4. Whites and Blacks

This chapter builds on the data and generalizations about White and Black change that were introduced near the end of chapter 3. Table 3.2 reports ethnic population totals and rates of change for counties and the five-county region. This chapter, in contrast, explores both distributions and ethnic change at a much more geographically detailed scale—in neighborhoods and larger localities.

Because this book focuses on contemporary distributions of groups and changes that occurred during the 1990s, we do not attempt here to explain the historical geography of White and Black settlement in Los Angeles. That was covered in *The Ethnic Quilt*. We do, however, include key aspects of the history where these help explain patterns.

This chapter does not cover the heritage of White racism toward Blacks, once so blatant in Southern California and in other parts of the United States. Such attitudes have by no means disappeared, although they have weakened substantially. We do, however, discuss here and in chapter 7 the continued significance of attitudes toward other groups, racial discrimination in the housing market, and ethnic differences in economic resources because these factors do affect the changing distributions of groups.

White Population Change

Net White decline in Southern California.

During the 1990s the number of Whites in the five-county region declined by over 690,000. Each of the counties except Riverside lost Whites. The greatest decline by far was in Los Angeles County, where 570,000 fewer Whites were counted in 2000 than in 1990.

Whites have been leaving the older and more central parts of Los Angeles County for several decades. L.A. County's White population dropped by a quarter between 1960 and 1990, but during the 1990s this net White loss became more widespread (Figure 4.1). Whites continued to move to suburbs,

especially to recently developed tracts closer to the fringe of the metropolitan area.

Orange County illustrates the trend. Whereas Whites increased by 13 percent during the 1970s, their growth was much less in the 1980s—2.5 percent. This was because the larger White numbers leaving the county came closer to balancing those moving in. Then, during the 1990s the net flow was reversed as the number of Whites in Orange County declined by 3 percent.

Most of this White decline in all counties except Riverside resulted from net out-migration. Some Whites moved to other parts of California, but more migrated to states in the Western United States such as Arizona, Nevada, and Oregon or to states in the East and South.

People probably left Southern California for the same reasons as in earlier decades—increased congestion, high home prices, fear of crime, and discomfort with growing ethnic minority populations. In addition, during the first half of the 1990s many people lost their jobs in the severe recession set off by the downturn in defense spending, which hit Southern California's aerospace industry particularly hard.

White decreases in older neighborhoods.

The location of clusters of blue dots makes it clear that Whites were especially moving out of older neighborhoods, often where housing was modest and less expensive than in newer developments. This can be seen in the Oxnard and Simi Valley areas of Ventura County and in the older parts of Ontario, Rialto, San Bernardino, Corona, and Riverside. Similarly, in the San Fernando Valley, White decline was much less in the more affluent Santa Monica Mountain neighborhoods south of the 101 Freeway than elsewhere.

Perhaps the clearest example of this pattern is in Orange County. The northern half of the county was developed mostly in the 1950s and 1960s as new suburbs primarily for Whites, but by the 1980s and 1990s many Whites were forsaking these

