

“In *Grasping for the American Dream*, Taplin-Kaguru describes the African Americans she interviewed as being on a treadmill. Running, exhausted, sometimes for years, trying to grasp the just-out-of-reach American Dream promised by homeownership. Census data and other quantitative studies have shown the countless ways in which homeownership simply looks different for African Americans due to racist policies and practices that created decades of segregation, disinvestment, and exploitation. But Taplin-Kaguru’s qualitative study brings those numbers to life and shows the human impact of creating an American Dream tied to homeownership, and then systematically denying that Dream—or putting it just out of reach—to generations of African Americans. The stories of the people she interviewed revealed an often deep commitment to homeownership as a signal of adult accomplishment and a source of freedom, even as structural barriers associated with such things as credit scores and student loans made the Dream elusive and delayed at best. Taplin-Kaguru deftly weaves this narrative together, drawing on sociological expertise and the voices of her subjects, to create an important contribution in the new line of research focused on understanding the lived experiences of individuals as they seek housing. Taplin-Kaguru interviewed people over several years and focused on an often-overlooked group—the black working class. The result is a rich and nuanced understanding of both the desire to achieve the Dream and the structural barriers to realizing it. Barriers that leave these home seekers stuck on the treadmill.”

Maria Krysan, Professor of Sociology, University of Illinois at Chicago, and co-author of *Cycle of Segregation: Social Processes and Residential Stratification*

“This masterful work of scholarship, written in a graceful and inviting style, builds on exemplary urban studies, such as those by Herb Gans, Karyn Lacy, and Mary Pattillo. It uniquely follows sixty-eight working-class and lower-middle-class African Americans in the Chicago metropolitan area through the process of buying a home, some of whom were not successful. The fine-grained results are enriched by a follow-up survey with thirty-eight of those who made a purchase, and by interviews with several of the former neighbors of the new homeowners. The result is impressive evidence for the endurance of the African American Dream of freedom, equality, and integration against all odds, a dream that ironically makes potential homebuyers ‘more vulnerable to exploitation in a structurally racist housing market.’ This book, including poignant accounts of how the disappointments in the face of ongoing racial discrimination are dealt with by a determined and resilient group of people, is destined to take its place on the shelf of classic urban studies.”

G. William Domhoff, Distinguished Professor Emeritus and Research Professor in Sociology, University of California, Santa Cruz, author of *Who Rules America?*

“Despite being exploited and abused by the economics and policies of homeownership time and time again, Black Americans continue to uphold homebuying as a core component of their respectability, citizenship, and defiance of racism’s setbacks. Nora Taplin-Kaguru fills in so many of the missing pieces of how and why Black homebuyers face these purchasing obstacles and ultimately gives voice to their reasons, their considerations, and how they make sense of a process that has historically marginalized Black communities.”

Saida Grundy, Assistant Professor of Sociology and African American studies at Boston University, and the author of the forthcoming *Manhood within the Margins: Promise, Peril and Paradox at the Historically Black College for Men*

GRASPING FOR THE AMERICAN DREAM

African American homebuyers continue to pay more for and get less from homeownership. This book explains the motivations for pursuing homeownership among working-class African Americans despite the structural conditions that make it less economically and socially rewarding for this group. Fervent adherence to the American Dream ideology among working-class African Americans makes them more vulnerable to exploitation in a structurally racist housing market. The book draws on qualitative interviews with sixty-eight African American aspiring homebuyers looking to buy a home in the Chicago metropolitan area to investigate the housing-search process and residential relocation decisions in the context of a racially segregated metropolitan region.

Working-class African Americans remained committed to homeownership, in part because of the moral status attached to achieving this goal. For African American homebuyers, success at the American Dream of homeownership is directly related to the long-standing dream of equality. For the aspiring homebuyers in this study, delayed homeownership was a practical problem for the same reasons, but they also experienced this as a personal failing, due to the strong cultural expectation in the United States that homeownership is a milestone that middle-class adults must achieve. Furthermore, despite using perfectly reasonable housing search strategies to locate homes in stable or improving racially integrated neighborhoods, the structure of racial segregation limits their agency in housing choices. Ultimately, policy solutions will need to address structural racism broadly and be attuned to the needs of both homeowners and renters.

Nora E. Taplin-Kaguru is Assistant Professor of Sociology at Earlham College. She is an urban sociologist, studying racism, housing, the built environment and social media. She has also been published in *City & Community*.

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GRASPING FOR THE AMERICAN DREAM

Racial Segregation, Social Mobility,
and Homeownership

Nora E. Taplin-Kaguru

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To the memory of my grandmother Lois Gougis Taplin Bronz
and for my daughter Wangui Irene Kaguru

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As the daughter of an Irish American who grew up in the leafy Chicago suburb of Lake Forest and an African American of the civil rights generation who left New Orleans to seek opportunities in the North, my quirky multicultural family gave me the perspective that shaped this book and my sociological work generally. My Catholic, Jewish, Irish American, Black, and Creole family members made me who I am and also provided the web of love and support that has made all of my work possible.

My mother always said I was lucky to have a family that appreciated that I am book smart and it's true. I am eternally grateful for the hard work, encouragement, assistance, and guidance of my parents, Edgar Louis Taplin, Jr. and Mary Irene McMahon Taplin. My sweet younger brother Edgar Louis “Buck” Taplin, III, my oldest friend, has provided emotional support and a healthy mix of teasing and acceptance for his nerdy older sister. My aunts, uncles, and cousins, by blood and marriage, real and fictive, the McMahons, Leahys, Shortses, Heberts, Kubotas, Burkes, Becks, Marinos, Bronzes, Beshores, Wanjohis, Mainas and Waciumas have been there for me all along the way as well. In particular, my uncle Dan Burke provided valuable introductions to organizations that were helpful in developing this project. And this project would have been very difficult without some essential help from my cousin Drew McMahon in teaching me how to drive just in time for me to start conducting interviews all over the metropolitan area. It turns out that sometimes the book-smart must learn practical skills in order to write a book!

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encouragement when the work seemed overwhelming, being there to celebrate every step closer to making this book a reality and being an incredible partner in parenting our daughter Wangui Irene Kaguru.

I was pregnant with Wangui Irene as I wrote the first full draft of the book, finishing it when she was just a few months old, sometimes writing with her asleep in my lap. I completed the final drafts of this book while our nanny Montana Bennington and my mother kept Wangui Irene happy, healthy, and entertained.

