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**The Imprint of Preferences and Racial Attitudes in the 1990s:
A Window Into Contemporary Residential Segregation Patterns in the
Greater Boston Area**

by

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Introduction

In the last quarter of the twentieth century, three of the most important socioeconomic and demographic factors contributing to the decline in residential segregation were the suburbanization of people and jobs, the economic prosperity of the 1990s, and the surge in the number of multiethnic metropolitan areas. These trends started slowly in the 1960s and 1970s, gained momentum in the 1980s, and surpassed most expectations in the 1990s (Frey & Farley 1996; Glaeser & Vigdor 2002; U.S. Bureau of the Census 2003). Still, residential segregation is demonstrably complex and resistant to change. Many cities surely will remain highly segregated (and, in the case of a select few, hypersegregated) for decades to come. Despite the progress that has been made to date, residential segregation remains one of the most vexing social and policy problems facing American society.

Patterns of Residential Segregation in the Greater Boston Area

Few metropolises more dramatically illustrate the progress of integration and the persistence of segregation than does the Greater Boston area. Contextually, the area's transitions are taking place within a densely concentrated urban environment (multifamily housing dominates many of the cities closest to the city ring) with a fairly recent history of racial strife around key policy issues, including education and housing (Lukas 1985; Campen 1992). The Greater Boston area of the 1990s—characterized by tremendous economic prosperity, immigrant population growth, rising housing values, and increasing homeownership rates—is fairly representative of emerging multiethnic metropolitan areas nationally (Frey & Farley 1996). Multiethnic Greater Boston went from being the 20th most segregated metropolitan statistical area (MSA) in the nation in 1990 to being the 27th most segregated in 2000 (U.S. Bureau of the Census 2003). These numbers appear, in part, to be on the strength of the ebbing white population, a 4 percentage point decline in black-white segregation, and the significant decline in suburban blacks' and Hispanics' isolation from suburban whites (The Lewis Mumford Center 2003).

As central as these population trends were to declining segregation in the Greater Boston area in the 1990s, even more seismic demographic shifts would have to occur to effectively reduce the level and persistence of residential segregation among blacks and Hispanics. Greater Boston area blacks remain the most segregated racial/ethnic group in the metropolitan area. By recent calculations based on the most recent census data, almost 70 percent of Greater Boston area blacks would have to be relocated throughout the metropolitan area to achieve residential evenness, or complete integration (U.S. Bureau of the Census 2003). A snapshot of the housing patterns of Greater Boston area Hispanics reveals that during the last decade, Hispanics experienced increased suburban segregation (McArdle 2003). These outcomes suggest that, whatever the processes at work in creating or sustaining segregation, the consequences are distinctly different for Greater Boston area blacks and Hispanics.

The Causes of Persistent Racial Residential Segregation

The causes, extent, and effects of residential segregation continue to be extensively researched precisely because this social phenomenon is so multidimensional, extraordinarily complex, and often

difficult to understand. At a minimum, there are three explanations, each arising from a specific discipline or policy framework. The strengths and weaknesses of the two arguments below are well documented in the research literature.

Economic differences, which views black and Hispanic segregation as primarily an issue of housing market pricing and demand, individual choice (preferences), and individual and group economic status. Although this theory is seemingly self-evident, researchers generally have "...concluded that factors related to housing affordability and socioeconomic differences between blacks and whites continue to be relatively unimportant as causes of housing segregation" (Farley 1986: 164).

Housing market discrimination on the part of individual whites (Freeman & Sunshine 1970; O'Gorman 1975; Brannon et al. 1973), real estate agents (Galster 1992; Turner & Wienk 1993), and banks and lenders (Yinger 1991a; Galster 1990; Turner et al. 1991) is more strongly linked to segregation patterns, on the other hand. Government and survey research studies show that blatant or subtle racial discrimination effectively constrains the residential mobility of non-whites by leaving them with less information about housing opportunities and options or with fewer housing choices, which consigns non-whites to more segregated areas (Pearce 1979).

The Power of Preferences

Preference theory holds that residential segregation is ultimately an aggregate expression of interracial differences in the tolerance levels and demands for integrated housing (Schelling 1971; Farley et al. 1978, 1993). Interracial differences in preferences ensure that "... integration is an unstable outcome, because whites prefer somewhat lower minority proportions in neighborhoods than do blacks even though whites might accept *some* blacks—and because racial preferences differ from person to person" (Massey and Denton 1993).

There is a growing body of literature that indicates that racial attitudes are powerful and pervasive forces in determining individual preferences (Farley et al. 1994; Bobo & Zubrinsky 1996; Charles 2000; Ihanfeldt & Johnson 2002). While it may seem self evident that whites' residential preferences for integrated areas would be correlated with their racial attitudes, until the last decade, there was little or no convincing empirical support for this hypothesis.

On the other side of the residential segregation equation, empirical tests of Thomas Pettigrew's (1973) theory that non-whites' experiences and perceptions of racial discrimination are critical factors affecting their demand for housing in all-white or all-minority neighborhoods, was equally neglected. Discriminatory encounters socializes non-whites to limit their housing searches to more segregated neighborhoods, where they are less likely to encounter difficulties in their housing search or in securing bank loans (Lake 1981). This hypothesis suggests that not only does discrimination restrict black access to housing but also, it psychologically isolates blacks from white areas by fostering an ideological commitment to self-segregation.

Hypotheses

This article draws upon the racial prejudice and discrimination theories to investigate the dynamics of preference determination and residential segregation among residents in the Greater Boston metropolitan area and its suburbs (the Boston CMSA, hereafter referred to as the Greater Boston area) during the 1990s.

In particular, the seismic demographic shifts that occurred in many historically bi-racial American cities in the 1990s have only further necessitated understanding the mechanisms that structure preferences within the crucible of a multiethnic context. These theories have recently been used to explain the dynamics of preference determination and segregation in metropolitan Atlanta, Detroit, and Los Angeles, and the findings from these studies have been incorporated into the theoretical framework of this study (see Farley et al. 1997 for a detailed comparison of preferences among the four cities).