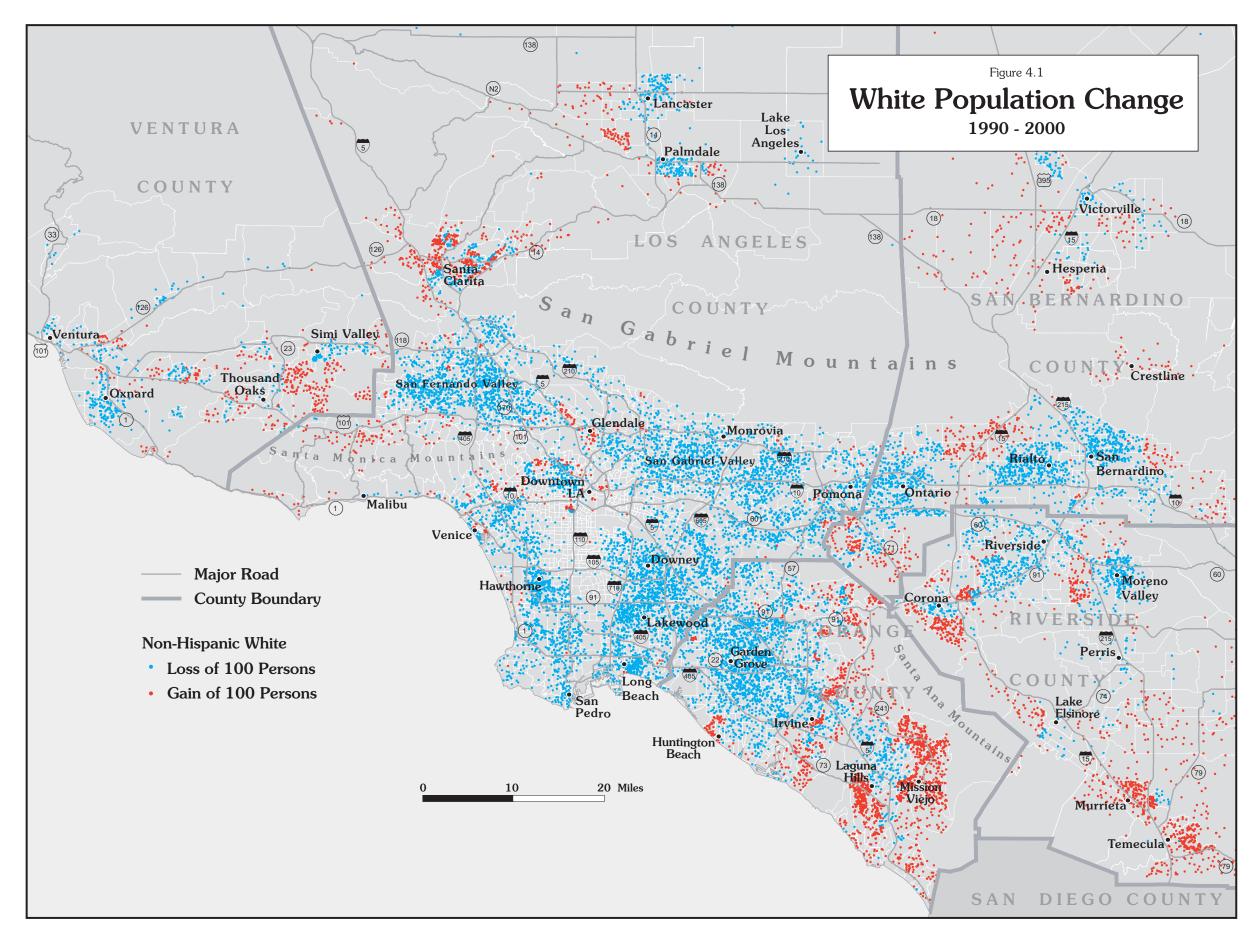
older neighborhoods for newer homes in Orange or Riverside County or elsewhere.

Many observers have wondered to what extent such White departures have been motivated by the economics of investing in newer housing, by such factors as the reputation of local schools and school districts, or by discomfort with growing minority populations. Because most people consider both economic and social reasons when they make decisions on where to live, this question can probably never be answered.

White increases in the suburbs. White population growth has tended to be in outlying areas where most newer housing developments have been located. Frequently these new developments have scenic mountain or canyon views, or they are on gentle slopes above older homes and towns on flatter land below.

For example, many Whites who left northern Orange County moved to newer cities like Laguna Hills or Mission Viejo. Others settled closer to the Santa Ana Mountains, in wild mountain country of Cleveland National Forest, sometimes on unincorporated county territory in places like Portola Hills or Trabuco Canyon. Some people found lower home prices by going over the mountains to Riverside County, where several new tracts west of Interstate 15 offer dramatic views of the adjacent rugged Santa Ana Range. Even closer to nature is rapidly growing Crestline—a town nestled within the San Bernardino Mountains.

