the qualities that she was looking for in a community:

> The diversity of the community, the taxes, the schools, its amenities as far as recreation, safety. Its representation, meaning its administration, are they handling the business of the community to make it safe. That's something I pay attention to now considering I can see how a weak administration could weaken the community. I would want it to be stable and not have it not change often. I want it to be more stable.

Sasha is concerned both about the current state of any community that she might move into but also about the future state. She is concerned both about safeguarding her financial investment (particularly about taxes) and about maintaining good quality of life. For Sasha and many of the homebuyers in this study, living in a racially diverse community was considered an important part of having a high quality of life. In part for the sake of her son, she wants to move to a community that has those ideal characteristics now and that appears to have potential for retaining those characteristics. She believes that having continuity in the local government is one possible sign that the desirable community characteristics will remain stable.

Signs of stability can sometimes result from familiarity and these can shape the use of the stability heuristic. A few of the homebuyers were most interested in buying somewhere

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

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

Interestingly, Austin and Roseland consistently rank as high crime community areas (Papachristos, 2013). Because Anthony's number one goal is to reunite his family, moving to a lower crime or more racially diverse area has not made it on to his list of priorities. While Roseland and Austin are similar in terms of crime statistics, he believes that he can keep his family safer in the area that he knows well. Rosenblatt and DeLuca (2012) also found similar perceptions among Moving to Opportunity recipients who stayed in poor and violent neighborhoods because they felt confident in their ability to stay safe in these areas due to their past experience. Stability is viewed from the lens of particular racialized mental map of the city where some areas are more familiar and can be more easily trusted to remain stable than others.

OUTCOMES

In the end, despite interest in racially diverse neighborhoods with greater amenities, homebuyers often end up in fairly similar places. Sixteen of the homebuyers provided final addresses in follow up interviews. Fifteen aspiring homebuyers were still working on building credit, saving, or house hunting at the time of our last contact, while seven had stopped searching. Table 3 shows characteristics of the origin and destination neighborhoods for the homebuyers who provided final addresses. On average the neighborhoods that they moved to had a slightly smaller percentage of African American residents (9.9% less) and were slightly higher income ($10,574 higher), but many homebuyers remained in similar areas to where they began. Those homebuyers who saw the largest changes in racial demographics and biggest increases in median household income between their origin and destination neighborhoods were often moving to suburbs that appear to be undergoing racial transitions. It is unclear how stable the demographics of these neighborhoods will be in the future.

[Table 3]

Of course, for homebuyers interested in neighborhoods that they predict will improve, it may not be surprising that their destination neighborhoods do not look demographically different at the time of their move. Homebuyers who were interested primarily in improvement were often highly optimistic in their projections for gentrification in neighborhoods where they want to buy homes. On the other hand, due to the first order filtering process the options that they were considering were often not those with a high potential for gentrification.

Most of the homebuyers interested in improvement in this study were looking in predominately black neighborhoods, despite limited past instances of gentrification in black neighborhoods. Anderson and Sternberg claim that persistent negative attitudes toward predominately black neighborhoods (even those with substantial middle-class populations) makes them much more resistant to white gentrification than are Hispanic neighborhoods in Chicago (Anderson and Sternberg, 2013). The Voorhees Center for Neighborhood and Community Improvement at UIC developed an index to show socioeconomic change in neighborhoods from 1970 to 2010, and they find that much more of Chicago has declined than has experienced gentrification (2014). The areas that homebuyers are hoping will experience gentrification are not close to the areas that have gentrified during this period and are not similar to them in terms of racial demographics.

Homebuyers who were most interested in stability were generally buying in more diverse neighborhoods. This choice makes sense because they were buying in places that already have the characteristics that they want in a neighborhood with the hope that they will retain those characteristics. Unfortunately, because the first order filtering process ruled out some of the most stable neighborhoods in terms of the demographic characteristics that mattered to homebuyers, these homebuyers were often looking in white flight areas. These neighborhoods and towns still have some white residents but have seen large increases in the proportion of black residents in recent years. Furthermore, homebuyers most interested in stability also tended to be older homebuyers with children who were most interested in suburbs, and many suburbs to the south and west of Chicago are current sites of white flight. Table 4 shows African American population growth for the suburbs where homebuyers in this study bought homes.

