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CONNECTICUT

DAY 2

Home Buyers Suspect Racial Steering

September 8, 2003

By MIKE SWIFT, Courant Staff Writer

When Joe and Oleyetta Priester were buying a home several years ago, they were interested in Farmington, West Hartford and other suburbs west of Hartford. But they say their real estate broker never seemed to find many houses for them to consider.

"It got to the point where, in Farmington, there's only three houses available?" Oleyetta Priester said. "C'mon."

Ultimately, the couple fell in love with a house they were shown in southern Windsor, a town that hadn't been at the top of their list. The move has worked out well; the Priesters and their three children like their neighborhood, the school system and the town.

But living in a neighborhood that went from 28 percent to 40 percent black during the 1990s, they can't help feeling some unhappiness about the way they think they got here.

"I do believe we were steered into this area," said Joe Priester, 38, an information technology project manager. "We only considered what [the real estate broker] gave us, and we were only given certain locations."

Greater Hartford's black middle class has been on the move during the past two decades, as hundreds of families made the shift from Hartford to the suburbs. According to census data, more than 60 percent of the region's black middle-class households now live in the suburbs.

But only in some suburbs.

In the 55 metropolitan area suburbs outside of the cities of Hartford, Middletown and New Britain, two-thirds of all affluent black households - households with incomes above \$60,000 - live in just four towns: Bloomfield, Windsor, East Hartford and Manchester, an analysis of 2000 Census data shows.

In the suburbs, black households have a significantly higher median income than Hispanic households. But compared with affluent Hispanics, the Hartford region's affluent black households are more tightly clustered in a relatively few neighborhoods.

One-quarter of the 10,200 affluent black households in the metro Hartford region live in just six census tracts, units of geography roughly analogous to a neighborhood. All six tracts adjoin one another, in Bloomfield, Windsor and the Blue Hills section of Hartford.

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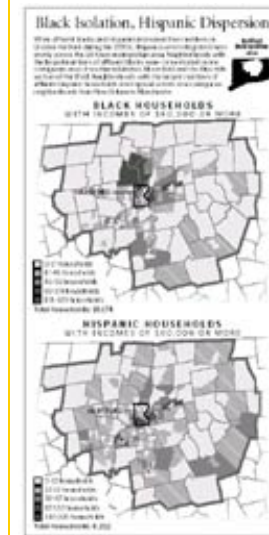
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Hispanics with similar incomes are more evenly spread across the neighborhoods of metro Hartford. It takes a minimum of 15 census tracts, many in noncontiguous neighborhoods that stretch from New Britain to Manchester, to accommodate one-quarter of the region's 6,200 affluent Hispanic households, an analysis from the 2000 Census shows.

The pattern of increasing racial isolation as blacks move into suburbia and buy homes is a worrisome trend echoed across the United States, according to research at the Lewis Mumford Center for Comparative Urban and Regional Research. Black homeowners tend to live in neighborhoods that are more racially isolated than black renters, the Mumford Center found.

Affluent black residents in Hartford's suburbs were more racially isolated from white residents in 2000 than they were in 1990, the Mumford Center's analysis of census data shows.

"It's clear that although we might have thought that racial segregation was mostly due to the income differences between whites and minorities, actually, even when we control for income, we find that segregation is reduced very little," said John Logan, director of the Mumford Center. "And the inequalities in neighborhoods where people live are really not reduced at all."

In Hartford's suburbs, the neighborhoods where affluent black people live are nearly as racially isolated from whites as the neighborhoods where poor blacks live.

"Even the most affluent blacks face a restricted housing market where they don't have the full range of choice," Logan said. "There is a cost to these minority families. Their children will not go to schools with as many advantages as they could, given their social class. I think the cost to society is that increasingly, our futures depend on the productivity of every sector of the population, and if the groups that are actually growing in size face restricted opportunities for education or jobs, then we are not going to get the advantage of their full participation."

A Complicated Decision

The choice of where to buy a house is perhaps the most complicated financial decision any family makes, and a wide variety of factors invariably play a role. Experts who study racial discrimination in the real estate and home-finance markets agree that personal choice is one reason why middle-class blacks are even more tightly clustered across the nation's cities and suburbs than Hispanics, and why whites often shun neighborhoods with growing minority populations.

But preference, they say, is not the only reason. There is ample, fresh evidence that illegal racial discrimination in the housing and mortgage lending markets across the United States continues to drive people to buy in certain neighborhoods, but not in others. The federal government, critics say, does not do nearly enough to enforce the nation's fair-housing laws.

In Greater Hartford, there is no way to know the degree to which illegal discrimination drove segregation as minorities

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moved to the suburbs in unprecedented numbers during the 1990s. But experts who study housing discrimination, and even some local real estate agents, say there is little doubt that discrimination continues to shape suburban neighborhoods.

"This has been my big concern and I do believe this has occurred," said Lynne Gillette, owner of Gillette Real Estate in Windsor, who believes white professionals and executives who relocate to the Hartford area are steered away from Bloomfield and Windsor because of the towns' large minority populations.

"Executives are not walking in through my door," said Gillette, who is white. "So where they wind up is a very, very interesting question, and how that happens is something that people will deny over and over again. ... I think there are very few relocation people who are white who get to look at Windsor."

No Matter How Nice

Guy Jacobs, a former member of the Windsor Town Council, is sure that geographic steering, in which real estate brokers "steer" prospective buyers to certain neighborhoods based on skin color, is working against integration by keeping white buyers out.

