

# International Journal of Geospatial and Environmental Research

Volume 5 | Number 1

Article 3

3-2018

## Community Perspectives on Neighborhood Characteristics and Home-Buying Decisions

Madhuri Sharma

University of Tennessee, [msharma3@utk.edu](mailto:msharma3@utk.edu)

Follow this and additional works at: <https://dc.uwm.edu/ijger>

 Part of the [Environmental Design Commons](#), [Environmental Sciences Commons](#), [Geography Commons](#), and the [Urban, Community and Regional Planning Commons](#)

### Recommended Citation

Sharma, Madhuri (2018) "Community Perspectives on Neighborhood Characteristics and Home-Buying Decisions," *International Journal of Geospatial and Environmental Research*: Vol. 5 : No. 1 , Article 3.

Available at: <https://dc.uwm.edu/ijger/vol5/iss1/3>

This Research Article is brought to you for free and open access by UWM Digital Commons. It has been accepted for inclusion in International Journal of Geospatial and Environmental Research by an authorized administrator of UWM Digital Commons. For more information, please contact [open-access@uwm.edu](mailto:open-access@uwm.edu).

---

# Community Perspectives on Neighborhood Characteristics and Home-Buying Decisions

## Abstract

This paper analyzes households' perceptions of neighborhoods according to Brown and Chung's framework of Market-Led Pluralism (M-LP). Using household survey responses from 100 respondents in Columbus, Ohio and Milwaukee, Wisconsin, I empirically test MLP's utility in understanding consumers' decision making processes on *where to live* and *who to live with*. Consumers from all races/ethnicities ranked these attributes similarly, closely aligning with the M-LP. The quality of schools, safety of neighborhoods, price and affordability generally mattered to all consumers. However, African Americans' perceptions of certain attributes as more valuable than others' are likely due to their lower socio-economic status and the historical factors. Many of these findings, though, get more streamlined along conventional perceptions of races and ethnicities, especially when situated within the person-specific responses gathered in open-ended interviews, which have not been reported here. At a broader scale, though, a majority of responses align well with the M-LP. This analysis also points toward the problem that lies not in the way various developments are planned and executed, but the missing links that limit the growth of a dynamic urban system in certain locations. A master-plan community developed in collaboration with the city can promote diversity/intermixing and create a sustainable community.

## Keywords

Market-Led Pluralism, Affordability, Dynamic, Urban system, Sustainable

## Acknowledgements

All correspondence regarding this paper must be addressed to Madhuri Sharma, Associate Professor, Department of Geography, University of Tennessee, Knoxville, BGB 416, 1000 Phillip Fulmer Way, Knoxville, Tennessee, 37996; Phone: 865-974-6077; Email: msharma3@utk.edu. Preliminary version of this work was presented at the Race, Ethnicity and Place Conference held at Binghamton, NY (2010) and also at the annual meeting of the American Association of Geographers, held at Las Vegas (2009). Critical comments and suggestions from the audience were used to improve this manuscript. I also wish to thank Dr. April L. Mather – a colleague and friend from my graduate days at Ohio State University, who read this manuscript and provided critical insights and English editorial help.

## 1 INTRODUCTION

The intra-urban residential mosaics of twenty first century American cities are very different from those during the 1800s and 1900s. During the early-to-mid 1900s, intra-urban patterns could be adequately explained using the traditional frameworks of *Classical Assimilation* and/or *Place Stratification*. By the end of the 1970s, particularly in Los Angeles and other newly emerging metropolitan areas, random pockets of urban development and population settlements developed, which fit well with the new school of thought—the *Los Angeles School of Post-Modernism* (McKenzie 1994; Dear and Flusty 1998; Lauria and Baxter 1999; Dear 2002) and later emerged the *Resurgent Ethnicity* framework that explained the co-ethnic clusters despite gain in socio-economic status (SES) (see Charles 2000, 2003).

However, during late 1990s and early 2000s, Brown and Chung (2008) noted numerous evidence of new-types of emerging intra-urban residential landscapes in Columbus, Ohio, which were difficult to be explained fully using the existing frameworks. In their quest for truth, they conducted various types of surveys and open-ended interviews with elements of residential market-makers which suggested intertwined and complex relationships wherein various forces interacted to create the new landscapes in Columbus, Ohio. Thus, Brown and Chung's Market-Led Pluralism (M-LP) framework (2008), was a product of its time. The M-LP argued that the actions of market makers such as builders/developers, real estate agents, and bankers are crucial in understanding contemporary patterns of racial/ethnic residential intermixing, and that race is losing its significance in contemporary America, as class and consumers' purchasing power become more important. The MLP was, thus, framed based on the authors' analyses of survey data and interviews completed with the supply-side of the housing-market in Greater Columbus, Ohio (Brown and Chung 2006). Since its publication, though, it has rarely been tested for its empirical validity and universal applicability in other metropolises, except for few recent work by Sharma 2014b and Sharma 2016 wherein the M-LP helps explain residential choices and consumers' decisions in the southern mid-sized metropolis of Knoxville, Tennessee. This framework, though, did not attract as much attention due to the demise of the first author Brown, and hence inhibiting back-and-forth conversations among the group of scholars working on housing market-makers and mortgage lending practices.

This paper tests the M-LP framework using consumers' perspectives in two similarly sized and yet economically distinct metropolises—post-Fordist Columbus, Ohio, the birthplace of the M-LP and Milwaukee, Wisconsin, a historically-Fordist metropolis as the two provide a good base of comparison for the various elements of the framework. This analysis, in particular, uses only the household surveys completed in both metropolises, and small excerpts of the participatory urban appraisal (PUA) based community mapping techniques used with distinct communities in Columbus Ohio, to test various elements of the M-LP from householders' perspectives. In this regard, the analyses reported here acknowledges some limitations as the participants from Milwaukee could only complete detailed household surveys, whereas those from Columbus, Ohio were also able to complete the PUA-based focus groups that has added additional academic understanding to our knowledge on consumer preferences in Columbus. This happened because of money and time constraints as my grant money was over and the research needed to be completed and written out. Thus, in using a mix of both these methods together, the central objectives were to examine the processes in

which various market-actors might have motivated households in making their ultimate decisions of *where to live* and *whom to live with*. In making their home buying decisions, a consumer weights various factors, including their perceptions of the neighborhoods and the resident communities that may ultimately impact their decisions regarding home-buying. In doing so, the disclaimer is that while I recognize that the perceptions of various intra-urban neighborhoods and communities can be (re)/created and negotiated by the media sources toward their advantage, going that route in academic investigating of the *truthfulness* and the *role of media in perception creation* is beyond the scope of this paper.

The M-LP argues that the market makers do not pay attention to the race of a consumer, as long as they can afford to buy a home in any neighborhood. As history suggests, the pre-1970s period in American housing market was marked by institutional racism and discrimination whereas the 1990s and 2000s were marked by easy accessibility to credit, which ultimately paved ways for subprime lending practices, among others (Holloway 2000; Wily and Holloway 2002). However, within the processing of easy access to loans were various factors associated with home buying experiences and the factors that determined consumers' decisions. This paper, thus, analyzes important aspects of home-buying experiences during the post-1970s up until mid-2000s, to understand the degree to which race still mattered and the degree to which M-LP's claim that *affordability* and *class* are the most important factors in home buying decisions still held true. This analysis of 100 household surveys completed with consumers from major races and ethnicities in both metropolises will test the degree to which *race/ethnicity* or *class/affordability* impacted their home buying decisions, and if the households largely agree with the basic premises of the M-LP in that the significance of race is slowly declining.

The data for this analysis were collected during 2008-2009, and while that was marked by the initial phases of the housing bubble burst, the information collected in the surveys reflected home-buying experiences during the post-1970s era, and hence a good indicator of the significance of race and class in post-1970s and contemporary settings. Also, while the housing market has seen significant changes since the foreclosure crises of 2008-2009, which eventually changed the ways in which business is now being conducted, in this analysis I am unable to focus on the post-crises phase due to time and budgetary constraints of having not done any follow-up interviews with the same subjects. That line of analyses is planned for near future, which could additionally test the validity of the M-LP framework and the market operators in a post-crises urban America.

In providing the perspectives of communities and residents in both these metropolises, and given that post-recession Milwaukee, in particular, went through enormous transformations (Levine 2008) which were likely not captured in the data analyzed here (since the surveys were completed at the start of the foreclosure crises), I accordingly situate this paper and the responses therein within the broader context of the foreclosure-crises. In analyzing the responses, I also briefly touch upon the emotional and cultural elements of residents and the communities that reflected specific place-based identities amidst the ongoing crises. These are mostly summarized in the literature review section, particularly those that highlight the disappearance of race-related data when measuring housing mortgage discriminatory practices, and the various ways in which communities' sentiments have been changing in the wake of the crises. I also briefly discuss the literature that originated post-crises, with special focus on promoting

affordable housing and those associating with place and race-based cultural identities (e.g., Ellen and Turner 1997; Turner and Rawlings 2009).

This study differs from others as it compares and contrasts household perceptions on various elements of housing market in two metropolises that are contextually different—a historically Fordist Milwaukee, Wisconsin and a post-Fordist Columbus, Ohio, both located in the Rustbelt region of USA. To my knowledge, such comparison has not been approached yet from consumers' perspectives. This work, hence, makes an important theoretical, conceptual and empirical contribution to the social sciences literature as M-LP had emerged at a unique time in the American housing market when housing industry was at its peak, and the housing market, crowded by private as well as subprime lenders, had made it easy for anyone to buy a home, irrespective of their race or class or earnings, which might have masked the ways in which the M-LP claimed the *declining role of race*. This work expands the M-LP framework from a multi-city and households' perspectives, while capturing their responses to the survey-based questions, and then situates those responses within the broader perspectives highlighted in some other work that have used the M-LP framework to measure home-buying decisions in other metropolises of different regions within USA (e.g., see Sharma 2014b, 2016). Thus, this paper better captures the empirical applicability (and the limitations) of this framework in post-1970s urban America.

This paper, thus, answers several related questions: How do consumers value and perceive of various factors associated with the communities and neighborhoods when buying a home? Do they think differently than the way the market makers think? Do household perceptions differ according to their own race/ethnicity, class, and/or characteristics of their homes and their neighborhoods? Do consumers' choices regarding housing and their attributes vary in the two metropolises, given their historical and socio-economic contexts? These questions are answered by comparing consumers' rankings of various attributes associated with their own and their neighborhoods' characteristics. Some households who had experienced discriminatory mortgage lending practices had already indicated so in focus-groups and/or in open-ended interviews. Thus, even though reporting the interviews-based analyses is beyond the scope of this paper, I briefly introduce parts of those conversations in this analysis to highlight some patterns.

The questions in this survey were designed to test various elements of M-LP framework, using Likert scale rankings of various attributes. The inception of the M-LP was based on the authors' analyses of responses with the supply-side of the housing market, whereas consumers' views had not received much attention. I, however, argue that it is the consumers who make these decisions on *where to live* and *whom to live with*. Thus, by analyzing householders' responses on various elements, I capture their nuanced perspectives on their own race/ethnicity and class as well as those of their neighborhoods—all of which collectively might have influenced their home buying decisions.

The rest of the paper proceeds as follows. The literature review discusses major literature on the conceptual frameworks and the Market-Led Pluralism, the difficulties in measuring discrimination, given the disappearance of race/ethnicity details in the housing mortgage data, the re-emergence of neighborhoods' sentiments in the wake of the foreclosure crises, attempts toward promoting affordable housing, and an overview on the use of qualitative methods in conducting housing/segregation research, given that housing and segregation research has predominantly relied upon quantitative measures. The research design discusses the study area, data and methodology. Findings discuss

the householders' rankings of various attributes thematically, and what they suggest regarding the role of race versus class during the pre-foreclosure period that might have affected their home buying decisions. The conclusions highlight the degrees to which consumers' perceptions in both MSAs aligned (or not) with the M-LP. This paper attempts to expand upon peoples' perceptions of place and racial identities and their ideas about belongingness and place-attachments that affect their home-buying decisions. Thus, it also attempts to explain the geographies of racial/ethnic discriminatory lending (and mortgage) practices and the external manifestations of segregated spaces that are reflections of complex processes that influence home-buying decisions in contemporary urban America.