The shortage of land for building new homes in Los Angeles County and northern Orange County and the lower price of land in more distant places mean that new, less expensive homes are usually built near the periphery of the metropolitan area. Such places include new developments west of Palmdale in northern Los Angeles County; newer sections of Fontana, Rancho Cucamonga, Chino Hills, Victorville, and Hesperia in San Bernardino County; and Murrieta, Temecula, and Corona in Riverside County.





Hancock Park, Westside Los Angeles

On the average, new housing that is closer to the larger Los Angeles area employment centers has been more expensive. Thus, White population increases in Santa Clarita, Calabasas, Malibu, Thousand Oaks, Camarillo, Irvine, Huntington Beach, Newport Beach, and Southern Orange County in general represent the more affluent Whites.

A few areas of affluent Malibu experienced the opposite of the usual pattern of White gain. The decrease of Whites during the 1990s in certain parts of that city resulted from the loss of hundreds of homes in the devastating fire of November, 1993.

Pockets of White increases in older areas. In

some older neighborhoods special attractions led to growth in numbers of Whites. This is contrary to the general White population losses expected from older residential areas. Any of three factors could have been involved, but the particular factors involved with any such change can only be known by investigation into the specific neighborhoods.

One reason for White increases in older areas has been residential in-filling. This is where new apartments or single-family houses are built on land previously vacant or used for purposes other than housing. In some neighborhoods older houses or apartments have been demolished to make way for the new housing. Most of the small pockets of White increase in older settled areas of Los Angeles and Orange County probably result from such new construction.

Closely related to in-filling is gentrification, which can also bring White growth in older neighborhoods. Gentrification occurs when affluent people (usually Whites) buy old, architecturally interesting but often deteriorating houses in older, lowerpriced, more central neighborhoods—the neighborhoods that most Whites abandoned to Blacks or others decades earlier.

These newcomers then renovate their houses. If these changes occur with many houses, an upgrading of the neighborhood can occur. Previous renters in the area may be forced out by the increase in housing prices. Such gentrified neighborhoods are usually not far from centers of employment and entertainment, such as Downtown Los Angeles.

Gentrification may explain some White increases in more central neighborhoods, but the number of people involved is small. Although gentrification has been occurring in Angelino Heights (north of Downtown) and the West Adams area (west of Downtown) the trend is barely evident on the map (Figure 4.1).

Immigration and ethnic resettlement are the likely factors behind White growth in those localities where White ethnic enclaves are located.¹

Iranians (Persians) have a business center in the Westwood area of Los Angeles, Russian immigrants congregate in part of West Hollywood, and Armenians have found Glendale particularly

In the western and southern portions of Glendale, the clusters of White population growth can probably best be explained by an influx of Armenians. The Glendale Armenian enclave is well known, and it attracts Armenians from many countries, such as Iran, Lebanon, Armenia, and Russia. Some Armenians have moved to Glendale from East Hollywood, a much poorer area where many settled when they first arrived as refugees or immigrants.

Varying White Proportions

Although a half century ago Whites were the leading ethnic group in the more central areas of many large cities, White departure for the suburbs has meant that these places have few Whites today (Figure 4.2). Relatively low White percentages cover a very large area in the city of Los Angeles, but the same situation is found in the more central parts of Long Beach and Santa Ana. During decades when racial tensions were particularly high, White flight from Blacks was an important motivation to leave, in addition to the usual more economic reasons prompting suburbanization.

On the other hand, some urban areas are heavily White because they remain attractive to Whites. This is true of Redlands in San Bernardino County, east Long Beach, most of Pasadena, and the Westside of Los Angeles. (The Westside includes the cities of Beverly Hills, West Hollywood, and Santa Monica, as well as sections of Los Angeles City like Hancock Park,

Brentwood, and Westwood.) Demand for these residential locations has kept the price of housing high so that relatively few people in other groups could afford to live in such areas.