"The house in front of me has changed hands four or five times. I've never seen a Realtor bring a white person in to see the house," said Jacobs, who has lived in the neighborhood since the 1970s. "In the summer, I sit and I watch. You never see the Realtor, whether it's a black Realtor or a white Realtor, bringing in anybody white to see the house, no matter how nice the house is."

He said white flight, probably encouraged by real estate agents who pushed whites to sell their homes, also has increased the neighborhood's minority concentration.

"All of a sudden, I went to work one morning," Jacobs said of a time in the spring of 1976. "I'm looking down Longview [Drive] and Longview looked like a disease had hit. All those houses were for sale."

Like the Priestests, Jacobs lives in Census Tract 4731, which has the most black households with incomes over \$100,000 of any census tract in Connecticut, according to the 2000 Census. Yet despite the prosperity in a neighborhood where black residents earn incomes significantly above the state median for white residents, some believe they were steered by agents to live here.

The Greater Hartford Association of Realtors says mandatory education for real estate agents, required by the state, is a potent force against steering and other forms of housing discrimination. At the same time, the Internet has made it tougher to steer because people can get so much information about homes, neighborhoods, town governments and school systems for themselves online.

"Anybody can look at that and say, 'I want to live there, or I don't want to live there,'" said Jeff Arakelian, chief executive officer of the Greater Hartford Association of Realtors. "So anybody can make those individual choices. We as an organization have stood for a long time for equal professional services" regardless of race, creed or religion.

A new national investigation sponsored by the U.S. Department of Housing and Urban Development, however, suggests that steering because of race is still a problem in American neighborhoods. The investigation of home sales in 23 metro areas, released last November, found that while other forms of discrimination against black home buyers decreased during the 1990s, racial steering increased significantly.

"White and black home buyers were consistently steered to neighborhoods that promoted or perpetuated segregation," the report found.

In anonymous tests by investigators posing as otherwise identical home buyers, white purchasers were consistently favored over black purchasers in 17 percent of tests; they were more likely to receive information about available housing units and had more opportunities to inspect available homes. Greater Hartford was not one of the metro areas tested.

There is no way to know, experts say, how much residential segregation is caused by illegal discrimination and how much is caused by personal preferences.

There is not even any way to know, they say, whether discrimination is done consciously by brokers.

"Real estate brokers have very strong stereotypes about certain things. A white and a black buyer might make the identical request, but the agent interprets the request differently," said John Yinger, a professor of economics and public administration at Syracuse University and a co-author of the findings of the HUD-sponsored investigation.

If the agent has a house on file with a lower price than the buyer requested, the broker might, for example, be more likely to show that house to a black buyer than to a white buyer.

"They may have an image that blacks can't really afford what they say they can pay for," Yinger said. "In some cases, brokers might not be aware of their own prejudices. ...They may not be aware they are making systematic judgments based on race. They may think they are doing the customer a favor."

After all, what the broker really wants is to make a sale.

"If somebody tells you point blank, 'I don't want to be there [because of a neighborhood's racial makeup],' are you going to put them in a car and take them there?" Gillette asked.

She actually did that with a white buyer in Windsor. She didn't make the sale. "He was very irritated," Gillette said.

Personal Preference

In one sense, a neighborhood's property values aren't determined by the people who live there now. They are determined by how people from the outside - the pool of prospective buyers who might buy homes - view the area's attractiveness.

For some people, the racial makeup of a neighborhood is a

major part of determining that value, scholars say.

"Many people, both black and white, have attitudes that cause them to want to live in neighborhoods with people that look like them," Yinger said. "This is part of the legacy of the past, a past in which we've had active discrimination and prejudice. We don't have as much any more, but part of the legacy remains."

Research by Reynolds Farley of the University of Michigan and other social scientists has found that black people are more willing than white people to live in integrated neighborhoods where they are in the minority.

The result, researchers say, is that a "tipping point" is reached when a neighborhood's racial composition becomes highly attractive to black buyers as the number of minorities grows, but less attractive to white buyers. That means integrated neighborhoods are like reactive chemicals, always looking to change form and difficult to keep stable.

That tipping point, in Detroit in 1992, was about 40 percent black, implying that neighborhoods that were greater than 60 percent white would remain integrated. (The tipping point had increased from 30 percent black in 1976).

Past that tipping point, a neighborhood "is then going to attract fewer white buyers coming in. That accelerates pretty quickly," said Roderick Harrison, a demographer with the Joint Center for Political and Economic Studies, an African American think tank in Washington.

The results of the 2000 Census suggest, Harrison said, that white residents are becoming more willing to share neighborhoods with black residents and that the tipping point at which an integrated neighborhood becomes unattractive to whites may be increasing again. But no one has done a detailed analysis to confirm that, he said.

That tolerance may well determine whether suburban black residents in Greater Hartford become more spread out in the future, and whether towns like Manchester and Windsor remain integrated or become progressively more segregated.

Costs Of Segregation

There are major costs to increasing segregation.

The state has authorized spending hundreds of millions of dollars - the state Department of Education said it could not provide an exact number - on school desegregation since the 1997 verdict in the Sheff vs. O'Neill school desegregation case, but there are other costs as well.

"We know that segregated schools tend to be lower-performing and we know the crime rates in those neighborhoods are higher," Logan said. "The rate of appreciation for home buyers, building wealth through equity, is considerably lower."

Gillette worries that white home buyers with school-age children are growing increasingly scarce in her office in Windsor. She said "water cooler steering," in which grapevine gospel creates a false image of a town, may be a strong force driving the town toward segregation.

"People tell us that somebody from outside the community knows it better than we do," Gillette said. "I just think there are a lot of people missing an opportunity to live in a great town."

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