

TITLE: THE HOUSING MARKET AND POPULATION VULNERABILITIES: PERCEPTIONS IN A FORDIST AND A POST-FORDIST CONTEXT **

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RUNNING HEAD: HOUSEHOLD PERCEPTIONS IN COLUMBUS AND MILWAUKEE

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THE HOUSING MARKET AND POPULATION VULNERABILITIES: PERCEPTIONS IN A FORDIST AND A POST-FORDIST CONTEXT*

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ABSTRACT. Drawing on qualitative interviews and participatory urban-appraisal tools, this paper analyzes household perceptions on the five elements of Lawrence and Su-Yeul's market-led pluralism (M-LP) framework (2008). It uses post-Fordist Columbus, Ohio, and Fordist Milwaukee, Wisconsin, as testing grounds for these household perspectives. M-LP suggests that at the center of contemporary housing market lie five elements: developers/builders who unveil new urban spaces with culturally open communities; lending agencies that offer affordable mortgages to all; real estate brokers/agents who have moved past discriminatory practices; consumers whose preferences emphasize class-type elements; and communities that impose development agendas. While many felt that the housing market of the mid-2000s was racially blind, race still played a crucial role in driving home-buying decisions, especially in Milwaukee. Columbus respondents aligned more closely with M-LP, putting greater emphasis on class, but they also used phrases and words to blur race and class distinction. Both metropolises, though, illustrated complex intertwining between class and culture.

Keywords: discriminatory, Fordist, post-Fordist, market-led pluralism, mortgages.

The intraurban residential mosaics of American cities during the twenty-first century differ significantly from previous eras. While cities¹ of the early-to-mid 1900s were explained through the classical assimilation and/or place stratification frameworks, by the second half of the century, those models had become inadequate in explaining newer forms of intermixing. By the 1980s, a new school of thought had emerged---the Los Angeles School of Post-Modernism---which viewed urban form as spatial manifestations of structural changes from deindustrialization, along with the emergence of a complex and highly polarized mix of socioeconomic contexts such as exurbs, edge cities, and privatopia² (McKenzie 1994; Dear and Flusty 1998; Lauria and Baxter 1999; Dear 2002).

More recently, while analyzing residential patterns in Columbus, Ohio, Brown and Chung noted the heightened importance of market forces---that is, market makers---that significantly impacted individuals' home-buying decisions (2008). Their M-LP framework argues that the actions of market makers---for example, builders/developers, real estate agents, and bankers---are crucial in understanding contemporary patterns of racial/ethnic intermixing. Further, they argue that race-based discrimination is a dated concept, and that instead class and consumers' purchasing power matter most.

M-LP comprises five elements. First, developers continually unveil new urban spaces that are culturally open and accepting. Second, lending agencies are encouraged and supported by government policies to provide affordable mortgages. Third, real estate brokers and agents consider the discriminatory practices of the past as illegal and profit reducing. Fourth, consumer preferences emphasize class-based amenities in housing and neighborhoods that are tempered by affordability. Finally, residential expansion takes place within a set of development agendas set by local communities, which vary with respect to preferences for economic growth, enhancing/protecting the tax base, creating/maintaining a certain community style, and the like (Brown and Chung 2008:202).

M-LP was empirically grounded in survey data and interviews completed with supply-side --housing-market actors in the Greater Columbus, Ohio, area (Brown and Chung 2006). Since its publication, though, it has experienced little empirical testing, with two gaps especially noteworthy. First, in their original research, Brown and Chung conducted only a few interviews with consumers or other demand-side actors. Second, Columbus is a midsized city with a growing economy firmly rooted in the post-Fordist, professional sector.

A further limitation of M-LP is that it emerged at a unique time in the American housing market, as prices and ebullience crested and began a decline, ultimately culminating in the Great Recession. Many---including Brown and Chung---thought that subprime lending was positive for society, as it allowed households traditionally left out of homeownership opportunities (for example, low-income and minorities) to achieve the American Dream of homeownership (HTTTP1; Brown and Webb 2012; Webb and Brown 2012).³ This perspective was certainly not unique to Brown and Chung, but many others (see Baker 2008; Bartlett 2009; Holt 2009; Tinneeru 2009; Curry 2013). Thus, Brown and Chung, when conceptualizing this framework, couldn't have imagined that this crises was about to occur; their conception of the M-LP was a reflection of what was occurring in contemporary spaces: that the class and affordability-based home purchases were a real achievement of contemporary American dream, and that the pre-1970s race-based discrimination by market makers was a thing of the past.

Thus, while real-life evidence occurring in Greater Columbus informed M-LP, it remains to be tested from household perspectives and in a non-post-Fordist context. To address these lacunae, this paper examines the five elements of M-LP from the consumer perspective in two distinct metropolises: post-Fordist Columbus, Ohio, and Fordist Milwaukee, Wisconsin. While both are midsized metropolitan statistical areas (MSAs)--with populations of 1.93 and 1.56 million, respectively, in 2011--they differ significantly regarding economic, historical, and cultural contexts. While Columbus is distinctly post-Fordist, Milwaukee was historically Fordist and dominated by manufacturing, though its economy is diversifying toward post-Fordism. By examining two similarly sized, but economically distinct cities, this paper will expand our theoretical understanding on the housing market vis-à-vis M-LP by capturing the intricate ways in which people's perceptions may differ between the two.

Methodologically, the paper utilizes interviews and focus groups with consumers to gauge their perceptions of M-LP elements, as they make the decision of where to live and whom to live with. Given the complex ways in which interactions among consumers, realtors, lenders, and local communities influence home-buying decisions, it is crucial to capture the consumers' perspectives to better reflect how these market makers influenced their decision making. As such, this paper will illustrate and expand academic understanding of the M-LP framework from other side of the spectrum---the households'/consumers' side---and how might their perceptions differ in two economic settings that are quite distinct and yet similar to each other.

This paper answers three related questions. First, do householders think differently about the five elements of M-LP as compared to the perception of a market maker? Second, do householder perceptions differ according to race/ethnicity and class? Third, do consumer perceptions vary on same issues in the two metropolises? Though these interviews were completed during 2008--2009, it captured homeowners' reactions to the various practices of market makers during the 1990s and 2000s, and if the market makers' practices had significantly changed from those prevalent in the 1960s and 1970s. Thus, even though the data analyzed here was collected during 2008--2009, they very well summarize the ways in which the home-buying experience of contemporary urban consumer during the 2000s era might differ from those that prevailed in the pre-1970s era--an important premise of M-LP. By discussing theme-based responses from both metropolises, this paper highlights the degree to which M-LP's five elements affect household decisions in more contemporary situations.