Many Whites have particularly sought the seclusion and natural settings of mountain and coastal environments. Because Whites settled first in most such places and demand for these locations remains strong, high percentages of Whites along most of the coast and in the local mountains is to be expected. In Orange County the names of Newport Beach, Laguna Beach, Dana Point, and San Clemente reflect a similar affluence and high percentage White as do Manhattan and Redondo Beaches, Marina del Rey, and a range of beach communities between LAX and Malibu. The same situation occurs in coastal Ventura County in Ventura Harbor and adjacent beaches and the Channel Islands Harbor and Hollywood Beach areas.

Canyon and mountain settings have been similarly attractive and expensive, so that most residents of Silverado and Modjeska Canyons on the western fringe of the Santa Ana Mountains are White, as are most residents of the newer Rancho Santa Margarita. In the southern foothills of the San Gabriel Mountains are similar places like Monrovia and Glendora. There are even places surrounded by mountains: the once-tiny settlement of Acton in the northern foothills of the San Gabriel Mountians, the long-established city of Ojai in Ventura County, and the growing suburban city of Santa Clarita.

Many census tracts in more mountainous areas are large in size because they contain few people. Large areas of the intense green indicating a high White percentage can be misleading to a map reader who might assume that many people live in such areas. For example, north of Pasadena the large green tract is completely within Angeles National Forest and includes Mt. Wilson; it was home to only 177 people in 2000. Similarly, large tracts in the Santa Monica and Santa Ana Mountains, the Sierra Pelona (the western extension of the San Gabriel Mountains), and the Sespe wilderness country of northern Ventura County have only scattered settlements along the edges, often in canyons.

In the newer suburbs closer to major employment centers, the percentage of Whites is also high, reflecting the higher housing prices of such areas. This pattern is evident in southern Orange County, which contrasts sharply with the more ethnically mixed character of older suburbs in northern Orange County. Calabasas, Santa Clarita, and Thousand Oaks are similar, reflecting recent home building and their relative accessibility.

However, the more distant suburbs of Palmdale, Lancaster, Victorville, and most of Riverside and San Bernardino Counties do not have such high percentages of Whites because Blacks and Latinos can better afford these areas. In those areas the lowest percentage Whites is usually found in older sections of towns such as Palmdale, Corona, Perris, Ontario, and San Bernardino.

White Enclaves and Change

Because Whites have been so dominant numerically until recently and because of the heritage of widespread racist attitudes toward other groups, most Whites have lived in neighborhoods that have not been very ethnically mixed. To describe the change in enclave settlement during the 1990s most thoroughly, we ranked all tracts by their percentage White and report the percentage of Whites residing in tracts of five different percentage-White categories (Table 4.1).

Table 4.1. Enclave Settlement of Whites, 1990 and 2000: Los Angeles CMSA

Percent White in Tracts	Percent Whites in Each Category 1990 2000		Change 1990-2000
20 1009/	2F 1	22.3	10.0
80 - 100% 60 - 79%	35.1 37.0	36.3	-12.8 7
40 - 59%	17.1	21.0	+3.9
20 - 39%	7.2	14.2	+7.0
0 - 19%	3.6	6.2	+2.6

Sources: 1990 U.S. Census STF1; Census 2000 Race tables

Increased residential mixing of Whites with other groups is clearly evident. The nineties saw a substantial reduction in the percentage of Whites living in tracts that are over 80-percent White and a greater proportion in neighborhoods that were less than 60 percent White. Although this change is significant, the average Southern California White still lives in a neighborhood that is over 60-percent White.

These findings clarify contrasting trends of ethnic residential separation, as measured in a different way elsewhere in this book. Calculations of the index of dissimilarity (Table 7.2) indicate a reduction since 1980 in residential separation between Whites and Blacks but increases in White-Latino and White-Asian residential separation in most counties. It is clear from Table 4.1 that during the 1990s Whites did become more residentially mixed with other groups.

