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Housing, Diversity and Choices: A Metro Milwaukee Opinion Survey

EXECUTIVE SUMMARY

"Housing is at the core of how our region grows and functions. Housing is about ... education, taxes, the environment, traffic congestion, government regulation, public safety, and nearly everything else that we care about."

— Chicago Metropolis 2020

If housing is a ticket to opportunity, some tickets are better than others, the civic organization Chicago Metropolis 2020 points out in a new report. In southeastern Wisconsin, as in metro Chicago, housing diversity may underlie our prosperity as a region, our quality of life in the long run, and our role in the larger region that includes the Chicago metropolis.

In order to measure public opinion about segregation and housing in the metro Milwaukee area, the nonpartisan, nonprofit Public Policy Forum of Milwaukee conducted telephone interviews in mid-2004 with a representative sample of 800 heads of households in Milwaukee, Waukesha, Ozaukee, and Washington Counties. The survey offers several insights into segregation and housing patterns in the metro Milwaukee area.

FINDINGS

- **Safety and cost** – The most important factors when deciding where to live are the level of crime in the neighborhood and the cost of housing. These are closely followed by property taxes, quality of schools, and presence of parks or open spaces.
- **Public transportation and ethnicity** – Two factors of more importance to both African Americans and Hispanics than whites are the availability of public transit and the racial or ethnic makeup of the neighborhood.
- **Housing affordability** – Finding an affordable home poses the biggest obstacle to metro residents. However, African Americans are twice as likely as whites to say that getting approved for a loan was a big problem and four times more likely to have a big problem with access to government assistance. Both Hispanics and African Americans are twice as likely as whites to label the helpfulness of a real estate agent and finding a welcoming neighborhood as big problems.

One Region

- **Mortgage rate differences** – African American and Hispanic homeowners report higher rates of interest on their current home loans. The difference results in an African American paying 28% more and Hispanics 9% more than whites for the same size mortgage.
- **Home investment value** – Fifty-three percent of African Americans report the value of their home to be under \$75,000, compared to 14% of Hispanics and 2% of whites.
- **Neighborhood satisfaction** – The majority of metro Milwaukee residents are satisfied with their neighborhood (85%), though smaller percentages of African Americans (69%) and Hispanics (77%) than of whites (90%) report being satisfied with their current neighborhood.
- **Opting out of Milwaukee** – Individuals who said they were not satisfied with their current neighborhood were asked: In what specific communities or areas would you like to live? Fewer than one out of five white respondents, (17%), would select a neighborhood in the City of Milwaukee compared to 50% of African Americans and 29% of Hispanics.
- **Desirability of the city** – When individuals were asked where they would not want to live in the metro Milwaukee area, 31% of white respondents say Milwaukee compared with 6% of African Americans and 8% of Hispanics. Within regions of the city it is notable that 33% of Hispanics would not want to live on the north side of Milwaukee, while 27% of African Americans would not want to live on Milwaukee's south side.
- **Segregation by choice** – Forty-seven percent of white survey respondents would select a neighborhood where most of the households are white. Fifty-one percent of African Americans say their ideal neighborhood would be mostly African American. One-fifth of Hispanic respondents identify their ideal neighborhood as being over 50% Hispanic.
- **Cultural affinity in neighborhoods** – Almost two-thirds of all survey participants agree that the main reason metro Milwaukee is segregated is because people of different races choose to live in communities with people of their own race. However, 22% of African Americans and 15% of Hispanics strongly disagree with this statement, compared to 8% of whites.
- **The racial gap** – Almost two-thirds of white respondents and half of Hispanic respondents believe African American families and white families with the same incomes have the same choices and opportunities in the local housing market; however, less than a third of African Americans agree with this statement. Interestingly the perception of inequality by African Americans carries over into how they perceive equity in the housing market for Hispanics. One-third of African Americans believe Hispanics have the same choices and opportunities as whites, whereas 55% of Hispanics themselves believe they enjoy equal opportunities.

The survey thus illustrates that while most residents of Southeastern Wisconsin feel **personal choices** are a main cause of segregation, there are **striking disparities** among the races in their perception of the limitations on those choices. In addition, there are very **real constraints** for African Americans and Hispanics when it comes to getting a home loan, obtaining a favorable interest rate, and building equity in their current homes.

Policy Implications: Making Decisions in the Interest of Regional Strength

Policymakers can act to lift constraints on the housing choices of minorities where they exist, but first they must understand the detrimental role housing segregation plays in the economic stability of the region. For example, our survey indicates great disparity in home value between whites and minorities in the Milwaukee area. This is troubling because, according to Harvard University's Joint Center for Housing Studies, home equity is the largest component of net worth for American families, comprising at least 50% of net worth for one-half of all households. It can also provide an important stimulus to household

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spending; using their home equity, households can increase their leverage by taking out additional mortgages and accessing cash for current expenditures and investment. Our region's economy is thus weakened when a family is inhibited in its ability to build assets or convert assets to cash, as the minority respondents to our survey appear to be.

In addition, our latest survey confirms findings from our earlier study that showed minority homeowners tend to pay higher mortgage interest rates. This could be the result of several factors, but our 2002 report found that many minority homeowners receive their loans from subprime lenders. Policymakers should be concerned if minority homebuyers are not being adequately served by traditional banking. Nationally, the Joint Center for Housing Studies found subprime lending specialists supplied a modest 6.4% of all home purchase loans in 2000, but they supplied 11.4% of home purchase loans in low-income communities and 12.9% of home purchase loans in predominately (>20%) minority low-income communities. While subprime lenders fulfill a need, making loans that more risk-adverse prime lenders will not make, and enable many people who would otherwise be unable to purchase a home to do so, they can have detrimental effects on wealth-building. Low-wealth households that buy or refinance with subprime rates are likely to have lower levels of savings from home equity in the future, as they pay more for the loan itself over the long run.

