

THE NEGLECT OF AMERICA'S HOUSING:
Consequences and Policy Responses

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Abstract

In this paper, we demonstrate the vital importance of housing by identifying the top 12 impacts of housing on social issues and problems. This identification is based on an extensive review of major research findings about the impacts of housing on individuals, families, and communities. These impacts arise from inadequacies in housing quality, housing affordability and stability, neighborhoods and opportunities, and neighborhood social and cultural environment; these inadequacies cost communities real dollars. A broad policy strategy for maintaining, improving, and expanding the nation's housing stock is suggested in the closing section.

Introduction

Housing—shelter—is one of the most basic needs of an individual. Housing, however, is more than just shelter—it provides a sense of control and self-esteem, and is instrumental to individual self-sufficiency. It is also one of the most basic community needs—part of the essential services and facilities that provide a foundation for healthy community. Housing has such far-reaching impacts because it affects individuals and families in several important ways. First, as a physical structure, housing is the primary living space. Since much of a person's time is spent in the home, any environmental hazards present—such as lead paints and allergens—will have a substantial impact on health. Second, housing stability is key to emotional, educational, and social development. Families who are forced to move frequently because of affordability considerations disrupt their lives, their children's schooling, and employment prospects. Finally, housing is fixed in a location. Because of this, the characteristics of the neighborhood where housing is located—such as the characteristics of labor/economic opportunities, public and private institutions, and social networks—are key in determining socioeconomic achievement.

When private investment is inadequate, making suitable public investment toward decent and affordable housing and safe, socially stable neighborhoods can improve other areas of social concern, avoiding wasted human and economic potential and costly policy problems. Public investment should focus first on the preservation or maintenance, upgrading, and expansion of the existing housing stock, particularly the stock of housing affordable to those with low or moderate incomes. Without public intervention, housing types are likely to be segregated by value, resulting in neighborhoods that are segregated by income level.¹ This pattern results in wealthy, socially stable suburbs far away from concentrations of poverty and neighborhood problems in central cities. For a complete housing policy, efforts at all levels of government are likely necessary to create healthy diverse communities for all members of society.

In this paper, we demonstrate the vital importance of housing by identifying the top 12 impacts of housing on social issues and problems. This identification is based on an extensive review of major research findings about the impacts of housing on individuals, families, and communities. These impacts arise from inadequacies in housing quality, housing affordability and stability, neighborhoods and opportunities, and neighborhood social and cultural environment; these inadequacies cost communities real dollars. A broad policy strategy for maintaining, improving, and expanding the nation's housing stock is suggested in the closing section.

HOUSING QUALITY

Housing conditions in the U.S. have improved greatly over the last half-century, with far fewer homes lacking basic facilities. However, the home environment still poses serious health risks. Indoor exposure to environmental health hazards is ten to twenty times greater than outdoor exposure.² Housing quality and stability can also affect mental health and self-esteem. Neighborhood environmental conditions also significantly affect physical and mental health. Most often, low-income families lack the means to address the conditions that lead to these health risks in their homes and communities. These impacts on health create significant costs for communities and barriers to equal opportunities.

1. Poor quality housing can cause poor health, especially for vulnerable children.

Poor quality housing is associated with three important health risks: lead poisoning, asthma and allergy, and unintentional injury.

Lead poisoning

Older housing poses hazards in the form of lead paint and lead dust. Most elevated blood lead levels are caused by chronic, low-level exposure to lead dust in the home. Lead is a powerful neurotoxicant that has health, intellectual, and behavioral effects in young children. These effects include reduced IQ and attention span, hyperactivity, learning disabilities and impaired growth³. Nearly one million children, or 4.4% of children aged 1 to 5 years, have elevated blood lead level.⁴

There are 64 million homes in the current housing stock with lead-based paint.⁵ Paint that is deteriorating, whether due to its location on friction services, excessive moisture, or disruption by remodeling or repainting, is considered hazardous.⁶ Twenty million homes present lead hazards due to the condition of the paint; 3.6 million of these hazardous units house young children.⁷ Low-income children living in older housing have incidence of elevated blood lead levels that is thirty times higher than that of middle-income children living in newer housing.⁸ However, the incidence of elevated blood lead levels has been decreasing with hazard controls and improvements to the housing stock.

