Promoting Integrative Residential Choices: What Would It Take?

MARIA KRYSAN
University of Illinois at Chicago

KYLE CROWDER
University of Washington

To promote residential choices that result in more integration and more equitable communities would take a more realistic perspective of how people end up living where they do. Specifically, the traditional model of understanding the neighborhood processes that translate into segregation runs something like this: people hold preferences about the racial composition of their community (and other things, of course, but in the case of our understanding of segregation, it is often framed in terms of racial composition), and in the absence of discrimination, and assuming an ability to pay, they move to a place where their preferences are met. And this process, repeated thousands and thousands of times by homeseekers all over a metropolitan area, translates into segregation.

In a recent book, *Cycle of Segregation: Social Processes and Residential Stratification* (2017), we advance a new theoretical framework — the social structural sorting perspective — that attempts to break out of these traditional understandings of the causes of segregation. In it, we draw attention to a range of social factors — social networks, lived experiences, and the media — that are crucial to consider if we are to understand how segregation is perpetuated, and what it would take to break the cycle. Specifically, we argue that social networks (family, friends, co-workers, neighbors, people at church, etc.), lived experiences (where a person has lived, tried to live, worked, shopped, goes to have fun, and even places they have accidentally stumbled upon), and the media (from local news shows to settings of movies to the jobs advertised in a community) are crucial factors that shape the information, perceptions, and experiences that people have about the neighborhoods and communities in their metropolitan area — those places that could become targets of a housing search. In short, because of the way that our social networks and lived experiences tend to be racially segregated — a segregation that is in part a function of residential segregation itself — the information we acquire from them is also racially circumscribed.¹
In our book, we use the lens of how people actually end up living where they do, to highlight the ways that economics, discrimination, and preferences work independently and in conjunction with these social processes to create a cycle of segregation. To disrupt that cycle, we suggest, requires interventions that extend beyond simply improving racial attitudes, increasing economic resources, and eliminating housing discrimination. To be sure, all of these things must happen, given the way in which decades of baked-in segregation has set in motion a self-perpetuating system of segregation; but because of the underappreciated role of more complex social factors, these efforts to address discrimination, economic disparities, and racial bias are necessary, but not sufficient.

The social structural sorting perspective draws attention to how social factors like social networks, lived experiences, and the media operate both independently and in conjunction with discrimination, economics, and racial residential preferences to create a system of self-perpetuating segregation in our nation’s cities. In this chapter, due to space constraints, we focus only on the example of racial residential preferences to illustrate how these factors can shape residential choices, often in a way that perpetuates segregation. After reviewing what we know from surveys about racial residential preferences, we apply our social structural sorting perspective to highlight a puzzle about those preferences, and in so doing, draw attention to specific features of the residential choice process that often results in segregation. We then turn the question on its head and ask specifically: what kinds of policies and programs could be undertaken to shape these processes in a way that promotes integration instead?

WHAT PUZZLES EMERGE WHEN WE ASK PEOPLE WHAT THEY WANT IN TERMS OF A NEIGHBORHOOD’S RACIAL COMPOSITION?

If one were to take seriously and at face value what survey data tell us about people’s racial residential preferences, we face some puzzles. For example, the city of Detroit has been — and remains — one of the most segregated metropolitan areas in the nation. And in the past forty years, it has barely moved the needle in terms of reducing this segregation. But data from surveys of Detroit area residents’ racial residential preferences conducted in 1976, 1992, and 2004, show substantial changes in those attitudes. Specifically, these surveys included an innovative (at the time) way to gauge how people felt about living with people of a different racial background. Survey respondents were presented with cards portraying 15 homes, which were shaded to indicate different percentages of black and white residents. Respondents were asked to indicate which neighborhoods they found most attractive, which ones they would consider moving into, and which they would contemplate moving out of. Based on these data, for white respondents, there has been a very clear trend towards reporting increasing openness to living with African American neighbors. Between 1976 and
2004, the percentage of white Detroiters who reported being comfortable living in a neighborhood that was 20 percent black grew from 58 percent to 83 percent.

For their part, African American Detroiters have always been far more open to living with whites in their neighborhood than whites have been to living with African Americans. Although there is evidence of a slight shift over time towards preferences for neighborhoods with somewhat higher percentages of African Americans, the vast majority of Detroit-area African Americans have consistently been open to living in neighborhoods with a wide range of racial compositions: only all-white and all-black neighborhoods have faced much objection.