While many interviewees echoed M-LP's assertion of increasing importance of class vs. race/culture in home-buying decisions, the degree of agreement is both racially and spatially dependent. Concerning the latter, households in Columbus were more likely to believe that race-based discrimination, targeting, and steering have declined relative to interviewees in Milwaukee. Furthermore, nonwhite households, especially in Milwaukee, more frequently identified racially discriminatory practices thought obsolete by M-LP, and illustrated race as an important factor guiding realtors and bankers. All told, while strong evidence was found to support M-LP's assertion that class frequently matters more than culture in home-buying decisions, race/culture still persist in the contemporary housing market, and more so in Milwaukee.

The paper proceeds as follows. Section two summarizes the major literature pertaining to American cities, urban ecology frameworks, and M-LP; residential patterns and socioeconomic contexts during the Fordist to Post-Fordist transition; and housing markets and population vulnerabilities. The research-design section summarizes major research questions, study areas, and the methods employed. The analysis section discusses relevant interview quotes organized by the five M-LP elements, followed by the conclusion.

<<A-HEAD>> LITERATURE REVIEW

<<B-HEAD>> AMERICAN CITIES: URBAN ECOLOGY FRAMEWORKS AND MARKET-LED PLURALISM

Explaining intraurban patterns on racial/ethnic clustering and assimilation has long been a topic of research across the social sciences. Classical assimilation, the longest standing of these frameworks, dates back to the Chicago School of the early twentieth century. It posited that new immigrants initially settled in inner-city neighborhoods, and subsequently moved farther away from the urban core as they gained in socioeconomic status (SES) (Burgess 2012; Park 2012). A separate framework developed following the Second World War: stratification, which attributed racial/ethnic clustering to housing discrimination and prejudice, and which created segmented housing markets and residential neighborhoods (Lauria and Baxter 1999; Charles 2000, 2003; Galster and others 2003; Logan and Molotch 2007). In the late-twentieth century, new types of intraurban patterns were noted, wherein racial/ethnic clusters were formed as co-ethnics stuck together even when their SES improved, and prejudice had ameliorated; this was explained by the resurgent-ethnicity framework (Brown and Chung 2006). During the 1970s and 1980s, various unrelated and disjointed forms of urban landscapes emerged in Los Angeles and other, newer urban places, which informed another school of thought: the Los Angeles School of Post-Modernism. The Los Angeles School related new urban forms to structural economic changes, including the Fordist to post-Fordist transition, giving rise to the rapid growth of suburbs, exurbs, edge cities, and “privatopia” (McKenzie 1994; Dear and Flusty 1998; Lauria and Baxter 1999; Dear 2002; Skop and Li 2005; Brown and Chung 2006).

M-LP is similarly a product of its era: namely, the rapidly expanding housing market of the late 1990s and the early-to-mid 2000s, which expanded opportunities for households to achieve the American dream of homeownership (Brown and Chung 2008), made possible through a variety of market options enabled by the private sector, as well as the subprime lending. The M-LP emerged from a study on residential choices in Columbus, a mid-sized MSA in Ohio. Assimilation, resurgent-ethnicity, and stratification frameworks could not adequately explain the residential patterns in Columbus, where noticeable dispersions of racial and ethnic groups were observed far beyond Columbus’s outer belt---Interstate-270---spreading into suburban, exurban, and satellite-city locations during the 1990s and 2000s (Brown and Chung 2006). A survey of 1,998 homebuyers revealed a marked decline in racial/ethnic aversion, perhaps a result of increased mixing in schools, work places, and places of consumption. Racial composition of a neighborhood and school ranked as the least important among thirteen housing-preference items for both Caucasians and African Americans (Brown and Chung 2006).

The M-LP, thus, argues that in contemporary times “profit motives” and “self-interests” play dominant roles in shaping residential patterns. As long as the market makers continue to make financial gains, racial/ethnic preferences in neighborhood selection take a backseat, and “quality of life” and “class” elements become prime predictors of peoples’ choices. The articulation of M-LP, was thus solely from a market-maker perspective, with findings based on analyses of secondary data from the census; data derived on new housing construction, various mortgage types, and government policies that were collected during the years-long survey, 2000—2004, by Brown and Chung (2006); and archival data and key-informant interviews with various actors (during 2000--2007) who impacted the market. Central to fully articulating this framework was the primary data from archival and key-informant interviews with builders, lenders/bankers, real estate agents, some consumers, and representatives of local communities. The M-LP also emphasized the venturing into open urban space by developers and builders, providing wider residential opportunities to consumers, irrespective of their race/ethnicity; that real estate agents link buyers, sellers, and lenders in a largely nondiscriminatory manner; and that consumers seek neighborhood characteristics and housing amenities that are tempered by their affordability within a set of preferences (Brown and Chung 2006).

<<B-HEAD>> RESIDENTIAL PATTERNS AND SOCIOECONOMIC CONTEXTS DURING FORDIST TO POST-FORDIST TRANSITION

Intraurban spaces are a product of the economic context, and scholars have attributed growing racial and economic divides, accompanied by spatial divides, to the often strategic and negative outcomes of economic transition (Marcuse 1997; Gartman 1998; Levine 2000; Spivak and others 2011; Marcinezak and others 2015). While the pre-1970s were marked by highly divided intraurban spaces in terms of race, the spaces took complex shapes as a consequence of the post-1970s transitions. The classic ghettos were formed as involuntary, spatially segregated pockets, mostly comprising of the politically and socially subordinate groups (Marcuse 1997). These constituted a common and visible landscape in Fordist urban America, and lasted through the mid-twentieth century and thereafter into the 1970s when desegregation was implemented, overlapping the start of post-Fordist America (Wilson 1992; Marcuse 1997; Gartman 1998; Levine 2000). Milwaukee exemplifies one such urban space, notoriously segregated with clusters of blacks (and

Latinos) in distinct parts of the county (Levine 2000). Simultaneously, the 1970s and onward marked a new phenomenon that connected local with global economic changes, and the formation of the outcast ghetto inhabited by those excluded from the mainstream economy (Marcuse 1997). These related in many ways to other outcast ghettos of African Americans in post-Fordist America, which were very different from the classic ghettos of Fordist America (Marcuse 1993, 1997; Gartman 1998), redefining the role of race and space in the new economy. In addition, post-Fordism was also marked by increasingly uneven and less egalitarian societies, rather than the broadly middle-class social systems evident during the Fordist era (Wilson 1992; Bakshi and others 1995; Gartman 1998; Walks 2001; Brenner 2002). This situation resulted in pressures that created yet wider gaps between the haves and the have-nots (Bakshi and others 1995).