Asthma and allergy

Asthma is a common and potentially severe respiratory disease that has been linked to both indoor and outdoor air quality. Poorly maintained housing and neighborhoods with excessive air pollution can exacerbate asthma symptoms. There are approximately 17 million Americans with asthma, including 4.8 million children.⁹ There are half a million hospitalizations due to asthma yearly. In 1993, 159,000 children under 15 years old were hospitalized due to asthma, staying an average of 3.4 days.¹⁰ Asthma attacks and hospitalizations are even more frequent and severe for African-American children. The condition is potentially fatal, and there is some evidence that the risks associated with asthma are becoming more severe; the death rate among 5 to 24 year olds with asthma nearly doubled from 1980 to 1993.¹¹

Asthma is a leading cause of school absences, lost workdays, emergency room visits, and hospitalizations.¹² The loss of school days alone cost an estimated \$1 billion in productivity losses in 1990. Overall, asthma treatment cost \$6.2 billion that year.¹³

Both housing units and neighborhood can contribute to asthma problems. Exposure to allergens, indoor and outdoor, is a major risk factor for the development and increased severity of asthma symptoms. Cockroach allergens are a particularly common allergen found to be a cause of severe symptoms.¹⁴ Roach allergens affect 5 to 10% of the population and are excessive in 30 to 50% of inner-city housing.¹⁵

Unintentional injury

The failure to maintain basic safety features in housing can also cause serious and costly health problems. Unintentional injuries in the home can include fires or burns, suffocation, poisoning, and falls, among others. The incidence of injury is quite high, with 7 million individuals disabled for at least one day in 1997 due to accidents in the home. The costs of these injuries reached \$100 billion.¹⁶

While researchers acknowledge that many injuries are behavior related, upgrading some housing can prevent injury. Faulty heating systems and electrical wiring contribute to a substantial proportion of fires. While smoke alarms are present in 90% in the overall housing stock, they are less common among low-income households. Additionally, up to one half of smoke alarms are not functioning one year after installation.¹⁷

2. Housing and neighborhoods problems can cause individuals—especially children --to experience debilitating stress, anxiety, and depression.

The individual home and the neighborhood environment can substantially affect mental health and self-esteem for adults and children and impact general family functioning. Housing is the physical space “most intimately associated with one’s identity.”¹⁸ This aspect of housing means that control over the personal space has a substantial impact on self-esteem. Better quality housing is related to lower levels of psychological distress.¹⁹ The quality and stability of housing seem to be significant factors in overall mental health.

Exposure to violence in a neighborhood is also a serious issue in mental health, particularly for children and adolescents. There is a significant relationship between neighborhood and mental health, particularly between the feeling of personal safety in the neighborhood and health.²⁰ One study of children’s exposure to violence in Washington DC found that children had witnessed four times as much violence as they had personally experienced.²¹ Psychologists have found that the incidence of urban youth suffering from post-traumatic stress disorder, depression, and anxiety can be attributed to traumatic violent events in the neighborhood.²² The level of “daily hassle,” which includes stress in the neighborhood, creates psychological distress that inhibits mothering behaviors and may increase child maltreatment.²³

HOUSING AFFORDABILITY AND STABILITY

Housing is a major expenditure in a household's budget.²⁴ Housing is often the first claim on income; families will go without other necessities, including food, in order to maintain their housing situation.²⁵ When families face a housing cost crisis, they may move frequently in search of affordable accommodations or even become homeless when no such accommodations are found. These are outcomes with significant negative impacts. Families who own their own homes are more stable, with longer tenure in their home. This stability has positive effects on their neighborhoods and their children.