One way policymakers can help low income and minority families build wealth and equity is to encourage prime lenders to use alternate methods of scoring credit ratings. Some lenders have already started using a new methodology to do so. They now look at timeliness of rent, telephone, and utility payments as proxies for more traditional credit histories. Policymakers should give lenders incentives to use more flexible standards like these to offer nontraditional applicants the same interest rates and terms that prime market borrowers receive. These incentives could be tax incentives or, for those lenders doing business directly with government agencies, requiring a certain threshold of higher-risk loans to be met.

Low- and moderate- income homebuyers may soon get help from the federal government. A bipartisan bill has

passed the Senate that would allow homeowners who pay mortgage insurance premiums to deduct them from their federal returns. That will help the over 12 million homeowners who must carry mortgage insurance because they purchased their house with less than 20% down. The bill's future in the House is not certain, but the concept could be adopted by state officials. Tax policy towards home owners is inequitable: those who can afford larger down payments can deduct all their interest payments, but those unable to make a large down payment must pay insurance premiums that are not deductible. (Wisconsin currently does not have a specific state tax deduction for mortgage interest, but does allow residents to make a general deduction based on their itemized federal deduction, which includes mortgage payments.)

By focusing on alleviating market constraints to homeownership for nontraditional buyers, policymakers can help the local economy by increasing the total number of home owners and the equity they are able to build in their homes. In addition, policymakers can act to broaden the housing choices available to minority homebuyers by vigorously enforcing laws preventing predatory or discriminatory lending, expanding certain first-time and/or low-income homebuyer programs to include the region as a whole and not just the city, and using state resources as an incentive for localities to increase diversity in their housing stock and their population.

Finally, policymakers could help reduce segregation by integrating housing policy with transportation, education, public safety and environmental policy. For example, this survey shows that public transportation is a very important factor to most minorities when choosing a neighborhood, but rarely important to most whites. Thus, it seems that without transportation, diversity will be extremely difficult to achieve. Schools, crime, and green space are also factors that vary in importance with race. By prioritizing and putting housing policy in context, local and state policymakers will find themselves affecting the region's economic health. The rewards for doing so may include a richer quality of life along with a stronger capacity for the region to compete in the diverse global marketplace of the future.

One Region

INTRODUCTION

Nationally, the seven county region is identified as one of the most segregated metropolitan areas in the nation. The Mumford Index of dissimilarity, which measures racial segregation, ranks the Milwaukee-Waukesha PMSA¹ behind only Detroit, Michigan and Gary, Indiana on black/white segregation (Lewis Mumford Center for Comparative Urban & Regional Research 2000). For example, every municipality in Waukesha and Ozaukee Counties is 95% or more white except the Cities of Waukesha and Mequon, which are 87% and 93% white, respectively; the City of Milwaukee is 55% nonwhite.

In 2002 the Public Policy Forum published *Embracing Diversity*, a report on homeownership, renting, mortgage lending, and segregation in Southeastern Wisconsin. The findings indicated that a combination of insurance redlining, real estate steering, and segregationist policies codified by the Federal Housing Act of 1934 reinforced neighborhood segregation. This, coupled with metro lending practices that result in a sizeable gap in loan acceptance rates between minorities and whites, creates a vicious circle in which the region's segregation patterns are set. Yet, the report also identified that cultural affinity explains in part why predominantly Hispanic, African

American and other ethnic neighborhoods exist; for example, of the 2,411 mortgage applications submitted by African Americans in 2000, 88% were for home purchases in Milwaukee County. Of the 1,181 applications submitted by Hispanics, 63% were for home purchases in Milwaukee County. Therefore, the report noted that if the gap in denial rates were reduced, Milwaukee County, and primarily the City of Milwaukee, is the likely choice for home purchases. Increased diversity therefore did not promise to be a direct result of improvements in the lending market.

The first report thus compels a deeper examination of the role of choice in today's segregated market. In late May and early June 2004 the Public Policy Forum contracted with Lein Spiegelhoff, Inc. to survey 800 heads of households in the four county metro Milwaukee area.² This report highlights those findings.

This survey was commissioned by the Local Initiatives Support Corporation, the Greater Milwaukee Foundation, M&I Bank, Milwaukee County, the Helen Bader Foundation, and the Wisconsin Housing and Economic Development Authority (WHEDA).

¹ PMSA refers to the census term Primary Metropolitan Statistical Area.

² Due to cost constraints, residents of Kenosha, Racine, and Walworth counties were beyond the scope of this study. It is the hope that future projects include all Southeastern Wisconsin counties.

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FINDINGS: HOME-BUYING PROCESS

This survey sought opinions from homeowners and renters regarding housing in the four-county metro-Milwaukee region. Specifically the survey focused on characteristics individuals seek when finding a home to rent or buy, individuals' experiences in the process of buying or renting, and attitudes toward individuals of other races or ethnic backgrounds when searching for the ideal neighborhood.

Most Important Factors When House Hunting or Apartment Seeking

Different people find different things important when deciding where to live. We asked our survey participants on a scale from 1 to 5, with 1 being of little importance and 5 being of great importance, how high each of the following factors rate in their selection of their current neighborhoods (Table 1).

