

Minority Home Ownership Patterns in the United States: A Function of Race or a Function of Household Income?

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Abstract

The United States of America is a country that prides itself on being known as not only the proverbial melting pot of people with familial origins stretching from around the world, but also as the proverbial land of milk and honey filled with opportunities for accessing wealth and its attainment for all. But how real are those classic clichés that have been used to describe minority accessibility to obtain the American Dream of home And not only obtaining a home, but obtaining a home located within an ecological space that is comparable to that of their White peers of a similar household income bracket? To explore those questions more fully, the purpose of this paper was to 1) identify common patterns of residential segregation with the regard to the location of the primary residences of minority headed households in the United States and 2) if there is such a pattern present, determine if that pattern is a function of race/ethnicity and/or a function of household income. Research found that there are patterns of racial and ethnic residential segregation in the United States. It was also determined that even with minority headed households falling within a middle-class through upper-class socioeconomic standing, this population often times do not own homes in ecological spaces that are reflective of their financial standing. This was especially true among Black households. In summary, the research for this paper supports the idea that patterns of residential segregation with homeowners in the United States is a function of race/ethnicity more so than that of household income.

Spatial Assimilation

• This theory follows asserts that in an analysis of an individual householder's decision on where they purchase their home, there is an expectation that their selection will positively reflect and connect their household income to the quality of neighborhood (location) in which they reside.

In other words, the higher the individual's income is, the better (with regard to the accessibility to resources) the neighborhood will be that the individual selects to reside in. Simply put, minority groups are able to have their socioeconomic gains translate into an ability to live in communities with peers of all races/ethnicities of a similar socioeconomic status.

Place Stratification

- Place stratification asserts that advantaged social groups of a society systematically utilize the privilege of their position to maintain their position (location).
- social groups to assimilate as well into locations of privilege are purposefully diminished because of the utilization of privilege by the dominate group. Simply put, minorities cannot take financial or wealth gains they have achieved and turn them into an ability to buy their way into owning in home in a better neighborhood or community.

Relevant Spatial Theories

Despite the existence of U.S. housing policies designed to make homeownership and neighborhood access available to all

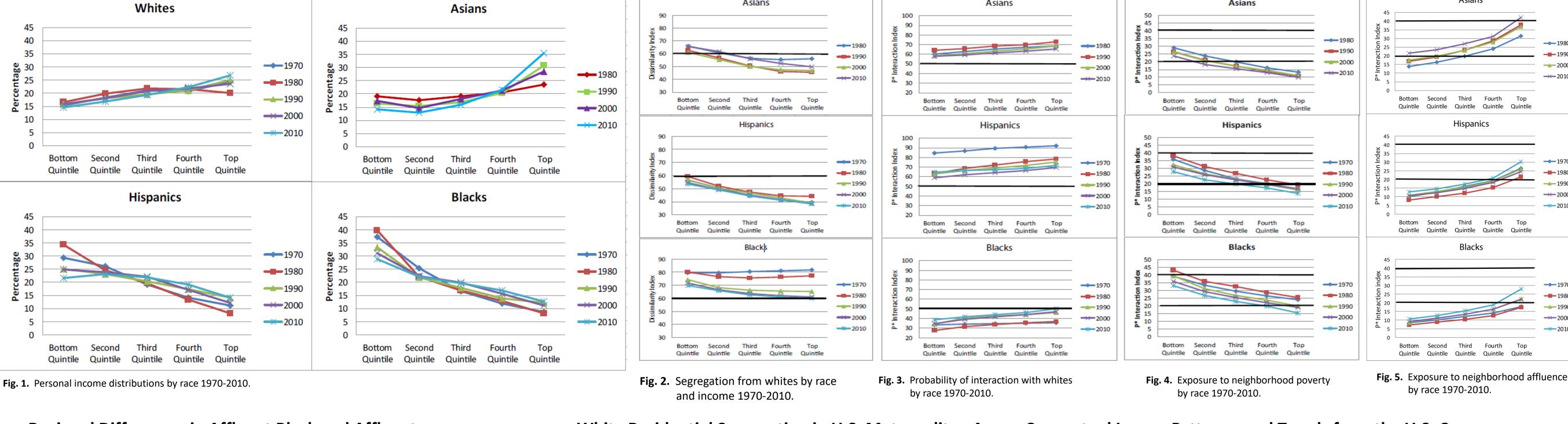
- In other words, the opportunity for less advantaged

Homeownership Patterns in the U.S..