Finally, this book is dedicated to the memory of my grandmother Lois Gougis Taplin Bronz, and to my daughter's future. My grandmother, an African American woman from New Orleans, was once a young widow with three children in the Jim Crow South. She struggled against the odds to make the American Dream possible for our family, for my father who worked to hold onto it for me, but she did not stop there. She dedicated herself to the fight for civil rights, for fair and affordable housing, and for a more accessible dream for all. It is my deepest wish that this book contributes in some tiny way to her legacy and to my daughter living in a better, more just world.

1

TIFFANY'S STORY

Bronzeville—that part of Chicago's South Side where 300,000 Negroes live—is something that should not exist—an area set aside for the halting use of a single race. (“Here thou, and thou alone shalt stay: and no place other.”) However, since a Bronzeville does exist, it is satisfying to demonstrate that here resides essentially only what is ordinary: human struggle, human whimsicality, and human reach toward soul-settlement, toward peace if not happiness, sufficiency if not fortune.

(Gwendolyn Brooks, “They Call it Bronzeville,” 1951)

Bronzeville was a destination neighborhood for African Americans during the Great Migration (1910–1970). In the early 20th century, it was the center of Black political and economic life as well as arts and culture in Chicago. Bronzeville is also geographically central to Black life in Chicago, sitting at the core of Chicago's historic Black Belt. It is an unofficial neighborhood name that crosses two official Chicago community areas: Grand Boulevard and Douglas. Along with New York's Harlem, this was an important site for the early development of Black mass cultural industries including music, film, and beauty, and was uniquely situated at the core of the “Black metropolis,” as studied by sociologists St. Clair Drake and Horace R. Cayton, and recognized by historians as central to the national development of Black economic, cultural, and social life (Baldwin 2007, Schlabach 2012). The neighborhood had a complicated recent history, though. During the latter half of the 20th century, deindustrialization, the construction of public housing towers, and middle-class Black flight turned Bronzeville into an area of concentrated poverty. But in the 2000s, Bronzeville experienced a resurgence of development. Housing prices soared in the neighborhood during these boom years. Most newcomers to the neighborhood during this time were Black and

2 Tiffany's Story

middle-class. Many of them bought homes with subprime loans. Subsequently, the neighborhood was one of the hardest hit by the housing bust in 2008 and foreclosure crisis of the Great Recession (2007–2009).

In the summer of 2015, I interviewed Tiffany, a nail technician in her late thirties. She was renting a beautiful apartment in a Bronzeville condo building where she lived with her one son. The renovated apartment had fashionable

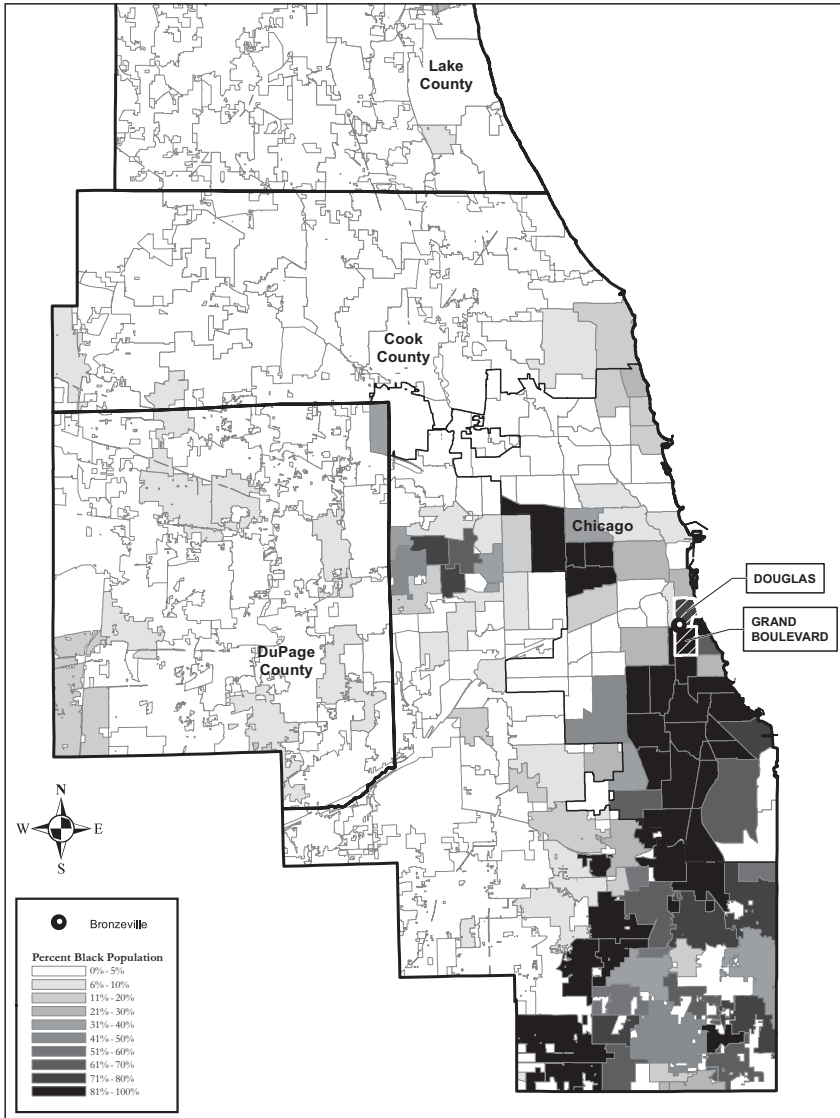


FIGURE 1.1 Map of Douglas and Grand Boulevard

features: exposed brick walls, hardwood floors, and an open kitchen with new stainless-steel appliances. The renovated kitchen and other recent updates to the space were clearly vestiges of the 2000s housing boom. Tiffany liked the area for its “historic qualities” and for the fact that it is “still developing.” Tiffany explained that the owner of the unit she dwelled in “purchased on the higher end of the market” and “needs to sell it.” Tiffany was renting the apartment from the condo owner with the aid of a housing choice voucher (HCV), a federally funded housing rental subsidy. One of her reasons for considering buying a home was that her income was increasing, and she was on the cusp of ineligibility for the HCV. At the time of our interview, Tiffany was considering buying the unit via the Chicago Housing Authority (CHA) Choose to Own program, which provides assistance for HCV recipients to move out of the program and into homeownership. Moreover, for a brief time after Tiffany was born (more than three decades ago), her family had lived in the city and attended a church near her current apartment in Bronzeville. When Tiffany was two years old, her parents bought a house in the suburb of Riverdale, Illinois, just south of Chicago.