Although each metropolitan context is unique, there are enough similarities among the four cities to explain preferences and segregation in those cities may also shed light on the dynamics of preferences and segregation in the Greater Boston area to provide answers to the following questions:

1. What are the similarities and differences among Greater Boston area whites', blacks' and Hispanics' preferences?
2. What are the racial attitudes of Greater Boston area whites? How strongly are these racial attitudes related to Greater Boston area whites' preferences?
3. To what extent do blacks and Hispanics perceive there to be discrimination in the Greater Boston area? How strongly are their perceptions of discrimination related to their attitudes about pioneering integration of all-white neighborhoods or self-segregating into own race/ethnic neighborhoods?
4. In what ways do these findings help to explain recently observed segregation patterns in the Greater Boston area?

Data and Measures

Data used to test the hypotheses in this study were drawn from the 1994 Greater Boston Social Survey (GBSS), a study component of the four city (Atlanta, Boston, Detroit, Los Angeles) Multi-City Survey of Urban Inequality (MCSUI). The Multi-City Study of Urban Inequality was designed to broaden the understanding of how changing labor market dynamics, racial attitudes and stereotypes, and housing patterns act singly and in concert to foster contemporary urban inequality.

The GBSS involved 1,820 face-to-face interviews with a representative sample of adults age 21 or older from randomly selected households from among five cities in the 1990 Boston Consolidated Metropolitan Statistical Area (CMSA): Brockton, Cambridge, Lowell, Newton, and South Boston. ⁱ Larger samples of poor and minority households were included by disproportionately sampling from census blocks with more than 50 percent non-white populations. This permits a more detailed comparison of the experiences of black non-Hispanics (N=443) and Hispanics (N=703) to those of white non-Hispanics (N=585).

Residential Preferences

Individual preferences regarding racial composition were elicited by showing respondents a series of five show cards—3 rows of 5 houses each, with the middle house designated as the respondent's residence—depicting racially/ethnically varied neighborhoods (Farley et al. 1978, 1996). Whites were asked about their comfort levels with, willingness to remain in, and willingness to move into the increasingly integrated neighborhoods. ⁱⁱ Blacks and Hispanics were asked to rank order the show cards from most to least attractive and to indicate which, if any, of the neighborhood scenarios they would not move into. ⁱⁱⁱ

Residential Preference Index (RPI)

Following the Farley et al. (1978, 1994) computation, two Residential Preference Index (RPI) scores reflecting individual attitudes toward living in black or Hispanic integrated neighborhoods were computed for each individual white respondent. The RPI scores were calculated by assigning the highest scores (10 or 8) whenever individual whites said they would feel very or somewhat comfortable in an integrated neighborhood. Whites who said they would feel somewhat or very uncomfortable in an integrated neighborhood and would try to move out were assigned a score of (0). If they said they would be somewhat or very uncomfortable in the neighborhood but would be willing to remain, they were assigned a score of (5). The numerical values for each respondent then were summed across the four neighborhoods.⁶

The RPI for whites' attitudes about black integration ranges from a low score of 0 (less willing to live in racially mixed neighborhoods among blacks) to a high score of 40 (willing to live in racially mixed neighborhoods among blacks). The overall mean score is 34.5, with a standard deviation of 10. The RPI for whites' attitudes about Hispanic integration ranges from a low score of 0 (less willing to live in racially mixed neighborhoods among Hispanics) to a high score of 40 (willing to

live in racially mixed neighborhoods among Hispanics). The overall mean score is 32.6, with a standard deviation of 12.

Willingness to Pioneer Integration or Self-Segregate

Blacks and Hispanics responses to a question asking which, if any of the five neighborhood scenarios they would not move into, were used to assess their willingness to pioneer integration and to self-segregate. The two dichotomous variables are coded such that black or Hispanic respondents who report unwillingness to move into the all-white neighborhood are viewed as reluctant to pioneer integration (1=reluctant to pioneer integration, 0=willing to pioneer integration). Responses indicating a willingness to move into the own race/ethnicity all-black or all-Hispanic scenario are coded such that 1=willing to self-segregate and 0=unwilling to self-segregate. ^{iv}

Racial Attitudes and Perceived Discrimination

A series of scaled questions about how fitting each of five characteristics are for whites, blacks, and Hispanics are used to assess individuals' racial attitudes. Each response is scaled such that the highest number on the scale (7) indicates agreement that members of a racial/ethnic group are hard to get along with, prefer live off welfare, speak English poorly, are poor, or discriminate against others. The lowest scale position (1) indicates that the opposite attitudes are held about members of these groups. In addition to their racial attitudes about whites, blacks' and Hispanics' responses to questions about whether discriminatory practices by white homeowners, real estate agents, and lending institutions hinder them in the housing market are used to test the relationship between perceived discrimination and residential preferences. ^v

Sociodemographic and Residential Characteristics

The theory that individual, household, and neighborhood differences contribute to preferences among metropolitan Boston residents was tested using gender, age, educational attainment, and household income. Homeownership, housing type (multifamily versus other types), and census block racial composition also were included in the analyses. ^{vi} In addition, the effects of key aspects of Hispanic background and acculturation on preferences were examined: nativity (foreign born versus U.S. or Puerto Rican born), years in the United States, self-reported ability to speak English, self-reported ability to read English, and race.

Data Analysis

Models for each racial/ethnic group were tested separately. Multiple Classification Analysis and crosstabular analysis were used to examine the impact of racial attitudes, perceptions of discrimination, as well as background demographic and neighborhood characteristics, on the residential preferences of whites, blacks, and Hispanics. Two sets of analyses were conducted for each groups' model. The first analysis assessed the direct impact of individual characteristics on

preferences. In successive models, the racial attitudinal variables were folded into the analyses. Adding variables sequentially enables one to observe how the relationship between a particular background variable and residential preferences changes as other variables were added to the analysis.

The Greater Boston Social Survey employed a complex sampling design (MCSUI 1997). For this study, appropriate expansion weights were incorporated in the analyses. The application of the expansion weights to the survey data is necessary in order to make statistically valid inferences for the 1994 Greater Boston area population. ^{vii}

1990s Preferences as a Window into Contemporary Segregation Patterns in the Greater Boston Area

The complex attitudes among Greater Boston residents is apparent in the interracial convergence and divergence among whites', blacks', and Hispanics' personal preferences for racially mixed neighborhoods. Yet, to what extent do these residential preferences measured in the early 1990s provide critical benchmarks and context in the interpretation of contemporary segregation patterns in the Greater Boston area?

A Shared Vision...

Just how partial are Greater Boston area residents toward racially mixed neighborhoods? Evidence from the GBSS indicates that area residents share in the national trend toward increased acceptance of integration.