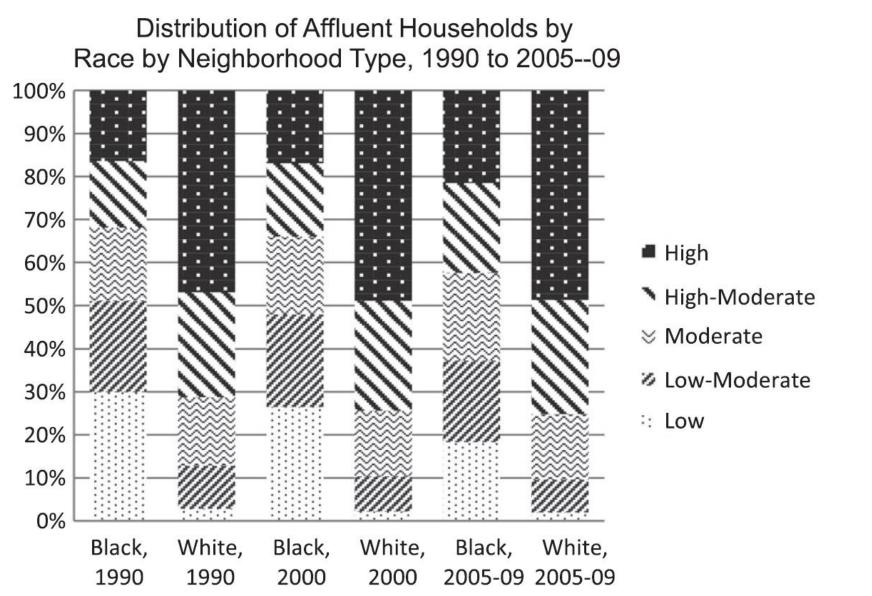
(Key Research Considering both Race/Ethnicity and Income)

- Paper considers patterns of ethnic and racial segregation in the U.S. over an extended period of time.
- Highlights historical federal policies aimed at controlling the residential locations of specific minority groups which exacerbated patterns of segregation.
- Compares the degree of spatial assimilation of generations of ethnic groups of European descent over time to that of specific minority groups in the U.S. whose ability to spatially assimilate with the U.S. did not follow that same pattern

Segregation by race and income in the United States 1970-2010 Intrator, J., Tannen, J., & Massey, D. S. (2016)



Regional Differences in Affluent Black and Affluent White Residential Outcomes. (Malega, R., & Stallings, R. Y., 2016)



White Residential Segregation in U.S. Metropolitan Areas: Conceptual Issues, Patterns, and Trends from the U.S. Census, 1980 to 2010. (Iceland, J., & Sharp, G., 2013)

Table 1 Mean White dissimilarity from select racial/ethical groups, 1980-2010

Group	Non-Hispanic Whites								All Whites							
	1980		1910		2000		2010		1980		1990		2000		2010	
	Index	N	Index	N	Index	N	Index	N	Index	N	Index	N	Index	N	Index	N
Non-Whites	.56	331	.52	366	.49	366	.45	366	.58	326	.52	366	.46	366	.41	366
Blacks	.70	288	.64	319	.61	331	.57	345	.69	288	.63	320	.59	334	.54	348
Asians	.39	173	.40	243	.42	284	.41	323	.38	173	.39	248	.40	288	.40	328
Hispanics	.43	267	.42	310	.45	353	.44	366								
Other races	.34	247	.37	178	.30	356	.27	365	.46	239	.46	266	.39	366	.36	366

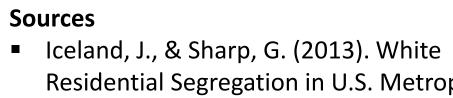
Segregation calculations are weighted by the size of the White population and only include those metros with at least 1,000 members of both the White group of interest and the reference group. We do not calculate the segregation of "All Whites" from Hispanics because White Hispanics are included in the counts of both groups

Conclusion

U.S. families despite race or ethnicity, even when higher income minority families have the economic means to afford to live in more affluent U.S. neighborhoods, racial/ethnic segregation in a number of U.S. cities continues to exist. Though this could be a function of income/class, I found current research to support that these continued patterns of segregation are primarily a function of race/ethnicity.







- Residential Segregation in U.S. Metropolitan Areas: Conceptual Issues, Patterns, and Trends from the U.S. Census, 1980 to 2010. Population Research And Policy Review,
- Intrator, J., Tannen, J., & Massey, D. S. (2016). Segregation by race and income in the United States 1970-2010. Social Science Research, 6045-60.
- Malega, R., & Stallings, R. Y. (2016). Regional Differences in affluent black and affluent white residential outcomes. Geographical Review, 106(1), 72.

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