This book is about African American aspiring homebuyers like Tiffany, whose family histories and personal experiences traverse geographic and political boundaries between cities and suburbs. Metropolitan areas better represent the regions in which people live and search for housing than do particular municipalities. For that reason, I followed the stories of homebuyers across the metropolitan area (and even included a few who left for other parts of the country).

When Tiffany's family moved to Riverdale, it was a working-class, racially integrated suburb. Tiffany painted a picture of a bucolic childhood in Riverdale:

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 began to notice changes around the time that she graduated from high school in 1999—the lawns had deteriorated, there were more abandoned buildings, and the grocery store closed. She heard about the increasing frequency of break-ins in the neighborhood and even occasional shootings. She was concerned for her mother, who was still living there in the house where she grew up:

She was a pioneer and she's like, “I'm going to be the last one standing.” I hate that that's the case because now she really couldn't get much for her place if she wanted to.

Tiffany's mother was a racial “pioneer,” one of the first African Americans to move into a White neighborhood. At the time, it appeared that she had achieved the

4 Tiffany's Story

quintessential American Dream of suburban homeownership, but neighborhood decline has diminished her achievement.

Riverdale has experienced population loss, and the ensuing property tax burden has increased on the remaining homeowners, while housing values have declined (the median house sales price declined 76% from 2006 to 2016). It has also experienced severe White flight. Riverdale went from 40% Black in 1990 to 93% Black in 2010 (US Census Bureau 1990, 2000, 2010). Between Tiffany's childhood home of Riverdale and her condo in Bronzeville, she has been followed by problems of neighborhood decline, racial segregation, and resegregation. Ultimately, persistent racial segregation has followed her from the city to the suburbs, and back to the city again. Although the effects of racial segregation have made homeownership a particularly risky proposition for Tiffany, it is still a goal that Tiffany and many other African Americans are interested in pursuing.

When I last interviewed Tiffany three years later in 2018, she still had not purchased a home. During that time, she vacillated between thinking she should continue renting, move out of state, or buy her condo in Bronzeville. During that last interview, she was feeling good about the prospect of buying a home in Bronzeville again, despite both the challenges she knew Bronzeville had faced in recent years and her parents' experience of neighborhood decline due to White flight in the suburb where they had bought her childhood home. She said of Bronzeville: "I see a lot of beautiful homes being built, condos in my area, and I see a lot of diversity as well. I really like that. So, I'm excited for the community." Tiffany retained hope that Bronzeville could have another rebirth—one characterized by increased racial integration—and that she could successfully attain homeownership in a way that would bolster her middle-class status.

To understand why African Americans with stories like Tiffany's would still be interested in purchasing a home, we have to consider the meaning of owning your own home in America, particularly for African Americans. This meaning transcends economic value alone. Without a doubt, housing provides many things of value, including shelter, a basic and indispensable human need. The location of one's housing also determines access to community and various location-based resources. In the United States, housing also has been a means to build wealth and has represented the basis for the American middle class. To this end, mass homeownership has been supported through a variety of government benefits. One of the largest of these is the federal mortgage interest deduction, which is estimated to cost about \$70 billion per year (Turner et al. 2013). Government support encourages Americans to use homeownership as a vehicle for saving money. Housing equity makes up a large share of household net worth for all racial groups in the United States—and an even greater share of assets for Black families compared to White families—despite the fact that Black households have lower levels of housing equity in absolute terms (Sullivan et al. 2015).

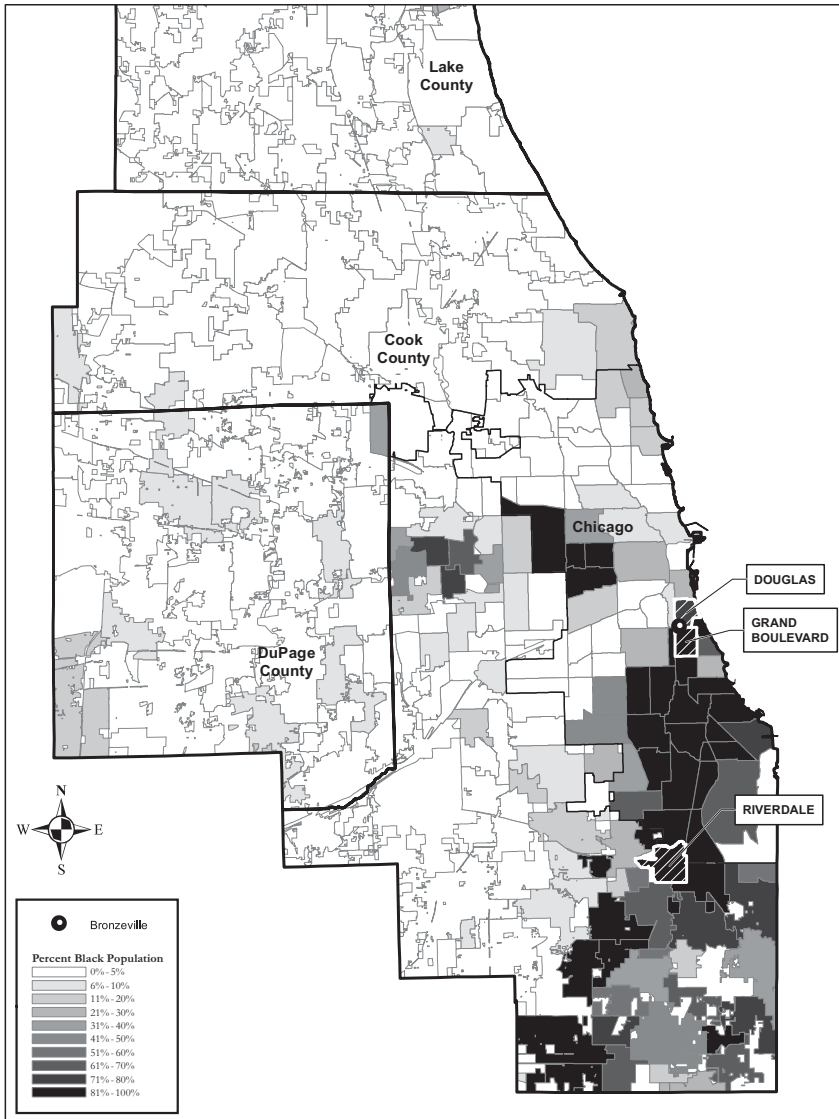


FIGURE 1.2 Map of Grand Boulevard, Douglas, and Riverdale

Overall, African Americans get less economic value out of homeownership than other groups in the United States. The exclusion of African Americans from this core part of American middle-class life has been an essential part of the system of racial inequality in this country. Furthermore, this exclusion has implications, not just for the financial resources available to Black communities,