TABLE 1 IMPORTANT CHARACTERISTICS

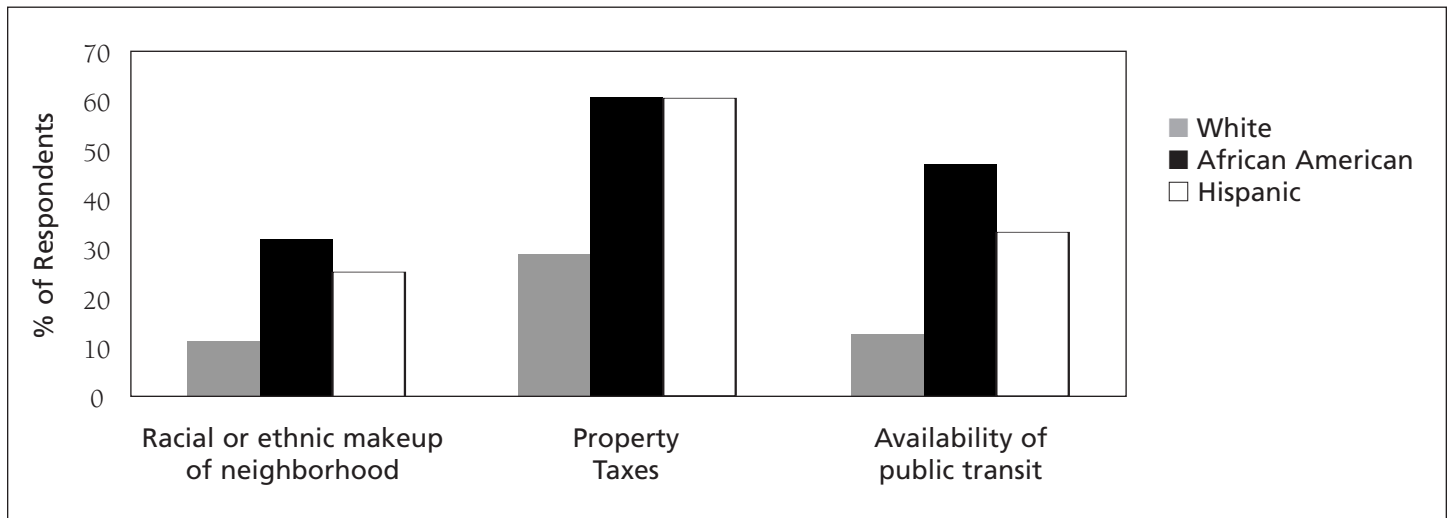
(higher number = greater importance)	White	African American	Hispanic	Average
Level of crime in neighborhood	4.14	4.4	4.59	4.24
Cost of housing	4.04	4.47	4.38	4.15
Property Taxes	3.26	3.9	4.17	3.47
Quality of schools	3.25	3.67	4.12	3.42
The Parks or Open Green Space	3.34	3.33	3.71	3.39
The size of lot	3.13	3.5	3.76	3.26
Distance from family and friends	3.20	3.28	3.38	3.23
Distance from work	3.08	3.17	3.79	3.19
Distance from shopping	3.03	3.13	3.48	3.13
Racial or ethnic makeup of neighborhood	2.31	3.17	2.92	2.51
Availability of public transit	1.95	3.49	3.1	2.34
n=	554	125	100	800

Across all races the level of crime in a neighborhood and the cost of housing rank highest. Closely following these factors are property taxes, quality of schools, and parks or open spaces.

There is no substantial variation in the importance of school quality or open spaces by race. However, notable differences by race are evident when examining other factors (Figure 1). Public transit is more important for African Americans (46%) and Hispanics (33%) than for white respondents (13%). The racial or ethnic makeup of a neighborhood is of greater importance to African Americans (32%) and Hispanics (25%) than whites (12%). Finally, over 60% of African Americans and Hispanics feel property taxes are important, rating this a 4 or a 5, while 45% of whites respond at this same level of importance.

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FIGURE 1 IMPORTANT FACTORS IN SELECTING CURRENT NEIGHBORHOOD



Problems Encountered When Looking for a Home

The next set of questions measured discrimination during the home-buying or renting process. The question stated:

I'm going to read a few problems that people sometimes have when searching for a home or place to rent and I'd like you to tell me on a scale of 1 to 5, with 1 being no problem and 5

being a big problem, how much of a problem each of the following factors was when you searched for housing.

Before discussing important differences it is necessary to point out that the majority of all respondents, regardless of race, indicate that most factors are not problematic (Table 2). For example, in what is often the most critical

TABLE 2 PROBLEMS WITH FINDING A HOME OR PLACE TO RENT

(1=no problem; 5=big problem)	White	African American	Hispanic	Average
Finding a home you could afford	2.59	2.42	2.56	2.57
Quality of home	2.42	2.35	2.49	2.41
Finding the right neighborhood	2.26	2.49	2.41	2.31
Saving money for a down payment or security deposit	2.05	2.53	2.31	2.16
Finding a welcoming neighborhood	1.95	2.23	2.13	2.02
Helpfulness of real estate agent	1.98	2	1.94	1.96
Availability of government assistance if needed	1.63	2.36	2.11	1.81
Getting approved for a loan	1.61	2.14	1.86	1.73
Offer not accepted	1.54	1.9	1.76	1.65
Home or apartment taken off the market	1.56	1.81	1.8	1.64
n=	554	125	100	800

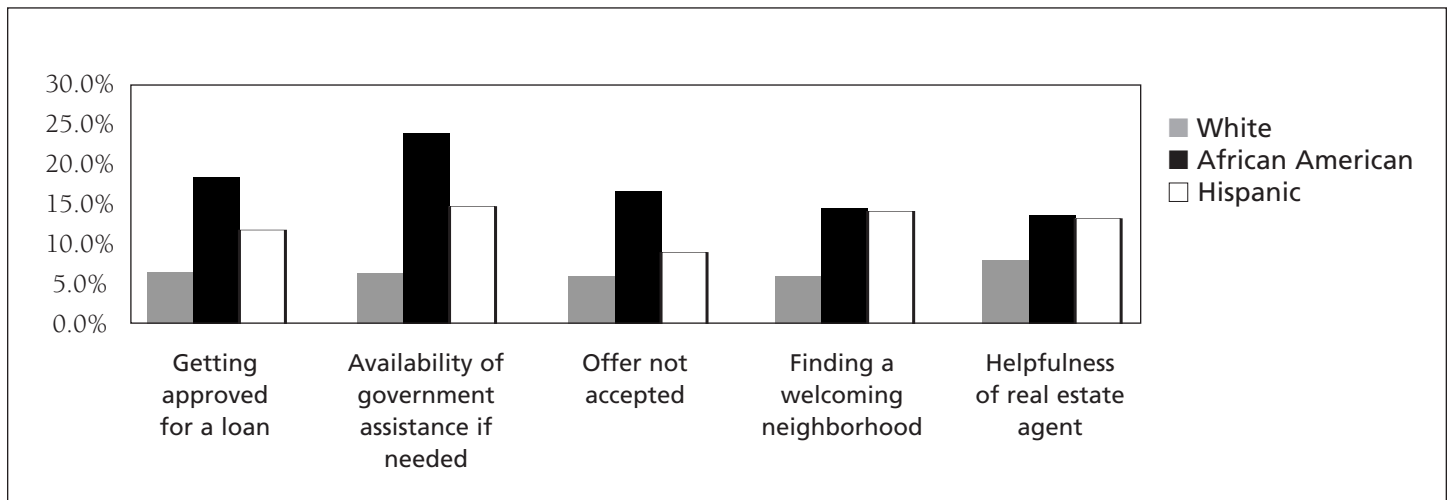
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factor in buying a home, obtaining a home loan, 68% of white respondents, 59% of African Americans, and 69% of Hispanics feel they had no problem obtaining a home loan. Not unexpectedly, the factor that poses the biggest problem for metro residents is finding an affordable home. Nineteen percent of survey respondents say they experienced a big problem in finding an affordable home. Next in being