Social psychologists and survey methodologists, including ourselves, would be quick to point out that we ought not to take literally the preferences reported by survey respondents in the context of hypothetical decisions about hypothetical neighborhoods. For example, although the trend data point in the direction of whites being increasingly open to living in neighborhoods with higher percentages of African Americans, we should not assume this openness will translate into residential choices that exactly match those preferences.

Indeed, a study in Chicago — also a heavily segregated metropolitan area — calls into question the idea that hypothetical preferences will directly translate into housing choices that match them. In this 2004 study, Chicago-area residents were asked to create their ideal (hypothetical) neighborhood racial composition. Whites, blacks, and Latinos all drew very diverse neighborhoods and their ideal neighborhoods were far more racially diverse than the neighborhoods in which they actually lived. What was innovative in this study is that the researchers also asked respondents to identify areas where they had searched for housing in the past ten years. The researchers could then compare the racial composition of the areas that were ‘searched’ to the ‘ideal’ neighborhood racial composition and, also, to the racial composition of the neighborhood in which the respondent currently lived. These comparisons revealed a mismatch for whites: in comparison to their hypothetically ideal neighborhood, the communities in which whites actually searched for housing had substantially higher percentages of white residents. For their part, African American and Latino residents searched in places that matched fairly well their ideal hypothetical neighborhood, but when it came to where they actually lived, there was also a mismatch: African Americans and Latinos lived in neighborhoods with substantially greater percentages of their own racial group compared to where they wanted and where they actually searched. In other words, at two quite different stages in the housing search process for whites as compared to African Americans and Latinos, the translation of preferences into outcomes falls apart.
These puzzles — substantially greater reported openness among whites for living with African Americans; the mismatches between those attitudes and actual search behaviors; and an inability among Latinos and African Americans to translate searching in diverse neighborhoods into moving into those same neighborhoods — raise important questions about how racial composition preferences actually play out in real housing searches and how, ultimately, they shape residential outcomes.

The social structural sorting perspective can be used to begin to solve these puzzles, because it draws attention to features of housing searches and insights into how racial residential preferences operate. Consequently, it sheds light on how these searches ultimately perpetuate segregation. Using this framework as a tool for unpacking residential mobility processes points out ways to intervene in housing search processes that will help searchers translate their hypothetical preferences for diversity into moves that foster integration rather than perpetuate segregation. We explore this idea in the rest of the chapter, focusing on how racial residential preferences are intertwined with, and shaped by, social networks, lived experiences, and the media. We suggest that efforts that break people out of the racialized nature of the housing information process — to move beyond their customary social networks, lived experiences, and what are often heavily racialized media portrayals of communities — can ultimately disrupt the residential processes that currently perpetuate racial residential segregation.

WHAT WOULD IT TAKE TO ENCOURAGE MOVES THAT PROMOTE INTEGRATION?

The following sections describe three ways in which we might alter the perceptions and realities governing housing searches so as to promote integrative moves: we must erase people’s racial blind spots, interrupt the perception that racial composition is correlated with other desirable or undesirable neighborhood characteristics (e.g., school quality, crime rate), and interrupt the reality of such correlations where they in fact exist.

**Erase People’s Racial Blind Spots**

To achieve one’s preferences with regard to housing options, one must know about places that will fit those preferences. Traditional models of segregation are built on the assumption — implicit if not always explicit — that all homeseekers have full and complete information about all possible options and thus are aware of all of the communities that would match their preferences. On the face of it, this assumption is unlikely to be accurate. Research shows that not only do people lack complete knowledge, but also that the knowledge people have is racially circumscribed. People, in general, are more aware of communities in which their own group predominates. Interestingly, whites also seem to know less than other racial/ethnic groups about racially diverse communities — even those where whites are the majority.
Given these racial blind spots, segregation may be driven, to an under-appreciated extent, by differences in familiarity with particular neighborhoods. Thus, one way to promote integrative residential choices is to recognize these racial blind spots and make efforts to erase them. Because perceptions of communities and the preferences they shape are influenced to an important extent by the information available through media (broadly construed), community leaders interested in supporting integration should consider education, public relations, and media campaigns that push back against the images people have or are receiving through other sources about either the existence, or features, of diverse communities. Communities that are diverse, or diversifying, either by design or by circumstance, provide some good ideas for how to do this. One example is Oak Park, Illinois, which has been intentional about promoting integration for decades. Oak Park, particularly in its earlier efforts, advertised its community's charms outside of its borders with the goal of putting Oak Park on the radar screen of potential residents. These ads were placed both in metro-wide (Chicago Magazine) and national (New Yorker) outlets. Michael Maly describes how three communities (Uptown in Chicago; Jackson Heights, New York; and San Antonio-Fruitvale in Oakland, California) engaged in similar activities to affirmatively market their integrated communities by embracing diversity as an asset and “attempt[ing] to brand the area as diverse” with the goal “to sell the diversity and integration as community strengths rather than as risks.” These concerted marketing and media campaigns can be used to raise awareness — and erase blind spots — about certain communities so that searchers will include them in their house hunting.