## 2 LITERATURE REVIEW

### 2.1 Conceptual Frameworks and Market-Led Pluralism

The intra-urban patterns of American cities until mid-1900s could be explained well using traditional frameworks such as *Classical Assimilation* and *Place Stratification*. Classical assimilation, the longest-standing of these, dates back to the Chicago School of early 20th Century wherein the new immigrants settled in the inner-city neighborhoods initially, and made subsequent moves further away into the suburbs as they gained in their socioeconomic status (SES). Spatially, this equated with the concentric ring model of urban dynamics—invasion-succession, and moving outward (e.g., suburbanization) with upward socio-economic mobility and assimilation into the host society (Farley and Frey 1994; Frey and Farley 1996; Alba et al. 1999; Charles 2000, 2003; Kaplan et al. 2008). Stratification, articulated in the post-World War II period, suggested housing discrimination due to the stereotyping of race/ethnicity—a practice legal during the time (Farley and Frey 1994; Yinger 1995; Galster 1998; Lauria and Baxter 1999; Charles 2000, 2003; Darden and Kamel 2000; Massey and Lundy 2001; Immergluck 2002; Logan and Molotch 2007; Kaplan et al. 2008). Simultaneously, new types of intra-urban patterns were noted wherein co-ethnics stuck together even when their SES had improved, and prejudice had ameliorated; this was explained by the *Resurgent Ethnicity* framework (see Clark and Blue 2004; Brown and Chung 2006). During the 1970s and 1980s, however, various unrelated and disjointed forms of urban landscapes emerged in Los Angeles and other newer urban contexts giving rise to a new school of thought—*The Los Angeles School of Post-Modernism*.<sup>1</sup> The *Los Angeles School* explained the new urban forms as spatial manifestations of structural changes from de-industrialization that occurred in the American Manufacturing Belt (AMB). There was rapid growth of suburbs, exurbs, edge cities, and privatopia (Sassen 1991; Dear and Flusty 1998; Lauria and Baxter 1999; Glaeser and Shapiro 2001; Abbott 2002; Dear 2002; Simpson 2004).<sup>2</sup>

The Market-Led Pluralism (*M-LP*) framework articulated by Brown and Chung (2008), likewise, was a product of its era. It argues that in contemporary times, profit motives and self-interest play dominant roles in shaping residential patterns, as long as financial gains to market-makers continue, and that racial and ethnic preferences in neighborhood selection process take a backseat whereas quality of life and income/class elements become prime predictors of peoples' choices. Thus, central to this framework is the role of market-makers such as builders, developers, and real-estate agents, which



later incorporates the roles of consumer preferences and local communities. The M-LP emphasizes that the developers venture into open urban spaces that create wider choices of residential opportunities to consumers, irrespective of their race/ethnicity; that real estate agents link buyers, sellers, and lenders in a largely non-discriminatory manner. The M-LP, thus was conceptualized based on an analysis of surveys of 1,998 home buyers in Columbus, Ohio, which revealed marked decline in racial/ethnic aversion as a result of increased mixing in schools, work places, and places of consumption and that racial composition of neighborhoods ranked as the least important among thirteen housing preference items for Caucasians as well as for African-Americans (Brown and Chung 2006). Since its inception though, the M-LP has rarely been empirically tested, except by few scholars (see Sharma 2014b, 2016 for more on M-LP).

The frameworks discussed above have been used in a variety of studies focusing on racial/ethnic sorting across U.S. metropolises. However, peoples' decision-making process concerning home buying is very complicated which may be dependent on a variety of factors such as their affordability, socio-economic status, racial/ethnic and legal status of consumers in USA, cultural and perception-based characteristics and overall historical and place-based contexts of the city and the spaces they occupy. Further, intra-urban spaces and their spatial manifestations are outcomes of the social and economic transitions from Fordist-to-post-Fordist era in numerous American urban areas, and these are marked by spaces of clustering and people/culture-based identities (Marcuse 1993; Gartman 1998; Levine 2000; Spivak et al. 2011). While the pre-1970s were marked by highly divided intra-urban spaces in terms of race, they took complex shapes during the post-1970s wherein race, class and gender interacted with each other to create distinct mosaics (Wilson 1992; Marcuse 1993; Gartman 1998; Levine 2000). The urban mosaics during 1970s and onward also experienced impacts of local and global economic changes that particularly affected minorities and women (Bakshi et al. 1995; Marcuse 1993; Gartman 1998), hence redefining the role of race and space in the new economy era. The uneven and less egalitarian societies, coupled with shrinking middle-class and widening gaps between the rich and the poor became the mantra for intra-urban and interurban differentiation during the post-Fordist era (Bakshi et al. 1995; Gartman 1998; Walks 2001; Brenner 2002; Levine 2006, 2008), and the differential impacts of these have been well documented in Levine's research on Milwaukee's inner-city minorities (2006, 2008). The move away from Fordism to post-Fordism affected women and minorities far more than others as their material conditions declined due to the cutting of major state-supported welfare (Bakshi et al. 1995).

A majority of studies on residential sorting have treated metropolises as the scale of analyses while generally focusing on the largest gateways or large metropolises (e.g., Farley and Frey 1994; Farley 1996; Charles 2000, 2003; Clark and Blue 2004; Timberlake and Iceland 2007). Brown and Sharma (2010) focus specifically on the inter-urban diversity and segregation changes during 1990 to 2000 in the metropolises larger than 1 million in USA. They find that metropolises that lagged in racial/ethnic intermixing in 1990 experienced the greatest change in the 1990–2000 decade, a catch-up phenomenon that was attributed to a set of widely shared norms concerning intermixing—it was termed as the community, or social, norm premise. The MSAs with growing populations, growing minorities, and more recently built housing stock generally experienced greater increases in racial/ethnic intermixing, whereas more stagnant MSAs, even if more diverse, experienced less increase in intermixing.

Among the few studies focusing on intra-urban patterns, for example, Dingemans and Datel (1995) analyze demographic changes in Sacramento during the latter half of

the 20th century, from 1950 to 1990. They find that invasion-succession occurs as growing shares of African Americans and Latinos occupy central city locations, which also leads to simultaneous shifting away of whites to other parts of the MSA. More recently, Chung (2005)'s analysis of mid-sized metropolis of Columbus, Ohio, finds significant change in racial/ethnic composition during 1990-2000 on either side of Interstate-270, an outer-ring between the city and inner suburbs. This was in contrast to earlier patterns when minorities were concentrated in central-city neighborhoods. Later on, Sharma and Brown (2012) also examined several medium sized metropolises, and in particular they compared intra-urban intermixing and changing patterns in post-Fordist Columbus and historically-Fordist Milwaukee. They find that even though the census tract characteristics related to intermixing are reasonably similar across the two MSAs, the degree of change in intermixing is lower in Milwaukee, whereas intermixing in Columbus is spatially expansive and dispersed in comparison to Milwaukee. Thus, Sharma and Brown (2012) suggest stronger roles of socio-economic status (SES) and market-makers in influencing home buying decisions in Columbus compared to Milwaukee, and that the classical assimilation framework explained population sorting in Columbus relatively to higher degree, and not as much in Milwaukee where *race* played a stronger effect. In yet another mid-sized metropolis of Knoxville, Tennessee, Sharma (2014a, 2014b) finds socioeconomic status as well as race/culture both interacting in creating distinct neighborhoods.

Regarding the linkages between economic context and residential sorting, there is general perception that place-based socio-economic characteristics attract population groups with different job specialties, which affect their diversity (and intermixing) (Florida 2012; Sharma 2018). In their analysis of 232 metropolises with substantial Black population in 1980 and 1990, Farley and Frey (1994) find that the economic characteristics play significant roles in racial/ethnic intermixing. Likewise, Brown and Sharma (2010)'s analysis of 49 MSAs with populations larger than 1 million finds that when region is used as a surrogate for American Manufacturing Belt versus Sun Belt economies, the metropolises in the AMB area suffer a heavy burden of sunk costs initially, but are absorbed (or written off) by 2000, and that they subsequently observe substantial shift and larger degrees of gain in intermixing over the duration 1990-2000 compared to others.

A good explanation of the economic context's relationships with racial/ethnic diversity can be also derived from history wherein the AMB's thriving economy under Fordism served as magnets for African-Americans during the Great Migration and for immigrants from European and the Middle East regions. Also, the Great Migration of African-Americans to the North and toward the Pacific Coast, however, was not synonymous with social liberation from racism and discrimination as they still lived in highly segregated spaces in the destination cities with their overrepresentation in relatively low paying, difficult and hazardous jobs such as iron and steel, slaughtering and meatpacking, and building-construction (Geib 1998).<sup>3</sup> Change began with World War II when African-Americans enrolled and proved themselves as soldiers and moved upwards through educational achievements and access to better jobs, giving rise to a black middle class. Manufacturing occupations, especially when unionized, offered numerous opportunities for southern Black migrants, thus facilitating their upward mobility, including home-ownerships (Geib 1998). The effect of race, even though not entirely absent, was slowly disappearing whereas class-based residential communities were gradually developing. In recent literature, though, scholars have found mixed evidence regarding these wherein race and class interact in complicated ways such that



either/or becomes more relevant in explaining those patterns (e.g., Holloway 1998, 2000; Wyly and Holloway 2002; Sharma 2009; Brown and Webb 2011; Sharma and Brown 2012; Webb and Brown 2012).

## 2.2 Housing Market Discriminatory Practices and the Foreclosure Crises

Though the mid-1960s marked numerous legal steps toward curtailing discriminatory practices in mortgage lending practices, the reality, however, was quite different as the pro-discriminatory agencies continued to undermine the system by masking the race/ethnicity details in the loan applications, which made it difficult to measure the degrees of, and the spatiality of mortgage/lending discriminatory practices (Holloway 1998; Wyly and Holloway 2002). For more than 25 years, debates on discrimination and its extent have based their findings on mortgage loan-application data, which unfortunately does not provide data on racial/ethnic backgrounds of applicants as mandatory, which makes it extremely difficult to analyze and devise patterns concerning fairness in the credit market. This has posed enormous challenges to curtailing potential and continuing redlining and discriminatory processes, especially in the poverty ridden inner-city neighborhoods (Wyly and Holloway 2002).

In his analysis of neighborhood contingency on race-based discrimination in mortgage lending practices in Columbus, Ohio, one of the two metropolises being studied in this current paper, Holloway (1998) finds that measuring discrimination is not as simple as one would expect. Instead, Holloway (1998) suggests that lending institutions treat black applicants differently when they buy homes in white neighborhoods versus those applicants wishing to buy homes in black neighborhoods, and that the level of discrimination and steering is also contingent upon the composition of the neighborhoods and communities being discussed. Using an interaction variable between race and neighborhood composition, Holloway (1998) finds that the conditional probability of a black applicant's mortgage loan being rejected is much higher when s/he wishes to buy home in a white neighborhood as against in a black neighborhood which eventually creates (and continues) segregated neighborhoods (also see Wyly and Holloway 2002; Agarwal et al. 2016). Holloway also suggests that while race or neighborhood composition in itself may not be sufficient predictors alone, their interaction variable speaks volumes regarding the continuity of such discriminatory practices and that blacks experience the greatest relative disadvantage when applying for loans in white neighborhoods whereas whites experience their greatest relative disadvantage when applying for small loans in largely black neighborhoods. These findings by Holloway are indeed, quite contradictory to Brown and Chung's analyses and conceptualization of the M-LP wherein they claim that race is losing its hold and that class and market-makers are more significant predictors of contemporary residential mosaics.