3. The frequent moves of families with unstable housing disrupt children's education.

When housing is not affordable, families may have to move frequently to reduce their housing costs. The effect of the stability of housing on the educational attainment of children and adolescents can be significant. Instability in housing, including homelessness, significantly impacts "the emotional, behavioral, and cognitive development of children."²⁶ The decision to drop out of high school is strongly affected by disruption of the residential location in childhood or early adolescence.²⁷ When parents own their own home and live in neighborhoods with low residential turnover, their children have a higher probability of completing high school.²⁸ Living in a stable home and a stable neighborhood has great influence on children's educational outcomes.

4. Unstable housing can lead to homelessness, which has devastating consequences for families' health and well-being.

While definitive data is unavailable, most estimates of the number of people who are homeless on any given night range upward from 600,000.²⁹ African-Americans, women of early child-bearing age, and young children are homeless in disproportionate numbers. In fact, children under 5 years old have the highest overall rate of homelessness of any group in the population.³⁰

While poor quality housing and neighborhoods negatively impact physical and mental health for the housed, the homeless individual or family faces far more severe health problems. The rate of AIDS infection among homeless individuals is ten times greater than that of the general population; tuberculosis infection occurs 100 times more often among the homeless.

Homeless families are more susceptible to violence as they are vulnerable on the streets³¹. Homeless women are particularly in danger of being victimized, reporting sexual assault at a rate twenty times greater than housed women.³² Homeless children have poor nutrition, delayed immunizations, and other health problems in far higher proportions than the housed population.³³

Housing instability, and more so homelessness, also causes emotional and mental health distress. One-third of the homeless are mentally ill; while many of these individuals were ill before losing their accommodations, many become mentally ill due to the stress of life on the street.³⁴ In comparison with housed low-income families, homeless families have more problems with anxiety and sense of self-worth.³⁵ Homeless family members also tend to have poor interpersonal relationships and less social embeddedness than the housed.³⁶ Emotional and behavioral problems, particularly anxiety, depression, and a lack of self-control, are common among homeless children.³⁷ Homelessness undoubtedly causes acute and chronic health problems, including mental and emotional issues.

5. Homeownership improves stability of families and neighborhoods.

Homeowners have far longer terms of residence in their home than do renters. The average tenure of a homeowner is 13 years, compared to only 2.5 years for renters.³⁸ Because homeowners do not move as often as renters, neighborhoods with high homeownership rates are more stable in terms of population and property values³⁹. When families own homes, their attachment to a neighborhood increases, due to the increased length of stay and the desire to protect their property values. This attachment translates to homeowners being more involved in voluntary organizations and local political activity.⁴⁰ Neighborhoods benefit from homeowners who are longer term residents active in preserving neighborhood quality.

6. Growing up in a homeowner family improves children's prospects for socioeconomic mobility.

Research shows that children benefit from their parents' being homeowners. Part of this benefit is due to the fact that the homeownership family's living situation is more stable. Stability provides a buffer against the problems of a distressed neighborhood.⁴¹ Homeownership also improves family dynamics and the home environment, with homeowners providing more stimulation and emotional support to their children. This positive environment is linked to improvements in children's cognitive abilities (reading and math) and decreases in problem behaviors.⁴² Children of homeowners are more likely to complete high school and find employment and have higher earnings.⁴³

HOUSING LOCATION RELATIVE TO OPPORTUNITIES

Housing, particularly the location of housing, can significantly impact an individual's ability to develop his/her potential. In some part, the neighborhood where housing is located determines access to opportunities for education and employment, particularly for residents of disadvantaged neighborhoods who are geographically isolated. Low-income families are often unable to secure housing in neighborhoods with better access to high quality school and jobs because of lack of resources, housing segregation, discrimination or other factors.