A large majority of Greater Boston area whites, blacks, and Hispanics overwhelmingly express a preference for racially mixed neighborhoods. As much as 89 percent of blacks and 87 percent of Hispanics prefer neighborhoods that are between 30 percent and 80 percent integrated with their own racial/ethnic group (Tables 2 and 3). Most Greater Boston area blacks and Hispanics rank the fully integrated neighborhood (with a 50-50 ratio of own race/ethnic group to whites) as the most preferred neighborhood. At a minimum 80 percent of blacks or Hispanics also express a willingness to move into the integrated neighborhoods they most prefer.

There is no clear-cut substantiation of the ubiquitous self-segregation theory. Although they express a willingness to move into segregated all-black or all-Hispanic neighborhoods, own race/ethnic group segregated neighborhoods actually are the least preferred neighborhood among blacks and Hispanics. Greater Boston area blacks and Hispanics consistently rank order the all-white neighborhood more highly than the own race/ethnic group segregated neighborhoods. Moreover, a healthy 34 percent of blacks and 43 percent of Hispanics indicate they would be willing to pioneer integration of an all-white neighborhood.

Equally encouraging, Greater Boston area whites similarly express openness toward integration. The pattern of responses indicates a considerable degree of overlap between the preferences of whites and those of blacks or Hispanics (Table 1). The vast majority of whites surveyed—at least 70%—report that they would be comfortable in a formerly all-white neighborhood that became increasingly integrated with blacks or Hispanics. A substantial number of whites (78 percent) also report that they would be willing to remain in the formerly all-white neighborhood even if it came to look like the fully integrated (50-50 racial/ethnic balance) neighborhood blacks and Hispanics most prefer. Just as promising, almost half of the Greater Boston area whites say they would consider moving into the most integrated neighborhood they were shown, the fully integrated neighborhood.

With Some Marked Interracial Distinctions

Greater Boston area residents' support for integration, while widespread, is hardly unlimited. The data clearly indicate that whites and non-whites do not generally reach the same levels of acceptance regarding the magnitude of racial integration they prefer. There is a marked distinction between whites' preferences and those of blacks and Hispanics.

In spite of widespread public sentiment for fully integrated neighborhoods with a 50-50 ratio of whites to non-whites (Farley et al. 1994, 1996; Charles 2000), Greater Boston area blacks and Hispanics preferences for highly segregated (70 percent own race/ethnic group) or fully segregated (100 percent own race/ethnic group) neighborhoods is undeniably strong. Few blacks and Hispanics are unwilling to consider moving into mostly- or all- black or Hispanic neighborhoods and fewer still are willing to move into majority-white neighborhoods or to pioneer integration of all-white areas (Tables 2 and 3).

Blacks' and Hispanics' preferences for neighborhoods with racial/ethnic compositions well beyond a 50-50 ratio of whites to own racial/ethnic group are on the far side of whites' preferences. As integration approaches the fully integrated 50-50 ratio preferred by both racial/ethnic groups, there is an appreciable decline in the proportion of whites who say they would be comfortable if their formerly all-white neighborhood became fully integrated or who report willingness to move into a fully integrated neighborhood (Table 1).

There also is evidence that whites' attitudes about black integration are more polarized and elicit more extreme responses to integration. As Bobo and Zubrinsky (1996) found in metropolitan Los Angeles, Greater Boston area whites' preferences are organized along a distinct racial hierarchy. Whites are relatively more comfortable with increasing Hispanic integration than with increasing black integration. Whites are most uncomfortable with Hispanic integration at the extremes of the integration continuum: in the earliest stage, when an all-white neighborhood is first integrated, and in the later stage, when the formerly all-white neighborhood is fully integrated. On the other hand, whites strongly endorse blacks' pioneering integration efforts, but more whites grow uneasy as black integration grows. As black integration approaches a relatively modest 30 percent, there is a precipitous drop in the number of whites who say they would be comfortable in, remain in, or move into the black integrated neighborhoods.

Altogether, the results tell what has become the familiar, tangled story about preferences: (1) there is widespread support for integration; (2) there is positive interracial overlap among preferences; yet (3) there are discernible interracial differences among preferences that, in the aggregate, contribute to the persistence of residential segregation (Farley et al. 1978, 1994, 1996; Clark 2003).

Are Preferences Linked to Segregation Patterns in the Greater Boston Area?

At first glance, the hypothesis linking 1990s preferences to contemporary segregation patterns in the Greater Boston area seems only weakly supported. We know that (1) residential segregation is in some measure an aggregate expression of individual preferences, and; (2) more Greater Boston area whites are more comfortable with a critical mass of Hispanic integration than they are with an

equivalent proportion of black integration. So, why did black-white segregation in the Greater Boston area *decline* during the 1990s, while Hispanic-white segregation *rose*?

With nothing to lend itself to examination by Greater Boston area whites except the race of the neighboring household, this begs the question, Do whites' racial attitudes about the two groups help to explain why they are relatively more amenable to growing Hispanic integration than to increasing black integration as Farley et al. (1996) found?

And, equally important, given their overwhelming preferences for integration, why are blacks and Hispanics less willing to pioneer integration or willing to consider self-segregation? Are these results a reflection of blacks' and Hispanics' true attitudes or are they an artifact of a self-protective reaction against the persistence of real or perceived racial bias and housing discrimination, as Thomas Pettigrew (1972) and Massey and Denton (1993) maintain?

The Impact of Racial Attitudes on Greater Boston Area Whites' Preferences

This section presents in detail the results of examining the link between whites' racial attitudes and their preferences for living in racially mixed neighborhoods. Model 1 contains individual respondent characteristics as explanatory variables. Model 2 adds to these characteristics variables that take into account each households' residential context. Finally, Model 3 includes racial attitudinal variables which indicate individual whites' attribution of each of four characteristics to blacks or Hispanics as a group. Model 3 is estimated separately for blacks and Hispanics.

Socioeconomic Characteristics and Residential Context

The first model in Table 4 shows the estimated coefficients for an ordinary least squares (OLS) regression model for Greater Boston area whites' preferences (as measured by the Residential Preference Index) in which the predictors are socioeconomic variables generally linked to social attitudes. Model 1 is a robust fit: these six socioeconomic characteristics account for 21.9% and 29% of the variance in whites' preferences for black or Hispanic racially mixed neighborhoods, respectively. Educated whites and those who have children under the age of 18 in the household generally prefer racially mixed neighborhoods. These characteristics are positively associated with whites' preferences for black and Hispanic racially mixed neighborhoods. The coefficients for marital status are significant and negative, which indicates that married whites are less likely to prefer racially mixed black or Hispanic neighborhoods. White males are more likely to prefer Hispanic racially mixed neighborhoods to black racially mixed neighborhoods.