but also for separation from mainstream American life and a denial of full inclusion in citizenship. This long-standing and persistent marginalization in the area of homeownership contributes to a variety of other racial disparities, including those in education and health, as well as employment and the criminal justice system. African Americans simultaneously pay more for a home compared to Whites, and get less in return. For example, African Americans on average pay one-third of a percentage point more on mortgage interest rates than Whites. In practice, this means that an African American homebuyer purchasing a median-priced home in 1999 would typically pay over \$11,000 more in interest over the course of a 30-year loan. Additionally, due to racial bias in housing markets, African Americans earn less equity in their homes. The median wealth return to homeownership for Black families is about 25% lower than the median wealth return to White families from homeownership (Shapiro 2004). Despite paying more and getting less, many African Americans want to buy homes. Camille Zubrinsky Charles (2006) found that in the Los Angeles area 64% of non-owning Blacks aspired to buy a home compared with about half of non-owning Whites.

Given this situation, why does homeownership continue to be an ideal for African Americans? How do African Americans approach the home-buying process in this context of disadvantage? African Americans pursue homeownership despite these challenges, because it represents the African American Dream of freedom and equality. While African Americans are often accused of having an alternative ideology, I argue that the fervent adherence of working-class African Americans to the American Dream ideology actually makes them more vulnerable to exploitation in a structurally racist housing market. My findings among homebuyers are similar to what Michaela Soyer (2016) found among juvenile defendants—that their deep belief in the American Dream actually makes it more difficult to navigate situations in which they are at a tremendous structural disadvantage.

While the meaning of homeownership is thoroughly intertwined with a more general idea of the American Dream, for African Americans homeownership represents a particular version of this dream and carries extra weight. The achievement of homeownership symbolizes full citizenship and inclusion in mainstream American life for African Americans who have been historically excluded from full citizenship. Many African Americans also see neighborhood racial integration as an important aspect of this dream and the ability to buy into a racially integrated neighborhood marks achievement under the terms of this dream. Finally, homeowner status is also a moral status imbued with a sense of respectability and middle-class success. Achieving this status is seen as one way to undermine negative stereotypes applied to Black people. The moral importance of homeownership makes it all the more painful that working-class African Americans who are actively pursuing homeownership through reasonable strategies continually find their goals thwarted by structural constraints.

In this book, I examine how working-class African American homebuyers understand their own roles in navigating the homebuying process in a racially segregated metropolitan region. Since America's most hypersegregated areas are large metropolitan areas in the Midwest, I used the Chicago metropolitan area as my site for studying this phenomenon. To be sure, though, these cases point to much larger phenomena that Black homebuyers and those aspiring to homeownership are experiencing across the nation. While this study began in 2014, the context of the Trump presidency and the multifaceted economic struggles occurring during the COVID-19 pandemic have further highlighted these issues. I have grounded this book in in-depth interviews with sixty-eight African American aspiring homebuyers (from sixty-five separate households) and follow-up data from thirty-eight of the homebuyers collected over the course of four years. These aspiring homebuyers were mostly working-class to lower-middle-class. The follow-up data includes in-person interviews, ethnographic observation of home viewings, and brief phone interviews. By following homebuyers over time, I was able to capture what led them to pursue homeownership, their decision-making process, and how they understood the outcomes of their search.

Housing matters because it is a key resource that mediates household access to other goods. Research on place-based inequality has uncovered the ways that racial residential segregation creates entrenched, systemic conditions that further racial inequality (Sharkey 2013). Residential segregation increases economic, educational, and environmental inequality (Massey and Denton 1993; Shapiro 2004). Why talk about racial segregation or its opposite, racial integration? Does positing racial integration as a necessary good suggest that Black spaces or Black people are somehow "naturally" deficient (Pattillo 2019)? While some arguments for integration fall into this trap of stigmatizing Black spaces and by extension Black people, there are other reasons to defend integration as a goal. For instance, Sherrilyn Ifill (2019) argues that we should acknowledge "the pragmatic reality that housing integration may be the most foolproof way to ensure the equitable allocation of public services and development dollars for black children and families" (35). Racial segregation must be dismantled because this structure enables the unequal distribution of resources along racial lines. It is a foundation for a system of racial oppression. Black neighborhoods and neighborhoods experiencing White flight do not suffer because Black people do not bring resources to their neighborhoods, but because a racially biased housing system creates the conditions for wealth extraction from Black families, for exploitation that steals wealth from Black communities, especially across generations (Satter 2009). One important consequence of racial housing inequality is the racial wealth gap. While the income gap between Blacks and Whites is shrinking, the wealth gap is actually continuing to grow. The median household net worth of White households is thirteen times greater than that of Black households and much of this is attributable to differences in housing equity (Shapiro 2004).

Furthermore, the housing crisis brought to the forefront the fact that African Americans who historically had more limited access to home loans were now facing a new type of discrimination. The foreclosure crisis disproportionately affected African American households, and this process led to a hardening of racial segregation (Hall, Crowder, and Spring 2015). Partly because of this crisis, from 1990 to 2015 homeownership rates fell for White, Black, and Hispanic people aged 35 to 44 years old. But the homeownership rate for Blacks in this age group dropped to half the level of homeownership for Whites of the same age and to a lower rate than Black homeownership in 1960 (Goodman, Zhu, and Pendall 2017). Rather than denying access to credit, banks were disproportionately selling to African Americans loans with terrible terms. These predatory lending practices caused lasting harm to African American families and wreaked havoc on Black neighborhoods.

This study shows how working-class African American aspiring homeowners have responded to the housing crisis and ongoing demographic shifts in their search for new homes. The housing crisis had a broader effect beyond the devastating financial cost to those who were directly harmed. The crisis disproportionately affected predominately Black communities, bringing with it all the problems associated with mass foreclosures. Furthermore, I found that homeownership carries moral and social importance that transcends financial benefits. In short, those who lost their homeowner status also lost the social standing that goes with it. Communities that lost their homeowners were torn apart by this crisis in a variety of ways. For African Americans, the housing crisis was interpreted as a moral crisis and a major setback for progress towards equal standing as American citizens.

This book focuses on the experience of housing disadvantage for African American homebuyers. While other groups experience disadvantage in this context, Black peoples' experiences of housing injustice in the United States are unique in many ways and warrant their own discussion. It should also be noted that Black people are not a monolithic group in American cities or suburbs. For instance, Orly Clergé (2019) explains how Black immigrants from Africa and the Caribbean often share suburban communities with descendants of enslaved Black people in the United States, forging complex relationships across these diasporic identities. While the homebuyers in this study were mostly African Americans with long histories in the United States, originating in the experience of racial slavery, a few were more recent immigrants from the Caribbean.