problematic are finding a quality home and finding the right neighborhood.

Several items are much more frequently identified as big problems by Hispanic and African American respondents than by whites (Figure 2).

FIGURE 2 PERCENT RESPONDING “BIG PROBLEM”



African Americans are twice as likely as whites to say that getting approved for a loan was a big problem (18% versus 7%). Additionally, African Americans are twice as likely to say that they had a big problem with getting their offer accepted (17% versus 6% for whites) and nearly four times more likely to say the availability of government assistance was a big problem (24% versus 7%). Across all three of these factors Hispanics are also more likely to perceive big problems than whites, although not as likely as African Americans.

Other steps in the home-buying process have disparate impacts as well. Approximately 14% of both African Americans and Hispanics identify finding a welcoming neighborhood as a big problem while only 6% of whites feel the same way. Working with a real estate agent is another example. The majority of all respondents report they had no problems with the helpfulness of their real estate agents. However, African Americans and Hispanics are more than twice as likely as whites to say that the helpfulness of the real estate agent was a big problem.

This variance reinforces the lending gap highlighted annually by the City of Milwaukee Comptroller and underscored in the 2002 Forum report which concluded that, "...minorities do not reach parity with white loan applicants at any income level...Hispanic loan applicants fare somewhat better than black loan applicants... though the Hispanic acceptance rate is lower than the white acceptance rate."

FINDINGS: HOUSING COSTS

To this point the focus has been on the process of buying a home or finding a place to rent. The next series of questions delved into the costs of homeownership and the vulnerability of consumers when buying or renting. To examine housing costs the survey asked specific questions about rents, mortgages, interest rates, and length of the home loan.

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Survey respondents report paying an average monthly rent of \$632 and a monthly mortgage of \$876.³ The average length of a home loan is 22 years, with 45% of respondents

reporting having a 30 year loan. Across all respondents, the average interest rate is 6.19%. There are some striking differences among respondents by race (Table 3).

TABLE 3 COSTS OF RENTING OR HOMEOWNERSHIP

	White	African American	Hispanic	Average
How much is your monthly rent?	\$658.00	\$515.00	\$554.00	\$632.00
How much is your monthly mortgage?	\$949.00	\$704.00	\$817.00	\$876.00
What is the length of your home loan?	21.43	20.89	24.63	22
What is the interest rate on your home loan?	5.7	8.13	6.52	6.19

³ In about half of the cases the monthly mortgage includes property taxes and/or insurance. The percent does not differ by race and since specific costs of insurance and taxes were not obtained, the total mortgage payments will be biased slightly upward.

White respondents report higher rates of monthly rent and mortgage payments. For example, whites report an average mortgage of \$949 versus \$817 for Hispanics and \$704 for African Americans. The average length of the home loan is highest among Hispanic respondents, 59% of whom report 30-year mortgages compared to 45% of whites and 32% of African Americans. The average interest rate differs dramatically by the race of the respondent from 5.7% interest for whites, to 6.52% for Hispanics and 8.13% for African Americans.

At first glance the impact of these different interest rates may not be apparent. However, if we take a hypothetical example of a new homeowner who has a \$100,000 30-year mortgage, the variation in total cost using the average interest rate by race is quite large (Table 4).

The home cost calculator illustrates the average cost of home ownership for our respondents for a 30-year loan of \$100,000 is \$220,255. However, because the reported interest rates differ by race, over the life of the loan, African American home-owners will pay 28%, or \$58,478, more than whites and 17%, or \$39,401, more than Hispanics. Hispanic homeowners will pay 9%, or \$19,077, more than whites.

Implications for Consumer Protection

Another way to examine the process of buying a home is from the perspective of consumer vulnerability. This term refers to the knowledge consumers have about the true costs of owning a home. The survey examined this vulnerability with three questions about the homeowners'

TABLE 4 HOME-COST CALCULATOR

	White	African American	Hispanic	Average
Principal	\$100,000	\$100,000	\$100,000	\$100,000
Years	30	30	30	30
Interest Rate	5.7	8.13	6.52	6.19
Monthly Payment	\$580.40	\$742.85	\$633.38	\$611.82
Total Interest Paid	\$108,944	\$167,422	\$128,021	\$120,255
Total Cost	\$208,944	\$267,422	\$228,021	\$220,255