Communities that are predominantly white need to engage in a different sort of effort. Given that such communities can suffer among people of color from a reputation of being unwelcoming, there are two kinds of needs. First, the community must be put on the radar screens of people of all races/ethnicities. Second, the communities must create outreach efforts that overcome perceptions of anticipated discrimination. Since integration can be stable only if there is demand from all races and ethnicities, efforts to influence the kind of information available about communities, and to add to (and perhaps counter) what is learned through lived experiences and social networks, would put and keep these places in the set of communities or neighborhoods in which people will consider living.

Intervene in How People Develop Perceptions of Places

One of the core tenets of the social structural sorting perspective is that we need to understand that people’s perceptions and knowledge of communities and neighborhoods are socially constructed. These perceptions are the outcome of social processes that impact whom we talk to, whom we get information from, and what places we have exposure to because of how our social lives are structured. The core point is that not only are there differences in the places we know about, but what
(we think) we know about those places is also the outcome of a social process that is structured importantly by race.

One of the people we interviewed for our book, Aaron, was a young white man who owned a home in the Chicago suburbs. We spent a lot of time in our interview asking him to describe the characteristics of places throughout the metropolitan area. After finding out what places were part of his ‘routine’ (where he has lived, gone to school, worked, played, etc.), we also branched out into conversations about places that he may not have actually been to. Sometimes we asked him to ‘just guess’ about the features of those places — what kind of schools were there? What kind of shopping? What kind of people lived there? How safe was it? How much did homes probably cost? Towards the end of this free-flowing conversation, we asked him where he gets his information about communities. His pithy response captures the essence of our argument about how social factors shape community perceptions — and these community perceptions, of course, factor heavily into whether people will consider living in them. Aaron explained,

> From what I see. Mostly the news. My friends. I don’t know. I don’t write it down, where I get it from. It just kind of compiles in this big ol’ noggin right here [pointing to his head].

In other words, lived experiences, social networks, and the media shape his perceptions and they do so in an amorphous, subconscious manner. The information is absorbed and acquired through daily living.

Take the case of social networks. We can imagine a number of ways that social networks shape our perceptions of neighborhoods and communities. When we visit friends and family, we are exposed to the places they live. When people are talking around the “water cooler” at work, we learn about the places they live or where they went over the weekend. But there are also indirect ways that people develop perceptions of places through assumptions they make: if my friend lives there, and that friend is white and middle class, then the neighborhood is probably mostly white and middle class. Since our social networks are generally racially homogeneous, the information that flows from those networks is likely racialized.

Similarly, we also know that our lived experiences — how and where we move about the city — differ based on our race/ethnicity. And these experiences can shape our perceptions and eventually influence what areas we are willing to consider. One of our respondents was quite reflective about how, over the course of her life, these lived experiences came to be more expansive, and how this fundamentally changed how she viewed her residential options:
I’m a Northsider. I was born and raised on the North Side. Generally south of the 00 line wasn’t really a consideration. Not so much because I would absolutely not live there, just because that’s what I was familiar with. Once I started working farther south and started exploring more neighborhoods south, that’s when I started opening up my search south.