In analyzing how might such discriminatory lending practices potentially impact home-ownership differences across racial/ethnic groups, particularly minorities, and how might these patterns vary spatially, Brown and Webb's (2011) analyses of percentage point change (PPC) of home ownerships by all (i.e., white, black, Hispanic, Asian, and minority (as-a-group) households) find wide-ranging gaps in homeownerships across races/ethnicities as well as across urban areas. They find that there exist substantial differences in PPCs across the urban areas, and that the PPCs for each racial/ethnic group have considerable differences among MSAs in PPC performance, and that these differences cluster spatially, reflecting significant

differences in homeownerships across groups, and that home-ownerships were significantly lower among blacks. The authors, thus, conclude that there is significant spatial variation in achieving the American Dream, and that whites' gain of homeownerships are noticeably more compared to the minorities. In evaluating the degree of variance captured by the statistical measures employed by them, Brown and Webb find that while the metropolitan-level economic growth and its population size somehow explained the wide gaps in homeownerships among whites and minorities, it did not adequately capture the elements of sub-prime lending. To better capture the effects of potential sub-prime lending practices and how might that help understand varying levels of home-ownerships across races/ethnicities, Brown and Webb suggest that the unexplained variance in homeownerships could be best captured by engaging in qualitative mixed-methods approaches that could reflect upon the ways in which steering practices and denials of applicants occur, especially for minorities. In many ways, some of these aspects are adequately captured in the household surveys responses reported here in this analysis.

Wyly and Holloway's (2002) analyses of race-based discriminatory practices in Atlanta, Georgia also highlight the subtle ways in which the business of mortgage lending discrimination still continues by masking the data on race/ethnicity of applicants, by purposely not asking the questions of race/ethnicity-background from the loan applicants, and the like. They suggest that the only way to capture these effects are to dig deeper by assessing the relationships between the characteristics of neighborhoods/communities and the degrees of loans denial, which may indirectly help in estimating the racial/ethnic character of denied applications.

While direct and indirect ways of discriminatory practices in mortgage lending have continued even after 1970s up until now, its effects on home ownerships can significantly vary across space and race/ethnicity. In this regard, Webb and Brown (2012) attempt to investigate intra-urban variations of homeownerships and how the neighborhood-scale attributes might affect the achieving of the American Dream. Thus, while at a generic level, achieving the American Dream was something that everyone aspired for, the policies surrounding the American Dream, and the surge in home ownerships entailed several consequences such as the requirements for obtaining a mortgage that were increasingly loosened, leading eventually to eliminating the documentation requirements, lowering the percentage of purchase cost required as a down payment, and expanding the mortgage amount to cover these expenses, including the closing costs, and/or sometimes, with an additional amount approved for the buyer. Such loosening within the lending practices, along with exponential rise in sub-prime lenders, certainly led to increased homeownerships by minorities. As a result, the minority participation in home ownership continually expanded, including many from lower income categories; financial resources were often overextended; entirely new cohorts became home owners; and hence all areas of the city were impacted in unprecedented ways. These changes, however, also paved pathways to new types of costs – marked by substantial increase in predatory lending practices which eventually led to the foreclosure crises of 2008-2009 in which people of color suffered the most. Thus, Webb and Brown find that at intra-urban scale in Columbus, Ohio, the economic vibrancy of its post-Fordist economy significantly contributed toward the expansion of its urban footprint wherein the market forces induced rural-to-urban land conversion, along with related developments of various newer housing and commercial projects that continually expanded urban and suburban locations. However, these were also accompanied by differential locational impacts, especially since these impacted the

communities differently, given the burden of service activities shifted from one neighborhood to another and the consequences of which were more severely experienced by specific minority communities. Thus, the authors suggest that while the American Dream might have been realized by minorities also, it often was accompanied by a shifting burden of social services costs for the elderly, the young, the less well-to-do, and other vulnerable groups. Through an in-depth analysis of various neighborhoods in Columbus, Ohio, Webb and Brown noted that the 2007-2009 Great Recession and waves of foreclosures that both preceded and included those years substantially contributed to the decline in Black homeownership. The authors also find that while articulation of the American Dream over the past two decades might not have increased ownership in the ways one would expect, that epoch certainly related to marked changes in the racial/ethnic geographies of the of the area. Thus, Webb and Brown too add nuanced perspectives to specific elements of the M-LP framework wherein the declining role of race *per se*, is once again being challenged in the intra-urban spaces of Columbus, Ohio – the laboratory for the conception of the M-LP framework.

### **2.3 Role of Culture, Place Identity and Diversity in Housing Mortgage Practices**

Within the larger context of residential segregation and mortgage discriminatory practices literature, some scholars have also discussed issues of diversity, race-place connections and the attachments that people and certain cultures develop with specific intra-urban spaces that affect their home-buying decisions, and hence creating segregated, clustered, private and often safe spaces. In doing so, some scholars have connected place-specific emotions and attachments associated that affect their emotional sentiments in various ways, especially before and after the foreclosure crises. Pais et al. (2014), for example, examine residents' sentiments during and after the housing foreclosure crises in Las Vegas, and they find that the neighborhood-scale resilience and collective efficacy is positively associated with their emotional attachment and feelings about their neighborhood quality, and that their sentiments did not get affected from the foreclosures. However, they also find that in some other neighborhoods within Las Vegas, there were evidence of increased stress levels that severely affected neighborhood disorder on residents' sentiments. Along similar veins, HTTP2 (2014) also find that nationwide crises of foreclosures have resulted into loss of family and neighborhood assets, along with increased crimes, decreased property values and increase in housing instability. These have ultimately increased the stress and anxiety levels of residents since living in distressed neighborhoods eventually exacerbates the effects of family/household poverty and their overall educational and financial well-being, thus putting them into short-term and long-terms cycles of poverty (HTTP1 2011).

The quality of housing and a community's characteristics also have severe consequences on children's health and overall well-being. Early childhood education and achievements have strong correlations with neighbor revitalizations, and poor quality of housing can raise emotional and behavioral problems among children (Ellen and Turner 1997; HTTP2 2014). Besides physical and emotional well-being, better quality neighborhoods, and particularly those housing diverse population groups, also teach people about tolerance and respect that helps promote higher level of citizenship and stability (Ellen and Turner 1997; Turner and Rawlings 2009). Thus, there are short and long-term health effects of diversity and more equitable communities.

Over last few years, scholars have also started connecting cultural geographies of

people and place-space identities within the broader framework of housing foreclosure crises. In doing so, they have illustrated how race and identity often get intertwined within the defined categories race/ethnicity as per the OMB while counting/measuring race and ethnicity in the Census (Holloway 2000; Peake and Schein 2000). Peake and Schein (2000), for example, illustrates the cultural and identity perspective when discussing the difference between race and racism within larger social geography literature, and how being informed about these concepts and frameworks can be crucial in addressing issues of spatial inequalities pertaining to race and racism. In the special volume of *Social and Cultural Geography* (2000, 1(2)), the series of papers have successfully raised the wider points surrounding the terms race and racism, and the various forms and identities that are associated with these terms within the broader literature of urban, social and cultural geographies. For example, they have conceptualized and elaborated on terms such as race and racism, racialized geographies, the changing geographies of color, especially between the monolithic perception of a black and white America versus the newer multi-cultured America, measurement issues when dealing with race categories, and the like. While the series of papers touch upon some contested topics and themes from critical perspectives, it nevertheless widens one's thinking about space, place and race from multiple perspectives as one ought to dig deeper into the social-spatial manifestations of race and racism. Holloway (2000), likewise, discuss the existing tensions between ways in which the conceptualization of race and racism interact within the broader discipline of urban geography, which also affects socio-economic policies affecting our everyday lives. Thus, Holloway suggests tolerance and openness toward the broader definitions of race and identity, especially when conducting research on residential segregation—something that has also been addressed by numerous other urban geographers (e.g., see Wyly and Holloway 2002; Ellis et al. 2004).

Finally, while a significant body of literature has discussed geographies of foreclosures from the framework of home-ownerships and discriminatory lending practices, there are others who have linked the foreclosure crises with elements of place-making and cultural identities of various population groups, and how the quality of neighborhoods are often reflections of people's sentiments, place-based identity and the idea of *being* and *belongingness* to certain spaces (see Rosenstein 2009; Bach et al. 2007; Pais et al. 2014).

#### **2.4 Promoting Affordable Housing and Racial/Ethnic Diversity**

Given that the foreclosure crises have had long term consequences on different communities all over USA, including the two metropolises being discussed in this paper, scholars have long since warned about the biased ways in which specific minorities have been more adversely facing the brunt of social and economic injustice, and how the foreclosure crises have further exacerbated these gaps. For example, numerous work conducted by the team of researchers at University of Wisconsin-Milwaukee Center for Economic Development (UWMCED) have found large degrees of unemployment and underemployment among African Americans in Milwaukee, including decades of economic decline in the inner city of Milwaukee. Though by 1999 there was some economic stabilization, slow employment growth throughout the metropolitan region since 1999 had further damaged job prospects particularly for inner city dwellers of Milwaukee (Levine 2008). The inner city economic improvements have been limited to a few neighborhoods, chiefly among those ringing downtown, whereas substantial

gentrification has occurred that disproportionately affected people of color, with a continued shrinking employment base (Levine 2006, 2008). In this regard, Levine (2008) also suggests that the crises in inner-city neighborhoods and particularly the problem of joblessness for black males in Milwaukee continue even during the early phases of foreclosures by around 2007 when data for this study was not yet collected, and yet, numerous findings by Levine resonate strongly with the detailed responses and some aspects highlighted in the Linkert-scale ranking by black respondents in Milwaukee. Some of these are illustrated below in the analyses section.

Given the widespread effects of the housing foreclosure crises all across the USA, many state and federal agencies initiated measures to limit the damages in the future. These included increased attention toward stricter lending requirements, types of loans, careful assessment of the lenders' paying capacity, creating opportunities for more affordable homes, promoting racial/ethnic diversity and mixed-plan communities, and the like. For example, Bach et al. (2007) and HTTP1 (2011) have suggested creating affordable housing as a starting point to improve the overall wellbeing of families. In doing so, the authors suggest that the widespread foreclosures of 2008 resulted in the loss of family and neighborhood assets, created mental health crises, increased crime, decreased property values, and caused a rise in housing instability – all of which had adversely affected the well-being of children and families. In order to cope up with the long-term effects on the economic health of the country and the people, Bach et al and HTTP1 suggest policy measures to create inclusive and affordable housing communities so that the bubble that led to the 2008 crises never gets created again. Bach et al., in particular, suggest five major principles to adopt that could ensure sustainable housing communities. Along similar lines, Sabel (2010) discusses the important measures and changes within the mortgage lending practices after the Dodd-Frank Act which introduced several measures toward protecting the consumers from bad lending practices by the lenders. This Act introduced measures against those practicing steering, or from lending to unqualified consumers, and against the lenders who are potentially unfair, deceptive or predatory in their lending practices (Sabel 2010). To sum up, though the 1990s and up until the mid-to-late-2000s were marked by booming housing and making the American Dream reachable to anyone and everyone, the imminent bubble burst created federal policy makers to put forth restrictive and fairer practices by introducing regulations that helped negate many unfair practices within the open (and wild) housing market of the 1990s and 2000s.

## **2.5 Qualitative Methods in Residential Sorting Research**

A sizable body of literature on housing and residential mortgage lending and discriminatory practices have mostly relied upon quantitative data-based statistical methods to derive patterns and arrive at conclusions (e.g., Holloway 1998; Wyly and Holloway 2002; Brown and Sharma 2010; Sharma and Brown 2012; Brown and Webb 2011; Webb and Brown 2012; Sharma 2013, 2014a). However, in their analyses of homeownerships within and among urban areas in USA, even Brown and Webb (2011) noted that the statistical methods employed could only partially explain the variance in home-ownerships, and that a large part of the sub-prime lending practices were not captured in the methods employed, which made them re-think about adopting qualitative in-depth community-based investigations in the future. Within this purview, Sharma (2009) too notes the lack of holistic understanding of intra-urban level racial/ethnic discriminatory practices by simply relying upon statistical data-based analyses. As such,



she goes further into her data gathering and analyses of housing market and residential choices, using mixed-methods qualitative approaches.