Black Population Change

Black departures from South Central and **other enclaves.** For over a century the city of Los Angeles has been the main urban center for Blacks in California. For much of this period White segregation of Blacks into restricted areas (sometimes called ghettoes) was widespread and legal. The largest such enclave is located in South Central Los Angeles, a large ill-defined area that is mostly south of Interstate 10 and west

of Alameda Street. In recent years the area has sometimes been referred to as South Los Angeles.

In the period from the 1920s through 1948, racially restrictive covenants on property deeds were enforceable by the courts of California. These prohibited White homeowners in most areas from selling to Blacks. In more recent decades Whites may have sold or rented to Blacks, but many Whites were often not comfortable with it. Fear of neighborhood invasion by Blacks has motivated many Whites to change neighborhoods. Nevertheless, residential segregation has diminished significantly since about 1970, as is demonstrated in chapter 7.

The number of Blacks living in traditionally segregated neighborhoods continued to diminish during the 1990s. Much of this change has been due to the arrival of Mexican immigrants in search of low-cost housing near job opportunities. Equally important have been the housing needs of new Latino families formed by the U.S.-born sons and daughters of earlier immigrants. Because many Mexican families have pooled their resources among workers and families to pay for housing, they have been able to pay higher rents than many local Blacks or have been able to buy homes. Thus, Latinos have replaced much of the Black population in South Central.



View Park, Baldwin Hills

The demand for more affordable housing produced substantial increases in the prices of single-family houses in South Central during the 1990s. To illustrate, between 1988 and 1999 the lowest-income tracts of Los Angeles County recorded an increase in prices of single-family houses that was 20 percent greater than the average for the county.² Single-family houses in tracts over half of whose residents were Black showed a gain of 33 percent in price during those years. Such a tight housing market provided great rewards for South Central homeowners who sold, but it tended to drive up the prices for renters and potential buvers.

Apart from the large historic ghetto of South Central L.A., other former Black enclaves—once called suburban ghettoes—are evident from some of the larger clusters of blue dots (Figure 4.3). Half a century or more ago when Whites wanted Black families readily available for domestic and other work, many of these old Black enclaves were not far from affluent White areas. Such Black ghettos were found in Pasadena, Monrovia, Long Beach, Santa Ana, Riverside, and San Bernardino. There was also outmigration from Black enclaves that were not as old-Pacoima in the San Fernando Valley, established in the late 1940s, and Pomona, dating from the 1960s. Just as has occurred in South Central, these former ghettoes have become increasingly Latino.



Jazz club, Leimert Park

When Blacks leave smaller traditional enclaves like Santa Ana, the disappearance of recognizable Black neighborhoods makes it difficult to retain a sense of community.³ This has also occurred in Oxnard, which has long had a small Black population. During the 1990s many Blacks left the area. With their declining numbers and the growing proportion of Latinos, Blacks felt they were losing their community. 4 Many Oxnard Blacks have moved back to their original states in the South.

Black suburbanization. Black movement to the suburbs has been motivated particularly by the intensity of problems they experienced in the central city: gangs and guns, drugs, poor schools, racial profiling, and frequent robberies and other crimes.⁵ The dispersal to suburbs began about four decades ago, but until the 1980s the numbers were small, resulting in a feeling of isolation within those mostly White suburbs. By the 1980s and 1990s these shifts were expanding geographically, with many Blacks moving into older suburbs like Lakewood, north and east Long Beach, Bellflower, Paramount, Lawndale, Hawthorne, Mar Vista, and Culver City (Figure 4.3).

In the 1980s and 1990s many Blacks settled somewhat farther away in places like the San Fernando Valley, Santa Clarita, and northern Orange County cities such as Buena Park and Cypress. The residential dispersal of these Blacks is evident.

Other Blacks moved to still more distant destinations, where relatively lower housing prices made homeownership possible for many. These were often the fast-growing cities of Lancaster and Palmdale in the Antelope Valley, the Victorville area, or places in western Riverside and San Bernardino Counties like Upland, Rialto, Fontana, Highland, Corona, Perris, and Moreno Valley. Such places have also been popular with Latinos, so that both Blacks and Latinos have been replacing former White residents in many of these outer suburbs. The main problem with such locations has been the extremely time-consuming commute for those people who continue to work in Los Angeles or Orange County.