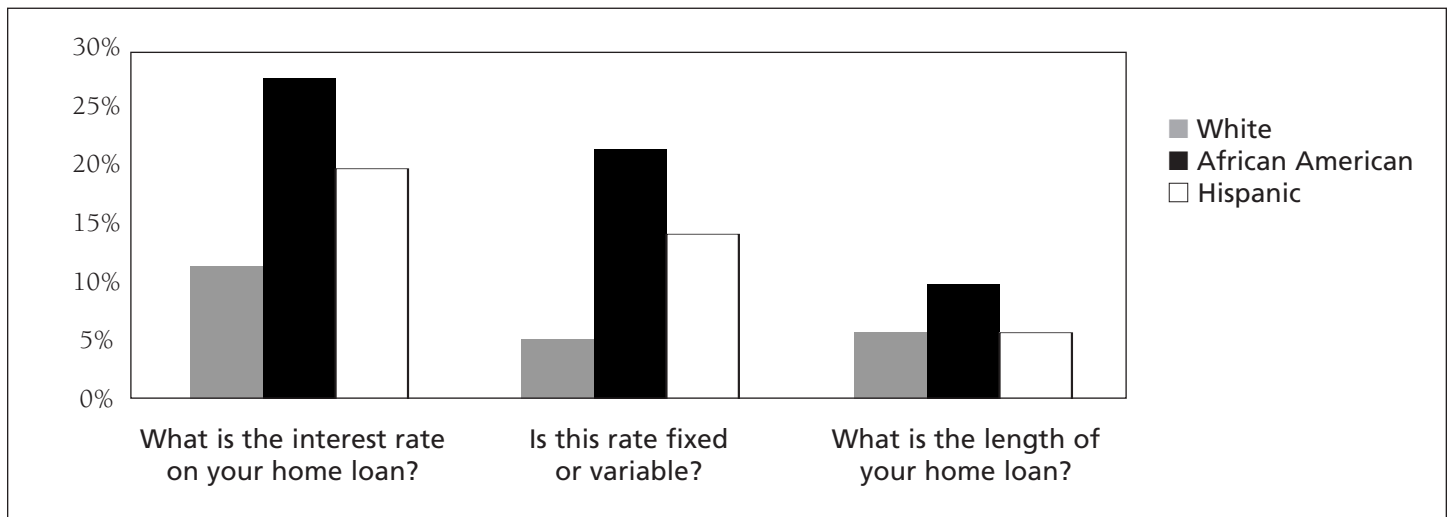
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interest rate, type of interest rate, and length of home loan. These questions addressed whether the heads of the households who participated in the survey have an understanding of the terms of the loan for their home.

What is evident is that the majority of all respondents who are the head of the household understand the terms of their home loan. Nonetheless, there are meaningful differences by race. As indicated in Figure 3, African American and Hispanic survey respondents appear to be somewhat more susceptible to predatory lending practices

since a higher percent indicate they do not know some of the terms of their home loan. For example, over one fourth of African American respondents do not know their interest rate, compared to about a tenth of whites and a fifth of Hispanics. No direct causal link can be made between consumer information and the higher rates of interest reported by Hispanic and African American respondents. Nonetheless, this pattern is important to draw out and requires further inquiry.

FIGURE 3 PERCENT RESPONDING “DON’T KNOW”



Building Equity

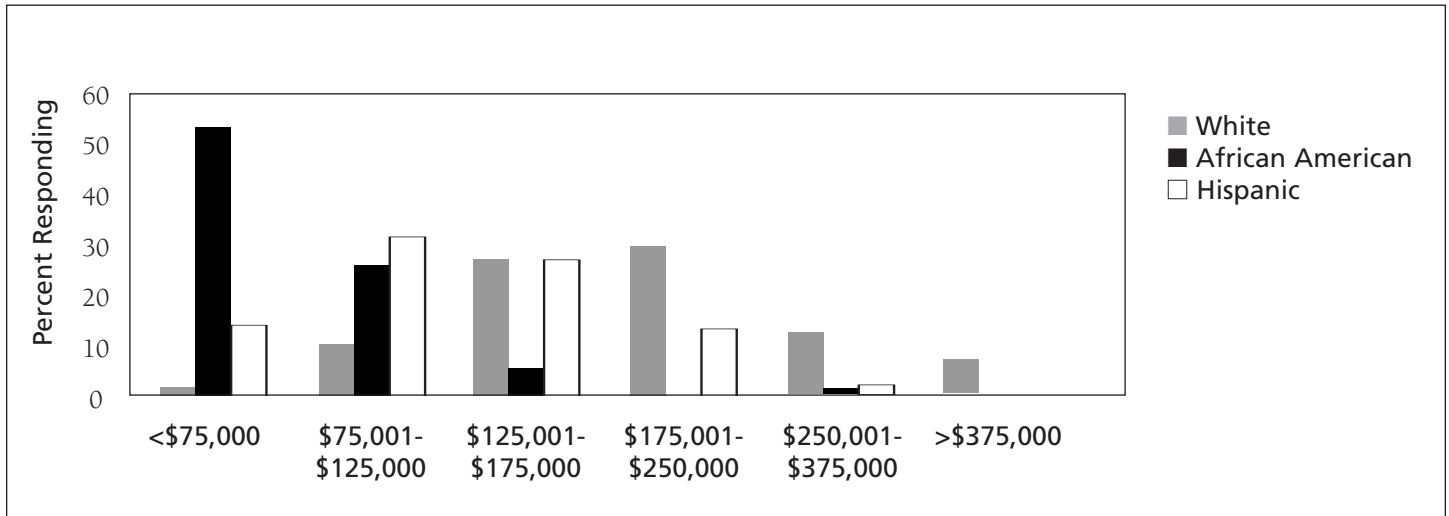
Home equity is a critical means for building wealth, especially among minorities who historically have had less wealth than whites. As noted in the Forum’s 2002 report, *Embracing Diversity*, “Although minorities are catching up with whites in income parity, they are still hindered by their lack of wealth. According to Fannie Mae president and CEO Franklin Raines, ‘Right now the average white household has a net worth of \$84,000... [while] the average black household has only about \$7,500.’”

To shed light on the Milwaukee area’s wealth potential, survey respondents were asked the following question: “If you were selling your home today, what would be your asking price?”

It is important to note that the figures are self-reported and have not been verified through a market analysis. There is wide variation in home value by race (Figure 4). On average, 11% of survey respondents report that the asking price for their home would be less than \$75,000. However, 53% of African Americans report that this would be their asking price compared with 14% of Hispanics and just 2% of whites. On the other hand, 49% of whites report that their asking price would be greater than \$175,000; 15% of Hispanics would ask for a price in this range and fewer than 2% of African Americans could sell their homes for this price.