Among other studies that have used both quantitative and qualitative methods to evaluate how people make decisions and how neighborhoods transition with time, Gotham (2002a, 2002b) in particular provide an enriched understanding of invasion-succession and stratification processes as they operated in Kansas City neighborhoods. Gotham (2002a, 2002b) examines Kansas City by first using Census data, and later more extensively through in-depth discussions with realtors, developers, public officials, and neighborhood residents. In using this strategy, he takes us beyond a coarse understanding of *invasion-succession* and *stratification* so that we better understand and visualize the mechanisms and instruments that are used under these regimes. Likewise, several chapters in Zuniga and Hernandez-Leon (2005) provide excellent examples of qualitative approaches in geographic/social science research. These examples include methods such as surveys, in-depth interviews and focus groups with government agencies, immigrant workers, and community members in Iowa, Kansas, Missouri, North Dakota, South Dakota, and Nebraska (Ch.2); the use of guided conversations with community stakeholders, employers, and immigrants in Morgan City and Houma, Louisiana (Ch.4); and participant-observations followed by in-depth interviews at Kennett Square, Pennsylvania (Ch.5). Brown and Chung (2008) too use qualitative methods to articulate their Market-Led Pluralism framework using mixed-methods approaches. Brown and Chung (2008), in their analyses of home buying decisions in Columbus, Ohio, use in-depth protocol interviews, discussions, and surveys to fully articulate their *M-LP*. They employ primary data such as key informant interviews, archival research, and participant and site observations from Columbus neighborhoods, and local knowledge, focusing on the framework's five key components—builders, bankers/lenders, real-estate agents, consumers, and local communities.

### 3 RESEARCH DESIGN

Given the richness of information gathered through the use of qualitative and mixed-method approaches (as discussed above), I chose to employ a variety of tools to test consumer's perspectives on home buying decisions. While I employed a variety of methods such as statistical analyses of census data, followed by neighborhood reconnaissance, household surveys, in-depth interviews with home owners, and focus groups with communities using PUA techniques, for the sake of parsimony, in this analysis I only present the findings from the household surveys while relating those with some excerpts from few PUA-focus groups that help compare and contrast the consumers' perceptions from both metropolises on various factors that influenced their home buying decisions (see Greg et al. 2014 on PUA).

M-LP proposes that intermixing among racial/ethnic segments is primarily driven by contemporary forces of the housing market, and hence the role of market-makers is crucial. However, I argue that it is the people—the consumers who make the ultimate decisions on *where to live* and *whom to live with*, and their decisions are shaped not only by the availability of housing choices with flexible lending, but also by their own perceptions of various elements such as neighborhood quality, population characteristics, tax base, school districts, and the like. In this paper, by using detailed household surveys to test consumer's perspectives on what drives their decisions, I



capture consumers' perceptions of various factors that influence their decisions. In doing so, it also tests the empirical validity of M-LP in the two metropolises of Columbus and Milwaukee that are distinct in their socio-economic and demographic contexts. I do this by asking appropriate questions aligning along the five elements of M-LP—builders/developers, bankers/lenders, real-estate agents, consumers and local communities. In particular, regarding the consumers' perspectives, M-LP holds that preferences vary more by class than by race/ethnicity – a claim that was based on Brown and Chung's analyses of responses provided by the supply-side of the housing market.<sup>4</sup> Thus, I seek to get answer to: What might a broader set of households representing all racial/ethnic groups, in two distinct metropolises suggest? Further, M-LP suggests that local communities differentiate between themselves on the basis of business types, lifestyle choices, and recreational opportunities which indirectly impact their racial/ethnic character. To examine this further, I conduct PUA-based community mapping during the focus groups to investigate community's/consumers' practices and how their community compares and distinguishes from others. This is conducted only in Columbus (due to time and money constraints).

### 3.1 Study Area, Data and Methodology

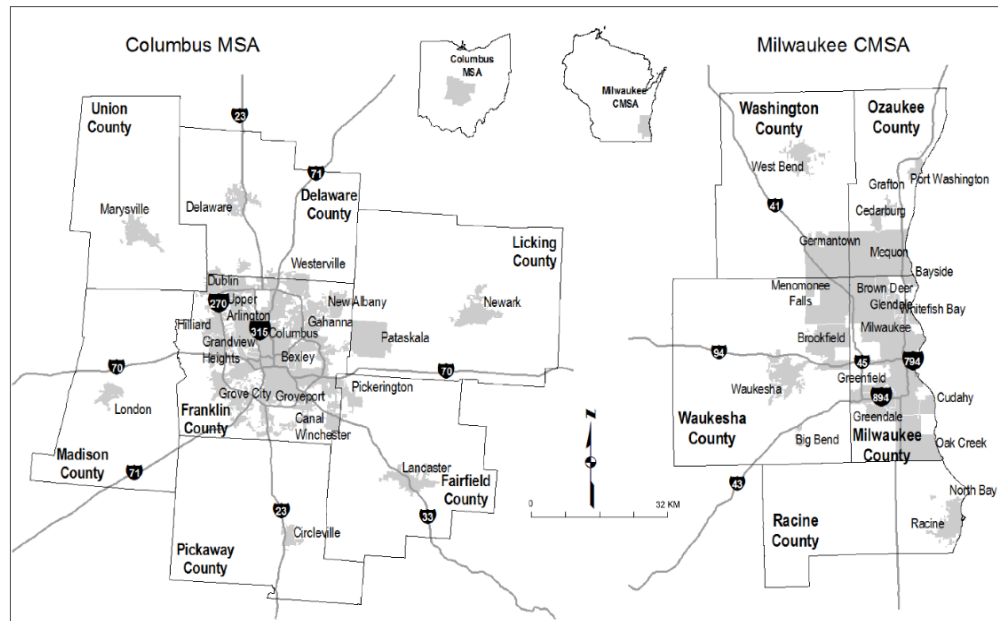


Figure 1. Columbus and Milwaukee Metropolises with Incorporated Urban Areas and Cities (Census 2000 definition)

This study is conducted with consumers in two similarly sized and yet economically distinct metropolises of Columbus, Ohio and Milwaukee, Wisconsin. Columbus is a seven-county metropolitan area with the city of Columbus in Franklin County; Milwaukee comprises five counties, with the city located in Milwaukee County (Census 2000 definition) (Figure 1). Columbus and Milwaukee are selected for this study because (i) both are medium-sized metropolises—Columbus with 1.57 million and Milwaukee with 1.68 million population in 2000, which changed to 1.93 million and 1.56 million

respectively in 2011 (ACS 2009-2013); (ii) they represent distinct economic contexts—Columbus being a post-Fordist city and Milwaukee, a historically Fordist city (see Levine 2000 and Sharma and Brown 2012); (iii) Milwaukee has a richer European history while Columbus does not; (iv) almost 40% of the work force in Milwaukee in 1960 was engaged in manufacturing activities, which dropped to 24% by 1990s, and further down in 2000, indicating fast restructuring with repercussive social and economic consequences on specific racial/ethnic groups. Columbus, on the other hand, had only about 12% of its workforce engaged in manufacturing activities in the 1990s (Brown and Sharma 2010). Currently, Columbus has a larger share of workforce in state government, Ohio State University, and other tertiary sector employers such as Nationwide Insurance, Bank One, and other insurance industries, retailers, and real estate. As such, Columbus has always had a diverse set of economic opportunities, ranging from manufacturing, technology, research and development, finance, and limited-type corporations. Milwaukee, in contrast, has only recently started embracing changes in its workforce, with diversification of economic opportunities. People in both metropolises are now increasingly employed in insurance industries, medical and health care businesses, and many businesses with their headquarters in suburban Milwaukee. These reasons collectively qualified these two metropolises as testing grounds for the M-LP. When comparing the demographic profile of the two metropolises, Hispanics are significantly larger in Milwaukee (6.5%) compared to Columbus (1.8%) whereas the African Americans are only marginally larger in Milwaukee (14.7%) than in Columbus (12.7%) (Table 1). Interestingly, even though Milwaukee is more diverse (0.83) than Columbus (0.68) in 2000, Columbus is far more intermixed (0.29) than Milwaukee (0.42), and this trend continued even in 2011.

Research participants were recruited from identified neighborhoods so as to have adequate representation from all major racial/ethnic groups to add diverse perspectives. Random and snowball sampling techniques were used to recruit respondents. Recruitment tools included posting flyers at bars/shops, bus stops, public places, email listserves, and Craigslist postings. Snowball sampling was used because many of the participants who had completed the surveys helped with recruiting others who met the project's objectives. This mix of methods generated a representative sample, with a total of 100 respondents from both metropolises.

Data were collected through detailed household surveys that had Likert-scale based ranking questions on demographic background, while others focused on various elements of the M-LP. Few open-ended questions were also included wherein respondents could elaborate on their experiences with the supply side. Besides the household surveys completed in both metropolises, I had also completed three focus groups using participatory urban appraisal (PUA) techniques in Columbus Ohio, with an objective of testing the community-based perspectives of the M-LP.<sup>5</sup> Questions in the household surveys focused on all five elements of the M-LP.<sup>6</sup> A total of 100 respondents (33 from Milwaukee and 67 from Columbus) completed the surveys (Table 1:B). The entire fieldwork was completed during 2008-2009, and thereafter the data were transcribed, coded, and analyzed having followed all IRB protocols.

Table 1. Racial/Ethnic Composition of Sample, Numbers of Households Surveyed, and Demographic Characteristics of Respondents in Columbus and Milwaukee, 1990, 2000 and 2011

<b>A: Demographic Characteristics of Columbus and Milwaukee MSAs</b>						
<b>Columbus</b>						
Statistics	1990	Pct	2000	Pct	2011	Pct
Total	1,363,647	100	1,566,345	100	1,926,242	100
Whites	1,171,748	85.9	1,269,608	81.1	1,468,318	76.2
Blacks	157,272	11.5	198,685	12.7	273,850	14.2
Natives	2,825	0.2	3,618	0.2	2,611	0.1
Asians	20,402	1.5	37,078	2.4	60,830	3.2
Others	1,368	0.1	29,046	1.9	51,501	2.7
Hispanics	10,032	0.7	28,310	1.8	69,132	3.6
D-Scores	0.5		0.68		0.82	
E-Indices	0.42		0.29		0.259	
<b>Milwaukee</b>						
Statistics	1,990	Pct	2,000	Pct	2,011	Pct
Total	1,604,508	100	1,681,786	100	1,560,621	100
Whites	1,307,886	81.5	1,263,085	75.1	1,071,131	68.6
Blacks	211,925	13.2	247,664	14.7	255,358	16.4
Natives	8,024	0.5	7,290	0.4	4,964	0.3
Asians	19,068	1.2	32,556	1.9	46,726	3
Others	1,019	0.1	22,003	1.3	31,383	2
Hispanics	56,586	3.5	109,188	6.5	151,059	9.7
D-Scores	0.64		0.83		0.98	
E-Indices	0.52		0.42		0.403	
<b>B: Demographic Characteristics of Columbus and Milwaukee Respondents</b>						
Columbus	Total	Focus-Groups	Likert Scale (Means by Race)	Education	Income	Years Lived
Black	16	6	Sample Mean	4	2.52	7.63
White	37	5	Black	3.29	1.65	9.06
Asian	8	0	White	4.25	2.69	7.4
Latino	6	4	Asian	4.38	3	6.3
Total	67	15	Latino	4	3.33	6.67
Counties	Franklin (50), Delaware (5), Madison (1), Pickaway (5), Licking (3), Fairfield (2), Union (1)					
Milwaukee	Total	Focus-Groups	Likert Scale (Means by Race)	Education	Income	Years Lived
Black	9	NA	Sample Mean	3.64	2.45	11.83
White	11	NA	Black	3.78	2.4	13
Asian	6	NA	White	3.91	2.73	12.6
Latino	7	NA	Asian	3.8	2.6	9.2
Total	33	NA	Latino	3	2	8
Counties	Milwaukee (24), Ozaukee (4), Waukesha (3), Washington (1), Racine (1)					

Notes: Likert Scale: 0 = not Important, 4 = Neutral, 7 = Very Important

In discussing the findings from Likert ranking scale-based responses, I use the mean values as well as the percentage-composition of various responses to provide an overview of how various racial groups responded to each question. Using a combination of both, I provide a complete picture of how the households from various races/ethnicities perceived of various elements of M-LP when buying a home during the post-1970s. Also, while the data was collected during 2008-2009 when the foreclosures crises had not yet hit, the overall effects of the crises may not be best captured in the survey responses, even though many respondents did mention about the related steering and discriminatory practices, some of which have been captured in the questions on the survey forms.