When the residential context variables are added in Model 2 (Table 4), the fit of the model improves only slightly. All told, the variables in Model explain 22.4% and 30.6% of the differences we see among whites' preferences for black and Hispanic racially mixed neighborhoods, respectively. In addition to the sociodemographic variables, Model 2 shows a significant relationship between whites' years in the neighborhood or the racial composition of the census block where they live and their preferences for black or Hispanic racially mixed neighborhoods. Greater Boston area whites who have established a stake in their neighborhood—that is, the longer whites have lived in their neighborhood—are less likely to prefer racially mixed neighborhoods.

From the social contact interpretation, preferences for racially mixed neighborhoods are highest among whites who have more opportunities for interracial contact in their neighborhood. In this case, living in a census block that is at least 50 percent integrated is positively associated with whites' preferences for black racially mixed neighborhoods but negatively related to their preferences for Hispanic areas. This finding may reflect that some whites remained in areas that underwent racial change or self-selected into neighborhood as or soon after racial change occurred. Without knowing more about the neighborhood composition of each individuals' census block in 1980 and 1990 or having more concrete evidence of the degree or rate of neighborhood racial change that may have taken place during that period, this distinction cannot be empirically tested in this study.

Racial Attitudes

In order to examine the racial attitudes hypothesis, Greater Boston area whites' attitudes about blacks and Hispanics first were examined in detail to determine whether there was enough contrast in whites' racial attitudes about blacks and Hispanics to warrant multivariate analysis. Comparisons of whites' racial attitudes about blacks and Hispanics support the use of multivariate analysis models (Table 5). Without exception, individual whites rate their own group higher than they rate blacks or Hispanics along the five dimensions. Greater Boston area whites generally rate blacks and Hispanics comparably on each dimension except language proficiency. (This breadth of this gap conceivably can be attributed to respondents' differing interpretations of the measure when applied to blacks—indicating use of grammatically correct English—versus Hispanics—measuring the degree of language acquisition). Slightly more whites also do believe that, moreso than Hispanics, blacks prefer to be self-supporting and are easy to get along with but discriminate against outgroup members.

Do these slight differences in how they feel about blacks and Hispanics affect Greater Boston area whites' preferences? Consistent with expectations, even beyond sociodemographic characteristics, whites' racial attitudes are a powerful determinant of their preferences for black and Hispanic integration (Table 5). The final models (Model 3) for blacks and Hispanics account for, respectively, 29.8% and 36.5% of the variance that can be explained in whites' preferences for racially mixed neighborhoods.

Greater Boston area whites' racial attitudes about blacks are negatively associated with their preferences for black racially mixed neighborhoods. Believing that as a group blacks are poor, are hard to get along with, or speak English poorly is negatively associated with Greater Boston area whites' preferences for black racially mixed neighborhoods. Perceiving that blacks are hard to get along with is the most powerful racial attitudinal predictor of whites' preferences for living in black racially mixed neighborhoods.

Similarly, believing that Hispanics have a poor grasp of English or prefer to live off welfare both significantly decrease Greater Boston area whites' preferences for living in Hispanic racially mixed neighborhoods. Inexplicably, regarding Hispanics as hard to get along with or as discriminating against non-Hispanics have *positive* rather than *negative* effects on whites' preferences for Hispanic integrated neighborhoods.

The Effects of Discrimination on Greater Boston Area Blacks' and Hispanics' Willingness to Pioneer Integration or Self-Segregate

The determinants of whites' preferences are only one side of the residential segregation equation. Understanding what forces shape blacks' and Hispanics' preferences—especially their preferences at the extremes of the integration continuum—is also vital to understanding segregation patterns or prescribing policy remedies.

Greater Boston Area Blacks

The data displayed in Table 6 are logistic regression coefficients assessing the likelihood of Greater Boston area blacks' being willing to pioneer integration of all-white neighborhoods or to self-segregate into all-black areas. The sociodemographic and residential context variables are the same ones used in the model for whites (Table 6, Models 1 and 2). Gender, marital status, years in the neighborhood, and residing in multifamily housing or in a majority minority (50 percent or more black or Hispanic) census block all are significant determinants of blacks' expressed willingness to pioneer integration. Their effects are in a negative direction. That is, Greater Boston area blacks who more male, married, live in multifamily housing, or live in a majority minority census block are less likely to report a willingness to pioneer integration of all-white neighborhoods. Not surprisingly, by comparison, black males, multifamily housing residents, and majority minority census tract residents, as well as homeowners are more likely to express a willingness to self-segregate.

Adding perceptions of discrimination to Model 3 summarized in Table 6 improves its fit. Moreover, results from the second logistic regression analysis show clearly, that, beyond their individual characteristics, their perceptions of discrimination do indeed affect blacks' expressed willingness to pioneer integration or to self-segregate. As hypothesized, blacks' perceptions of white homeowner discrimination have a significant impact on their preferences. Believing that white homeowners often discriminate against blacks by refusing to sell them homes fuels their unwillingness to pioneer integration and their willingness to self-segregate.

Perceiving that banks and lenders discriminate against blacks has a strong negative effect on blacks' willingness to pioneer integration, as would be expected. Yet there is a striking disconnect between perceptions of real estate agent discrimination and a willingness to pioneer integration. Perceptions of real estate agent discrimination are unexpectedly associated with *more*, not *less* willingness to pioneer integration among Greater Boston area blacks. Equally inexplicable, bank and lender discrimination is negatively rather than positively related to blacks' willingness to self-segregate.

Greater Boston Area Hispanics

In the final series of multivariate analyses, linkages among Greater Boston area Hispanics' individual background and cultural characteristics and their perceptions about discrimination are more complex than even those for blacks (Table 7, Models 1 through 3). Numerous sociodemographic variables remain important factors in Hispanics' willingness to pioneer integration or to self-segregate.