The move away from Fordism to post-Fordism also affected women and minorities. Bakshi and his colleagues suggested an increase in poverty and unemployment, starting mid-1970s, which worsened the material conditions, exacerbated racial and gender inequality, especially after the cutting of major state-supported welfare that deeply affected women, children, and people of color (1995). These processes produced landscapes of contradictions, with women and minorities suffering the most, and spatially confined to the impoverished pockets (Bakshi and others 1995; Gartman 1998; Walks 2001; Brenner 2002). Thus, the urban fabric has undergone changes under post-Fordism with emerging patterns in most North American urban areas that are far more complex than what they were during the Fordist regime (Walks 2001; Walks and Maaranen 2008).

The increasing reliance on liberalization and privatization that guided urban development since the restructuring has also engendered new forms of municipal entrepreneurialism (Harvey 1987; Ley 1992; Sassen 1994, 1995; Walks and Maaranen 2008). The expansion of professional (or quaternary) services and FIRE industries (finance, insurance, and real estate) has created a pool of gentrifiers who have outcompeted and displaced the poor within inner-city housing markets---a region that was largely once occupied by the deprived communities and minorities. The inner cities have been targets of converting “tenement” districts into condominium tenure (Ley 1992; Marcuse 1993; Smith 1996). This occurred in numerous post-Fordist and Fordist cities at varying levels, creating complex social landscapes that became laboratories of research by social scientists.

In their analyses of 232 MSAs with substantial black populations in 1980 and 1990, Farley and Frey (1994) found that the characteristics associated with economic specialization of MSAs played significant roles in racial/ethnic intermixing. Likewise, Lawrence and Madhuri’s analysis of

forty-nine MSAs with population larger than 1 million found that metropolises in the American manufacturing belt (AMB) suffered a heavy burden of sunk costs initially, but were soon absorbed (or written off) by 2000 (2010). Subsequently, they observed substantial shifts and a large gain in intermixing during 1990--2000. Regarding the complex ways in which industrial restructuring processes affected the socioeconomic landscapes of urban spaces, Knox noted that the Fordist/post-Fordist transition had also led to changes in urban structure: "The radical changes that have occurred within American cities since the mid-1970s as a result of the interplay of new economic...to the [more] 'aesthetic commodity' of postmodernity (1991, 181).

Likewise, Crankshaw (2008) addressed how service-sector business locations in Johannesburg led its northern suburbs to experience a surge of employment and affluence, whereas the city's southern portions experienced an over-representations in its black population and unemployment. Alan Walks's consideration of occupational restructuring and related socioeconomic changes within cities, explored how the classification and definition of space was created, and how they were articulated as high/low-intermixed spaces (2001). Using the same definitions of space classification, Walks also found an increase in social polarization in Toronto during 1971-1991. The AMB's thriving economy under Fordism attracted African Americans from the Southeast, as well as European immigrants. Many of these new residents concentrated in the city center for proximity to employment opportunities, and these neighborhoods continue to have large concentrations of minorities due to community-inertia effects (Brown and Sharma 2010; Sharma and Brown 2012).

<<B-HEAD>> HOUSING MARKET AND POPULATION VULNERABILITIES

A huge body of scholarly work suggests population displacements occurring from gentrification, inner-city revitalizations, and housing foreclosures, which were further aggravated by the economic crises of 2007--2008 (Wyly and Hammel 2004; Kruse 2005; Odem 2008, 2009; Kaplan and Sommers 2009; Lands 2009; Wyly and others 2009; Crossney 2010; Flippen 2010; Brown and Webb 2012; Webb and Brown 2012; Brown and others 2013; Immergluck and Law 2014; Immergluck 2015). Most affected by these gentrification processes, however, are the minority communities (see Talen 2010; Brown and Webb 2012; Webb and Brown 2012; Iceland and Sharp

2013; Moreno 2014) as the renovated properties command prices only sustainable to high-income groups (see Bryant and Poitras's 2003 documentary *Flag Wars*; Moreno 2014).

While displacement of vulnerable populations remains the most common outcome of gentrification, few recent scholars have compared these displacements with the socioeconomic vulnerability of these populations, whose socioeconomic and cultural exclusion results in circumstances one would expect from natural disasters. For example, Rowland's analyses of the self-identified displaced in Melbourne and Sydney, Australia, suggests that it was not only the loss of homes and properties that was punishing, but the loss of their community networks and socio-cultural capital due to this exclusion was irreparable (2015). In their analyses of various intraurban communities in Columbus, Ohio, Brown and others compared the eventual loss of property, community, social networks, family kinship and belongingness among families whose homes were foreclosed during the market crises of 2007--2008 (2013). Through their use of multistage mixed-method analytical tools, Brown and others fleshed out several reasons that contributed to population vulnerability, ranging from the market crises of 2007--2008, bad-lending practices, wrongful steering/misleading by developers/builders, and community disengagement from the natural life-cycle process---an element that has often not been linked with foreclosure crises (Brown and others 2013). By using health outcome as a measure of vulnerability, Lindblad and Riley (2015) suggest that housing foreclosures likely impact health, as a result of unemployment/under-employment, loan delinquencies, self-inflicted financial situations, and temporary economic crises.

<<A-HEAD>> RESEARCH QUESTIONS, AREA OF STUDY, DATA AND METHODS

<<B-HEAD>> RESEARCH QUESTIONS

M-LP proposes that the intermixing of racial/ethnic segments is primarily driven by contemporary forces in the housing market, and hence is articulated from a market maker's perspective. To add the household perspective to the five elements of the M-LP framework, the following questions were posed:

- **DEVELOPERS:** M-LP suggests that developers are motivated to sell or rent regardless of race/ethnicity, and they employ mixed-use/master-plan community strategies to balance local economic development to provide an appropriate tax-base, and create multifaceted

neighborhoods. How do the households perceive these communities? Do they also see an open market and, if so, to what degree and in what ways?

- **LENDERS:** M-LP suggests that lenders offer loans regardless of the race/ethnicity of consumers. How do households of various races/ethnicities perceive this?
- **REAL ESTATE AGENTS:** M-LP argues that realtors and rental agents avoid taking advantage of one party, and that federally mandated disclosures prevent discriminatory or unfair practices; similar practices are expected of rental agents. How do households perceive fairness in the housing market, whether renting or buying? Do they observe steering, discrimination, or differential pricing?
- **CONSUMERS:** M-LP holds that consumer preferences vary more by class than by race/ethnicity. This formed the central focus of this paper: to test these preferences from consumers' side.
- **LOCAL COMMUNITIES:** M-LP suggests that communities differentiate themselves on the basis of business types, life-style choices, recreational opportunities, and the like, which may impact their racial/ethnic characteristics. To examine this further, focus groups were conducted with three distinct communities in Columbus to understand how these characteristics influenced the residents' perceptions.