If we reflect on how both social networks and lived experiences often feed us information about certain places — and fail to feed us information about certain other places — then we can think about ways to bolster, complement, or in some cases override that information. This can be done through programs that expose people to places that are not on their radar screen, or are off their radar screen because of inaccurate assumptions. For example, in some racially integrated suburbs, organizations provide guided tours to people who otherwise would be either unfamiliar or misinformed about the features of their community. South Orange/Maplewood, New Jersey and Shaker Heights, Ohio both offer such tours to prospective homebuyers (in the former through the South Orange/Maplewood Community Coalition on Race, and in the latter through their village website). The challenge for this sort of program is figuring out how to attract people who are not already aware of and interested enough in the community to sign up for a tour. It is people who are unfamiliar with communities or who have misperceptions that are most in need of these information interventions, yet they may be least likely to stumble across such tours. Active outreach could overcome this problem.

General online housing/rental search engines could be used to reach prospective renters and buyers in a more proactive manner. In theory, these tools could be designed in a way that provides searchers with information about places that fit their search criteria, but might otherwise have been eliminated due to inaccurate or non-existent knowledge or perceptions. Mobility Programs, designed to assist Housing Choice Voucher (HCV) holders in making moves to opportunity areas, are one arena in which this style of intervention has been implemented. The strategies used by these programs reflect an understanding that what is greatly needed is an expansion of information sources and content used by a searcher during a housing search. The purpose of the information is to influence which communities a person targets for further research. Mobility Programs do this by providing information about neighborhoods or communities with high opportunity through online search tools (Inclusive Communities Project) or brochures and colorful maps (Housing Choice Partners). This information is disseminated online, in group presentations (some of which are required of new voucher recipients), or in one-on-one counseling. The program organizers clearly recognize the importance of supplementing existing and traditional influences (e.g., social networks and personal experiences) to ensure that the communities and neighborhoods in which people are
searching are not racially circumscribed and will not therefore result in a segregative move. As the Baltimore Mobility program explains:

For many inner city families, the suburban counties and towns exist beyond the realm of consciousness. There is a good chance they’ve never visited suburban neighborhoods and don’t know firsthand that these areas have plenty of shops and other amenities. When applicants entering the program come to MBQ’s office in downtown Baltimore for their orientation, one of the first things they do is board a charter bus for a tour of some of these communities. On these tours, MBQ housing counselors ask riders to notice how the streets with closely packed homes and small yards and corner grocers and liquor stores give way to strip malls with an array of stores and townhouses with bigger yards and driveways not alleys. Guides also point out schools, doctor’s offices, businesses, bus and metro stops, and other notable amenities.²⁴

These programs work, therefore, to supplement the information provided by social networks and lived experiences in a way that encourages moves that are integrative rather than segregative. As research by Jennifer Darrah and Stefanie DeLuca has shown, these programs can have long-term impact on people’s preferences.²⁵ Communities and municipalities would do well to learn from the lessons of these successful mobility programs and adapt and apply them to people outside of the HCV population. Such programs could identify creative ways to encourage people to consider places they would not otherwise learn about or consider if they relied on the traditional sources to inform their perceptions of places.

Interrupt the Assumption of Correlated Characteristics

Part of the challenge of intervening in housing searches is that rather than conducting thorough research about each and every possible opportunity, people often rely on shortcuts — or heuristics — to guide the complex decision that is a housing search.²⁶ Because of a reliance on heuristics, (1) people perceive various features of neighborhoods as correlated; therefore, (2) they can use a single cue to ‘stand in’ for a range of other features; and, of particular relevance to our goals, (3) neighborhood racial composition is an important feature of the process.²⁷ So, for example, people assume that if they know a neighborhood’s racial composition, they also know things like how much its housing costs, its crime level, how welcoming it is to people of color, and so on. And too often, the application of these shortcuts, which vary to some extent based on a person’s racial background, results in perceptions that lead whites away from black or integrated neighborhoods, and which also lead African American homeseekers away from predominantly white communities.
For example, when we asked Russell, an African American man living in the city of Chicago, to talk to us about his perceptions of several predominantly white outlying suburbs, he said:

I think that some of the areas like New Lenox, Mokena, Frankport — it seems like a community that was built for a specific type of family. A specific type of people. I don’t foresee many African Americans living [there]. I don’t — I think that it’s going to cater towards wealthier white families in this area.

When we asked him why he thought these things, he gave the following reply:

Yeah, that’s a good question. I never really thought about why I feel like that. I just got the impression like, “Ugh, that’s not a neighborhood that would welcome me,” kind of thing. Not saying that they would do anything to dissuade me or redline me or anything, but I don’t see that being — it’s nowhere I ever considered living.