In Models 1 through 3 (Table 7), the effects of gender, housing type, census block racial composition, and the acculturation variables on Greater Boston area Hispanics' attitudes about pioneering integration or self-segregating remain both consistent and strong. Being black Hispanic or having a self-reported good command of oral and print English all are associated both with willingness to self-segregate and to pioneer integration. Hispanics who report that they are good English speakers or who are black Hispanic are more willing to pioneer integration, while those who read English well are less so. Greater Boston area Hispanics' command of English in either form is negatively associated with self-segregation, however. Although black Hispanics are willing to self-

segregate, Hispanics who have the language facility to better fit in socially are more apt to eschew self-segregation.

On the whole, the assimilation characteristics are larger and stronger for pioneering integration, suggesting that Hispanics with these characteristics are even more open to integrating all-white areas than they are to self-segregation.

The findings also indicate that, beyond the independent impact of the background variables, perceptions of discrimination do indeed significantly contribute to our understanding of Greater Boston area Hispanics' expressed willingness to pioneer integration or self-segregate (Table 7, Model 4). Their belief that whites generally discriminate against Hispanics is, as predicted, negatively associated with pioneering integration. In addition, perceiving that whites will not sell or that real estate agents will not show homes to Hispanics is linked to Greater Boston area Hispanics' expressed willingness to self-segregate.

As is the case in the model for blacks, however, not all of the relationships are always in the anticipated direction. Believing that banks or real estate agents discriminate against Hispanics in the housing market is *positively*, rather than negatively, associated with Hispanics' willingness to pioneer integration. And their beliefs that whites generally discriminate against Hispanics or that banks will not lend to Hispanics is negatively, not positively, associated with Hispanics' willingness to self-segregate.

Perhaps the real estate agent and banks/lenders variables capture dimensions of perceived institutional discrimination, a type of discrimination that inspires collective action—in this case, pioneering integration—on behalf of their racial/ethnic group. However, in light of research that shows that blacks do not use real estate agents in their housing search or turn to conventional banks or lending institutions when they purchase homes (Lake 1981) as frequently as do whites, the interpretation of these findings is further muddied. These unanswered questions reveal both the need for further study as well as the limits of the available survey data to further disentangle this unexpected link.

Summary

Findings from this study replicate and extend prior findings on preferences and racial attitudes, permitting us to make a number of points about residential preferences among Greater Boston area residents:

- ***First, among Greater Boston area residents there is widespread support for integration,*** as reflected in the significant numbers of whites, blacks, and Hispanics who hold positive attitudes about increasing levels of integration.
- ***In the aggregate, however, blacks and Hispanics prefer decidedly more interracial contact than do whites.*** Blacks and Hispanics most prefer neighborhoods that are fully integrated with a 50-50 ratio of whites to own racial/ethnic group, but they are willing to move into highly (80 percent of own race/ethnic group) or fully segregated (all own race/ethnic group) neighborhoods. By contrast, Greater Boston area whites' preferences for integration wane as integration approaches the 50-50 ratio the majority of blacks and Hispanics prefer.
- ***There is a racial hierarchy among Greater Boston area whites' preferences,*** as demonstrated in the sharp decline in white support for integration as the black population approaches 30 percent and the more precipitous drop in white support for neighborhoods fully integrated with blacks. Comparatively, white support for Hispanic integration is strong, weakening only slightly at the edges of the integration continuum. Whites are most resistant to Hispanics' pioneering integration or being fully integrated into the neighborhood.
- ***Whites hold similar racial attitudes about blacks and Hispanics, but the effects of their racial attitudes are strongest on their preferences for Hispanic integration.*** Relative to how they rate whites as a group, Greater Boston area whites believe that blacks and Hispanics are poor, speak English poorly, do not treat others equally, prefer to live off welfare, and are hard to get along with. Whites' racial attitudes negatively impact their preferences for living in black or Hispanic racially mixed neighborhoods. The impact is slightly greater on their preferences for Hispanic integration, however.
- ***Blacks' and Hispanics' expressed willingness to pioneer integration or to self-segregate is related to their perception that housing market discrimination restricts residential choice or opportunity.*** The differential effects of perceived discrimination by whites versus banks and lenders on blacks' and Hispanics' willingness to pioneer integration suggest that discrimination that originates from a more personal, individual level is more harmful to preference development than is discrimination from more impersonal, or institutional, sources. Perceiving that whites discriminate in general or in the housing market is negatively associated with blacks' and Hispanics' willingness to pioneer integration. While the reasons why are not clearly evident, believing that

banks or real estate agents discriminate *positively* affects both groups' willingness to pioneer integration.

- ***The effects of sociodemographic characteristics on Greater Boston area residents' preferences are important factors above and beyond racial attitudes and discrimination, though there are no discernible or generalizable patterns of effects.*** Perhaps most striking is the link between assimilation and acculturation and Hispanics' attitudes about self-segregation and pioneering. Being more assimilated or acculturated is negatively associated with Hispanics' willingness to self-segregate and more positively related to their willingness to pioneer integration, though the association is largest and strongest on their willingness to pioneer integration.

Conclusion

Decisions about where to live are complex. The research findings in this study highlight the complexity of preferences and the need for research and policy that accounts for that intricacy. What we know about preferences—that they are a contributing factor to segregation but their relative theoretical dominance has not been ascertained and that they are not static nor effectively irreversible—likely pales in comparison to what we still do not know about them. A host of factors other than preferences affect housing decisions. For example, the "cognitive-behavioral" approach has spawned much research focusing on the psychological determinants of housing preference and choice, including family life cycle stage, neighborhood amenities (including quality schools and recreation areas), reasonable access to jobs and work, traffic patterns, and individual social or economic mobility (Rossi 1980; Schlay 1982; Murduck 1984).

Prior research along with this study also underscore the need for further scrutiny of a number of research questions, including the following:

1. Given what we know about interracial similarities and differences in preferences and their determinants, what are the likely prospects for stable neighborhood integration in the Greater Boston area or other metropolitan areas?
2. Under what circumstances and in what specific types of contexts are preferences immutable or malleable?
3. What other racial and non-racial factors are related to preferences? What are the variables that have a positive influence on preference determination?
4. In the hierarchy of segregation theory, what is the relative influence of preferences and under what conditions is the impact minimized, maximized, or stabilized?
5. In the absence of trended data on preferences, what kinds of mathematical or theoretical models can be developed to accurately gather interim data to chart preferences over time?

Methodological Considerations

In any event, there is a pressing need for need for more effective measures to evaluate factors that influence preferences in general and those of non-whites in particular. What seems to be lacking in existing perspectives is the dimension of time and cultural diversity. For instance, to this author's knowledge, there is no existing database that would allow one to conduct more detailed analysis of the links among Hispanics' acculturation/assimilation, race, ethnicity, distinctions in the residential experiences, and rate of population growth on both Hispanic and white preferences.