## **4 ANALYSES AND FINDINGS**

### **4.1 Respondents' Characteristics: Education, Income and Longevity of Stay in Current Home**

Educational attainments and incomes were the lowest for African Americans and the highest for Asians and Caucasians in Columbus (Table 1:B); in Milwaukee, educational achievements and income levels for African-Americans were at par with the sample mean. There could be possible sample bias as many respondents in Milwaukee were recruited through snowball sampling due to a very segregated and distressed community. In Columbus, a large share (31.34%) of the sample have a Bachelor's degree, 34.33% have Master's, 22.39% have some college or associate degree, and 2.99% have professional degrees. In terms of race/ethnicity, a large share of Whites have Master's or Bachelor's degrees; a large share of African Americans have some college/associate degree, followed by Bachelor's; for Hispanics it is almost equally divided among Master's, Bachelor's or some college/associate degrees; for Asians, a large share have Bachelor's, Master's, or Professional degrees, and a smaller share have high school degrees. In Milwaukee, a higher share of respondents (36.35%) possess Bachelor's degrees, followed by some college/associate degrees (27.27%), and 21.21% with Master's degrees while the rest (15.15%) have high school degrees or lower. Among minorities, a larger share of African-Americans have a Bachelor's degree, followed with Master's, and the lower shares have some college/associates degrees. For Asians, Bachelor's and Master's degree holders constitute more than 75% of the total, and high school degree holders occupy a smaller share. Hispanics seem to be equally distributed among high school, some college/associate, and Bachelor's degree or higher.

Upon comparing these patterns, one can conclude that in general Hispanic and Asian respondents in Columbus are more educated compared to Milwaukee. The snowball sampling may explain these differences between Hispanics' and African Americans' educational attainments, though one could also associate these patterns to the largely Fordist (Milwaukee) versus Post-Fordist (Columbus) effects. In addition, a significant share of Asian respondents in Milwaukee comprised the Hmong refugees, who possess lower education than the Asians in Columbus, Ohio. Overall, then, Columbus respondents align better with prior scholarly work in that African Americans still remain the most deprived, with lower SES compared to others (see Farley and Frey 1994; Frey and Farley 1996; Alba et al. 1999; Clark and Blue 2004; Sharma and Brown 2012).

Income data were similar across respondents, with a large share of households in both metropolises having median household income in \$40,001-\$75,000 category. However, Caucasians mostly have income >\$40,000, with a smaller share earning <\$40,000 annually. African American, in contrast, mostly earn <\$40,000 annually, and these numbers/shares decline gradually as income categories increase—an element that has been continually confirmed in past research (Clark and Blue 2004). For Asians and Hispanics, however, none of the two groups' earnings are lower than \$40,000. In Columbus, Hispanics have their largest share earnings above \$100,000. In Milwaukee, African-Americans' incomes are generally less than \$40,000 whereas Asians and Hispanics have their largest share earning >\$40,000. Overall, then, minorities are generally better off in Columbus—a possible manifestation of socio-economic and historical contexts (Geib 1998) and the Fordist versus post-Fordist effects.

Length of stay of a family/household in a particular geographic location can be indicative of their overall socio-economic status and mobility potentials (remember classical assimilation framework from the Chicago School). Alternatively, a household continues to stay in a co-ethnic community because of their own choices (resurgent ethnicity framework). Which ones of the above drives longevity in a location can be difficult to gauge simply from the Likert scale ranking. However, longevity scores are higher for African Americans, indicating that they tend to stay at one place for longer durations, which also makes it difficult to dissolve the long-established segregated/clustered spaces; Caucasians, too, score higher on this variable (12.6 years against 13 for African Americans in Milwaukee, and 7.4 years versus 9.06 for Columbus), suggesting similar trends in both metropolises, which ultimately manifests into long/established segregated spaces. Such group-based *inertia* produces segregated spaces in specific parts of these metropolises (see Brown and Sharma 2010 for discussions on *community inertia* perspectives). Asians and Hispanics rank this variable lower, implying their newly arrived status, and their propensity and affordability to be mobile.

## **4.2 Importance of Characteristics of Households, Neighborhoods and Schools in Home Buying Decisions**

### *4.2.1 Household Characteristics*

This analysis suggests that in general all races/ethnicities had similar perceptions regarding the quality and characteristics of homes they buy. There are minor variations between groups (Table 2). For example, Asians and Hispanics generally ranked most of the neighborhood characteristics higher on the Likert scale—in contrast to African Americans' ranking of these as lower—but the difference was not significant. This supports *M-LP's* take on consumer preferences, in that they do not differ across races/ethnicities, and that quality-related attributes are desirable by all. The size of the house, open lawn/green space, and affordability are key attributes that attract all races and ethnicities. Interestingly, good resale value, affordability, and size of the home were some of the factors that ranked as the most important among the sample, even though Asians ranked these higher than Hispanics and African Americans. While these findings reaffirm that in general races/ethnicities do not differ much in their preferences of certain

Table 2. Importance of Home Characteristics, Neighborhood and Academic Programs/School Characteristics in Home-Buying Decision

Races	Importance of Characteristics of the House									Importance of Academic Programs						
	Size of the House	Lawn/Open Space	Best Home Shown by Realtor	Most Affordable (\$\$)	Good Resale	Quality of Schools	Traffic	SES of Neighborhoods	Green Space in Neighborhoods	Academic Programs	Athletic/Extracurricular Programs	Racial/Ethnic Composition of Students	Economic/SES of Students	Special Programs	Safety of Schools	Buildings & Facilities
All	5.3	5.0	3.4	5.3	5.3	4.7	4.7	4.6	4.7	4.5	3.6	3.4	3.2	3.8	4.7	4.2
Black	4.9	4.3	3.3	5.5	4.4	4.1	4.3	4.6	3.8	3.9	3.5	3.5	3.1	3.5	4.5	4.1
White	5.3	5.3	3.1	5.0	5.3	4.6	4.6	4.4	5.1	4.4	3.2	2.7	2.9	3.7	4.3	3.9
Asian	5.6	5.1	5.3	5.6	6.5	6.9	5.9	4.4	4.3	6.6	5.9	5.6	5.0	5.1	6.8	6.1
Hispani	5.7	5.5	3.0	6.3	6.3	4.7	5.0	5.2	5.7	4.5	3.3	3.7	2.5	3.8	4.5	3.5
	Importance of Characteristics of Neighborhoods															
	Neighbors are															
	My Race/Ethnicity	Mostly White	Diverse Race/Ethnicity	Safety in the Neighborhood	Property Taxes	Services in the Neighborhood	Distance from Work	Distance from Family/Friends	Distance from Religious Temples	Distance from Shops/Malls	Recreational Amenities					
All	3.1	3.2	3.4	5.9	4.6	4.6	4.7	4.4	3.5	4.4	3.9					
Black	3.6	3.1	3.7	5.4	4.8	4.7	4.4	4.8	4.4	4.8	3.6					
White	3.2	3.1	3.2	5.9	4.4	4.7	4.6	4.2	3.0	3.9	3.9					
Asian	3.3	4.3	3.8	6.3	4.8	5.0	5.0	4.6	3.5	5.4	4.8					
Hispani	1.5	3.0	3.8	6.5	5.7	3.8	5.5	4.2	4.0	4.8	3.2					

Note: On a scale of 0 to 9, 0 = Not Applicable, 9 = Most Important, and in the gradual scale with increasing values, Not Important has values of 1, 2 and 3, Neutral = 4, Very Important = 5, 6 and 7



Table 2. Continued

Milwaukee, Wisconsin																
Races	Importance of Characteristics of the House									Importance of Academic Programs						
	Size of the House	Lawn/Open Space	Best Home Shown by Realtor	Most Affordable (\$\$)	Good Resale	Quality of Schools	Traffic	SES of Neighborhoods	Green Space in Neighborhoods	Academic Programs	Athletic/Extracurricular Programs	Racial/Ethnic Composition of Students	Economic/SES of Students	Special Programs	Safety of Schools	Buildings & Facilities
All	5.4	5.2	3.3	5.2	5.4	4.2	4.8	4.4	4.7	4.4	3.7	2.9	3.1	3.8	4.8	3.8
Black	5.3	5.1	5.2	5.1	5.4	4.3	5.1	5.6	4.2	4.5	3.6	3.0	3.0	4.3	4.8	4.0
White	5.1	4.6	2.5	4.9	4.7	3.7	4.7	3.7	4.8	3.8	3.3	3.1	3.4	3.4	4.7	3.6
Asian	6.3	6.3	2.0	6.7	7.0	6.0	5.0	5.0	5.3	7.0	5.3	4.7	5.0	5.3	6.7	6.7
Hispanic	5.6	5.6	2.6	5.3	5.6	4.0	4.4	4.0	4.8	3.8	3.5	2.0	2.0	3.1	4.3	2.9
	Importance of Characteristics of Neighborhoods															
	Neighbors are															
	My Race/Ethnicity	Mostly White	Diverse Race/Ethnicity	Safety in the Neighborhood	Property Taxes	Services in the Neighborhood	Distance from Work	Distance from Family/Friends	Distance from Religious Temples	Distance from Shops/Malls	Recreational Amenities					
All	3.4	2.5	4.2	5.7	4.1	4.5	4.9	4.1	3.7	3.5	3.4					
Black	4.0	2.9	4.3	5.4	3.9	4.3	4.2	4.1	3.8	3.2	3.0					
White	2.5	2.3	4.6	5.9	3.8	4.5	5.1	3.5	3.3	3.9	3.6					
Asian	5.3	4.3	4.3	6.0	3.7	4.7	6.0	5.7	4.0	4.5	4.3					
Hispanic	3.4	1.8	3.3	5.8	5.0	4.5	5.0	4.3	4.0	2.9	3.1					

Note: On a scale of 0 to 9, 0 = Not Applicable, 9 = Most Important, and in the gradual scale with increasing values, Not Important has values of 1, 2 and 3, Neutral = 4, Very Important = 5, 6 and 7

home characteristics, there are some variations between groups and cities. For example, African Americans in Columbus ranked majority of quality attributes lower, while in Milwaukee, they ranked quality attributes along sample means. Asians, on the other hand, consistently ranked home quality attributes higher than African-Americans, with 'best home shown by the realtor,' ranking far higher than sample mean in Columbus. Asians in Milwaukee ranked those same attributes far below the mean. These variations among racial and ethnic groups between the two cities may reflect intra-urban socio-economic variations, as many Asians interviewed in Milwaukee were from Hmong community whereas Asians in Columbus were largely educated and higher *SES* professionals. Further, African Americans interviewed in Milwaukee were mostly from working and professional classes whereas Columbus black respondents were mostly lower-middle class. These differences are likely to influence the results, but these are also some of the biases and limitations associated with qualitative surveys, especially due to recruitment difficulties and snowball effect. The generic views captured in these responses, however, are within expectations and hence reliable in the larger context of this research.