<<B-HEAD>> STUDY AREA, TIMELINE, DATA, AND METHODS

Empirically, this research grounds itself in Columbus, Ohio, and Milwaukee, Wisconsin (Figure 1). Columbus is a seven-county MSA (Census 2000 definition), with the city of Columbus seated in Franklin County; Milwaukee is comprised of five counties (2000), with the city located in Milwaukee County. These metropolises were selected because both are similarly sized MSAs (American Community Survey (ACS) 2009--2013 five year estimates, midpoint year 2011); in 2011, Columbus's population was 1,926,242 and Milwaukee's was 1,560,621 (in 2000, these were respectively 1.56 and 1.68 millions) (Table 1:A). Despite their demographic similarity, they represented two similar and yet distinct socioeconomic contexts: Columbus being largely post-Fordist, whereas Milwaukee is primarily Fordist in context (Brown and Sharma 2010: Table 1; Sharma and Brown 2012). Almost 40 percent of Milwaukee's work force, in 1960, was engaged in manufacturing, which had dropped to 24 percent by 1990s, and further decreasing in 2000. Conversely, Columbus had only about 12 percent of its workforce engaged in manufacturing in 1990, and had long since shared largely a white-collar/professional profile. Both Columbus and Milwaukee, had similar civilian populations in the labor force—68 percent and 67.9 percent,

respectively—and, also respectively, those employed constituted 62.3 percent and 61.8 percent of the population (Table 1:C). Those employed in management/professional services, sales/office and natural-resource extraction services, in 2011, comprised 39.4 percent, 16.6 percent, 25.6 percent in Columbus versus 37.5 percent, 16.9 percent, and 25.3 percent respectively in Milwaukee.

Demographically, in 2000 and then again in 2011, Milwaukee had a larger Hispanic population (6.5 percent and 9.7 percent) compared to Columbus (1.8 percent and 3.6 percent), whereas the African American population was only marginally larger (14.7 percent and 16.4 percent) in Milwaukee than in Columbus (12.7 percent and 14.2 percent) in the same years (Table 1:C). Interestingly, even though Milwaukee was more diverse (diversity score of 0.64, 0.83, and 0.98) than Columbus (0.50, 0.68, and 0.82) in 1990, 2000, and 2011 respectively, Columbus was far more intermixed (Entropy Index, $EI=0.29$) than Milwaukee ($EI=0.42$) in 2000. Columbus's slightly larger Asian population (2.4 percent and 3.2 percent in 2000 and 2011) was due to the Honda factory in Marysville (Union County, Figure 1), research and development activities at the Ohio State University, and the banking and insurance (for example, Nationwide) industry; this has been balanced by Milwaukee's growth in its share of Asians from 1.9 percent (2000) to 3.0 percent (2011), mostly attributable to its fast expanding, post-Fordist economy during the 2000s (Table 1:C and field reconnaissance and interviews conducted by the author). Ultimately, given their commonalities and the distinctness, the two cities provided urban contexts that could shine diverse perspectives on the elements of the M-LP.

(Figure 1 here)

This research was completed during 2008--2009 and focused on capturing the respondents' perceptions of the M-LP's five elements during the 1990s and the 2000s, a time period marked by the housing boom, which eventually burst in 2008--2009. The central idea was to examine if market discrimination—quite prevalent and legally allowed before the 1970s—was holding true during the 1990s and 2000s, or if there was a substantial shift in the way market makers were perceived by consumers in post-2000 America. The crux of the M-LP framework viewed class as the most important factor, with race taking a back seat, when decisions regarding residential choices were made. Given that the framework was constructed during 2008, and despite its proven application in Columbus, Ohio, it has rarely been tested in other urban contexts (except one regional scholar who used this framework to evaluate residential decision making in a southern midsized metropolis of Knoxville, Tennessee (see Sharma 2014b)). It was time to empirically re-

test the framework, devised at the peak of housing boom, to see if it held up against home-buying decisions made during the 1990s and 2000s.

(Table 1)

Since this research aimed at capturing the nuanced perspectives of consumers, and the various ways in which their home-buying decisions were influenced by housing-market elements, in this analyses, semi structured interviews (Gotham 2002a, 2002b; Zuniga and Hernandez-Leon 2005; Kee and Thompson-Hayes 2012) and focus groups based on participatory urban appraisal (PUA) tools (Moser and McIlwaine 1999; Pain 2004; Brown and Kytta 2014)—were conducted to gain better perspective on how consumers associated with the five elements of M-LP.⁴ In particular, PUA would be effective in gathering valuable information in low-income groups (Moser and McIlwaine 1999), as well as helping to determine how a community engages with local resources, how they are used by subgroups both individually and collectively, and how they serve as useful tools for communicating group perceptions and understanding of their spaces (Pain 2004; Brown and Kytta 2014).

Research participants were recruited using the stratified sampling method to first identify the broader communities and neighborhoods from where participants would be recruited for the interviews, surveys, and the focus groups. Once the neighborhoods were identified, random and snowball sampling techniques were used to recruit respondents. Adequate representation of major groups---whites, blacks, Hispanics, Asians, and mixed race---to provide a diverse set of perceptions was also taken into account. Recruitment tools included posting flyers at bars/shops, bus stops, public places, email listserves, and Craigslist postings. Snowball sampling was also used, as many of the participants who completed interviews helped me with recruiting others. This mix of methods generated a representative sample of respondents from both metropolises (see Table 1).

Data collection was completed through semi-structured interviews, including basic demographic information in the survey questionnaire, and focus groups using PUA techniques. A total of 100 respondents (67 from Columbus, 33 from Milwaukee) completed surveys, interviews, focus groups, or a combination of these (Table 1). In this analyses, findings from completed semi-structured interviews with thirty-four households in Columbus and twenty in Milwaukee, and the three focus groups, with fifteen homeowners in Columbus, are presented (the focus groups were not completed in Milwaukee due to cost and time factors). All recorded interviews were

transcribed and analyzed, whereas demographic data was analyzed by SPSS software for pattern analyses (not presented here).