Nor is there, for example, a rich data source that could be mined to examine whether the disillusionment and frustration captured in studies by Lois Benjamin (1991), Joe R. Feagin (1991),

and Ellis Cose (1993) would be adequate indicators of the social psychological barriers to integration whites, blacks, and Hispanics may face. Blacks in each of the studies expressed frustrations about having worked hard and played by the rules, having invested in the American dream, only to feel that the rules were constantly shifting as they approached a certain level of success. Others talked about or hinted at a disillusionment with the idea of racial equality and integration, implying that there is some debate about whether individuals' attitudes about the value of integration for themselves is potentially a crucial determinant of attitudes about integration. Indeed, is integration even a social goal or ideal for most Americans? Is it more of an ideal of newer immigrants than for native born residents?

How much previous and everyday social contact do whites, blacks, and Hispanics have with one another at college, on the job, at home, or in shopping areas? What is the relationship between the frequency and type of interracial contact and preferences? Individuals with prior interracial contact would be expected to be less reluctant to live in racially mixed areas or to pioneer integration, respectively (Allport 1954; also, see Sigelman & Welch 1993 for a more recent examination of the contact hypothesis). These are some of the core social psychological questions that would be good candidates for inclusion in a revamped preference model.

A Few Policy Considerations

These findings also accentuate the need for effective policy measures that somehow capitalize on factors that have been empirically demonstrated to be related to favorable attitudes about integration. Employing incentives to encourage homeseekers to expand the target of their housing search to include at least minimally integrated neighborhoods may be a more effective policy strategy in tighter, more affluent housing markets such as the Greater Boston area. Small loan programs geared to attract these individuals to relocate to the racially mixed neighborhoods most Greater Boston area residents say they would be comfortable with (up to about 30% black or Hispanic) could be encouraged and widely publicized. These individuals could be given incentives—such as smaller downpayments, a one year tax reduction in property taxes, mortgage protection insurance—to move into integrated neighborhoods or to remain in their neighborhoods as they undergo racial change.

To ensure that real estate brokers do not attempt to steer them away from integrated communities, there should be simultaneously stricter enforcement of laws designed to discourage racial steering. Increasing the penalties and monitoring the real estate industry more closely during the early stages of the initiation of the program would help to ensure that its viability is not jeopardized before its effectiveness has been demonstrated and evaluated.

The research findings here also suggest a need for housing laws with teeth, especially at the local level. Suburban communities, though not completely autonomous of state and federal jurisdiction, often function as "mini-cities" with their own local customs and laws. Some cities enforce the federal housing policies more stringently than others. But, that blacks and Hispanics believe that discrimination by owners, brokers, and lenders occurs frequently or that blacks are unwelcome in

suburban communities signals that there is a need for strong policing of the Greater Boston area housing industry. Unless whites, blacks, and Hispanics perceive that city leaders are serious about fairly applying housing laws and unless political, civic, and business leaders make this well known through public service announcements that provide information about procedures to initiate housing discrimination claims, it is unlikely that there will be a positive change in blacks' perceptions of housing discrimination or their reluctance to integrate all-white neighborhoods.






If we truly desire to keep integration on the upswing and to hasten segregation's descent, we must continue to effectively harness and improve the resources and tools at our disposal—including social science research.

Table 4. Comparison of Greater Boston Area Whites' Racial Attitudes toward Own Group, Blacks, and Hispanics

Racial Attitude Dimensions	Percentage of Whites Attributing Characteristic to Racial/Ethnic Group		
	Whites	Blacks	Hispanics
Tend to be rich	31%	7%	6%
Neither	54%	33%	33%
Tend to be poor	15%	60%	58%
Prefer to be self-supporting	70%	30%	25%
Neither	24%	40%	45%
Prefer to live off welfare	6%	31%	31%
Easy to get along with	59%	37%	33%
Neither	33%	42%	45%
Hard to get along with	9%	22%	22%
Treat others equally	85%	51%	16%
Neither	12%	20%	45%
Discriminate against others	3%	19%	40%
Speak English well	31%	17%	14%
Neither	33%	38%	47%
Speak English poorly	37%	45%	40%






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- i As defined by the Office of Management and Budget (OMB) at the time the GBSS was fielded, the Boston CMSA includes the Boston, Lawrence, and Salem Metropolitan Statistical areas. Additional central cities contained in the Massachusetts portion of the area include Brockton, Cambridge, Framingham, Gloucester, Haverhill, Lowell, Lynn, and Waltham. The central city of Nashua, NH, which is also in the CMSA, is not included within the GBSS. Smaller cities and towns adjacent to the central cities are also included. At the county level, the area included in the GBSS encompasses all or part of the following Massachusetts counties: Bristol, Essex, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester.
- ii Whites were first shown the all-white neighborhood scenario and told to imagine how comfortable they would be if first minimal (1 black family) then increasing integration occurred (see Figure 1). They were shown more neighborhood diagrams, each one more integrated than the previous. At the first mention that they would feel uncomfortable in a particular integrated neighborhood, whites were then asked if they would try to move out. Each time they said they would remain in an integrated neighborhood, they were shown the next more integrated card until they came to either their first affirmative response or the end of the show card series. In the final set of questions in this series, white respondents were asked to indicate which, if any, of the five neighborhood diagrams they would be willing to move into.
- iii To assess their preferences, black and Hispanic respondents were handed the stack of show cards, which varied in racial composition from all-black/Hispanic to all-white before they moved into the center house (see Figure 2). Respondents were asked to rank order the show cards in order from the one they found most attractive to the one they found least attractive. They next were asked if there were any of the neighborhoods they would not move into and, if so, to indicate which one(s), if any, they would not move into.
- ⁶ For example, the RPI of a respondent who would feel somewhat comfortable in the first two integrated neighborhoods (Scenarios 2 and 3) would be calculated in the following manner: He would receive scores of 8 for each of the neighborhoods he would feel comfortable in. The gross RPI at this point would be 16.
- Let us say that, despite being uncomfortable in the neighborhood depicted in Scenario 4, he reports he would be willing to remain in the neighborhood. He would receive a score of 5 for the “flight” question for this scenario. He says, however, that he is unwilling to remain in the majority black neighborhood (Scenario 5), so he receives a score of 0 for the “flight” question for this scenario. His net RPI score of 21 is below the average RPI score of 25, suggesting some unwillingness to live in racially mixed neighborhoods among blacks.
- iv All unmentioned neighborhood scenarios are considered to be areas the respondents would be willing to move into and coded accordingly for each dependent variable. In addition, blacks who at the outset said that “No,” there were no neighborhoods they would be unwilling to move into, are presumed to be willing to move into each of the neighborhood scenarios. For each dependent variable, they are coded as willing to move into the neighborhood.
- v The Greater Boston Social Survey has only a few measures of non-whites’ personal experiences of discrimination in either the housing or job markets. However, the number of respondents who cited personal discrimination on any of these measures was too small—the largest cell was well under unweighted N=100—to justify including the measures of personal discrimination in the study analyses.
- vi Housing type and block composition are expected to have strong effects on preferences in the Greater Boston area, given that the predominant housing type changes the dynamics for interracial contact (proximity and concentration). Interactive effects between the two measures were tested and found yield no statistical significance.
- vii A final weight included in the GBSS dataset is a person weight adjusted to compensate for non-response so that weighted counts of persons by age-sex-race reflect the proportionate distribution of the adult population of the study area as established in the 1990 Census. The described weight is an expansion weight. It’s application will produce estimates of the population total of households or adults, subject to corrections for non-response and deviations from the relative race/ethnicity distributions given in the 1990 Census.