7. The location of housing determines a child's access to high quality educational opportunities.

The location of housing generally determines which public school children will attend. The quality of local schools may vary dramatically, even within school districts or within metropolitan areas. As most schools are funded primarily through local property taxes, neighborhoods with high concentrations of poverty may have difficulty allocating adequate resources to schools. The differences in quality affect a child's education significantly.

After a period of integration, America's public schools are resegregating by both race and income. Over one-third of black and Latino students attend schools with over 90% minority enrollment; nearly 90% of those schools have student bodies that come mostly from poor households. Even in suburban districts, nearly 30% of black and Latino students attend predominantly minority schools.⁴⁴ This pattern is due to the segregated nature of housing.

There are substantial differences in teacher's test scores, experience, and years of education and in class sizes that vary with racial/ethnic and socioeconomic characteristics of a school. Teacher ability, as measured by certification exams, decreases with increased minority enrollment; schools with higher proportions of low income and minority students have larger classes taught by teachers with fewer graduate degrees and less experience.⁴⁵ These differences may explain some of the differences in verbal and math achievement test scores among racial and socioeconomic groups. Poor minority schools have fewer advanced classes and their students are less competitive and prepare less for class. These schools have weak relationships with college admissions offices, which is reflected in the low rate of students seeking post-secondary education.⁴⁶ In contrast, integrated schools offer a more challenging and competitive environment where students report learning to communicate and work with people of different backgrounds.⁴⁷

8. Living in neighborhoods without access to jobs limits employment and earnings opportunities.

Jobs have become more and more decentralized, with over half of all employment opportunities nationwide located in the suburbs. An even higher proportion of manufacturing and retail jobs are now outside the central cities.⁴⁸ At the same time, residential locations have become more highly segregated by race and income.⁴⁹ The spatial concentration of low-cost housing in central cities particularly affects employment and earnings potential for minorities and the poor.

There is a connection between local job availability and the probability that an individual will be employed. It is more likely that black central city residents will be employed if there are jobs nearby that match their skill levels.⁵⁰ Employment is also higher for those who live near areas of high employment growth. Minority neighborhoods are more likely to have high unemployment rates because they are farther from clusters of new job opportunities.⁵¹

As jobs have become decentralized from the city core, urban residents have experienced increasing commute distances and times, which further discourages work. African-American men face longer commute times than white men, which are often due to their reliance on slow mass transit.⁵² Women of color, who are often the sole wage earner of the family unit, also have a longer commute time than white women and have difficulty accessing suburban jobs.⁵³ Moreover, the time and monetary costs of protracted journeys to work are barriers to job search activities and limit the job options that a central city resident can consider, decreasing the probability of employment.⁵⁴

The mismatch of housing and jobs creates a barrier to employment for vulnerable populations—minority youth, welfare recipients, and those living in distressed inner-city neighborhoods.

NEIGHBORHOOD SOCIAL SETTING

Concentrations of poverty and disadvantage caused by the segregation of low-cost housing create social problems. A neighborhood's social and cultural milieu can substantially affect its residents' views on school, work, and illegal activities. Social network formation is truncated for residents of high poverty or high minority neighborhoods; they have little interaction with professionals, whites, or suburban residents who may provide more linkages to opportunities.⁵⁵ Within this limited social world, norms may be very different. Youth in disadvantaged neighborhoods may adopt behaviors that run counter to mainstream requirements for success.⁵⁶ Concentrations of disadvantaged households produce negative effects on social network development and decision-making around education, employment and other social behaviors.⁵⁷

9. Living in a high poverty neighborhood without positive role models increases the likelihood that a teenager will drop out of school.

Additional effects on education outcomes are caused by the neighborhood's social and cultural milieu, which can affect an adolescent's view of the benefits of schooling or create pressures to leave school. Even controlling for family process, including parenting styles and reaction to grades, neighborhood socioeconomic status significantly predicts children's grades in school.⁵⁸ Racial segregation also affects school achievement. The proportion of minorities in the home neighborhood affects the likelihood of blacks finishing high school, and black males are less likely to attend college if they live in a low-income minority neighborhood.⁵⁹

10. Living in a high poverty, segregated neighborhood decreases the likelihood that youth and adults will connect with employment opportunities.