As a subtext to this use of methodological approaches, it is acknowledged that qualitative research has been criticized for special interests and sample biases, and that fieldwork is open to contextual, relational, embodied, and politicized issues. For example, as noted in Table 1, a majority of respondents were from Milwaukee and Franklin counties, and this was beyond control. Despite all efforts of recruiting diverse respondents from the whole metropolitan areas, far more respondents came forward from the central-city counties. Also, given the number and length of detailed responses from completed interviews, only those that were most relevant to the questions analyzed in this paper were chosen. An honest attempt was made to present unbiased, contrasting, and diverse perspectives, since making a theoretical contribution to the M-LP framework from a multi-city, consumer perspective was an important aim of this paper. Finally, these interviews were conducted during 2008--2009, a time marked by the burst of the housing bubble and the start of the foreclosure/economic crises, with its effects being felt by every American. The time, as such, was just right, and this attempt generated a large sample of households in both metropolises, which greatly benefitted in recruiting enthusiastic respondents who were eager to share their stories, perspectives, and insights. Also, though the interviews were completed during 2008--2009, the questions and issues being tested spanned the pre-1970s versus post-2000s practices in urban America's housing market. Hence, the perceptions gathered and the analytical conclusions make for a valuable academic contribution to contemporary social geography.

<<A-HEAD>> ANALYSES: DEVELOPERS, LENDERS, REALTORS, CONSUMERS, AND COMMUNITIES

<<B-HEAD>> DEVELOPERS

M-LP suggests that developers continuously work unexplored areas to provide varieties of affordable, master-plan, residential opportunities. Regarding this aspect of M-LP, three focus groups were conducted from three distinct communities in Columbus, Ohio. It was clear some of the participants liked the idea of mixed and master-planned communities, which facilitated local economic development, including such features as infrastructure projects and new health-care centers. These steps helped transform scarcely populated agricultural communities into well-populated, diverse, master-planned communities, increasing their share of minorities from 2

percent (2005) to 10 percent (2009). Louis, a middle-class Latino resident in this newly developed community, believed:

This community provided newer models of housing with wide price range. In my block, we have Indians, East Asians, Middle-Easterners and white [...]. The newly developing Riverside Methodist Hospital created demands for specialized medical services and professionals, which have altered our neighborhoods.

In another interview, Malcolm, a retired African American from Milwaukee, had similar views:

Now there are many more choices because of newer developments and lowering of down payment amounts [...]. In the 1960s/1970s, there weren't as many options, especially for African American, middle-class families [...]. Now one can afford a home even in Brown Deer area [middle-class community in northwest Milwaukee County]. These days African Americans with better education and income do not have to feel constrained or obligated to stay inside the city [...].

Tiffany, an African-American, middle-class homeowner in Columbus, was thrilled by Dominion Homes, which made home buying a pleasant and easy experience. She said:

At the time [1997] I was young, I had money, and I was so enticed by this new development [Dominion Homes] ... and this deal seemed very attractive to me, and the mortgage brokers made it so easy [...]. But now, there are so many foreclosed homes, and it has transitioned with many more renters and much blacker.

These responses support M-LP's contention that developers create new residential opportunities that provide greater choice by providing mixed and master-plan communities that promote intermixing.

<<B-HEAD>> LENDERS

Conversations with a few respondents in both metropolises suggested racialized perceptions about specific neighborhoods. These perceptions, in turn, affected the respondents' decisions on where to

buy. An area with a higher proportion of African Americans was synonymous with poverty and crime, lack of civic amenities, poor quality school districts, and generally less desirability. While such candid responses concerning specific geographic locations as hostile and unwelcoming toward African Americans and Latinos were evident from six respondents in Milwaukee, Columbus respondents expressed such perceptions through the use of phrases such as “comfort level,” “familiarity with the neighborhood,” and “friends and family.” Jeremiah from Milwaukee also shared his personal-life example to illustrate discrimination. Jeremiah, an educated, middle-class, African-American priest, who also served as a social service and rehabilitation service provider in the central city of Waukesha [Waukesha County, Milwaukee MSA], shared several racially intimidating experiences when he had moved to Milwaukee in early 2000s. In his words:

They only showed me homes in the areas I was not interested in [...]. Even the banks lent me much lower amount [...]. In the beginning, until they get to know you, life is difficult for minorities [...]. When I first came here, they [police] used to follow me around, on the driveways, on the streets [...]; when I would drive, one cop would call the other to keep a watchful eye on me [...]. That is the culture here. Right now also if I walk into a store, and even before I can get twenty steps, somebody will be there watching for me.

<<B-HEAD>> REALTORS

M-LP suggests that realtors don't discriminate based on the color of the skin, but are guided by affordability and purchasing power of consumers, since “money is green” and “profit making” is the main incentive. Several responses illustrated that those at lower SES levels were the most targeted, though respondents from upper SES levels also felt the realtors' push. In many ways, this aspect of M-LP theorization doesn't entirely align with what M-LP claims, but it does align with M-LP in that race was not the necessary aspect of discrimination, but that class/SES and lack of awareness were. Sally, for example, a white, middle-class engineer and a resident of Dublin (an upscale community in northwest Columbus, see Figure 1) said the following:

The realtor in our case seemed very pushy, and he suggested me few lenders [...]. But then we always did our math backwards [...], and we knew exactly what we could afford [...]. I do think, though, that many people must be getting pushed by the realtors.

To the same question, Tracy, a white, working-class female, stated:

I feel like we got entrapped. [The realtor] constantly pushed us in one direction, and we ended up signing an ARM (adjustable rate mortgage). They kept telling us, “Oh, don’t worry about it right now [...]. Just make sure you refinance when you reach that kind of interest.” And our house lost more than \$20,000 in its value in less than two years, making it difficult to refinance, and our monthly mortgage increased from \$900 to \$1900 [...]. I have abandoned it as I can no longer afford it [...]. The realtors not only discriminate based on color, but also if you are ignorant, naïve, young and inexperienced. We did everything right, and yet we fell into this trap because we trusted our realtor.

Isabel, a Hispanic, middle-class respondent from Milwaukee, also confirmed the “pushy” sales tactic:

The realtor does, and can put you into high-risk loans if you are not vigilant. You have to be driving the car [...]. I too felt pressured with the credit union who approved me for a much higher amount than I could have handled. I fear a lot of that has been happening, as anybody can now get huge loans, much bigger than they could actually afford.

In contrast, Sam, a white, middle-class male, acknowledged that his realtor primarily drove his neighborhood choice, and he was grateful that his realtor helped him choose a nice neighborhood that met their [family] needs:

It was really our realtor who helped us locate this home [within our budget] and in this area that housed people just like us---white Midwesterners. She directed us to safer neighborhoods that suited our personality [...]. She made sure to keep us informed of crime, poverty, presence of minorities, and the like.