Table 1. Greater Boston Area Whites' Preferences for Racially Mixed Neighborhoods, by Racial/Ethnic Integrating Group

Racially Mixed Neighborhood	Would be comfortable with racial group in neighborhood		Would remain in neighborhood with racial group		Would move in neighborhood with racial group	
	<i>Black</i>	<i>Hispanic</i>	<i>Black</i>	<i>Hispanic</i>	<i>Black</i>	<i>Hispanic</i>
	---	---	---	---	94%	95%
	93%	84%	97%	93%	89%	87%
	92%	90%	97%	98%	80%	80%
	78%	90%	93%	94%	58%	61%
	71%	77%	78%	91%	42%	48%






N=585

Table 2. Preferences among Greater Boston Area Blacks for Neighborhoods with Varying Racial Compositions

Neighborhood Scenario	Percentage of Blacks who Rank Neighborhood as			Percentage of Blacks who Would Move into Neighborhood
	Most Attractive	Second Most Attractive	Least Attractive	
	15%	8%	18%	68%
	24%	53%	2%	99%
	53%	23%	1%	98%
	6%	13%	4%	90%
	2%	3%	75%	34%

N=443

Table 3. Preferences among Greater Boston Area Hispanics for Neighborhoods with Varying Racial Compositions

Neighborhood Scenario	Percentage of Hispanics who Rank Neighborhood as			Percentage of Hispanics who Would Move into Neighborhood
	Most Attractive	Second Most Attractive	Least Attractive	
	29%	8%	22%	71%
	20%	50%	1%	94%
	33%	20%	1%	94%
	7%	13%	3%	81%
	6%	4%	66%	43%

N=703

Table 4. Racial Attitudes among Greater Boston Area Whites

Racial Attitude Dimension	Percentage of Whites Attributing Characteristic to		
	<i>Whites</i>	<i>Blacks</i>	<i>Hispanics</i>
Tend to be rich	31%	7%	9%
Neither	54%	33%	33%
Tend to be poor	15%	60%	58%
Prefer to be self-supporting	70%	30%	25%
Neither	24%	40%	45%
Prefer to live off welfare	6%	31%	31%
Easy to get along with	59%	37%	33%
Neither	33%	42%	45%
Hard to get along with	9%	22%	22%
Treat others equally	85%	51%	16%
Neither	12%	20%	45%
Discriminate against others	3%	19%	40%
Speak English well	31%	17%	14%
Neither	33%	38%	47%
Speak English poorly	37%	45%	40%

Total N=585

Table 5. Regression Models for Greater Boston Area Whites' Residential Preferences for Living in Racially Mixed Neighborhoods

Variables	Model 1		Model 2		Model 3	
	Prefer Black Integrated Neighborhoods	Prefer Hispanic Integrated Neighborhoods	Prefer Black Integrated Neighborhoods	Prefer Hispanic Integrated Neighborhoods	Prefer Black Integrated Neighborhoods	Prefer Hispanic Integrated Neighborhoods
Sociodemographic						
Age	-.167 (.001)	-.149 (.001)	-.162 (.001)	-.059 (.001)	-.090 (.001)	-.034 (.001)
Education	.435 (.003)*	1.98 (.007)**	.360 (.004)*	1.96 (.007)**	.316 (.004)*	1.80 (.007)**
Household income	.148 (.001)	.071 (.003)	.146 (.001)	.105 (.003)	.159 (.001)	.285 (.004)*
Gender (male)	-1.26 (.015)**	1.88 (.030)**	-1.12 (.016)**	2.51 (.031)**	-1.29 (.015)	2.10 (.033)**
Marital status (married)	-.590 (.004)**	-.498 (.009)*	-.585 (.005)**	-.516 (.009)**	-.422 (.005)*	-.561 (.009)*
Children under 18 in HH	.895 (.005)**	1.29 (.009)**	.885 (.005)**	1.32 (.009)**	.860 (.004)**	1.62 (.009)**
Residential						
Years at address			-.593 (.013)**	-1.60 (.02401)**	-.579 (.013)**	-1.82 (.024)**
Homeowner			.157 (.006)	-.212 (.010)*	-.083 (.006)	-.537 (.010)*
Multifamily housing			.146 (.001)	-2.25 (.036)**	.511 (.019)**	-1.17 (.035)**
Majority minority census block			1.83 (.075)**	-3.04 (.009)**	.223 (.071)	1.85 (.102)**

Table 5. (cont.) Regression Models for Greater Boston Area Whites' Residential Preferences for Living in Racially Mixed Neighborhoods

Variables	Model 1		Model 2		Model 3	
	Prefer Black Integrated Neighborhoods	Prefer Hispanic Integrated Neighborhoods	Prefer Black Integrated Neighborhoods	Prefer Hispanic Integrated Neighborhoods	Prefer Black Integrated Neighborhoods	Prefer Hispanic Integrated Neighborhoods
Racial Attitudes						
Prefer to welfare					-.034 (.005)	-1.61 (.010)**
Hard to get along with					-1.38 (.007)**	.732 (.016)**
Speak English poorly					-1.02 (.005)**	-.462 (.013)*
Poor					-.738 (.017)**	-.195 (.017)
Discriminate against others					.127 (.006)	1.88 (.014)**
Regression Model Statistics						
Constant	35.57 (.054)	9.86 (.111)	37.25 (.057)	10.06 (.110)	46.14 (.073)	9.03 (.168)
Unweighted N	585	585	585	585	585	585
Adjusted R-squared	.219	.290	.224	.306	.298	.365