The concentration of poverty creates socioeconomic and cultural aspects of the neighborhood that affect employment outcomes, particularly through their effects on youth outlook on opportunity. Neighborhoods with low levels of employment also have low levels of social organization. Residents lose their "connectedness to work and the formal economy" as work is no longer a "regular, and regulating, force in their lives." Without role models, residents' perception of the benefits of working is altered.⁶⁰ Without connections to the work world, they lack the social networks that inform about and link up to job opportunities.

The socioeconomic composition of a neighborhood, particularly at extremes, has an impact on individual employment and earnings. Youth are more likely to be employed and earn higher wages if adults in their neighborhood are working and not on welfare.⁶¹ The neighborhood a child grows up in affects his or her economic status as an adult; spending childhood in a poor neighborhood reduces employment success.⁶² Finally, the neighborhood's socioeconomic status affects the likelihood that an adult will depend on welfare.⁶³

Social networks are of great importance in terms of job referrals and resources. Social isolation in predominantly minority or low-income neighborhoods tends to truncate networks, leaving residents with limited sources of information about employment opportunities.⁶⁴ For youth, present residential location is highly significant for labor market outcomes, supporting the idea that social networks are key to capitalizing on opportunities.⁶⁵ The location of housing is critical to the future socioeconomic advancement of America's children; growing up in a disadvantaged neighborhood reduces the ability to escape poverty.

11. In neighborhoods with few educational and employment opportunities, crime/drug use and teenage childbearing increase.

Criminal activity

Often, the decision to engage in criminal activity can be related to neighborhood conditions. For youths living in communities where opportunities in the formal economy are limited, either in reality or in their perception, crime can become a viable alternative to work. Peers engaged in criminal activity can also influence an adolescent to forgo the legitimate economy. Teenagers adopt unhealthy behaviors, specifically crime and drug use, when a greater proportion of nearby teens and young adults are engaged in such activities.⁶⁶ In the extreme case, youth on youth homicide has been tied to a counterculture in disadvantaged neighborhoods where status and respect are governed by a “code of the streets” rather than by mainstream notions of success.⁶⁷

Teenage sexual activity

The perception of opportunities, especially for women, and of social stigmas can influence the adolescent girl’s decisions about sexual activity and childbearing. In the context of disadvantaged communities, “deviant” sexual behaviors can actually have “clear social, psychological, and economic benefits and few costs.”⁶⁸ Engaging in sexual activity confers adult status on young teenage girls. Without the expectation of future educational and professional attainment, the cost of teenage pregnancy is low. Neighborhood factors affect the decision by teenagers to be sexually active.⁶⁹ Teenage childbearing is reduced in neighborhoods with professionally employed adults, particularly women, and with more two parent families.⁷⁰ Black and white young women respond to structural constraints and opportunities, as measured by neighborhood socioeconomic indicators and the labor market experiences of area women, as they make decisions about sexual activity, contraceptive use, and pregnancy.

COSTS OF NEGLECTING HOUSING

12. Failing to ensure that families have adequate, affordable housing in viable neighborhoods is costly to society.

Housing and neighborhood affect individuals’ life prospects. The cumulative effects of individual housing problems that impact health, socioeconomic achievement, and social behaviors can be significant. Aggregate effects are multiple and highly detrimental to communities. These impacts are also costly. In addition to the individual human costs resulting from the lack of opportunity, lack of health, emotional and other stress, there are actual societal costs.