Tracy’s inexperience as a first-time homebuyer, coupled with her young age, made her a victim of bad mortgage practices. In contrast, Sam was thankful to have a realtor who steered his

family into a community where he felt welcome. Isabel and Sally were aware of steering and pressure by realtors, and hence took caution to protect themselves. These responses, and many more not reported here, indicate that the tactfulness with which realtors mask information puts inexperienced homebuyers to greater risks. Realtors do not limit these practices to people of color, but they prey upon naive buyers. In general, Columbus respondents hinted the roles that multiple factors---such as race/color, class, age/youth, inexperience---played into their decision making. At the same time, Jeremiah and Isabel from Milwaukee were quite vocal about how the realtors and bankers tried to mislead them due to their race. Thus, while M-LP suggests that “money is green” and that the market makers are guided by the purchasing power of consumers, several conversations illustrated above provide evidence of predatory, pushy, and steering practices occurring in the twenty-first century.

<<B-HEAD>> CONSUMER PREFERENCES

M-LP argues that neighborhood preferences are similar across races/ethnicities, and that class and affordability inform these preferences. On being asked about the racial/ethnic composition and socioeconomic status (SES) of their preferred neighborhoods, responses varied based on the respondent’s racial/ethnic background. For example, Kim---a middle-class, Asian male from northwest Columbus---discussed both his and preferences of Asians at large:

I had heard that most people living in this area made above median income, which means no poor people [...]. You know it very well, don’t you, that eastern and southern parts of Columbus have high concentration of blacks, and I don’t want my kids to grow in that area [...]. You know ... most Asians want to live in areas that are more like Americans [...].

In response to the same question, Sam said:

If you look at the income map of Columbus, there are certain parts where minorities are concentrated, where white Midwesterners like us wouldn’t want to live [...]. I wouldn’t want to live on the east side, because of safety concerns and poor quality of homes [...].

In contrast, Michelle---a working-class, African-American woman from east Columbus---believes that people in nicer neighborhoods didn't want to see blacks moving into their neighborhoods:

They [whites] probably feel that we are not supposed to be there [Dublin, a largely white, affluent suburb of Columbus] ... because the minute we come there [Dublin], they feel they are going to have trouble.

Concerning the relationship between preferences, affordability and purchasing power, M-LP argues that home-buying decisions are based on affordability, not race/ethnicity. Concerning this, many agreed that affordability was important, though some respondents carefully used words to illustrate their preferences. For example, Jessica (white, middle-class homeowner in a middle-class, largely white Columbus suburb), indicated:

We didn't care about diversity. We felt comfortable in this community, which is mostly Caucasian [...]. There was something available here that was affordable, and we were happy that we could keep our kids in the same school.

Michelle, by contrast, noted the following:

I chose this neighborhood because we had a family here and we felt comfortable [...]. But then, you also have to look at affordability; even back in 1970s, Dublin was out of reach for people like us.

On being further asked if she knew of any African American who owned a home in the wealthier, largely white suburbs of Columbus, Michelle responded:

I was friends with an African-American family who were a two-earning household, and they could afford in that area. I still go and attend their parties and picnics, etc. [...]. We are the "same people," but they make lot more than we do.

Michelle's response suggests the complex relationships between a neighborhood's affordability and the interaction of the race and ethnicity of the people who reside therein. Given the frequent use of terms such as "affordability" and "purchasing power," it seems like in some instances class outweighed their racial/ethnic/cultural contexts, though field reconnaissance also suggested formation of class-based clusters within racially homogeneous communities, especially in east Columbus. To this end, Michelle added:

People are segregating because the high class wants to be with high class [...]. If you belong to high class, and you have a bunch of Somalians coming into your neighborhood, you don't want them because that is poverty. Dublin is an expensive area, and they don't want any Blacks there, as that is like poverty and crime coming in.

Isabel's opinion regarding this question suggested a complex marriage between race and class:

I like diversity, and my significant other is African American [...]. I was looking for an area where we both felt safe and welcome, and was affordable.

The idea reiterating in these responses is "affordability," which often is a challenge for many African Americans due to long histories of discrimination and poverty (Geib 1998; Anacker 2015). While race matters, as indicated by Isabel, it also matters that people associate themselves with class that reflect affordability (Robertson 2013). Feeling "safe and welcome" was important for Isabel in a specific part of Milwaukee and for Kim in Columbus. Similar observations are also noted in Skop and Li's 2005 analyses of Asian Indians and Chinese in Austin in Texas and Phoenix in Arizona. These are salient indicators of culture/race-aspects of place/space differentiation that came out in households' responses in both metropolises.

<<B-HEAD>> PEOPLES' PERCEPTIONS OF RACIALIZED SPACES

Concerning place/space--based perceptions, responses reflected ways in which different space(s) attracted specific population groups while staying averse to others. Such responses were more prevalent among black respondents in both metropolises. To this end, Tammy, a white, middle-class respondent from Waukesha County (Milwaukee), shared her conversations with her white

neighbor, who was not happy about an educated, middle-class African-American family moving into their neighborhood. Tammy illustrated her neighbor's prejudice toward her African-American neighbor as follows:

Some people weren't comfortable with them [African-American family] living in our area. They would even say "here comes a black family, I am going to sell my home"... and soon there were almost ten homes with "On Sale" sign on their front yard [...]. It does become difficult for African Americans out here.

To better understand how certain groups felt about different geographic locations, Jennifer's (white, middle-class from Newark in Licking County, Columbus MSA) explanation for low diversity in her community/neighborhoods was captured in the following:

In Newark, everything is white. When I moved in, there was an African-American family in my neighborhood who moved out, and a white family moved in [...]. Had I been of a different race/color, things would have been different. Here people are generally older with a different mindset, and you could sense it if they like you or not [...].

Malcolm, despite his "affordability," bought his home in a middle-class black neighborhood of Milwaukee, and his reflections were:

In the 1960s and 1970s, professionally qualified, middle-class blacks moved into areas that were previously occupied by white professionals. I didn't have any particular desire to live in a white neighborhood. I have always lived in segregated neighborhoods [...]. I was just happy to be hired at the university as a faculty. It was so rare in those days for an African American to have this type of an opportunity.

Susan [white, from a diverse/poorer neighborhood in east Columbus] reflected:

I don't think things have changed much in the last forty years. As long as you are making enough money, and have the middle-class attributes, you can move pretty much anywhere [...]. It does seem, though, that Blacks have a more difficult time than Whites.

<<B-HEAD>> COMMUNITIES AS DISTINCT SPACES

As people's preferences varied across races/ethnicities and class, there were various parameters through which communities created their own distinct spaces. These included the quality of schools, distance from highways, walkability, green space, traffic noise, safety/crime, and racial/ethnic composition. Other intangible attributes included perceptions/ideas of communities expressed by phrases such as "comfort level," "familiarity," "acceptance," and "felt welcome," which created spaces of distinct identities---multiple ways in which communities impose their own development agenda on the housing markets (Brown and Chung 2008).