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FIGURE 4 ASKING PRICE FOR CURRENT HOME



Such a remarkable finding is potentially devastating to a healthy housing marketplace. This is because the marketplace relies on homeowners of “starter” homes to sell their first homes and eventually purchase more expensive homes. Over the past 30 years, much of the housing growth in the region has come from the migration of individuals from larger cities into the suburbs. The survey underscores this point; 58% of the suburban survey respondents were at one time residents of Milwaukee. It is likely that these individuals built wealth in Milwaukee and later purchased a more expensive home in the surrounding region.

This market growth will be hindered if the African American and Hispanic residents of the City of Milwaukee are unable to build enough wealth to purchase a second home.

FINDINGS: NEIGHBORHOOD SATISFACTION

One factor that helps in understanding regional migration, and thus the pattern of wealth building in metro Milwaukee, is to focus on neighborhood satisfaction (or dissatisfaction). Of the small number of non-white survey respondents who reside outside of the City of Milwaukee, 80% of African Americans and 56% of Hispanics once lived

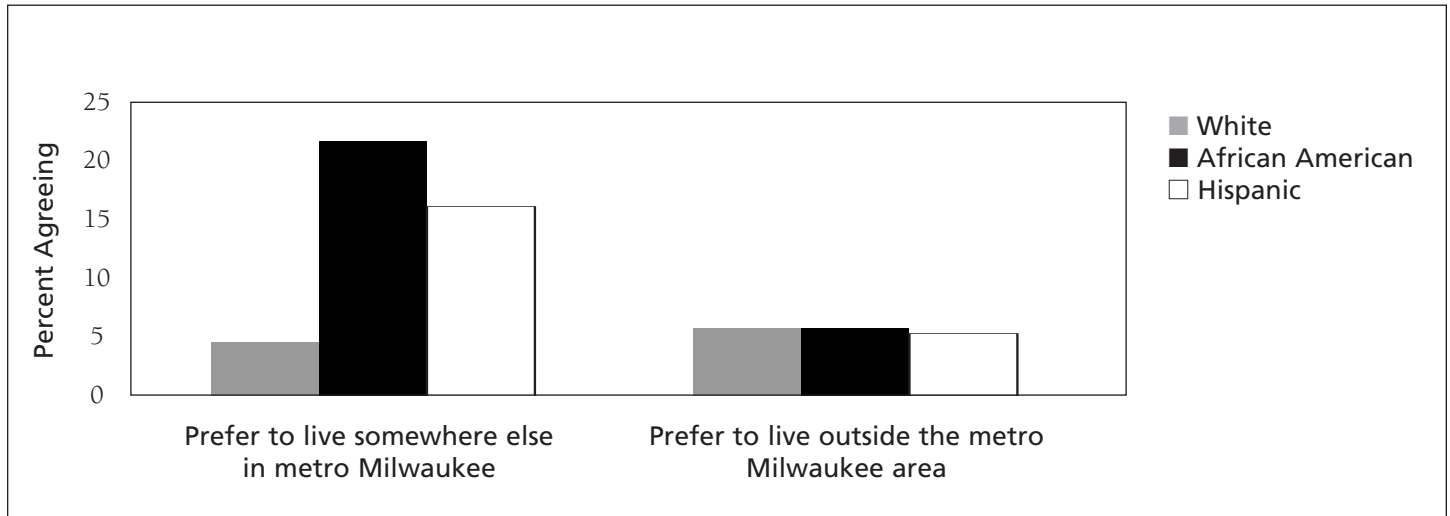
in the City of Milwaukee. This compares to 58% of whites. Thus, it seems likely that individuals who are unsatisfied with their current neighborhood would be eager to move.

To test this hypothesis, the survey asked homeowners and renters if they were satisfied with their current neighborhood or if they would prefer to live somewhere else. Overall, 85% of respondents indicate they are satisfied with their neighborhood, though the differences by race are essential for understanding regional mobility (Figure 5).

Fewer African Americans (69%) and Hispanics (77%) are satisfied with their neighborhoods than whites (90%). In fact, 22% of African Americans and 16% of Hispanics indicate they would prefer to live somewhere else in metro Milwaukee, compared to 5% of whites. Though the numbers are too small to report with confidence, the survey also indicates that of the Hispanics and African Americans that prefer to live elsewhere in metro Milwaukee, the asking price for their current home would be less than \$75,000. At this price, individuals would find purchasing different homes elsewhere in the metro area difficult, due to average asking prices above \$175,000.

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FIGURE 5 NEIGHBORHOOD SATISFACTION



Community Preference

Individuals who said they were not satisfied with their current neighborhood were asked: “If you prefer to live in another part of metro Milwaukee or the Greater Milwaukee area, in what specific communities or areas would you like to live?” The answers were open ended (Table 5). It is critical to note that the number of responses is small by race since the majority of all respondents were satisfied with their neighborhood. The results provide a first look at neighborhood preference.

Fewer than one out of four white respondents (21%) would select a neighborhood in the City of Milwaukee

compared to 50% of African Americans and 29% of Hispanics. Similar percentages of individuals across all groups would select a community in either the suburbs of Milwaukee County or the City of Waukesha. Finally, both whites and Hispanics are twice as likely as African Americans to select a community outside of Milwaukee County.