The costs of residential instability are high. Homelessness is a severe result of instability that affects a large number of Americans. As many as 3.5 million people experience homelessness in the course of a year.⁷¹ While homelessness is temporary for most, the disruption to normal life can be long lasting and very damaging nevertheless. Moreover, the costs of sheltering homeless individuals and families are high. For instance, the estimated annual cost of a shelter cot in New York City is \$20,000. This compares unfavorably with only \$6-8,000 for a Section 8 certificate.⁷²

Even if not as extreme as the problem of a lack of housing, deteriorating housing creates several costly problems as well. As a dwelling unit, poor quality housing poses many health risks, which generate direct and indirect costs for society. As noted, asthma care costs have been estimated at approximately \$6 billion per year. Many of the inner-city children with severe asthma caused in part by housing conditions are hospitalized multiple times per year; many of these children rely on Medicaid assistance. Children who suffer neurological damage from lead poisoning require costly medical intervention and special education. As their cognitive and behavioral problems affect schooling, their employment and earnings potential are decreased, and a community has lost a nascent productive citizen. Physically deteriorated or obsolete housing depreciates in value and can reduce values for nearby homes. Owners lose equity and cities' property tax base declines as housing values fall due to physical decay.

Concentrations of poverty in segregated neighborhoods also cause problems for the health of communities. In important ways, living in disadvantaged, residentially unstable neighborhoods reduces an individual's chances for becoming self-sufficient and increases the likelihood that s/he will require government assistance to achieve a minimal standard of living. Demands for programs such as unemployment benefits, welfare payments, food subsidies, remedial education will increase in central cities and older suburbs, straining an already limited tax base.⁷³ Insofar as crime is "contagious" in a disadvantaged neighborhood, cities require more and more funding for police protection and the operation of municipal courts, detention centers, and probation systems. Those cities in areas that are highly segregated by race and class must seek federal assistance to provide basic services. Income inequity between cities and suburbs hurts not only the central city, but also the entire metropolitan area. In fact, the city-suburb income gap is a better predictor of metropolitan economic growth and social health than is average metropolitan income. Cities and suburbs are all part of a regional economy whose fortune tends to move together.⁷⁴

INVESTING IN AMERICA'S HOUSING: POLICY RECOMMENDATIONS

The home, including the unit itself and its neighborhood context, is the central setting for individual life. The neighborhood context includes access to resources, jobs, and transportation, the quality of public services, and the neighbors and community surrounding the residence.⁷⁵ This setting plays a key role in life determination. A household's income determines what unit is affordable; along with this unit comes a location. The neighborhood's quality, in particular its educational and job opportunities, are major determinants of how much income the household can earn. In turn, this affects the type of units and neighborhoods household can access.⁷⁶ It is important to consider all of these issues when envisioning the future of the nation's housing. The achievement of equal opportunities for all Americans requires a renewed policy focus on housing and its location.

As it is central to the social and economic functioning of the community, public investment in housing and neighborhoods is necessary. The evidence presented here shows the types of individual and community problems that arise from inadequate attention to housing. The focus of policy should be to ameliorate the problems created by deficiencies in the housing and neighborhoods of families with insufficient resources. As such, America needs to make the necessary investments in the repair, upgrading, and expansion of housing opportunities. In

particular, America needs to invest in the housing serving low-income families that lack the resources to privately secure and maintain viable housing and communities.

¹ Rothenberg et al. 1990

² Alliance to End Childhood Lead Poisoning

³ AECLP webpage

⁴ According to the most recently reported survey (1991-1994) of preschoolers. Matte and Jacobs 2000:5

⁵ HUD estimate. Healthy Homes Initiative roundtable.

⁶ AECLP

⁷ Healthy Homes Initiative:20

⁸ Centers for Disease Control. MMWR 2000.

⁹ National Institutes for Allergy and Infectious Disease 2000.