While other non-White racial groups are also residentially segregated to some degree, White-Black segregation is more extreme than levels of segregation experienced by any other groups. Charles (2006) found that a racial hierarchy of preference for neighbors exists among non-Hispanic Blacks, Whites, and Asians, as well as Latinos, with Blacks starkly at the bottom of the hierarchy and Whites at the top. As part of the immigration adaption process, Latinos and Asians typically assimilate and perpetuate the racial negative stereotypes about Blacks common in the United States—and this informs neighborhood preferences. Phenotypically

Black Hispanics also experience high levels of segregation, more similar to that experienced by non-Hispanic Blacks (Charles 2003). At least since the Great Migration (beginning in the 1910s), furthermore, African Americans have been consistently excluded—often through deliberate legal and government-supported means—from a wide variety of housing opportunities, and disadvantaged geographically, economically, and socially through racially discriminatory housing processes (Rothstein 2017). Particularly in Chicago, a Black–White racial binary is embedded into the landscape. This geography informs the imaginary of the city for all residents, and as a result, a severe Black–White racial binary influences moving preferences and decisions.

Beyond Preferences, Discrimination, and Socioeconomic Disparities

This book contributes to a growing body of research that seeks to understand the complex processes that perpetuate racial segregation in the post–civil rights era. Most research on the causes of racial segregation has focused on three dominant theories: preferences, discrimination, and socioeconomic disparities, but recent research has suggested that viewing these theories as mutually exclusive and exhaustive competing theories obscures and minimizes the ways these mechanisms may interact (Krysan and Crowder 2017). Furthermore, while there is value in these dominant theories, they cannot fully explain how racial segregation has persisted at such high levels while progress has been made on racial attitudes, overt discrimination, and racial income disparities. The “big three theories” also do not cover ways that differences in the housing search process may effect outcomes (Crowder and Krysan 2016). New research in housing has highlighted the importance of studying this process and using findings from psychology to develop cognitively reasonable models to explain the process (Bruch and Feinberg 2017; Bruch, Hammond and Todd 2015; Bruch and Swait 2019; Krysan and Crowder 2017).

The first of the “big three,” 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 Black homebuyers use the services of real-estate agents to aid in making a purchase, they receive quantitatively less information and are shown 17.7% 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 Black people are moving in. This finding suggests that while housing discrimination increases when more Black movers are interested in an area, it is often not fully effective in keeping Blacks from buying homes in an area. South and Crowder 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).

In addition to discrimination, movers' preferences can affect racial segregation. Some have argued that preferences for living near kin or same-race neighbors may detract from more integrative moves, but Peter Rosenblatt and Stefanie Deluca (2012) 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. 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. Robert Sampson (2012) 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 neighborhoods Black families chose. Furthermore, Whites continue to avoid areas with substantial numbers of Blacks (Bader and Krysan 2015; Quillian 2002) and have been shown to avoid areas near Black neighborhoods (Massey and Denton 1993). Finally, while some have suggested that neutral within-group racial attachment could explain these preferences, the evidence provides little support for this view. Camille Zubrinsky Charles (2003) found that neutral within-group attachment has little association preferences for same-race neighbors; instead, White people's negative attitudes towards other racial groups appear to drive their preferences, while fear of hostility from Whites affects the preferences of other groups. On a more hopeful note, Charles does find that all groups are willing to live in more racially integrated areas than they currently do, which suggests that preferences alone cannot explain the segregation that we see.

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 housing decisions. These card studies were first introduced by Reynolds Farley, Howard Schuman, Suzanne Bianchi, Diane Colasanto, and Shirley Hatchett (1978) and were replicated several times thereafter (Farley, Fielding and Krysan 1997; Farley et al. 1993; Ihlanfeldt and Scafidi 2002). In neighborhood card studies, researchers present respondents 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 decisions. Furthermore, because card studies measure preferences in an abstracted situation in which decisions are costless, these findings are unlikely to be as applicable to real-world situations as we would like.

Another way in which preferences matter is that homebuyers try to forecast the preferences of others when buying a home, because they are speculating on the future of the market to which their fortunes will be tied. More so than for Black people, because they are a larger group, White people's forecasts of other people's preferences can become self-fulfilling prophecies. So, while Whites and Blacks are engaged in the same housing game—trying to predict which neighborhoods will be more or less preferred by potential buyers in the years to come—White people have major structural advantage in playing.

Other researchers have looked to socioeconomic disparities between Blacks and Whites to explain racial segregation. While it is true that higher socioeconomic status African Americans tend to be less segregated from Whites than those of lower socioeconomic status, substantial differences persist between the neighborhoods where people of different racial and ethnic backgrounds but the same socioeconomic status live (Krysan and Crowder 2017). The simplest way to look at socioeconomic disparities is to examine income. For instance, Richard Alba, Logan and Stults (2000) looked at the effect of socioeconomic status on segregation for Black people in terms of income, education, and housing tenure. They found that middle-income Black people remain somewhat segregated from White people—while less so than poor Black people—and they still live in less advantaged neighborhoods than middle-income Whites. Another way of looking at socioeconomic disparities is wealth. Since the wealth gap between Black and White people is much larger than the income gap, researchers have long thought that differences in individual and parental wealth may explain differences in what neighborhoods Whites and Blacks move into. But Kyle Crowder, Scott South, and Erick Chavez (2006) found that wealth disparities alone explain only part of the differences between the neighborhoods that White and Black households move into.

To develop a better understanding of how racial segregation is created, this book explores processes of residential relocation and extends beyond simple explanations based on preferences, discrimination, and socioeconomic disparities. Specifically, I join researchers who are bringing in findings from psychology to develop cognitively plausible models of residential relocation decisions that take into account the heuristic nature of decision-making (Bruch and Feinberg 2017; Bruch, Hammond and Todd 2015; Krysan and Crowder 2017). By focusing on the homebuying process, this study provides both a subjective understanding of the decision-making process for African American aspiring homebuyers, and an analysis of how this subjectivity has implications for housing outcomes. Lower-middle-class African Americans are actively searching for stable and improving racially diverse neighborhoods—using reasonable strategies all the while—and sometimes even see themselves as being successful in these searches. But their

strategies interact with structural constraints in ways that prevent their desired outcomes.