To further understand how various communities created distinct identities, three focus groups were conducted with communities in the Columbus metropolis: a middle-class, white-Latino mixed community in northwest Columbus; a predominantly white, low-to-middle-class community from Commercial Point [Pickaway County] in south Columbus; and a black, low-to-middle-class community in east Columbus. Through the use of PUA and community-mapping techniques, these participants differentiated between spaces to illustrate their perceptions of various neighborhoods as safe, welcoming, desirable, and comfortable. In particular, the alternative life style---LGBT---people preferred diverse/black, low-to-middle-class neighborhoods, as they felt safer and more accepted in those communities than in west Columbus, which is primarily white and affluent. Similar findings were noted by Sharma regarding few lesbian homeowners in Knoxville (2014). Likewise, the Commercial Point community was rural, close-knit, less tolerant, and less welcoming of diversity, and they took pride in maintaining these attributes. In contrast, the white/Latino, middle-class community in northwest Columbus projected themselves as upcoming, progressive, tolerant, and happy with their mixed, master-planned communities, which successfully embraced economic growth and development during 2005--2009. These focus groups illustrated strong alignment with one element of Brown and Chung's M-LP framework: "lending agencies that, encouraged and supported by government policy, provide highly affordable mortgages to an increasingly wide range of households" (180, 188). These developers and lenders, who worked together to create housing opportunities, transformed their

communities through such avenues as “neo-traditional integration.” In contrast, the Commercial Point community proudly associated itself with certain cultural contexts by using terms like “rural/countryside,” “hillbilly,” “redneck,” and “low-socioeconomic status.”

Conversations with three community leaders from the Hispanic and the Hmong communities in Milwaukee County suggested strong community identity. Even though both communities differed in their spatial and socioeconomic attributes, with strong links to agency-based, housing-market suppliers (as examples: ethnic-serving realtors, bankers/private lenders, and information centers/workshops for first-time homebuyers), these communities took pride in creating spaces with distinct identity. The Hmong clusters gave higher priority to family values and achievement of socioeconomic status through educational and professional training, as they were crucial to their upward mobility. In contrast, the socio-spatial landscapes of Hispanic clusters comprised spaces of urban neglect and brownfields, indicative of (dis)investments and possible future gentrification. Drawing parallels with Stephanie’s analyses of Latino immigrants in Atlanta, their occupational attainments varied by their country of origin and varying levels of human and social capital (2005). Likewise, racialized perceptions of space and environmental injustice specifically affected minorities---blacks---far more than others, which also created segregated and spatially contained undesirable landscapes (Ueland and Warf 2006).

While a few Hispanic respondents in Columbus, Ohio, ignored the discriminatory practices by market makers, there were numerous illustrations, and visible social geographies and distinct landscapes that reflected discriminatory practices in Milwaukee---an urban context with a well-established concentration of Hispanics that served well to strengthen their voices and identity. Decades of market dynamism produced these social landscapes, since the onset of Hispanic inflow began since the mid-1960s in Milwaukee County, whereas Hmong resettlement occurred during the post--Vietnam War period.

Though it was disturbing to hear Commercial Point respondents use strong, often derogatory, words to identify with a certain culture and space, they took pride in associating themselves with those attributes, proudly reiterating the ethnicities/whiteness of their communities. While Louis’s mixed-plan community served well in attracting diversity, converting it into a neoliberal and dynamically integrated urban system, Commercial Point had only attracted 500 to 600 homes during 1990--2009, and was racially homogeneous. Louis’s community benefitted from its excellent geographic location---such as its accessibility to roads/interstates, upscale shopping

opportunities, and good quality schools---all of which attracted and retained diversity and talented professionals (Florida 2012), while benefiting from a nice upcoming neighborhood while still paying Columbus taxes. The black, low-to-middle-class community in east Columbus served as a melting pot, with mostly blacks, low-income Caucasians, and alternative-lifestyles people.

<<A-HEAD>> CONCLUSIONS

This paper explores household perceptions in two distinct urban contexts on market-led pluralism's five elements: developers/builders, lenders, real estate agents, consumers, and communities. M-LP argues that the actions of market makers---for example, builders/developers, real estate agents, and bankers---are crucial in understanding contemporary patterns of racial/ethnic intermixing. Further, M-LP argues that race-based discrimination is a dated concept, and that class and consumers' purchasing power matter most. In testing these elements from the consumer's perspective in both metropolises, modest support was found for M-LP's assertions that class and affordability are at the backdrop of key decision making for all, although the level of agreement varies between the metropolises, with Milwaukee respondents inclining more toward race-based decisions, whereas Columbus respondents carefully blur race and class.

Many respondents are influenced to some extent by the market makers, especially if they are a first-time homebuyer. This contradicts M-LP's claim that market makers are color blind and that they no longer are swayed by race as profit reducing. In fact, their realtors pushed some consumers into bad mortgages---witness Tracy, who ended up signing an ARMs and eventually had to abandon it, illustrating the blurring of race and class---while others were steered because of their race/color. For example, Jeremiah in Waukesha County versus Sam in Columbus, Ohio, both steered into specific types of neighborhoods based on their race/color. However, the outcomes of these steering's were the opposite of each other: Sam benefited, while Jeremiah was unhappy with his crime-afflicted neighborhood.

There is evidence in both metropolises that supports M-LP assumptions that class and affordability are also important. Isabel, for example, hinted that while diversity was important for her, she was aware of her affordability too. Likewise, Michelle (Columbus) made strong observations about race being more important than class, and yet she agreed that her friend, who too was black, could afford a home in Dublin due to her two-income household status. Thus, even though they shared much in common, they had better: "affordability," which interestingly blurred

the line between race and class/affordability. Sam (Columbus), too, indicated that since he could afford his home in the specific neighborhood, he bought it. Likewise, Jessica from largely white suburbs in west Columbus indicated that she didn't care about diversity, and that she was happy that she could afford a nice home in her white Dublin community. There are many such instances supporting class and affordability as important role players in home-buying decisions, and that race takes a secondary role---a reiteration of the M-LP framework.

The above findings, however, must be handled carefully because race still matters and, in particular for African Americans in Columbus and Milwaukee both, the importance of race far exceeds class; recall the comments from Malcolm and Jeremiah in Milwaukee. The way consumers from different races get steered toward specific neighborhoods, or that the loan amounts limit their purchasing power, illustrate that race matters, even in twenty-first-century America. Market makers, particularly realtors, play subtle roles in influencing consumers' home-buying decisions, and this may vary based on consumers' racial/ethnic background, thus keeping communities segregated. This is in direct contrast to M-LP's assertion that class has superseded race regarding realtors' steering behavior.