Patterns of Black-White Change in Outer Suburbs

During the 1990s both Whites and Blacks continued to settle in what appear to be the more expensive tracts in these outlying suburbs, resulting in little if any residential separation. People can point to these metropolitan-fringe neighborhoods to support the view that Blacks and Whites are coming closer together and that race is becoming less important in America.

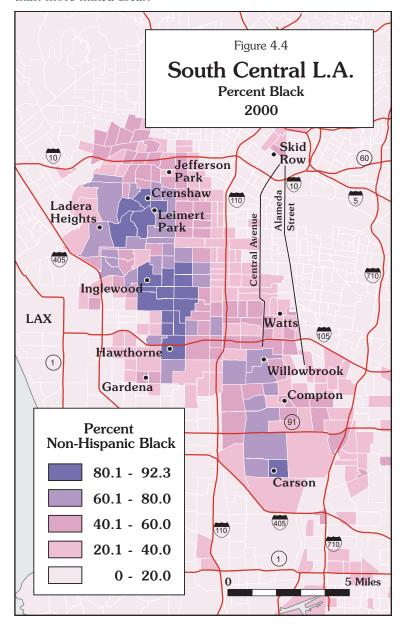
On the other hand, in many less affluent neighborhoods the story appears somewhat different. A close comparison of the maps of White change (Figure 4.1) and Black change (Figure 4.3) indicates that these neighborhoods are often becoming more separated racially. Such neighborhoods—in older, more central parts of Rialto, Moreno Valley, Perris, Highland, Hesperia, Lancaster, and Palmdale—experienced net White losses during the 1990s while Blacks, as well as Latinos, moved into the houses vacated by Whites.

Because Black settlement in formerly all-White suburbs and subsequent White flight from Black in-movement has been wide-spread in the United States since the 1950s, it would not be surprising to find it also in these outer suburbs. However, society in Southern California has changed substantially over the last few decades, and several factors (in addition to possible White flight) are probably involved in explaining a trend toward racial separation in these areas.

Newer outlying suburbs in large metropolitan areas like Los Angeles are good places to examine contemporary residential separation without influences from older residents and settlement patterns. We are unable to analyze here the processes involved in the separation between Whites and Blacks and the similar processes involved in White-Latino residential separation. However, several Black professionals who know the Los Angeles area did comment on factors they thought might be important in explaining this pattern.⁶

Economic factors. Most buyers of homes (regardless of ethnicity) desire a better house as an investment for the future.

However, Blacks and Latinos are less likely to be able to purchase more expensive houses as a result of their lower average incomes and accumulated wealth.⁷ It might be thought that Blacks prefer to live in neighborhoods with slightly higher proportions of Blacks. However, it appears that Blacks often prefer the opposite—to live in neighborhoods with higher percentages of Whites. This is because such neighborhoods seem to hold their value better than more mixed areas.



Some outer suburbs contain few apartment buildings and very little rental housing, thus making such neighborhoods less attainable for poorer people, who are more commonly Black or Latino. Where rental units are available, Whites are more likely than Blacks to be able to afford high monthly rents. Thus, eco-

nomic factors are important in explaining lower Black percentages in more expensive neighborhoods.

Recommendations. There are also several non-economic factors that may play important roles in neighborhood ethnic differentiation in newer suburbs. One is possible recommendations by friends and perceptions about how a newcomer will be received. Early Black settlers in a neighborhood often recommend it to relatives and friends in a process called chain migration, thus tending to build up Black percentages in certain neighborhoods. For potential apartment renters, a similar recommendation may include the information that the manager of a certain apartment building will rent to Blacks. Also, realtors may make assumptions about the needs and desires of their clients and then subtly steer Black and White clients toward different neighborhoods.