#### *4.2.2 Quality of Schools*

School quality presented more variations in household responses than housing characteristics. Though the quality of schools is an important factor for Asians, Caucasians, and to some extent Latinos, it is not ranked high by a majority of African American respondents (Table 2). African-Americans ranked attributes such as quality of schools, traffic, and green space in the neighborhoods far lower than other groups. This might indicate that the quality of schools is not the most important factor for African-Americans in comparison to other groups. At the same time, one could also argue that lack of affordable homes in better school districts limit African-Americans' home buying choices. Generally higher shares of African-Americans still belong to lower *SES* (e.g. Charles 2000, 2003), which severely limits their purchasing power, which eventually overshadows preference. The M-LP suggests that the racial composition of neighborhoods is the least important of all characteristics when buying a home, and that the resale value, quality of schools, safety, etc. are the most important. This analysis, however, suggests differently, especially when one evaluates African Americans' valuation of these attributes. Likewise, Asians generally value quality-attributes higher, again deflecting slightly from what the M-LP suggests.

#### *4.2.3 Co-ethnicity*

While African-Americans ranked quality and other factors lower than other respondents (Table 2), when asked 'whether they like residing in neighborhoods that have people belonging to their own race/ethnicity,' in Columbus, a large share (>50%) of African-Americans, Caucasians, and Asians ranked it as a 'neutral' factor; about 33% Hispanic respondents indicated they like to buy homes in areas where others belong to their race/ethnicity. These results suggest a stronger affinity among Hispanics towards co-ethnics, whereas this is not as strong among Caucasians, Africans Americans or Asians. In Milwaukee, however, 45% of total respondents suggested co-ethnicity as a neutral factor. However, the variations on this aspect came out stronger when I compared these figures with some of the responses from open-ended interviews wherein different respondents' perceptions indicated otherwise. In retrospect, obtaining honest response

to this question seems difficult due to the time-frame when the field work conducted. However, given the rise of strong white-nationalist feeling in current times, very likely responses to these types of questions could be much emboldened in current political environment.

Upon examining responses to this question by race/ethnicity, I found that one-third of Caucasians indicated this as a neutral factor, almost similar proportions have given it a rank of important or more important factors. For African-Americans, a large share (65%) considered it as neutral, though 23% indicated it as quite important; almost 2/3<sup>rd</sup> of Asians consider co-ethnic presence as important whereas one-third attributed it to 'neutral' rank. In numerous open-ended responses, however, there was higher preference for co-ethnic neighborhoods in Milwaukee, whereas Columbus respondents, and particularly Caucasians and Asians had higher preference for whiter neighborhoods. This provides mixed evidence on M-LP, in that the racial/ethnic preferences take a back seat.

#### *4.2.4 Socio-Economic Status of Neighborhoods*

Regarding the SES of neighborhoods (and residents) in Columbus, a large share of African-Americans had a neutral stance towards SES of neighborhoods, whereas Hispanics considered it an important factor; for Asians, SES of neighborhoods ranked very high. In Milwaukee, almost 50% of all respondents ranked SES as an important factor in decision making. These responses, however, vary greatly across races/ethnicities, with all Asians ranking it as very important, followed by African-Americans and Hispanics.

#### *4.2.5 Green Space in Neighborhoods*

Availability of green space in neighborhood generally ranked neutral among Columbus respondents, though numerous white respondents indicated it as important. For African-Americans, green space usually was not important, though a large share of Hispanics ranked it as an important factor; Asians ranked green space as less important factor. In Milwaukee, greenery was important for overall sample, and the rankings were the highest among Caucasians, followed by Hispanics, Asians, and African-Americans. The two metropolises, thus, differed on this element of neighborhood quality.

#### *4.2.6 Academic Programs and School Characteristics*

Academic programs and school characteristics are crucial factors in home buying decisions. In general, African-Americans ranked academic programs, or athletic and extracurricular activities or safety of schools and building facilities in Columbus as lower than sample means. For Asians, these attributes ranked very high in both Columbus and Milwaukee. Concerning other attributes listed in this question, similar responses are observed for all races/ethnicities, with slight variations for Latinos and African-Americans. This also suggests that across all races/ethnicities, consumer preferences and perceptions of different indicators are general similar—an emphasis in M-LP, and yet, African-Americans show patterns slightly different than others.

#### *4.2.7 Property Taxes and Services Attributes*

Concerning property taxes, traffic, quality of services, distance from work and family/friends, responses are generally closer to the sample mean for all races and ethnicities aligning with M-LP.<sup>7</sup> Property taxes may vary a lot depending upon the quality of neighborhoods, school districts, median housing value, and the like. In Columbus, only 16.42% of respondents indicated this as an important criterion; a relatively larger, 33% of African-Americans and Hispanics and 25% of Asians indicated this as an important factor. Only 10% of Caucasians considered this important. This raises further questions: Why is property tax not a concern for Caucasians though it is for other groups? Does this have to do with higher affordability and purchasing power of Caucasians compared to others? Do Caucasians perceive other factors as more important than property taxes? In Milwaukee, overall a larger share consider it an important factor; slightly more than 50% of African-Americans and Hispanics ranked it as one of the important categories whereas a large share of Asians ranked it as a lesser important factor.

Services ranked similarly, and matched the sample mean by almost all groups in both metropolises, except Asians in Columbus who ranked it higher. Distance to work may influence households' and neighborhood decisions. Distance from work seems to be important for Hispanics, but not as much for Asians or African-Americans in Columbus. In Milwaukee, though, a much larger share (25.82, 16.13, and 22.58 % respectively) of respondents consider it as an important factor in decision making. Considering race/ethnicity, a significant share of Caucasians rank it higher, as do Hispanics and Asians too. However, slightly less than 50% of African Americans consider it important. Milwaukee respondents, thus, differ from Columbus in the way they regard 'distance to work' as an important factor. Concerning distance from family/friends, almost all groups ranked it at same or lower than sample mean, but Asians in Milwaukee and Blacks in Columbus ranked it higher. This suggests some elements of co-ethnic preferences among these two groups. Distance from shopping malls also ranked higher for Asians in both metropolises. Distance from recreational facilities ranked slightly higher for Asians in both metropolises. These are interesting as many lifestyle attributes ranked higher among Asians in both metropolises—again a slight deviation from M-LP's claim. However, since the difference is not huge, it is difficult to draw firm conclusions in this regard.

#### *4.2.8 Safety in the Neighborhood*

Safety of neighborhoods is important for all respondents, especially in Columbus, and a large share (43.28%) ranked it 'quite important.' while only 25.37% ranked it 'important.' When comparing these patterns with those of White, African-American, Latino and Asian, it ranked fairly high for all races and ethnicities, and very high for African-Americans and Asians. The largest shares of people ranking it important were Asians, followed by Latinos and African-Americans. Respondents in Milwaukee also ranked 'safety of neighborhoods' as an important factor, with almost 70% of total sample ranking it as one of the 'important' categories; this is almost same for Caucasians and African-Americans, and slightly higher for Hispanics and about 66% for Asians. Thus, with minor variations, safety of neighborhoods is very important factor in home buying decisions and hence aligns very well with M-LP.

Findings like these do not necessarily imply that African Americans do not aspire for these qualities and amenities that impact their *SES* and lifestyle patterns. However, these are likely manifestations of long-term segregation and economic deprivation that affect their current affordability and home-buying choices (see discussions in Geib 1998; Levine 2000; Brown and Sharma 2010; Sharma and Brown 2012; Webb and Brown 2012). While these patterns highlight both strengths and weaknesses of the M-LP, they also reveal that African Americans show patterns different from the rest even though the differences are not significant.

### 4.3 Distinct Local Communities

The M-LP suggests that builders and developers continue to develop unexplored areas that provide a variety of housing opportunities to all, irrespective of their race/ethnicity. Many of these developments create mixed/master-plan communities that attract diverse populations. To examine households' perceptions on this aspect of M-LP, I conducted focus groups with three communities in Columbus, Ohio. The communities used participatory urban appraisal tools to identify neighborhood characteristics when buying their homes. These communities' intelligent use of resources to create community maps, and to identify safe versus unsafe neighborhoods were interesting.<sup>8</sup> These three communities included: (i) Northwest Columbus—a middle class largely white/Latino-mixed masterplan community; (ii) East Columbus, diverse with African American domination, and (iii) Low-income white-only Commercial Point community in Pickaway County (south Columbus). Louis Sanchez (pseudonym), a middle-class Latino respondent from the newly developed northwest community shared the following:

We have all the positive attributes of a nice neighborhood. It started with attracting people from all races who bought affordable homes -- newer models with wide price ranges. In my block, we have Indians, East Asians, Middle-Easterners, and all types [...]. In 2005 when I moved in, there were very few homes [and mostly open farm land]. Dominion [builders] was building Master-plan communities in order to attract a mix of people [...]. The new Riverside Methodist hospital will provide specialized medical services [...]. These recent developments have altered our neighborhoods, like a neo-traditional integration ... [Since then] new services like transportation, linking roads and highways, etc. have come up and diversity has grown from 2% in 2005 to 10% now [2009]. (Also see Sharma 2016)

The above illustration suggests how this community distinguishes itself from others because of its excellent geography, good quality schools, connectivity—roads and highways, accessibility to great shopping malls, and other amenities that put this community at an advantageous position. This attracts and retains professional diverse populations. This community had fast growth of middle-to-higher *SES* population, irrespective of their race/ethnicity. According to Sanchez, “We have all the attributes of a nice neighborhood while still paying Columbus taxes” is an interesting observation about this community. Most of the residents are professionals and enjoy the benefits of an upcoming newly developing neighborhood that attracts population from diverse racial/ethnic and class segments. This aspect aligns very well with the M-LP framework.

However, not all communities are alike and while some are proud of diversity, there are others that like to maintain their whiteness and take lot of pride in their whiteness. In many ways, parts of their conversation sounded uncomfortable to me, given my knowledge of use of such words by Whites as markers of racism and white privilege (HTTP3). In particular, the focus group with *The Commercial Point*—a white community in rural parts of Pickaway County (Columbus metropolitan) highlighted several thoughts and perceptions that can be identified with *ignorance* and *faulty pride* associated with specific population groups, cultures and spaces. For example, when I asked them the reasons for lack of diversity in this community, James Anderson responded as follows:

I think for the most part, the ethnicities stick together. This one is a rural area with no rental property. Most Latino and black people are renters and not homeowners. I also think they do not want to be around white people [...]. Probably if I were to reside in an African American area, I would not be comfortable either. People like to stay with people who are of similar culture, and who look like them ... we are the Hill-Billy types ... something like the red necks ... poor white people mostly from West Virginia, Kentucky, and the Appalachia ... generally belonging to lower income groups, working mostly blue collar jobs [...]. So, if people want to spend that kind of money, they will probably choose Dublin, Worthington or Hilliard rather than be here at Commercial Point ... it is just the kind of impression people have about this place [...]. There are not any amenities that may attract urban-oriented people here ... it is a country style living ... and that keeps minorities away [...]. This area has always been for white farmers ... workers who get their hands dirty everyday [...]. We all grew up in such areas and this feels like home to us, and a good place to raise a family. No one cares who has more money or who makes less. It is just the nicety and quietness of the place [...]. This is just the white mind-set. (Sharma 2009)

The above example illustrates how this community certainly takes pride in their geographic location and the sense of *belongingness* to the countryside living, and the life-style choices associated with it, particularly that they lacked access to any recreational amenities, and were yet proud of their location and occupation that mostly conformed to blue color and low-waged service sectors. However, some of the ideas that they shared with me, along with the facial expressions and the body language used within that context, were indicative of their non-acceptance of diversity *per se* (see Pulido 2000 for discussion on subtle racial language and markers of racism). At the time, the response of this community did not surprise me. However, in retrospect, given the increase in hate crimes toward minorities and the up-rise of numerous white nationalist groups operating in and around Columbus, Ohio, as per the Southern Poverty Law Center's hate map (HTTP3), it is obvious that the words and phrases used by Commercial Point residents were subtle markers of apathy and aggression toward anyone who looked different from them (see Pulido 2000), and hence they implicitly declared their perceptions about their community along with sidelining why Latinos and Blacks were not welcome to that community. Given my positionality as a minority woman, engaged in this field-based community research, I was truly surprised by the unique response of this community compared to other two communities where the respondents were quite accepting of diversity-of-sorts.