[Table 4]

The homebuyers who bought in these racially transitioning suburbs usually felt successful in their moves. Because they saw their search for home through the lens of the search heuristics that they used during the active part of their search, they believed that they had actively searched for and found stable or improving neighborhoods in terms of their ideal demographic characteristics. For instance, Kimberly wanted to live in a more racially diverse area and she chose an area that is racially diverse at the moment but that appears to be experiencing white flight. She also considered the Lincoln Park neighborhood and the suburbs of Willowbrook and Aurora, which all have smaller proportions of black residents. She ended up buying a home in South Holland through a private sale from friends she knows from church, so her personal connections played a large part in where she ultimately moved. I asked, "So for South Holland, how would you say that that does or does not sort of match up with the things that you were looking for in a community?" She replied:

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

I asked Kimberly about the racial makeup of her new neighborhood, and she said, "Out of 100 percent, I can say maybe 60 percent African American, 40 percent Caucasian, 10 percent Hispanic." According to the 2014 American Community Survey, the census block group where she bought a house was about 14 percent white, 86 percent black, and 1 percent Hispanic. The area in Woodlawn where she is moving from is nearly 100 percent black. South Holland is more diverse, but it less white than Kimberly thinks it is. It is possible that Kimberly's perceptions based on conversations with family and friends about

neighborhoods and on past visits to the area lag behind the process of racial change, which has been fairly quick in South Holland. The suburb overall went from having almost no black population (.5 percent black) in 1980 to 74 percent in 2010 (U.S. Census Bureau, 1980; U.S. Census Bureau, 2010).

Similarly, Kaya wanted to move to a more racially diverse area than her current predominately black city neighborhood, but she ended up in a racially transitioning suburb. I asked her to describe one suburb that she said would be an ideal area to move to "Well, it's not too far. I've always traveled there a lot, and it's a mixed community." Kaya wanted two things in her new community- she wants it to be some place familiar, a place that isn't too far away from the area of the city when she lived before and she wanted greater racial diversity. Ultimately she moved to Lynnwood, IL, which would appear to meet both of these criteria. It's a south suburb about a 30 minute drive from where she previously lived in the city. The zipcode that she moved to is 48.6% black while the town overall is 65.4% black. The area is less black than the zipcode she moved from which was 96.8% black, but from 2000 to 2010 Lynwood had 76% black population growth. It appears to be an area at risk for a racial transition that would make it less likely to meet Kaya's criteria in the future. Ultimately, moving somewhere that felt familiar and more central based on her racialized map of the city, prevented her from moving to a place with stable racial demographics.

Because first order filtering often eliminated more potentially racially stable areas, homebuyers who were actively using the search heuristic of stability often still buy homes in racially transitioning neighborhoods. For these reason, homebuyers believe themselves to be actively searching for and often finding homes in neighborhoods with their ideal

characteristics, despite the fact that demographic statistics may paint a different picture of these neighborhoods. Homebuyers who were interested in stability used this heuristic because they wanted to live in neighborhoods with particular characteristics at the moment. They had pressing present needs for a quality neighborhood due to their particular family situation and life stage. So, they bought homes in places that have those characteristics at the moment, hoping that they would not change. Unfortunately, this combination of first order filtering and search heuristics applied to the remaining set of potential areas, left homebuyers looking in neighborhoods that may suffer from subsequent decline and suppressed housing markets.

On average, the suburbs that homebuyers moved to were 43.1% African American in 2010 and had a 42.4% growth in their African American population from 2000-2010. The city zipcodes where homebuyers moved had an average percent African American or black population of 64%. We know that the consequence of black families' buying in white flight neighborhoods is a loss of wealth. Even if these communities stabilize at the current percentage of black residents, housing values do not rise as rapidly in communities that are more than 20 percent black, which characterizes many of the areas where homebuyers are looking for homes. This phenomenon contributes to the growing wealth inequality between white and black households (Shapiro, 2004).