Note: Standard errors are presented in parentheses. * p < 0.05 ** p < 0.01

Table 6. Logistic Regression Models for Greater Boston Area Blacks' Willingness to Pioneer Integration and to Self-Segregate

Variables	Model 1 (N=405)		Model 2 (N=405)		Model 3 (N=405)	
	Willing to Pioneer Integration	Willing to Self-Segregate	Willing to Pioneer Integration	Willing to Self-Segregate	Willing to Pioneer Integration	Willing to Self-Segregate
Sociodemographic						
Age		.				
Education	-.005 (.000)	.011 (.000)	.004 (.000)	.011 (.001)	.003 (.001)	.013 (.001)
Household income	-.008 (.001)	.002 (.000)	-.009 (.001)	-.003 (.001)	-.004 (.001)	-.006 (.002)
Gender (male)	-.006 (.001)	.008 (1.01)	-.002 (.001)	-.024 (.002)	-.008 (.002)	-.040 (.002)
Marital status (married)	-.490 (.012)**	.256 (.012)**	-.370 (.012)**	.134 (.013)*	-.241 (.014)*	.045 (.014)
Children under 18 in HH	.125 (.004)*	-.034 (.004)	.083 (.004)	-.138 (.004)*	.070 (.004)	-.088 (.005)
	-.035 (.003)	-.079 (.003)	.008 (.004)	-.122 (.004)*	-.018 (.004)	-.078 (.004)
Residential						
Years at address						
Homeowner			-.301 (.008)**	-.335 (.008)**	-.292 (.009)*	-.292 (.009)**
Multifamily housing			.078 (.004)	.359 (.005)**	.056 (.004)	.284 (.005)**
Majority minority census block			-.160 (.013)*	.451 (.013)*	-.066 (.014)	-.335 (.014)**
			-.726 (.017)**	.318 (.018)**	-.588 (.018)**	.593 (.019)**
Perceived Discrimination						
White homeowners						.
Real estate agents					-.321 (.009)**	.705 (.010)**
Banks and lenders					.333 (.009)**	.134 (.009)
Whites in general					-.117 (.007)*	-.406 (.008)**
					.003 (.004)	.023 (.004)

Note: Standard errors are presented in parentheses. * p < 0.05 ** p < 0.01

Table 7. Logistic Regression Models for Greater Boston Area Hispanics' Willingness to Pioneer Integration and to Self-Segregate

Variables	Model 1 (N=663)		Model 2 (N=663)		Model 3 (N=663)		Model 4 (N=663)	
	Willing to Pioneer Integration	Willing to Self-Segregate	Willing to Pioneer Integration	Willing to Self-Segregate	Willing to Pioneer Integration	Willing to Self-Segregate	Willing to Pioneer Integration	Willing to Self-Segregate
Sociodemographic								
Age	.019 (.001)	.016 (.001)	.004 (.000)	.011 (.001)	.017 (.001)	-.049 (.001)	.041 (.001)	-.038 (.001)
Education	-.008 (.001)	-.130 (.002)	-.009 (.001)	-.003 (.001)	-.070 (.030)	-.158 (.003)	-.096 (.004)	-.137 (.004)
Household income	.215 (.002)#	.071 (.002)	-.002 (.001)	-.024 (.002)	-.073 (.003)	.017 (.004)	.008 (.004)	.039 (.005)
Gender (male)	-.991 (.014)**	.979 (.015)**	-.370 (.012)*	.134 (.013)	-.286 (.021)*	1.08 (.022)**	-.616 (.027)**	.623 (.025)**
Marital status (married)	-.233 (.004)*	-.164 (.004)#	-.083 (.004)	-.138 (.004)	-.297 (.006)*	.157 (.006)#	-.354 (.008)*	.219 (.008)#
Children under 18 in HH	.067 (.004)	.042 (.004)	.008 (.004)	-.122 (.004)	.007 (.006)	-.069 (.006)	.069 (.007)	-.171 (.007)#
Residential								
Years at address								
Homeowner			-.301 (.008)*	-.335 (.008)**	.186 (.014)#	.823 (.015)**	.175 (.017)#	.672 (.018)**
Multifamily housing			.078 (.004)	.359 (.005)**	.539 (.007)**	-.523 (.008)**	.553 (.008)**	-.477 (.008)**
Majority minority census block			-.160 (.013)#	.451 (.013)**	-1.00 (.020)**	.120 (.020)	-.819 (.022)**	.160 (.022)#
			-.726 (.017)**	.318 (.018)**	-.300 (.023)**	.330 (.024)*	-.671 (.028)**	.058 (.028)

Table 7. (cont) Logistic Regression Models for Greater Boston Area Hispanics' Willingness to Pioneer Integration and to Self-Segregate

Variables	Model 1 (N=663)		Model 2 (N=663)		Model 3 (N=663)		Model 4 (N=663)	
	Willing to Pioneer Integration	Willing to Self-Segregate	Willing to Pioneer Integration	Willing to Self-Segregate	Willing to Pioneer Integration	Willing to Self-Segregate	Willing to Pioneer Integration	Willing to Self-Segregate
Assimilation and Hispanic Background								
Years in U.S.					-.002 (.001)	.060 (.001)	-.038 (.001)	.051 (.002)
Speak English well					1.41 (.027)**	-.207 (.028)#	2.68 (.035)**	-.153 (.033)#
Read English well					-.431 (.024)*	-.525 (.026)*	-.816 (.030)**	-.499 (.031)**
Black Hispanic					2.46 (.045)**	.964 (.060)**	2.10 (.050)**	.913 (.062)**
Perceived Discrimination								
White homeowners							-.110 (.012)	.967 (.012)**
Real estate agents							.618 (.015)**	.088 (.015)
Banks and lenders							.156 (.015)#	-.194 (.015)#
Whites in general							-.316 (.006)*	-.112 (.006)

Note: Standard errors are presented in parentheses. # p < 0.10 * p < 0.05 ** p < 0.01