Thus, while the northwest community (Sanchez's) had significant growth in population and diversity, along with infrastructure development, the Commercial Point community, in contrast, took subtle approaches toward maintaining its whiteness. The only non-white person in this entire community was an East Asian woman married to a white resident. This community has not seen much growth, barely 500-to-600 new homes during 10-15 years, and it has not yet attracted any significant diversity. Commercial Point is close enough to Columbus city, is well-connected to other places, and yet, it has not attracted much development is a reflection of inherent closed attitude toward people of color. In contrast, the white/Latino-middle-class community in northwest Columbus projects themselves as upcoming, progressive, tolerant, and happy with their mixed, master-planned communities, which successfully embraced economic growth and development during 2005-2009.

The east Columbus community—largely a diverse/African American dominated community, used various forms of art and craft symbolism to illustrate their perceptions of safe versus unsafe spaces in their PUA-based community maps, which I am unable to include here due to lower quality of scanned community maps. In analyzing those maps, though, and through their discussions on residential preferences, they made it clear that their community, in particular, had several Caucasian and black gay households, despite a class distinction within the same, with the affluent residing in East Towne part (see Bryant and Poitras's 2003 documentary *Flag Wars* for gentrification in East Towne of Columbus, Ohio). Similar fears about safe versus unsafe places were also provided in another work wherein several LGBT respondents avoided certain parts of Knoxville MSA when buying homes, and they considered those spaces as “unsafe,” “prejudiced” and “red neck” part of the town (Sharma 2014b:154-155).

To sum up, the focus group in northwest Columbus illustrated strong alignment with one element of Brown and Chung's M-LP in that communities differentiate themselves on the basis of business types, life-style choices, recreational opportunities, and the like, which may impact their home buying decisions and hence their community's identity and racial/ethnic characteristics (Holloway 2000; Peake and Schein 2000; Rosenstein 2009; Pais et al. 2014). As obvious from the three focus groups, the case of northwest Columbus transformed through an excellent marriage between developers, lenders and the city government. In contrast, the Commercial Point community proudly associated itself with specific culture and identities by using terms like “rural/countryside,” “hillbilly,” “redneck,” and “low-socioeconomic status.” Finally, the east Columbus community maintained its image as a tolerant LGTB-friendly community, open to diversity of sorts. Each of these communities created and maintained their own distinct identity and emotional attachments with the place and space (Pais et al. 2014) part of which was a manifestation of the supply side of the housing market, whereas the other part was largely created by the people who resided within, hence aligning perfectly with what M-LP had suggested.

## 5 CONCLUSIONS

This analyses of MLP using 100 households' survey responses arrives at major conclusions. *First*, while the decision of *where to live* and *who to live with* is generally made by consumers, not all people are similar, and the multiple realities of households' perceptions are evident from the ways they assign importance to the attributes associated with themselves, the homes, their neighbors and neighborhoods and the communities

where they live. In general, consumers from all races/ethnicities ranked these attributes similarly, with minor variations. The quality of schools, safety of neighborhoods, price and affordability of the homes, mattered to most consumers similarly, even though African Americans ranked it lower, reflecting their lower SES and long-term racial prejudice along with historical contexts of slavery which has continued to suppress the community at the lowest hierarchies in most social and economic/growth indicator pyramid (e.g., Charles 2003). This is affected by the history of long-term slavery and racial/ethnic discrimination which influences peoples' decisions on *where to live* and *who to live with even* these days as it affects their overall SES and standing in the larger political economy and decision-making power. *Second*, the fact that Caucasians and African-Americans both feel comfortable residing with co-ethnics suggest natural affinity toward co-ethnic habitation – which indirectly also measures the role of social capital and social cohesion available within their co-ethnic and family relations. In addition, people tend to stay longer at a place where they feel comfortable. This can often get spatially manifested while simultaneously associating with *place attachments* which also create segregated geographies as evident in Milwaukee and Columbus both. *Third*, this analysis also hints toward the problem concerning the ways in which new developments are planned and executed, and the missing links that limit the growth of a dynamic urban system in certain locations. There is a contrast between a master-plan community developed in collaboration with the city which promotes diversity and intermixing, via creating and maintaining a sustainable community (Ellen and Turner 1997; Turner and Rawlings 2009). At the same time, communities such as Commercial Point maintains its whiteness by implicitly avoiding diversity. Though at the surface and in the community's perspectives, one could argue these are spatial manifestations of *cultural identity*, and *place attachments* (see Holloway 2000 and Pais et al. 2014), a deeper analysis of their responses and perceptions suggest subtle racism.

To conclude, the responses analyzed from surveys and few noted interview excerpts reflect complex intertwining between Fordist/post-Fordist cultures within the purview of historical prejudice that have spatially manifested in distinctness of the two metropolises (Geib 1998; Levine 2000; Sharma and Brown 2012). Consumers largely align well with M-LP in terms of the roles of banker/lenders, real estate agents and neighborhood and household characteristics. However, the three focus groups, and other open-ended interviews (not reported here in this analysis, see Sharma 2016 for detailed interviews), indicate the distinctness of these communities and nuanced ways of racism. Thus, it is fair to conclude that at larger scales of geographies, the attributes measured in this research align well with consumers' perception as claimed by M-LP.

Finally, while the developers also play important roles in identifying new spaces for exploring and developing housing opportunities, it is often the people residing in these communities who create their distinct identities. The three communities discussed above show their distinctness—the northwest for being a *neo-liberal progressive community*, east Columbus for being *tolerant and accepting of diversity of sorts*, and the Commercial Point for being *less accepting of diversity*—and hence aligning well with M-LP's claim regarding community's role in spatial distinction. However, one must be cautious in making generalization given the focus groups were only completed in Columbus. The Fordist economy in Milwaukee along with recorded geographies of violence and racism in the city, somehow, matches well with subtle nuanced racism exhibited in Commercial Point, and hence both cities align well with the M-LP.

As a limitation of this study, I want to add that had I conducted the exact same research in both metropolises more recently, in post-foreclosure era, the M-LP's validity

could have been further challenged in terms of its claim of the declining significance of race. In particular, it will be interesting to evaluate M-LP's standing in Trump's America, which I hope to do soon. Overall, then, based on the data analyzed in this paper, it is important to note that the lending practices in contemporary America and the factors affecting home-buying decisions are interesting topics that matter to us all and hence it needs continued exploration in changing times. This paper, thus, makes an important and timely contribution by theoretically and empirically testing and expanding upon the Market-Led Pluralism framework from a multi-city and consumers' perspectives.

## 6 REFERENCES

- Abbott, A. (2002) Los Angeles and the Chicago School: A Comment on Michael Dear. *City and Community*, 1(1), 33-38.
- Agarwal, S., Amromin, G., Ben-David, I. and Evanoff, D.D. (2016) Loan Product Steering in Mortgage Markets, *Paper presented at the NBER Summer Institute*, Last Accessed on 12/15/2017 at [https://mendoza.nd.edu/assets/210416/itzhak\\_ben\\_david\\_paper.pdf](https://mendoza.nd.edu/assets/210416/itzhak_ben_david_paper.pdf).
- Alba, R.D., Logan, J.R., Stults, B.J., Marzan, G. and Zhang, W. (1999) Immigrant Groups in the Suburbs: A Re-examination of Suburbanization and Spatial Assimilation. *American Sociological Review*, 64, 446–460.
- Bach, A., Gupta, P.K., Haughey, R., Kelly, G., Pawlukiewicz, P. and Pitchford, M. (2007) Ten Principles for Developing Affordable Housing. *A Report prepared by The Urban Land Institute*, 1-36
- Bakshi, P., Goodwin, M., Painter, J. and Southern, A. (1995) Gender, Race, and Class in the Local Welfare State: Moving Beyond Regulation Theory in Analyzing the Transition from Fordism. *Environment and Planning A*, 27 (10), 1539–1554.
- Brenner, N. (2002) Decoding the Newest “Metropolitan Regionalism” in the USA: A Critical Overview. *Cities*, 19(1), 3–21.
- Brown, L.A. and Chung, S-Y. (2006) Spatial Segregation, Segregation Indices and the Geographical Perspective. *Population, Space and Place*, 12: 125–143.
- Brown, L.A. and Chung, S-Y. (2008) Market-led pluralism: Re-thinking our Understanding of Racial/ethnic Spatial Patterning in U.S. Cities. *Annals of the Association of American Geographers*, 98(1), 180–212.
- Brown, G., Schebella, M.F. and Weber, D. (2014) Using Participatory GIS to Measure Physical Activity and Urban Park Benefits. *Landscape and Urban Planning*, 121, 34-44
- Brown, L.A. and Sharma, M. (2010) Metropolitan Context and Racial/ethnic Intermixing in Residential Space: U.S. MSAs 1990–2000. *Urban Geography*, 31, 1–28.
- Brown, G. and Raymond, C.M. (2014) Methods for Identifying Land Use Conflict Potential Using Participatory Mapping. *Landscape and Urban Planning*, 122, 196-208.
- Brown, L.A. and Webb, M.D. (2011) Home Ownership, Minorities, and Urban Areas: The American Dream Writ Local, *The Professional Geographer*, 64(3), 332-357 DOI:10.1080/00330124.2011.601183

- Bryant, L.G., and Poitras, L. (2003) *Flag Wars* [Documentary Movie], New York: Zeitgeist Films.
- Charles, C.Z. (2000) Neighborhood Racial-composition Preferences: Evidences from a Multiethnic Metropolis. *Social Problems*, 47(3), 379–407.
- Charles, C. Z. (2003). The Dynamics of Racial Residential Segregation. *Annual Review of Sociology*, 29, 170–207.
- Clark, W.A.V. and Blue, S. (2004) Race, Class, and Segregation Patterns in U.S. Immigrant Gateway Cities. *Urban Affairs Review*, 39, 667–688.
- Chung, S-Y. (2005) *Intra-Urban Segregation Changes: An Evaluation of Three Segregation Frameworks with a Case Study of Columbus, Ohio MSA, 1990 and 2000*, PhD Dissertation, Ohio State University, Department of Geography.
- Darden, J.T. and Kamel, S.M. (2000) Black Residential Segregation in the City and Suburbs of Detroit: Does Socioeconomic Status Matter? *Journal of Urban Affairs*, 22(1), 1-13.
- Dear, M. (2002) Los Angeles and the Chicago School: Invitation to a Debate. *City and Community*, 1(1), 5-32.
- Dear, M. and Flusty, S. (1998) Postmodern Urbanism. *Annals of the Association of American Geographers*, 88(1), 50-72.
- Dingemans, D. and Datel, R. (1995) Urban multi-ethnicity. *Geographical Review*, 85, 458–477.
- Ellen, I.G. and Turner, M.A. (1997) Does Neighborhood Matter? Assessing Recent Evidence. *Housing Policy Debate*, 8(4), 833–66.
- Ellis, M., Wright, R., and Parks, V. (2004) Work Together, Live Apart? Geographies of Racial and Ethnic Segregation at Home and Work, *Annals of the Association of American Geographers*, 94, 620-637.
- Farley, R. (1994) Black–white residential segregation: The views of Myrdal in the 1940s and Trends of the 1980s. *Challenge: A Journal of Research on African American Men*, 5(1), 58-99
- Farley, R. and Frey, W.H. (1994) Changes in the segregation of whites from blacks during the 1980s: Small Steps toward a More Integrated Society. *American Sociological Review*, 59, 23–45.
- Farley, R. (1996) Black-White Segregation: The Views of Myrdal in the 1940s and trends of the 1980s. In *An American Dilemma Revisited: Race Relations in a Changing World*, Eds. O. Clayton. New York: Russell Sage Foundation.
- Florida, R.L. (2012) *The Rise of the Creative Class—Revisited, 10th Anniversary Edition, Revised and Expanded*. New York: Basic Books.
- Frey, W.H. and Farley, R. (1996) Latino, Asian, and Black Segregation in U.S. Metropolitan Areas: Are multiethnic metros different? *Demography*, 33, 35–50.
- Galster, G. (1998) A Stock/flow Model of Defining Racially Integrated Neighborhoods. *Journal of Urban Affairs*, 20, 43–51.
- Gartman, D. (1998) Postmodernism; or, The Cultural Logic of Post-Fordism? *The Sociological Quarterly*, 39(1), 119–137.
- Geib, P. (1998) From Mississippi to Milwaukee: A Case Study of the Southern Black Migration to Milwaukee, 1940–1970. *The Journal of Negro History*, 83, 229–248.
- Glaeser, E.L. and Shapiro, J. (2001) Is There New Urbanism? The Growth of U.S. Cities in the 1990s. *NBER Working Paper 8357*, Last Accessed on 15<sup>th</sup> July 2015 at <http://www.nber.org/papers/w8357>
- Gotham, K.F. (2002a) Beyond Invasion and Succession: School Segregation, Real