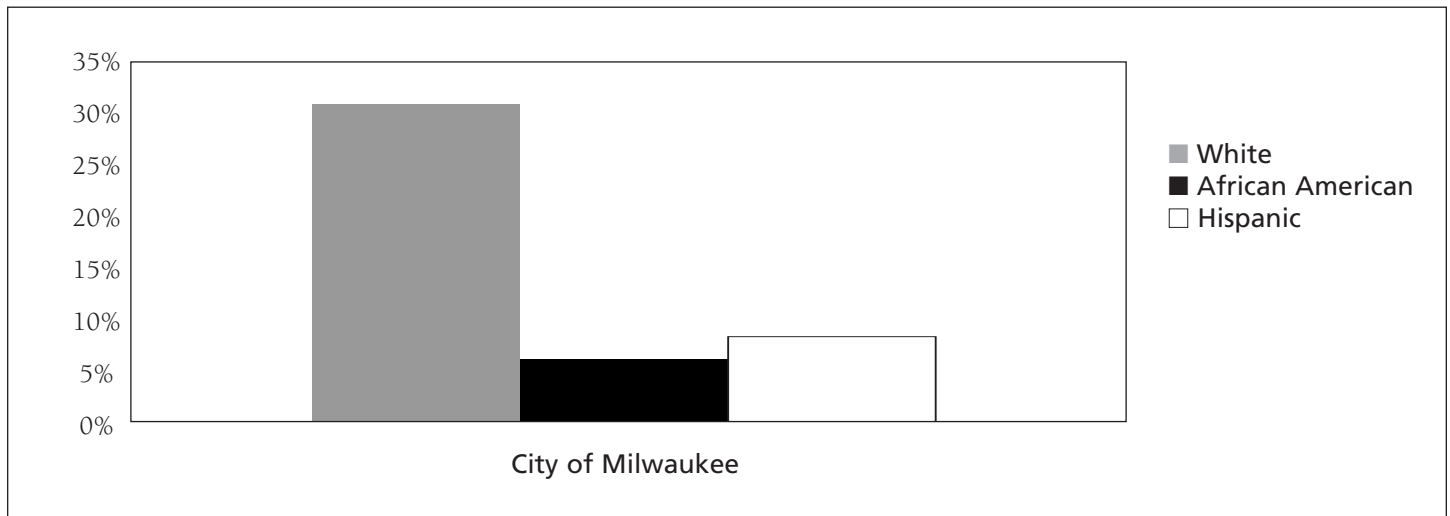
All survey respondents were next asked what communities or areas of metro Milwaukee or the Greater Milwaukee area would they not want to live in?

TABLE 5 “...IN WHAT SPECIFIC COMMUNITIES WOULD YOU LIKE TO LIVE?”

Percent Responding	White	African American	Hispanic
City of Milwaukee	21	50	29
Milwaukee County Suburbs	16	21	14
City of Waukesha	7	12	14
Other areas in Waukesha, Ozaukee or Washington Counties	34	24	50
Note: Percent does not total 100 since some survey respondents offered more than one community and other category was excluded from table.	n=58	n=38	n=23

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FIGURE 6 PERCENT RESPONDING WOULD NOT WANT TO LIVE IN THE CITY OF MILWAUKEE



The results displayed in Table 6 and Figure 6 indicate strong patterns of regional affinity by race. Thirty-one percent of white respondents indicate they would not want to live in Milwaukee, compared with 6% of African Americans and 8% of Hispanics. In terms of regions of the city it is notable that 33% of Hispanics would not want to

live on the north side of Milwaukee while 27% of African Americans would not want to live on Milwaukee’s south side. These preferential patterns would reinforce existing racial and ethnic patterns; Milwaukee’s north side is predominantly African American and Milwaukee’s south side is predominantly Hispanic.

TABLE 6 “...IN WHAT SPECIFIC COMMUNITIES WOULD YOU NOT LIKE TO LIVE?”

Percent Responding	White	African American	Hispanic
City of Milwaukee	31	6	8
Downtown Milwaukee	16	5	11
Milwaukee’s Eastside	3	8	4
Milwaukee’s Northwestside	4	7	4
Milwaukee’s Northside	16	17	33
Milwaukee’s Southside	6	27	20
Milwaukee’s Westside	1	2	2
Milwaukee County Suburbs	1	2	1
City of Waukesha	1	2	2
Other areas in Waukesha, Ozaukee or Washington Counties	5	3	2
Note: Percent does not total 100 since some survey respondents offered more than one community and “other” category was excluded from table.	n=554	n=125	n=100

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Neighborhood Diversity

It appears evident from the analysis of community preference that individual choice plays a clear role in lingering patterns of racial and ethnic segregation in the metro Milwaukee area. The survey offers one other opportunity for understanding the role of race or ethnicity in neighborhood preference. We asked three questions as follows: “In your ideal neighborhood, how many of the families within two or three blocks from your home would be (black, white, or Hispanic)? Would it be none, only a few, less than half or more than half?” If the respondent volunteered “Doesn’t Matter,” it was recorded as an answer.

Interesting patterns emerge in examining the racial preference for a neighborhood. Yet, before addressing these patterns it is important to point out that among all survey respondents, unprompted 30% feel that the race of the families in the neighborhood does not matter. Still, the majority of all survey respondents (55%) prefer

neighborhoods where fewer than half of the families within a block or two are African American.

Table 7 and Figures 7-9 examine choices individuals would make if able to select their ideal neighborhood by race. Almost half of the white survey respondents would select a neighborhood where African Americans and Hispanics represent fewer than half of the households. In addition, 60% of Hispanic survey respondents would identify their ideal neighborhood as having fewer than half the households as African American.

The opposite is true for African Americans, where the survey finds that 51% would find their ideal neighborhood to have more than half the families African American. One-fifth of Hispanic survey respondents would identify their ideal neighborhood as having a residential makeup that is over 50% Hispanic.

TABLE 7 “IN YOUR IDEAL NEIGHBORHOOD, HOW MANY OF THE FAMILIES TWO OR THREE BLOCKS FROM YOUR HOME WOULD BE (BLACK, HISPANIC, WHITE)?”

Percent Responding	White					African American					Hispanic				
	None	Only a few	Less than half	More than half	DM	None	Only a few	Less than half	More than half	DM	None	Only a few	Less than half	More than half	DM
“Black?”	8	24	23	5	32	1	10	9	51	26	4	38	22	10	23
“Hispanic?”	7	22	23	4	33	22	22	14	6	26	2	24	27	18	26
“White?”	0.2	3	11	47	33	9	33	18	15	22	1	18	21	35	23

Figures 7-9 offer a clearer illustration of the patterns observed in Table 7. African Americans are ten times more likely than whites and five times more likely than Hispanics to identify their ideal neighborhood as having a majority of African American families (Figure 7).