¹⁰ NIAID

¹¹ NIAID

¹² Matte and Jacobs 8

¹³ NIAID

¹⁴ Matte and Jacobs; NIAID

¹⁵ Healthy Homes Initiative 21

¹⁶ Matte and Jacobs 10

¹⁷ Matte and Jacobs 10

¹⁸ Bratt 2001, 22

¹⁹ Evans et al 2000, in Bratt 2001, 24

²⁰ Dunn and Hayes 2000, in Bratt 2001, 24

²¹ Richters and Martinez 1993, in Coulton 1996

²² Mazza and Reynolds 1999, Berton and Stabb 1996, Weslau et al 1991

²³ Rosenblum and Pauly 1984, Garbarino and Sherman 1980, in Coulton 1996

²⁴ HUD standards are that affordable housing should consume no more than 30% of monthly income; higher cost burdens can create severe strains on a family's budget.

²⁵ Hartman 1998

²⁶ Schmitz et al 1995:315, in Bratt 2001:16

²⁷ Haveman et al 1991 and U.S. GAO 1994, in Bratt 2001:16

²⁸ Aaronson 2000, in Newman and Harkness 2001:3

²⁹ Burt, Martha R. and Barbara E. Cohen, *America's Homeless: Numbers Characteristics, and Programs that Serve Them*, Urban Institute, 1989. The 600,000 estimate was based on a 1987 Urban Institute survey and accepted for planning and program purposes by the Bush Administration. A similar analysis based on a 1996 survey concludes that at least 800,000 people are homeless on any given day. Burt, Martha R., *What Will It Take to End Homelessness*, Urban Institute Brief, 2001. The 1990 Census, which attempted to enumerate individuals living on the streets or in shelters, reported that there were 230,000 homeless. Culhane et al 1994. This number may underestimate the homeless population by half.

³⁰ Culhane et al 1994, Culahne and Metraux 1999. The researchers find that black children under five years old are 29 times more likely to be homeless than white children. Poor black children are 12.2 times more likely than poor white children to be homeless. Additionally, women of early childbearing age have the highest rates of public shelter utilization among adults. While these findings are for the NYC and Philadelphia areas, Burt (1994) finds them comparable to other cities in the U.S.

³¹ Schmitz et al 1995, in Bratt 2001, 30

³² Wright and Rubin 1997, 207.

³³ Blau 1992, in Bratt 2001, 29

³⁴ Wright and Rubin 1997, 207.

³⁵ Downer 1998

³⁶ Bratt 2001, 32

³⁷ Schmitz et al 1995, Blau 1992, in Bratt 2001

³⁸ Rohe, VanZandt, and McCarthy 2000: 23

³⁹ Rohe and Stewart (1996) find that a 1% increase in homeownership rates over ten years results in a \$1,000 increase in property values in the neighborhood.

⁴⁰ Rohe, VanZandt, and McCarthy 2000: 24

⁴¹ Aaronson 2000

⁴² Haurin 2000

⁴³ Harkness and Newman 2001

⁴⁴ Orfield and Yun 1999, Orfield and Gordon 2001. In the 1996-97 school year, the average black student attended a school that was 32.7% white and 42.7% poor, and the average Latino's school was 29.9% white and 46% poor. The average white student's school was 86% white and only 18.7% poor. 68.8% of blacks and 74.8% of Latinos attended predominantly minority schools in 96-97; these figures increased to 70.2% and 75.6%, respectively, in the 1998-99 school year. Students in high minority concentration schools are 11 times as likely to be in high poverty schools than students in schools with less than 90% minority enrollment.

⁴⁵ Kain and Singleton 1996:110. Kain and Singleton, using a unique data set of 4,500 schools in Texas, find these differences to be significant and substantial. Ferguson (1991) and Ferguson and Ladd (1995) concur with this analysis, finding strong results for these school quality measures impacting children's reading and math scores (in Kain and Singleton 1996:96-104). Orfield and Gordon (2001) find that in segregated, poor minority schools, teachers are less likely to hold degrees in the subject they teach.

⁴⁶ Orfield and Gordon 2001, 12-15. The researchers report further that virtually all of the black and Latino students in elite law schools attended integrated secondary schools.