Foreclosure Crisis

I conducted the research for this book in the wake of the foreclosure crisis, during which African American homeowners were disadvantaged in new and especially painful ways. When Tiffany was first looking at the condo where I interviewed her in Bronzeville, the owner wanted her to buy it rather than rent it. Tiffany said the owner of the condo “purchased on the higher end of the market and she needs to sell it.” At that time, though, Tiffany was not interested in buying a home. She explained: “I know how the market has recently crashed, a lot of people lost the equity in their home. I mean, I have relatives that lost a lot of money.” Tiffany was well aware of the effects of the foreclosure crisis as she was living with the fallout all around her.

Tiffany's experience of being surrounded by people who lost big during the crisis is typical for African Americans. African American and Latino borrowers lost their homes at higher rates during the national foreclosure crisis than non-Hispanic White borrowers. In particular, high-income Black borrowers went into foreclosure disproportionately compared with non-Hispanic White borrowers. For example, Katrin Anacker, James Carr, and Archana Pradhan (2012) used the case of Prince George's County—a suburban county bordering Washington, D.C. and the highest-income, predominately Black county in the country—to investigate the causes of foreclosure for high-income African Americans. They found that exotic mortgages (including balloon mortgages, adjustable-rate mortgages, and high-cost mortgages) are responsible for these disproportionately high rates of foreclosure. Some of these problematic mortgages were given to high-income minority borrowers. Thus, these authors argue, it is not the case that overextended poor minorities drove the crisis. Rather, minorities of varying means were given mortgage loans with highly unfavorable terms.

During the mortgage crisis, the notion that loans had been given to minority borrowers who were less than creditworthy was frequently pointed to as a major cause of the crisis. Jacob Rugh and Douglas Massey (2010), however, found that foreclosure rates were not related to the expansion of borrowing to minority homeowners or the creditworthiness of borrowers. On the contrary, they assert that racial segregation was a major contributing cause to the crisis because this phenomenon enabled predatory subprime lending. Additionally, Matthew Hall, Kyle Crowder, and Amy Spring (2015) found that the foreclosure crisis increased average Black–White segregation across US metropolitan areas. Both majority-minority and integrated neighborhoods had higher rates of foreclosures than predominately White neighborhoods. Furthermore, higher rates of foreclosure were associated with larger White population loss and greater increases in Black and

Hispanic populations. In other words, integrated neighborhoods often had high rates of foreclosure and this led to increased levels of White flight.

This book demonstrates how foreclosures wrought more than just financial havoc on otherwise possibly upwardly mobile African American families. Popular media used these high rates of foreclosure among African Americans and Latinos to stigmatize and scapegoat these groups for the financial crisis (Squires 2008). I argue that since African Americans are generally strong adherents to the ideology of the American Dream, many of the foreclosed upon felt this moral cost personally. Furthermore, African Americans who were foreclosed upon experienced both the trauma of losing their homes and racial stigma from this myth of irresponsibility.

The foreclosure crisis has created a heightened sense of awareness of the potential pitfalls of homeownership, especially for African Americans. Despite the particular challenges facing African American homebuyers, many remain committed to this goal because of the moral value attached to the status of homeowner. For this reason, many African Americans remain cautiously optimistic about the possibility of buying a house, and they still see it as an important goal. In addition to the perceived financial benefits of homeownership, middle-income African American homebuyers value homeownership as a marker of adulthood, for the greater control over living space that it provides, as well as evidence of achieving the American Dream. Finally, I found that working-class African American homebuyers believe that the responsibilities of homeownership help to shape homeowners as citizens and community members.

The Study

The homebuyers in this study are best characterized as working-class, but they hold decidedly middle-class aspirations. They are motivated by a desire for the comforts of a bourgeois home, the status of middle-class respectability and the responsibilities that come with this lifestyle. They 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 doing better than the low-income subsidized renters studied in work on the Moving to Opportunity experiment (Goering and Feins 2003; Rosenblatt and DeLuca 2012), but not as well as the upper-middle-class Black families studied by Karyn Lacy (2007) in her ethnography of Washington, D.C. area suburbs. Generally, the homebuyers in this study are much less likely to have experienced living in predominately White areas. In turn, 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: Protecting Home, Community, and Nation in a Chicago Neighborhood* (2003). 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 precisely the people whom the White working class fear.

For this study, I conducted qualitative interviews with sixty-eight African American aspiring homebuyers (from sixty-five separate households)¹ looking to buy a home in the Chicago metropolitan area to investigate the housing-search process and residential relocation decisions in the context of a racially segregated metropolitan region.

I recruited these homebuyers from homebuyer education classes and followed them throughout their process of searching for and buying a home. Three homebuyer education classes were selected to include a predominately Black urban area (Roseland, 14 respondents), a racially transitioning suburban area (East Hazel Crest, 40), and a stably integrated suburban area (Oak Park, 14). Still, attendees at these sites were often looking for homes in other parts of the metropolitan region as well. I provide more details on the recruitment process and the interviews in the methodological appendix. The homebuyers were mostly working- or lower-middle-class (61% of these homebuyers had annual household incomes between \$25,000 and \$75,000). For their highest level of education, 35% of the homebuyers had attained some college and 52% had attained a college degree or higher.

Most of the participants in the study were female (78%). This gender mix is partially because some of the households were female-headed; in cases where the household was headed by a heterosexual couple and only one person participated in the study, it was usually the woman. It appeared that women were often taking the lead organizing role in their family's homebuying process. Others have found that, because African American women have a long legacy of working outside the home, cultural scripts for ideal middle-class family life are distinct for this group. For African Americans, the ideal mother and wife is expected to be successful in work outside the home (Dow 2019). My research suggests that this cultural ideal may translate to African American women taking more of a leadership role in the homebuying process. In the book *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership*, Keeanga-Yamahtta Taylor (2019) explains how new housing policies in the 1970s targeted African American women (who were more likely to be heads of households than White women) for what she terms predatory inclusion in the housing market. Relatedly, Matthew Desmond (2016) argues the racially biased and predatory low-income rental market exploits and impoverishes Black women. The fact that Black women are more often heads of households means that they are exposed to more of the harms caused by racially unjust home ownership and rental markets.