Homebuyers had difficulty identifying stable racially diverse neighborhoods due to the existing racial demographics in the Chicago metropolitan region and the buyers' tendency to focus on the portions of the metropolitan region that have the largest existing black population. One aspiring homebuyer, Samantha, 29, was so apprehensive about her ability to identify a stable neighborhood that met her other requirements that she decided against

pursuing homeownership. Samantha decided to continue renting an apartment, rather than buy, because she did not trust the stability of the housing market where her family already lives, Forest Park, a racially diverse suburb to the west of Chicago. Because I recruited participants from homebuyers' counseling events, I had very few respondents who, like Samantha, had made a deliberate decision to rent. She compared Forest Park with the farther-out suburb of Naperville, which she thought was a safer place to buy:

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

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

CONCLUSION

Even geographically and socioeconomically mobile African Americans can find themselves stuck in a disadvantaged neighborhood context. As African American homebuyers attempt to change their neighborhood context, they must contend with a higher risk of neighborhood decline in the neighborhoods that comprise their choice set. As a result, they rely heavily on heuristics to predict future neighborhood trajectories. Homebuyers using the "avoiding decline" strategy tended to look for signs of the presence

of voucher holders. Homebuyers use this indicator because they believe former public housing residents using housing vouchers will cause neighborhood decline. This idea is reinforced by the fact that voucher holders are not a clearly identifiable group. In her study of the housing voucher program in Los Angeles County, Kurwa (2015) found that race was used to identify, monitor, and stigmatize housing voucher holders. In contrast, the Chicago metropolitan case demonstrates how stigmatization of voucher holders operates in areas where voucher holders are not racially distinct from other residents. In this case, homebuyers use stereotypes about voucher holders to identify members of this group, which serves to reinforce the stereotypes and heighten stigma. Ultimately, the emphasis on voucher holders obscures other factors related to racial change and neighborhood decline.

Understanding the combination of first order neighborhood filtering and the search heuristics employed subsequently, helps us to understand the process by which African Americans end up in racially segregated neighborhoods despite contrary stated desires. A set of first order neighborhood filtering factors creates a situation in which homebuyers apply search heuristics to an already limited set of neighborhoods. While some homebuyers are looking for signs of improvement or gentrification most of the areas typically left in this limited set of neighborhoods under considerations are not likely to experience this phenomenon. Similarly, homebuyers who are looking for signs of stability are also those who want their neighborhoods to already have ideal characteristics. Since many African American homebuyers want racially diverse neighborhoods, those looking for stability can end up purchasing in racially transitioning neighborhoods.

Homebuyers in this study were selected from a very specific pool and this must be taken into account when generalizing from these interviews. Firstly, homebuyers who sign up for a

homebuyers' education class may differ from the general population in a variety of ways. Some homebuyers sign up for the class in order to qualify for financial assistance programs, and so this population will include those who have greater need for assistance. Additionally, these homebuyers may be more conscientious than others about finding out information about the process and gaining access to resources. For this reason, this sample reflects some of the most engaged and committed potential homebuyers. We must understand that they setbacks they experience occur despite their serious commitment to purchasing the right home. Finally, not all of the homebuyers who participated in the study continued to respond to requests for follow up interviews. Therefore, the destination addresses for those who did not continue their participation are unknown.

Regardless, the concepts of first order neighborhood filtering and second order neighborhood choice using search heuristics could be applied to other groups of movers. More research is needed to understand if renters use similar or different search heuristics. It is possible that there are racial differences in search heuristics. Of course, we would assume that most homebuyers use heuristics to aid in their search but there is reason to believe that the content of whites heuristics would be different. The African American homebuyers in this study base their heuristics on class distinctions between blacks that may not be considered by whites. Also, the neighborhood demographics sought out by black homebuyers are more complicated because they are often looking for more diversity at the same time that they don't want to be racial pioneers. This means that African Americans are avoiding two extreme polls and seeking out neighborhoods that fall in the middle, while whites may simply be avoiding neighborhoods with non-whites. Future comparative research could determine if racial differences in search heuristics are a contributing factor to racial

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segregation. If heuristics are used primarily as a resource in unpredictable situations, it may be that heuristics are relied on more in less predicable larger urban areas and this could be tested with research in other kinds of urban and rural environments.