From talking to residents in the Chicago area, it became clear that African Americans and Latinos had impressions and stories to tell about family or friends who experienced discrimination, or about specific communities that had histories of racial animus towards people of color. But what is striking in Russell’s example is that these are relatively new communities, and he has no particular knowledge of them as being welcoming or unwelcoming. He nevertheless perceives them as places not “built for” him. For this reason, he rules them out as options.

JoAnn, a middle-aged white woman living on the North Side of Chicago, demonstrates the power of correlated characteristics — in her case, it is the exception that proves the rule. She describes something surprising she realized about a neighborhood on the South Side of Chicago:

I know about Beverly because I know there’s a Montessori School down there. I was surprised to find out that it’s a pretty wealthy white community, ’cause it’s on the South Side of Chicago and when you don’t grow up here and you don’t know these things, you just make assumptions about neighborhoods, ’cause it’s just easier to make decisions that way.

JoAnn exemplifies the power of correlated characteristics: she reveals that she had always assumed that a place on the South Side of Chicago could not be middle class, and that it would not have white people. And she was surprised to discover a place that was all three of these things. Moreover, we also see from her discussion the reason why these correlated characteristics can figure importantly in a housing search: “it’s
just easier to make decisions that way.” That is, it’s easier to make assumptions and not bother to do research into specific communities.

The point is that people rely on shortcuts to quickly narrow their search down to a handful of communities or neighborhoods. And to the extent that the one good reason people use to eliminate a place from consideration is its racial composition, the implications for segregation are clear. For whites, the negative qualities (e.g., crime, school quality, property values) they perceive as correlated with the percentage of African Americans in a community’s population means that they may eliminate diverse or predominantly black communities from the very start. They never do the further research that would be required to find the instances where this correlation does not hold. Similarly, African Americans may presume that a predominantly white community will be hostile to African Americans, and for this reason they eliminated it from consideration.

The challenge we face if we are interested in encouraging integrative moves by people of all races is to disrupt these bundled perceptions. The bus tours for prospective buyers in South Orange/Maplewood and Shaker Heights described above are one example; the Oak Park Regional Housing Center (OPRHC) is another, though its focus is the rental market. The OPRHC offers a free apartment referral service, providing listings of available units to potential renters. The staff finds that clients routinely arrive in OPRHC’s offices with preconceptions about where within Oak Park they want to move: white apartment-seekers have been advised by friends, family, and sometimes personal observation that they should avoid the east side of Oak Park (where a higher percentage of African Americans live). Black apartment seekers have been told they should avoid the west and north sides of Oak Park (where a higher percentage of white residents live). These clients are using “correlated characteristics” and making assumptions about other features of the area based on its racial composition. Areas with a larger African American population are ruled out by whites because they perceive them as having bad schools and high crime rates; the whiter parts of Oak Park are eliminated by African Americans because they are perceived as not welcoming to African Americans. Through the use of one-on-one counseling, the staff works to disrupt the operation of this heuristic — a heuristic that would otherwise funnel clients into making segregative moves. This intensive counseling effort is quite successful: analysis of these data from recent years show that of the OPRHC’s approximately 3,500 clients each year, about 1,000 end up moving to Oak Park. Of those, about 70 percent move into an area or apartment building where their own racial group does not predominate.

We have focused here on what diverse communities can and have done, but it is important to also note that predominantly white communities need to consider
proactive efforts to dispel the impression that they are unwelcoming to people of color. In addition to the obvious need to ensure the enforcement of fair housing, publicizing a commitment and openness to people of all races and ethnicities could be done through public statements, public relations campaigns, and/or visual images conveying a diverse community. In addition, mobility counseling and other efforts to disrupt the use of racial composition as the ‘best cue’ of whether a place is welcoming to people of color need to pay explicit attention to this issue.

**Interrupt the Reality of Correlated Characteristics**

Thus far we have focused our discussion of possible interventions on what might be understood as marketing: counselors and communities attempt to impact the kind of information circulating about their community, and communities attempt to overcome the assumption of “correlated characteristics” that people rely upon in their heuristic-driven housing search process. But all of the marketing in the world cannot be effective if the underlying premise is false: if a community is said to be welcoming to people of all races when it is not; if a neighborhood is said to be safe when it is not; if property values are said to be rising when they are not.51

The challenge we face is that in all of these assumptions, there is a kernel of truth: there are profound inequalities across neighborhoods based on their racial composition. Some neighborhoods are unwelcoming to people of color. Past and persistent institutional racism have created the conditions that regularly breathe life into these correlations. Despite evidence to the contrary that any particular community can provide, so long as our nation is dominated by deeply divided neighborhoods, there will continue to be fuel for these heuristics.