- Estate Blockbusting, and the political economy of neighborhood racial transition. *City and Community*, 1, 83–111.
- Gotham, K.F. (2002b) *Race, Real Estate, and Uneven Development: The Kansas City Experience, 1900–2000*. New York, NY: State University of New York Press.
- Immergluck, D. (2002) Redlining Redux: Black Neighborhoods, Black-owned Firms, and the Regulatory Cold Shoulder. *Journal of Urban Affairs*, 38, 22–41.
- Holloway, S.R. (1998) Exploring the Neighborhood Contingency of Race Discrimination in Mortgage Lending in Columbus, Ohio. *Annals of the Association of American Geographers*. 88(2), 252-276.
- Holloway, S.R. (2000) Identity, Contingency, and the Urban Geography of ‘Race.’ *Social and Cultural Geography* 1(2), 197-208.
- HTTP1. (2011) Affordable Housing as a Platform for Improving Family Well-Being: Federal Funding and Policy Opportunities. *Financial Community Change Brief*, Center for the Study of Social Policy Report, Available at [www.cssp.org](http://www.cssp.org)
- HTTP2. (2014) Housings and Neighborhoods Role in Shaping Children’s Future; Last Accessed on 12/4/2017 at <https://www.huduser.gov/portal/periodicals/em/fall14/highlight1.html>
- HTTP3. Southern Poverty Law Center’s hate map, <https://www.splcenter.org/hate-map>
- Kaplan, D., Wheeler, J.O., and Holloway, S. 2008 *Urban Geography, 2nd Edition*. New York, NY: John Wiley.
- Lauria, M. and Baxter, V. (1999) Residential Mortgage Foreclosure and Racial Transition in New Orleans. *Journal of Urban Affairs*, 34: 757–786.
- Logan, J.R. and Molotch, H.L. (2007) *Urban Fortunes: The Political Economy of Place*. Berkeley, CA: University of California Press.
- Levine, M. (2000) The economic state of black Milwaukee. In S. F. Battle and R. Hornung, Eds. *The State of Black Milwaukee*. Milwaukee, WI: Milwaukee Urban League, 171–193.
- Levine, M. (2006) *The Economic State of Milwaukee’s Inner City*. A report prepared by The University of Wisconsin-Milwaukee Center for Economic Development, Last accessed 2/5/2018 at [www.ced.uwm.edu](http://www.ced.uwm.edu)
- Levine, M. (2008) *The Crisis Continues: Black Male Joblessness in Milwaukee*, A report prepared by The University of Wisconsin-Milwaukee Center for Economic Development Working Paper, Last accessed 2/5/2018 at [www.ced.uwm.edu](http://www.ced.uwm.edu)
- Marcuse, P. (1993) What is new about divided cities? *International Journal of Urban and Regional Research*, 17(3), 355–365.
- Massey, D.S. and Lundy, G. (2001) Use of black English and Racial Discrimination in Urban Housing Markets: New Methods and Findings. *Urban Affairs Review*, 36, 452–469.
- McKenzie, E. (1994) *Privatopia*. New Haven. Conn.: Yale University Press.
- Moser, C. and McIlwaine, C. (1999) Participatory Urban Appraisal and Its Application for Research on Violence. *Environment and Urbanization*, 11 (2), 203--226
- Mitlin, D. and Thompson, J. (1995) Participatory Approaches in Urban Areas: Strengthening Civil Society or Reinforcing the Status Quo? *Environment and Urbanization*, 7 (1), 231-50.
- Pain, R. (2004) Social Geography: Participatory Research. *Progress in Human Geography*, 28 (5), 652-63.
- Sassen, S. (1991) *The Global City*. Princeton, NJ: Princeton University Press.
- Pais, J, Batson, C.D., and Monnat, S.M. (2014) Neighborhood Reputation and Resident Sentiment in the Wake of the Las Vegas Foreclosure Crises. *Social Perspective*,



57(3), 343-363

- Peake, L. and Schein, R.H. (2000) Racing Geography into the New Millennium. *Social and Cultural Geography*, 1 (2), 133-142.
- Pulido, L. (2000) Rethinking environmental racism: White privilege and urban development in Southern California. *Annals of The Association of American Geographers*, 90(1), 12-40.
- Rosenstein, C. (2009). Cultural Development and City Neighborhoods, *The Urban Institute Series*, 21, 1-10.
- Sabel, B. (2010) *Mortgage Lending Practices after the Dodd-Frank Act*. A report prepared by the Harvard Law School Forum on Corporate Governance and Financial Regulation; Last accessed on 12/4/2017 at <https://corpgov.law.harvard.edu/2010/11/16/mortgage-lending-practice-after-the-dodd-frank-act/>
- Sharma, M. (2009) *Spatial Integration and Neighborhood Diversity in US MSAs, 1990- 2000: A Mixed-Method Approach*; PhD Dissertation Submitted to The Ohio State University, Last accessed on 1/26/2018 at [https://etd.ohiolink.edu/!etd.send\\_file?accession=osu1248878220anddisposition=inline](https://etd.ohiolink.edu/!etd.send_file?accession=osu1248878220anddisposition=inline)
- Sharma, M. and Brown, L.A. (2012) Racial/Ethnic Intermixing in Intra-Urban Space and Socio-Economic Context: Columbus Ohio and Milwaukee Wisconsin, *Urban Geography*, 33(3), 317-347.
- Sharma, M. (2014a) Peoples' Perceptions on Housing Market Elements in Knoxville, Tennessee. *Southeastern Geographer*, 54(2), 137-160.
- Sharma, M. (2014b) The Changing South! An Examination of Residential Intermixing and Neighborhood Contexts in Knoxville, Tennessee. *Regional Science Policy and Practice*, 6(2), 153–75.
- Sharma, M. (2016) The Housing Market and Population Vulnerabilities: Perceptions in a Fordist and a post-Fordist Context. *Geographical Review*, 106(4), 588-613. DOI:<http://onlinelibrary.wiley.com/doi/10.1111/j.1931-0846.2016.12201.x/epdf>
- Sharma, M. (2018) Economic Growth Potentials and Race/Ethnicity in Tennessee: Diversity and Economy. *International Journal of Applied Geospatial Research*, 9(2), 33- 54; DOI: <https://www.igi-global.com/viewtitlesample.aspx?id=198484>
- Simpson, L. (2004) Statistics of Racial Segregation: Measures, Evidence and Policy. *Urban Studies*, 41(3), 661–681.
- Spivak, A.L., Bass, L.E., and John, C.S. (2011) Reconsidering Race, Class, and Residential Segregation in American Cities. *Urban Geography*, 32 (4), 531–67; DOI:10.2747/0272-3638.32.4.531.
- Timberlake, J.M. and Iceland, J. (2007) Change in racial and ethnic residential Inequality in American cities, 1970–2000. *City and Community*, 6, 335–365.
- Turner, M.A. and Rawlings, L. (2009) Promoting Neighborhood Diversity Benefits, Barriers, and Strategies, *The Urban Institute Series*, 1-21.
- Walks, A.R. (2001) The Social Ecology of the Post-Fordist/Global City? Economic Restructuring and Socio-Spatial Polarization in the Toronto Urban Region. *Urban Studies*, 38 (3), 407–47.
- Webb, M.D. and Brown, L.A. (2012) Neighbourhood change in an era of promoting the American dream, *Regional Science Policy and Practice*, 4(4), 509-534; doi:10.1111/j.1757-7802.2012.01085.x
- Wilson, B.M. (1992) Structural Imperatives behind Racial Change in Birmingham, Alabama. *Antipode*, 24 (3), 171–202.



- Wyly, E.K. and Holloway, S.R. (2002) The Disappearance of Race in Mortgage Lending. *Economic Geography*, 78 (2), 129-169.
- Yinger, J.M. (1995) *Opening Doors: How to Cut Discrimination by Supporting Neighborhood Integration*. Syracuse, NY: Center for Policy Research, Maxwell School of Citizenship and Public Affairs, Syracuse University, *Policy Brief Paper No. 3*.
- Zuniga, V. and Hernandez-Leon, R. (2005) Eds. *New Destinations: Mexican Immigrants in the United States*, New York: Russell Sage Foundation.

## FOOTNOTES

1. See Dear 2002; Dear and Flusty 1998; Abbott 2002, etc. for more details on The Los Angeles School of thought. See Saskia Sassen (1991) on growth of social polarization in global cities and how the middle class is disappearing due to new economic growth and due to post-industrialization.
2. Place-stratification and discrimination was common during early-to-mid 1900s which made it very difficult for Black community to aim for upward mobility.
3. A Columbus, Ohio, (<http://cura.osu.edu/data/housing/housing.htm>) survey shows that the most sought after attributes are resale value, quality of schools, and safety; the least important are racial composition of the neighborhood and school student body; there is no significant difference in preferences between African-Americans (AA) and Caucasians (C). But the survey is limited in sample size, only considered home owners, only had sample sizes that would sustain an African-American/Caucasian comparison, and was taken in 1997, more than a decade ago.
4. PUA is an effective method in gathering valuable information in low-income groups (Moser and McIlwaine 1999; Mitlin and Thompson 2005). This method also measures a community's engagement with local resources, how they are used by subgroups both individually and collectively, and how they serve as useful tools for communicating group perceptions and understanding of their spaces (Brown and Raymond 2014; Brown et al. 2014; Pain 2004).
5. All protocols of IRB (such as protecting the identity of respondents by using coding/pseudo names, taking their consent before initiating the interviews and for recording their responses, etc.) were followed. The interview forms and digitally recorded interviews were stored in locker in the researcher's office.
6. One of the questions posed by an audience at a conference noted that the differences in rankings across racial/ethnic groups, such as the quality of schools might be from absence of school-going children in some households. While this argument is logical, it may be noted that the current sample consisted of average families, with mixed types of homes, varying from no school-going children to school-going children. Thus, the overall sample in this research is a good representation of what the two metropolises look like and the results are trustworthy.
7. The PUA-based community maps can be provided upon request. I did not include these here because the scanned copies of these maps did not meet the journal's dpi requirements, and in the symbols and diagrams etc. used color-coded schemes.