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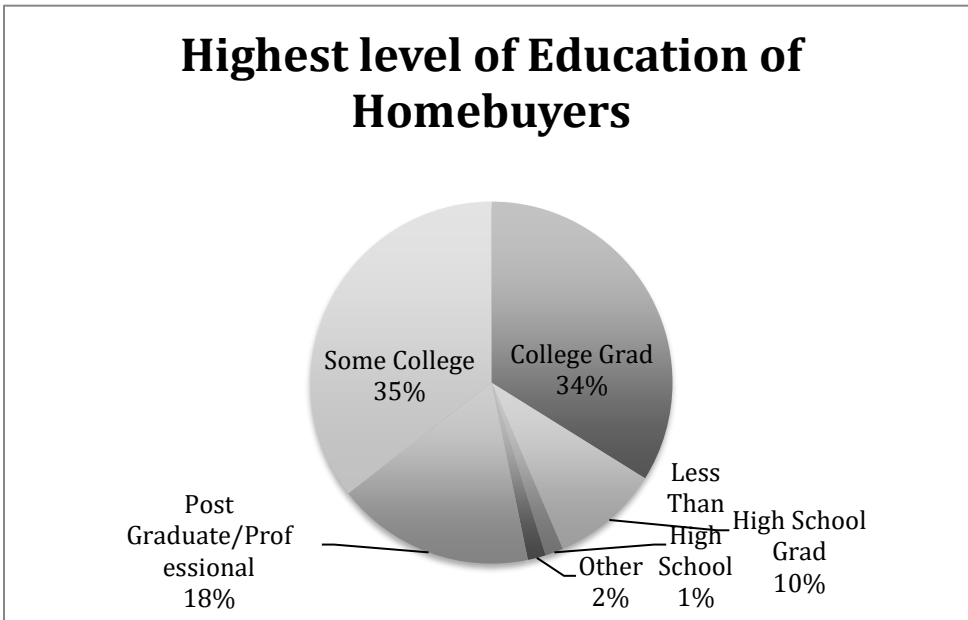
Table 1

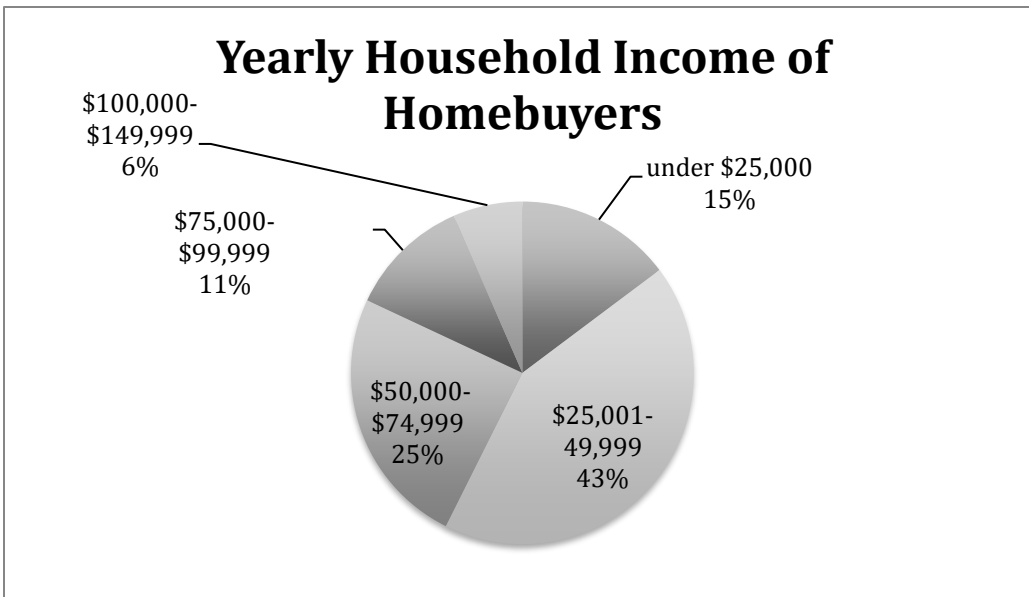**Highest level of Education of Homebuyers**