Initially, 42% of the homebuyers lived in suburbs, and the remainder lived in the city of Chicago. I was able to follow sixteen homebuyers through to their move to a new home. Of the sixteen who moved to new homes, nine moved to suburbs of Chicago. I specifically focus on the homebuying process in a large metropolitan region because African American suburbanization has accelerated in recent

decades across the United States (Frey 2011; Wiese 2004). The number of African Americans who moved to the suburbs between 1960 and 2000 is larger than the number who moved during the Great Migration, a period that lasted nearly twice as long, from 1910 to 1970 (Wiese 2004). In 2010, census data showed that for the first time ever, in the 100 largest US metropolitan areas, a majority of African Americans live in the suburbs. At the same time, the largest southern metropolitan areas have growing African American populations, and African Americans in all regions are tending to move to the suburbs (Sullivan 2011). While the suburbs have been associated with Whiteness, and have been a site for constructing White racial identity (Gans 1982), they have long been more racially diverse than is commonly understood, and they are now home to the majority of racial minorities and immigrants (Lung-Amam 2017). In light of these recent demographic shifts, a metropolitan perspective is necessary to understand the dynamics of racially segregated housing.

Furthermore, African American suburbanization has not necessarily brought about greater racial integration. Overall, Black–White segregation is declining slowly in the United States, but those declines are uneven and segregation remains high. One way to quantify the persistence of segregation is the dissimilarity index, which indicates the percentage of either group who would need to relocate in order to achieve an even geographic distribution of groups. By 2010, the average Black–White dissimilarity index had decreased to 60, from 78 in 1970. A dissimilarity rate of 60 means that 60% of the Black or White population would need to move for an even geographic distribution of these groups (Rugh and Massey 2014). Similarly, Massey and Denton (1989) developed the term hypersegregation to describe how Blacks are highly segregated on multiple geographic dimensions in many US metropolitan areas, resulting in a more extreme type of segregation than that experienced by other racial and ethnic groups. Segregation has declined more slowly in areas characterized by hypersegregation (Rugh and Massey 2014). Finally, the persistence of segregation does not reflect the preferences of most African Americans who tend to prefer racially integrated neighborhoods (Krysan and Farley 2002). Despite the preferences of African Americans for integrated neighborhoods and the trend of African American suburbanization, Black–White racial segregation remains at high levels.

Racial segregation has largely persisted in the suburbs (Charles 2003; Lake 1981). Robert Lake studied the unprecedented growth of African American suburbanization in the 1970s and found that African Americans were moving to suburbs that already had large numbers of African Americans and were experiencing White flight. He showed that the process of Black in-migration and White flight extended from highly segregated central cities into the suburbs during the 1970s and led to a replication of racial segregation throughout metropolitan areas (Lake 1981). Researchers have shown that White flight has persisted in the suburbs, and through 2010 was more common in middle-class suburbs than in poor suburbs (Kye 2018). On the other hand, there has been some growth in the rate of African Americans

moving to areas that are not predominately Black or contiguous with predominately Black areas. Within the Chicago metropolitan region, both predominately Black suburbs of Chicago and some suburbs with very small Black populations experienced African American in-migration during the 2000s (Trotter 2011). This suggests some potential for an increase in the number of racially integrated Black–White communities. Because of a wide variety of suburbs with varying racial compositions, the Chicago metropolitan area is an ideal case for comparing the experiences of households moving to suburbs with distinct racial compositions.

In terms of the setting, it is important to note that Chicago is an extreme case for studying racial segregation. As of 2010, in the Chicago–Joliet–Naperville Metropolitan Area, 76% of the Black or White population would need to move in order to achieve an even geographic distribution of groups. Using the dissimilarity index, the Chicago metropolitan area is the sixth most-segregated in the United States. Furthermore, the dissimilarity index does not take into account the level of overall diversity, which could be viewed as the potential an area has for more integrated neighborhoods. Nate Silver (2015) developed an integration-segregation index which quantifies the relationship between citywide and neighborhood diversity scores; by this metric, the most segregated cities are diverse in terms of the overall population but have little diversity within their neighborhoods. Using this metric and data from the 2010 census, he found that of the largest 100 cities, Chicago was the most segregated.

While Chicago has an extreme level of racial segregation, areas with large Black populations tend to have high levels of Black–White segregation, so many African Americans live in this type of environment. As of 2010, African Americans were hypersegregated in twenty-one metropolitan areas, including Chicago. Across the United States, 33% of all African Americans lived in these hypersegregated metropolitan areas, and another 21% lived in highly segregated metropolitan areas (Massey 2015). Chicago was one of eight metropolitan areas with a high score on all five of the geographic dimensions used to determine hypersegregation. More broadly, six of these eight most-hypersegregated metropolitan areas are in the Midwest (Massey and Tannen 2015). Therefore, while Chicago is an extreme case of racial segregation, it can be considered representative of the type of place where more than half of the African American population resides.

Chicago is also emblematic of the trend towards African American suburbanization. By using the Chicago metropolitan area as a case study, I am able to examine dynamics of racial segregation and residential relocation across city neighborhoods and suburbs. Between 2000 and 2010, the population of the city of Chicago shrank by 200,418 people. Of those 200,418 lost residents, 178,126 were African American. While Cook County also lost African Americans overall, a number of suburban towns within Cook County simultaneously had large gains in their African American populations (Mackun et al. 2011; Trotter 2011). All of the “collar counties” experienced an increase in their African American population (US Census Bureau 2000, 2010), suggesting an increase in African Americans

moving to far-flung suburbs or exurbs. While Chicago's experience appears to be indicative of some national trends, including the increased suburbanization of African Americans and reverse migration to the South, this loss of population is an extreme case (Holloway 2011). Among the ten US cities with the largest African American populations, Chicago had the second-largest percentage decrease in this demographic, behind only Detroit (Zotti 2012). The trend of African American suburbanization has been accelerating in Chicago and other northern industrial cities since the 1980s (Wiese 2004), but 2000–2010 was the first decade when African Americans made up a majority of the population decrease in Chicago. These trends make the Chicago metropolitan region a compelling site to investigate African American suburbanization.

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

The Racial Map of Chicagoland

The city of Chicago and the vast sprawling suburbs that surround it are sometimes collectively called Chicagoland. The city sits on Lake Michigan, with a downtown area called the Loop at its center, named for shape created by the elevated train lines. Neighborhoods with distinct characters, histories, ethnic and racial makeups, and socioeconomic statuses radiate out from the Loop to the north, west, and south (with the lake to the east). From there, seemingly endless suburbs ring the city. These suburbs may seem very similar to one another on the surface. For starters, the names tend to be incredibly generic and indistinguishable. The Chicago suburbs seemingly could have been named by randomly generating nature nouns, with each suburb arbitrarily given two. There is a Lake Forest, a Crystal Lake, an Oak Park, a Park Forest, and a Forest Park. And some aspects of their suburban landscapes are quite similar—most are comprised of many single-family detached homes, strip-mall style shopping centers, and shopping malls. On the other hand, these suburbs vary greatly in the prices of the homes, economic

resources available for funding important services, retail options, and their socio-economic, ethnic, and racial makeups. For instance, Lake Forest, a northern suburb located on Lake Michigan, is 1% non-Hispanic Black, while Park Forest, to the south of the city, is 59% non-Hispanic Black (US Census Bureau 2010).