Discrimination and White flight. Discrimination by landlords and apartment building managers may result in lower Black percentages in tracts where renters predominate. For homeowners, discrimination by mortgage lenders appears to limit the ability of Blacks to acquire the housing for which their incomes should qualify them. Lastly, Whites may leave neighborhoods because of growing minority numbers (White flight) or resentment over the lifestyle or activities of newcomers.

Thus, there is no simple explanation for what appears to be increasing Black-White separation in outer metropolitan suburbs. General factors behind ethnic residential separation are also discussed near the end of chapter 7 under the headings "Explaining the Persistence of Residential Separation" and "Explaining Recent Trends in Separation Levels".

Varying Black Proportions

Ethnic change in South Central. The South Central part of Los Angeles has experienced substantial change in ethnic composition in the twentieth century. Although always somewhat mixed with White, Blacks, and Mexicans, it went from mostly White, to mostly Black, to mostly Latino. The first shift occurred from 1920 through 1940, because the original White residents moved to newer suburbs while instituting mechanisms of residential segregation that restricted Blacks to the older parts of South Central. The second shift to predominantly Latino has taken place since 1970, partly because the demand for housing by Latinos has far exceeded that by Blacks.

The former Central Avenue ghetto. It might be assumed that the location of the large Black enclave (Figure 4.4) has remained the same, but this is not the case. A half century ago the largest Black concentration was centered on Central

SAN DIEGO COUNTY

Avenue near Vernon Avenue—four miles to the east of its present location (Figures 4.3 and 4.5). People lived in single-family houses on numerous side streets, but Central Avenue itself had a range of churches, stores, and professional offices. It was also well known for its jazz clubs, patronized by many Whites as well as Blacks. On the other hand, because of overcrowding and low incomes from restrictions on the jobs Blacks were permitted to hold, that ghetto was probably the poorest section of Los Angeles.

The rigidity of segregation in those days was evident in the low percentages of Blacks in surrounding cities. As of 1960, Compton, which would soon become predominantly Black, had only 154 Blacks, representing only a fifth of one percent of the city's population. To the west, the cities of Gardena, Hawthorne, and Inglewood together had a total population of 132,000 but only 40 Blacks. To the east, Alameda Street constituted a sharp racial divide (Figure 4.4). In 1960 the major cities east of Alameda Street—Huntington Park, Maywood, South Gate, Lynwood, Bell, and Bell Gardens—had only 44 Black residents out of a population totaling over 162,000.

Out-movement and westward shift. In the 1960s, as the social and legal structures that had supported segregation began to crumble, Blacks moved in large numbers westward and southward. White flight from advancing Black settlement opened up opportunities to rent or buy better homes. In the late 1960s many headed southward, to Compton and beyond, to the new city of Carson. The movement into Carson has continued; in 2000 a tract in Carson near California State University, Dominguez Hills, was over 80 percent Black (Figure 4.4).

More middle- and upper-class Blacks moved westward, often into the Baldwin Hills. In the 1990s the Baldwin Hills area, including the Crenshaw district and Leimert Park, became the geographical focus of Los Angeles' Black community in the northern portion of the relocated Black enclave.

Despite the predominant out-movement of Blacks from South Central, there are advantages to living in or near a geographically concentrated ethnic community. Black residents are often more comfortable living in mostly Black neighborhoods, a large enclave can be a political power base, and it is easier to raise children with a stronger sense of their ethnic heritage. Ethnically oriented stores and services, entertainment, churches, and other institutions are nearby. Thus, some middle- and upper-class Blacks who could have left South Central have remained, and others have sometimes returned after having lived in predominantly White suburbs. As of 2000, 40 percent of Black households in South Central owned their own home, a rate higher than that for Blacks in Los Angeles County as a whole.¹¹

Other areas. The mostly middle-class, racially mixed Black enclave in rustic Altadena in the foothills continues to be important. However, enclaves (Monrovia, Pacoima, Long Beach, Pomona, and San Bernardino) in poorer areas on flat lands have been much diminished as Latinos have been arriving and Blacks dispersing since 1970. The former enclaves in Santa Ana and Oxnard are no longer visible on Figure 4.5.