Table 2

Yearly Household Income of Homebuyers

Table 3

Homebuyer	Origin zipcode	% Non-hispanic Black at Origin Zipcode 2010	Median House Value for All Owner-Occupied Housing Units 2015	Median Household Income (In Adjusted Dollars) 2015 Inflation	Destination zipcode	% Non-hispanic Black 2010 at Destination Zipcode	Median House Value for All Owner-Occupied Housing Units 2015 at Destination Zipcode	Median Household Income (In Adjusted Dollars) 2015 Inflation at Destination Zipcode	Change in % Non-hispanic Black	Change in Median Income
Amira	60618	2.8%	$320,600	$57,500	60615	61.3%	$231,700	$41,108	58.5%	-$16,392.00
Cindy	60637	78.1%	$171,800	$26,845	60637	78.1%	$171,800	$26,845	0.0%	$ -
Elizabeth	60632	1.6%	$162,400	$38,438	60609	28.2%	$160,800	$32,284	26.6%	-$6,154.00
Alicia	60466	58.7%	$80,900	$44,174	60429	81.6%	$112,500	$51,141	22.9%	$6,967.00
Andrew	60438	30.7%	$129,900	$48,820	60466	58.7%	$80,900	$44,174	28.0%	-$4,646.00
Bridget	60620	97.7%	$132,300	$32,168	60620	97.7%	$132,300	$32,168	0.0%	$ -
Emma	60628	94.2%	$119,200	$36,242	60628	94.2%	$119,200	$36,242	0.0%	$ -
Hannah	60620	97.7%	$132,300	$32,168	60628	94.2%	$119,200	$36,242	-3.5%	$4,074.00
Jennifer	60628	94.2%	$119,200	$36,242	60634	1.0%	$230,700	$56,382	-93.2%	$20,140.00
Jill	60620	97.7%	$132,300	$32,168	60803	16.5%	$158,700	$52,100	-81.2%	$19,932.00
Kaya	60619	96.8%	$141,400	$32,239	60411	48.6%	$102,900	$41,188	-48.2%	$8,949.00
Kimberly	60637	78.1%	$171,800	$26,845	60473	73.6%	$151,700	$66,096	-4.5%	$39,251.00
Michelle	60104	74.7%	$118,800	$49,467	60107	4.2%	$173,100	$75,129	-70.5%	$25,662.00
Patricia	60629	22.4%	$141,000	$40,712	60430	34.3%	$166,000	$69,028	11.9%	$28,316.00
Ruth	60643	74.0%	$174,400	$52,100	60461	69.5%	$241,300	$95,192	-4.5%	$43,092.00
Tabitha	60302	22.1%	$380,600	$76,784	60302	22.1%	$380,600	$76,784	0.0%	$ -
Average		63.8%	$164,306	$41,432		54.0%	$170,838	$52,006	-9.9%	$10,574.44

Table 4

Homebuyer	Destination Suburbs	Percent Non-hispanic black 2010	Non-hispanic Black Population Growth from 2000 to 2010
Jill	Alsip, IL	17.9%	74%
Michelle	Berkeley, IL	30.9%	11%
Alicia	Hazelcrest, IL	84.7%	6%
Patricia	Homewood, IL	33.7%	92%
Kaya	Lynwood, IL	65.4%	76%
Tabitha	Oak Park, IL	21.3%	-6%
Ruth	Olympia Fields, IL	68.9%	40%
Andrew	Park Forest, IL	59.1%	42%
Kimberly	South Holland, IL	73.8%	45%
	Average	**50.6%**	**42.4%**

Methodological Appendix on Interview Questions and Analysis

Initial interviews began with a residential history to contextualize the current relocation choice. The initial interviews also covered steps taken in the home-buying process up to that point, sources of assistance and advice (government programs, organizations, family members or friends), experiences with real estate professionals and banks, and search strategies. Interview questions included those about moving preferences, including which areas they were considering and why and what elements they desired in their new home or neighborhood. Homebuyers explained factors that led them to consider a move and described their current home and neighborhood. In follow-up interviews, homebuyers recounted meetings with loan officers and real estate agents along with other activities related to home buying. They were asked about any changes in stated preferences for location or type of home along with reasons for delays in the home-buying process. In final

interviews, respondents reflected on the home buying process, described their new home, contrasted their new home and neighborhood with their former residence, and described their level of satisfaction with the new home. The interview transcripts were coded for common themes, which were determined inductively through the research process. Thirty-two respondents provided follow-up data during their home-buying process (which included in-person interviews, ethnographic observation of home viewings, and brief phone interviews).