Tiffany's neighborhood of Bronzeville occupies a very particular place in Chicago's complex racial map. Bronzeville is located at the core of Chicago's historic Black Belt. The Black Belt has expanded greatly over time, no longer resembling a belt, but a large band across the western suburbs, parts of the West Side of the city, the South Side, and the South suburbs (sometimes called the Southland). Within this large band are many highly varied neighborhoods that range widely in terms of their housing stock, retail and business composition, racial makeup, and socioeconomic demographics. Within the South and West Sides of the city are poor, nearly all-Black neighborhoods with mixes of high-rise rentals and single-family homes, and there are more economically mixed, primarily Black areas with more middle-class households, like Bronzeville. Some central areas like Bronzeville have more condo buildings and walk-ups. The outer ring of the city, sometimes called the Bungalow Belt, has more single-family homes, and these neighborhoods have a variety of racial and socioeconomic compositions. In many ways, the Bungalow neighborhoods of the city look much like the inner ring suburbs that surround them. To the south and west of Chicago there are a number of older suburbs, like Riverdale, that are currently experiencing a racial transition as they shift from being predominately White to predominately Black. Meanwhile, the northern suburbs, especially those to the east, along the lake, remain largely White. There are just a few stably integrated neighborhoods scattered throughout this band, including Oak Park in the western suburbs and Beverly in the Bungalow Belt.

This racial map affects not just where people live but also where they work, go to school, meet up with friends, what they find familiar, and what feels far away. Disparate opportunities for jobs, schools, and financial investment in housing are available to people depending on their location on this map. Of course, when looking at individual decisions about where to live, we could emphasize that these are personal decisions and therefore of little relevance to the public. No one directly forced the homebuyers in this study to buy in a particular neighborhood. Today, we do not see the kind of overt *de jure* segregation that had created neighborhoods like Bronzeville in the first place. Ultimately, though, social processes do push Black homebuyers to buy in places that are less racially diverse and less economically stable than they desire. Broader social structures work against these neighborhoods and loosen Black homebuyers' foothold in the middle class, and make their access to the American Dream more precarious.

Outline of the Book

The structure of the book roughly follows the homebuying process. In Chapters 2 and 3 I explain the motivations for homeownership among this population. For

African Americans, homeownership represents two major strains of the American Dream. Typically, in the American Dream of homeownership, the home represents freedom and success. While this is true for Americans in general, for African Americans in particular, homeownership also represents achievement in terms of the American Dream of equality. For White Americans, these ideals of individual success and social equality can be in tension with each other, but for African Americans, the concepts are deeply intertwined and both are symbolized by homeownership. Because homeownership is seen as an essential piece of successful middle-class adulthood, moreover, it is perceived to be an important life-stage milestone for African Americans, despite—or even because of—the fact that they typically buy homes later than Whites. Both the American Dream and the delay in homeownership shape what kinds of homes middle-income African Americans are looking to invest in. In the remaining chapters, I explore how African American homebuyers try to overcome these structural obstacles. In Chapter 4 I explain the housing search strategies employed by homebuyers in pursuit of this dream. In Chapter 5 I address the ways in which existing assistance programs shape the search process. And in Chapter 6 I describe the kinds of places that homebuyers ultimately moved to and what obstacles kept many aspiring homebuyers from achieving their dreams. In the conclusion, I synthesize findings from observing the home-buying process for middle-income African Americans and suggest potential policy interventions.

Tiffany did not buy her home during the course of this study, but she hoped to do so in the future. When I asked if she thought owning a home would change anything about her life, she said, “I hope so”—indeed, she thought it wouldn’t just change her life, it would change *her*. She thought owning a home would help her become better at saving and generally demonstrate her sense of responsibility and ability to commit. When she spoke of homeowners in general, she talked about how much they help bolster neighborhoods because they invest in the appearance of their own space and the community. Despite all the warning signs she saw in her own family experience and in her Bronzeville neighborhood, she held out hope that she would one day take on this transformative status of homeowner.

And for the prospective homebuyers who were successful, it felt like a dream come true, albeit one that was fleeting, not firmly grasped. After purchasing her home in the suburb of Lynwood, Kaya proclaimed, “I’m so excited. It’s like a dream home. I mean, it has everything I want in it.” At the same time, Kaya ended up compromising on some aspects of the purchase that were very important to her. In our first interview she said she wanted to buy a house in a racially “mixed community” with “good schools.” In Lynwood, she felt that “schools in the area” were “not as good” as she would have liked and that “it’s not necessarily a mixed area [...] because I haven’t seen a lot of other ethnicities besides mine.” In the following chapters, I explain why homebuyers like Kaya can feel successful in achieving the dream in some sense, but ambivalent about the ways in which the

areas where they end up fall short of their ideal. Ultimately, working-class African Americans keep grasping for their own version of the American Dream even when success comes at a higher price with greater precarity.

Notes

- 1 I refer to the individual homebuyers by pseudonyms throughout the book.
- 1 Residential mobility is distinct from migration between regions, which Sharkey (2013) found was once higher than average for African Americans, but it has declined in recent decades.
- 2 *Regents of the University of California v. Bakke*, 438 U.S. 265 (1978).
- 1 *Gautreaux v. Chicago Housing Authority*, 296 F. Supp. 907 (N.D. Ill. 1969).
- 2 This study of Baltimore County did not find that the racial demographics of the neighborhood changed the effect of subsidized housing on home values. But the researchers found it difficult to separate the effects of racial demographics because there was not enough variation in the socioeconomic status of the predominately minority neighborhoods. All of the racially mixed and predominately Black neighborhoods in this study fell into the vulnerable category, which was more strongly affected by increases in subsidized housing.
- 1 *United States v. Starrett City Associates*, 840 F.2d 1096 (2d Cir. 1988).
- 2 *Schmidt v. Boston Housing Authority*, 505 F. Supp. 988 (D.Mass. 1981).
- 3 *Stephoe v. Beverly Area Planning Association*, 674 F. Supp. 1313 (N.D. Ill. 1987).
- 4 *South Suburban Housing Center v. Greater Suburban Board of Realtors*, 935 F.2d 868 (7th Cir. 1991).

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