⁴⁷ Orfield and Gordon 2001, 11.

⁴⁸ In fact, Holzer (1991:107) reports that 50% of manufacturing and retail jobs were located in the suburbs in 1963.

⁴⁹ Mayer 1996:28-9

⁵⁰ Carlson and Theodore 1997, in Preston and McLafferty 1999:390-1. Carlson and Theodore find that Chicago's predominantly black neighborhoods had fewer jobs per resident within commuting distance than white neighborhoods. Furthermore, the probability of employment varies significantly with the number of nearby jobs that match the occupational skill level of residents.

⁵¹ Raphael 1992, in Preston and McLafferty 1999:392

⁵² McLafferty and Preston 1997, Johnston-Anumonwo 1997, Taylor and Ong 1995; in Preston and McLafferty 1999: 389-90

⁵³ Blackley 1990, McLafferty and Preston 1996, 1997; Johnston-Anumonwo 1995

⁵⁴ Holzer et al 1994, in Preston and McLafferty 1997:389, Ihlanfeldt and Svoqvist 1990, 1992, 1993, in Mayer 1996:35. In several pieces of work, Ihlanfeldt and Svoqvist find that longer commute times decrease the probability of employment for minority youth who live in central cities. Zax and Kain (1995) find that after the moving of an industrial employer to a suburban location in Detroit, virtually no whites, but 11% of blacks left the job due to increased commute times.

⁵⁵ Case and Katz 1991, Briggs 1997,1998, Wacquant and Wilson 1993

⁵⁶ Sullivan (1989, in Briggs 1997:221) explains the connection between neighborhood and social behaviors: "The community is seen as a locus of interaction, intermediate between the individual and the larger society, where the many constraints and opportunities of the total society are narrowed to a subset within which individuals choose. The local community is also the cultural milieu within which the worth of these specific options is defined."

⁵⁷ Wilson's seminal work, *The Truly Disadvantaged* (1987), explains that concentrations of disadvantaged poor minorities have resulted in neighborhoods with low levels of social organization, a distortion of norms and behaviors, and a population that is isolated from mainstream society.

⁵⁸ Dornbusch et al 1991

⁵⁹ Duncan 1994:24

⁶⁰ Wilson 1987

⁶¹ O'Regan and Quigley 1995; Corcoran et al 1991, in Mayer 1996:36. O'Regan and Quigley's findings are for youth in New Jersey. Corcoran et al (1991) find impacts on earnings when a high percentage of neighborhood residents are on welfare, even when controlling for family characteristics (in Mayer 1996:36).

⁶² Vartanian 1998 (in Quercia and Galster 2000:155) finds that adults who spent their childhood in a poor neighborhood had lower wages, fewer hours worked, and spent more time in poverty.

⁶³ Osterman 1991 and Vartanian 1997

⁶⁴ Briggs 1998:187-9

⁶⁵ Ellen and Turner 1997

⁶⁶ Case and Katz 1991, in Ellen and Turner 1997:85. Glaeser et al (1995) examine crimes by type in a model of individual choice, concluding that the variance of crime across cities is "essentially incompatible with a model

where agents' decisions in a metropolis are independent" (46). The connection between neighbor crimes is especially strong for auto theft, assault, burglary, and robbery (Glaeser et al 1995:4).

⁶⁷ Anderson 1994, in Briggs 1997:199

⁶⁸ Brewster 1994:409

⁶⁹ Ellen and Turner (1997:851) report that "virtually all" of the existing studies on teenage sexual activity find that neighborhood factors affect decision-making.

⁷⁰ Brooks-Gunn et al 1993, Brewster 1994

⁷¹ Burt and Aron 2000

⁷² Almost Home advocacy group, cited in Hartman 1998:226

⁷³ Rusk 1995

⁷⁴ Rusk 1995:32

⁷⁵ Stone 1995, Hartman 1998

⁷⁶ Stone 1995

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