To be sure, upending the severe racial inequalities across space is a daunting task and requires substantial resources and commitment at all levels. But as this discussion focusing on the specific role of preferences and perceptions has highlighted, there are also efforts that can be undertaken at the local level. Oak Park is again instructive. When housing counselors drive their white clients to apartments in neighborhoods with a higher percentage of African Americans, the units are as nice — if not nicer — than those on the “whiter” side of town. When clients ask about school quality, the counselors can show data that all of the elementary schools in Oak Park are both diverse and high-performing. And they can show crime statistics to assure potential residents that they are as safe on one side of town as another. It took intentional efforts by the community that were both symbolic and concrete to ensure that in Oak Park, race and class characteristics did not become correlated. To take a few examples, Oak Park passed a local fair housing ordinance before the national one; school zoning boundaries are drawn to maintain racial balance across all of the elementary schools; ordinances were passed to stave off blockblusting.32 One concrete program that
works synergistically with their housing counseling program is a “Multifamily Housing Incentive Grant,” which provides grants of up to $10,000 to apartment building owners to improve their building’s marketability. In exchange, the grantee must affirmatively market their units through the OPRHC. The South Orange/Maplewood Community Coalition on Race has also worked to ensure that characteristics are not correlated. Homeowner loans are available to improve the external attractiveness of homes so as to ensure that no single section of their community looks better maintained than another.

Through these efforts and others, communities invest in programs that attempt to shape the behaviors of individual potential residents, but also consciously distribute resources throughout a community or neighborhood in a manner that provides new information, defies the stereotypes, and decouples the characteristics that outsiders or potential new residents might assume to be correlated. The socially structured processes through which people search for housing, left unattended to, will perpetuate segregation. However, if these processes are supplemented, supplanted, and interrupted, it will become possible to encourage integrative moves.

Bibliography


Krysan, Maria, and Michael Bader. 2007. “Perceiving the Metropolis: Seeing the City through a Prism of Race.” *Social Forces* 86, no. 2: 699–73.


---

**Endnotes**


2. This chapter draws heavily on Krysan and Crowder (2017).


5. Farley et al. (1978); Farley et al. (1994); Farley (2011).


8. Ibid.


10. As noted above, we are focusing on racial residential preferences in this chapter. An equally robust discussion is possible—with attendant policy implications—if we focus on discrimination, economics, and each of the social
factors independently (social networks, media, and lived experiences). For an elaboration of the complete argument, and exploration of these additional areas, please see Krysan and Crowder (2017).

11 Krysan and Bader (2009); Krysan and Crowder (2017).

12 Krysan and Bader (2009).

13 Maly (2008).

14 In the 1960s, Oak Park was facing the prospect of white flight and racial turnover, which had begun to occur in the bordering Chicago neighborhood of Austin. Today, Oak Park is racially integrated (22 percent African American, 7 percent Latino, and 68 percent white) while neighboring Austin is 85 percent black. Staving off racial turnover was the outcome of a series of deliberate actions by advocates and local officials which are chronicled in Carole Goodwin’s (1979) excellent analysis and description.

15 Maly (2008), 222.


17 For a description of the methods used, see Krysan and Crowder (2017).


19 Jones and Pebley (2014); Palmer (2013); Slim and Ahas (2014); Wong and Shaw (2011).

20 This is a reference to Chicago’s street numbering system: ‘00’ is the beginning point — the corner of Madison and State Streets in downtown Chicago.


22 For South Orange/Maplewood, see www.twotowns.org; for Shaker Heights, see www.shakeronline.com/city-services/moving-to-shaker.


24 Engdahl (2009), 22.

25 Darrah and DeLuca (2014).

26 Bruch and Feinberg (2017); Bruch and Swait (2014).


29 Bruch and Swait (2014).


31 Ibid.

32 Goodwin (1979).

33 See www.oak-park.us/village-services/housing-programs.

34 See http://twotowns.org/neighborhoods/home-maintenance-loan-program.