Even though we are almost four decades into the Fair Housing Act (1968), multiple realities still get (re)created regarding race and class within contemporary urban settings. Often enough, realtors gauge the socioeconomic status of consumers and steer them accordingly; see Tracy's and Isabel's comments. In other instances, consumers take control of their home-buying processes, and protect themselves from falling victim to risky mortgage practices (recall Tracy's, Isabel's, and Sally's experiences). One can also see strong interaction between race and class/economic well-being---for example, Michelle's contradictions and blurring of race and class--and in some cases where neighborhoods with higher crime and poverty rates have a higher presence of African Americans, creating uncomfortable attitudes among some, as in Kim's response about his preferences. The idolization of a "white" neighborhood as a benchmark for assimilation is still like the American dream for many immigrant communities (see Wright and others 2005).

Racial/ethnic clusters are formed based on class and affordability, even within racially homogeneous communities. For example, east Franklin County (Columbus) has a significant presence of African Americans, but the northern part of the area has a relatively higher SES compared to those in the southeast, with an exception of Bexley, which houses mid-to-high-

income Jewish and Caucasians residents. Likewise, Milwaukee's central city and northwestern sections have the largest presence of African Americans, though the affluent African Americans reside in the Brown Deer area (northwest Milwaukee County), whereas poorer blacks are concentrated in the central city neighborhoods. In analyzing peoples' perceptions of place and space, it is important to acknowledge the history of discrimination still influencing people's decisions concerning where to live and who to live with. Caucasians and African Americans, both, find it comfortable residing with co-ethnics; often this occurs from a natural affinity, and the need to protect the social and cultural capital within their family, friends, and kinship.

Finally, these interviews and focus groups with homeowners in Columbus and Milwaukee suggest some decline in the role of race/color, though Milwaukee respondents were quite vocal about the continuance of racial discrimination. At the same time, the complex ways in which race and class intertwine is difficult to disentangle, particularly in historically Fordist Milwaukee, where African Americans have historically been marginalized in low-income jobs---cleaning, slaughtering, food processing---and remain overrepresented in the lowest echelons of the income hierarchy (Geib 1998; Levine 2000; Sharma and Brown 2012; Robertson 2013).

Drawing on semi-structured interviews and focus groups, this paper has fleshed out intimate opinions and perceptions of households' home-buying experiences. The interviews and focus groups show evidence that, while many felt that the housing market of the mid-2000s was racially blind, race still plays a crucial role in driving home-buying decisions, especially in Milwaukee. This finding has important implications for ongoing debates about the role of race in society, especially given the arguments from American conservatives that race no longer matters in terms of employment, college admissions, and housing. Instead, while it might not be obvious, race continues to influence our economic decisions in often unseen ways.

<<A-HEAD>> NOTES

1. Cities or city have been used synonymously for urban areas and/or metropolitan statistical areas throughout the entire text. The analyses centered on the two metropolises of Milwaukee and Columbus, and should not be confused as only the central city. Milwaukee is comprised of five counties, whereas Columbus comprised of seven counties (2000 Census definition).

2. “Privatopias” are urban developments and/or the growth of self-governing "common-interest developments" that have effectively seceded from the public sphere of city governance, and have gained control over the means of membership and exclusion (McKenzie 1994).
3. One could argue that this was an especially ebullient time in terms of race relations, as the candidacy and eventual election of Barack Obama led some to believe in a post-racial America.
4. All protocols of Institutional Review Board were followed.

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Suggested right running head: Milwaukee and Columbus Household Perceptions

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A: Demographic Statistics for Columbus and Milwaukee												
	Columbus						Milwaukee					
Statistics	1990	Pct	2000	Pct	2011	Pct	1990	Pct	2000	Pct	2011	Pct
Total	1,363,64	100.	1,566,345	100.0	1,926,242	100.	1,604,508	100.0	1,681,786	100.0	1,560,621	100.
Whites	1,171,74	85.9	1,269,608	81.1	1,468,318	76.2	1,307,886	81.5	1,263,085	75.1	1,071,131	68.6
Blacks	157,272	11.5	198,685	12.7	273,850	14.2	211,925	13.2	247,664	14.7	255,358	16.4
Natives	2,825	0.2	3,618	0.2	2,611	0.1	8,024	0.5	7,290	0.4	4,964	0.3
Asians	20,402	1.5	37,078	2.4	60,830	3.2	19,068	1.2	32,556	1.9	46,726	3.0
Others	1,368	0.1	29,046	1.9	51,501	2.7	1,019	0.1	22,003	1.3	31,383	2.0
Hispanics	10,032	0.7	28,310	1.8	69,132	3.6	56,586	3.5	109,188	6.5	151,059	9.7
D-Scores	0.50		0.68		0.82		0.64		0.83		0.98	
E-Indices	0.42		0.29		xx		0.52		0.42		xx	
B: Demographic Characteristics of Households in Types of Interviews Conducted												
MSAs	Columbus				Milwaukee							
Groups	Total	Surveys	Interviews	Focus-Groups	Total	Surveys	Interviews					
Black	16	1	9	6	9	4	5					
White	37	16	16	5	11	5	6					
Asian	8	0	8	0	6	1	5					
Latino	6	1	1	4	7	3	4					
Total	67	18	34	15	33	13	20					
Counties	Franklin (50); Delaware (5); Madison (1); Pickaway (5);				Milwaukee (24); Ozaukee (4); Waukesha (3);							
C. Employment Characteristics of Civilians (16 Years and above) and Employed-by-Occupation-Types, 2011												
Attributes, 2011 Employment	Columbus, Ohio				Milwaukee, Wisconsin							
16 years and over out of total population	1,504,446				1,225,598							
In labor force, out of 16 years and older	68.00				67.90							
Total Employed	937,655				756,816							
Employed, Percentage of 'in labor' population	62.30				61.80							
Unemployed, Percentage of 'in labor' population	8.20				9.00							
Management, business, science, and arts, Percent	39.40				37.50							
Service sectors, Percent Employed	16.60				16.90							
Sales and office sectors, Percent Employed	25.60				25.30							
Natural-resources/construction/maintenance, Percent	6.60				6.40							
Production/transportation/material, etc., Percent Employed	11.70				14.00							

Table I--Racial/Ethnic Composition of Sample (A), Types of Interviews Completed (B), and Basic Employment Attributes in Columbus and Milwaukee (C: 2011)

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