Because Black men have been incarcerated at higher rates than their percentage in the general population, tracts containing prisons occasionally stand out on maps (Figure 4.5). In Chino's California Institution for Men, Black men represent over 30 percent of the inmates in that state prison. A similar situation is evident west of Lancaster, at the Mira Loma Detention Facility and state prison, and in Castaic, at Los Angeles County's Peter Pitchess Detention Center.

Military installations have usually had higher percentages of Blacks as a result of earlier desegregation of the military and greater opportunities for advancement without regard to color. Although the Air Force bases in Riverside and San Bernardino Counties have closed, this pattern is evident at the Navy's weapons storage facility in Seal Beach in northern Orange County. Similarly, naval installations in Ventura County—the Seabee base at Port Hueneme and the missile test facility at Point Mugu—have higher percentages of Blacks than any other tracts in that county.

Black Enclaves and Changes

Since the days of rigid racial segregation in the 1960s, Blacks in Southern California have been leaving their enclaves. However, the Black enclave in South Central remains culturally, socially, and politically, important, despite a shift from its original focus on the Central Avenue to the Leimert Park area.

Nevertheless, the importance of Black enclaves in the residential distribution has diminished in recent decades. The trend is particularly evident during the 1990s (Table 4.2). Although 45 percent of Blacks in 2000 lived in tracts that are enclaves as we have defined them, the 11 percent reduction in enclave settlement during the 1990s represents a substantial increase in Black residential mixing.

The decline of Black residential concentration parallels the continued reduction in Black-White residential separation as measured and discussed in chapter 7. The deconcentration of Blacks results directly from both residential dispersal and slow population growth in the leading county, Los Angeles County, which has experienced net Black out-migration since about 1980. Ultimately, however, the reduced importance of Black enclaves reflects the same shifts in racial attitudes and broad cultural and economic changes in American society that have made

possible a large Black middle class in Southern California and in much of metropolitan America.

Table 4.2. Enclave Settlement of Blacks, 1990 and 2000: Los Angeles CMSA

Thresh Encl 1990		Percent Blacks in Enclaves 1990 2000		Change 1990-2000
23.9	22.8	55.9	44.8	-11.1

Notes: Within the total population of the five counties Blacks constituted 7.95% in 1990 and 7.60% in 2000. All census tracts in which Blacks are represented at more than three times these percentages are considered ethnic residential enclaves, as explained in chapter 1. Threshold values are the lowest percentage values that define enclave settlement for any group and year. Thresholds and percentages include fractionally assigned mixed-race Blacks.

Notes

- 1. For details on these ethnic communities, see Allen and Turner (1997).
 - 2. Craine (2000), 42.
 - 3. Yi (2001).
 - 4. Kelley (2001).
 - 5. De Graaf (2001), 419, 431-433.
- 6. We thank Joseph Holloway, Eugene Grigsby, Herman De Bose, and Sharon Kinlaw for their thoughts, which we have incorporated into our interpretation.
- 7. The disparity in average wealth between White and Black households is much greater than the average income difference (Oliver and Shapiro 1995).
- 8. Reibel (2000); Aldana and Dymski (2001). Related to discrimination is the fact that potential Black homeowners are more likely than Whites to look for home loans in the subprime lending market, where they are charged higher interest rates and occasionally predatory fees by lenders (Stein and Libby 2001). Such practices have the effect of restricting Black prospective homeowners to lower-priced homes than Whites.
- 9. A major research project in the early 1990s (the Multi-City Study) attempted to unravel the various factors behind residential segregation in Los Angeles County and in greater Atlanta, Boston, and Detroit. The results—for the older parts of metropolitan areas rather than the outer suburbs—were expectedly complex except that racial attitudes, economic considerations, and discrimination were the most important (Charles 2001; Wilson and Hammer 2001).
 - 10. U.S. Bureau of the Census (1963), Table 21.
 - 11. Myers (2002).