Approximately 18% of Hispanics identify their ideal neighborhood as having a majority of Hispanic families and few African American families (Figure 8).

Whites are three times more likely than African Americans to identify their ideal neighborhood as having majority white families. Hispanics are two times more likely than African American families to identify majority white neighborhoods as their ideal (Figure 9).

Another way to look at this data is to ask, “What percentage of respondents would be comfortable in a neighborhood comprised mostly of members of another race?” We find that over a third of our white respondents have either no preference over racial composition (32%) or specifically desire a neighborhood of mostly African American families (5%); a third would also feel comfortable in a mostly Hispanic neighborhood. Coincidentally, we find a third of African American respondents would feel comfortable in a mostly white neighborhood, either because they have no preference as to racial make-up (22%) or prefer a majority white neighborhood (15%). Over half of Hispanic respondents, or 58%, would feel comfortable in a mostly white neighborhood.

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FIGURE 7 IN YOUR IDEAL NEIGHBORHOOD... HOW MANY FAMILIES WOULD BE BLACK? RESPONSES BY RACE

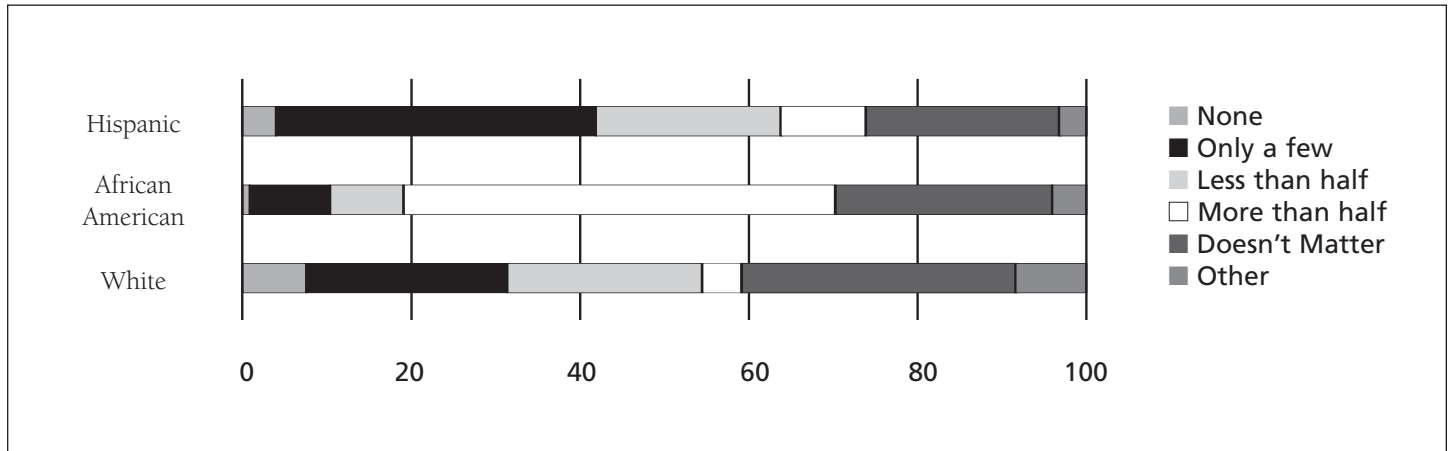


FIGURE 8 IN YOUR IDEAL NEIGHBORHOOD... HOW MANY FAMILIES WOULD BE HISPANIC? RESPONSES BY RACE

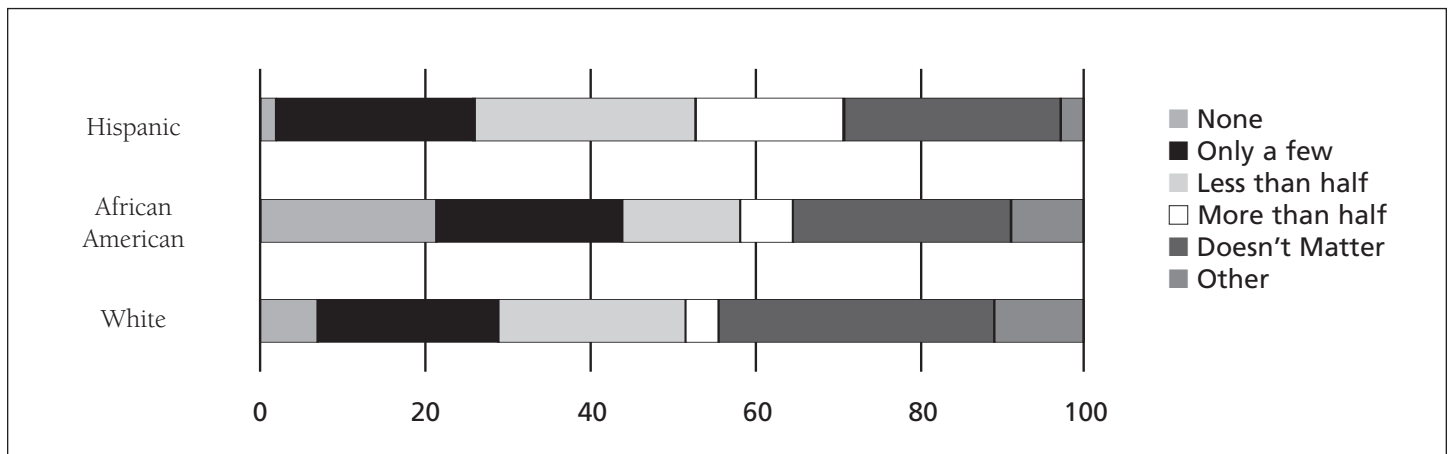
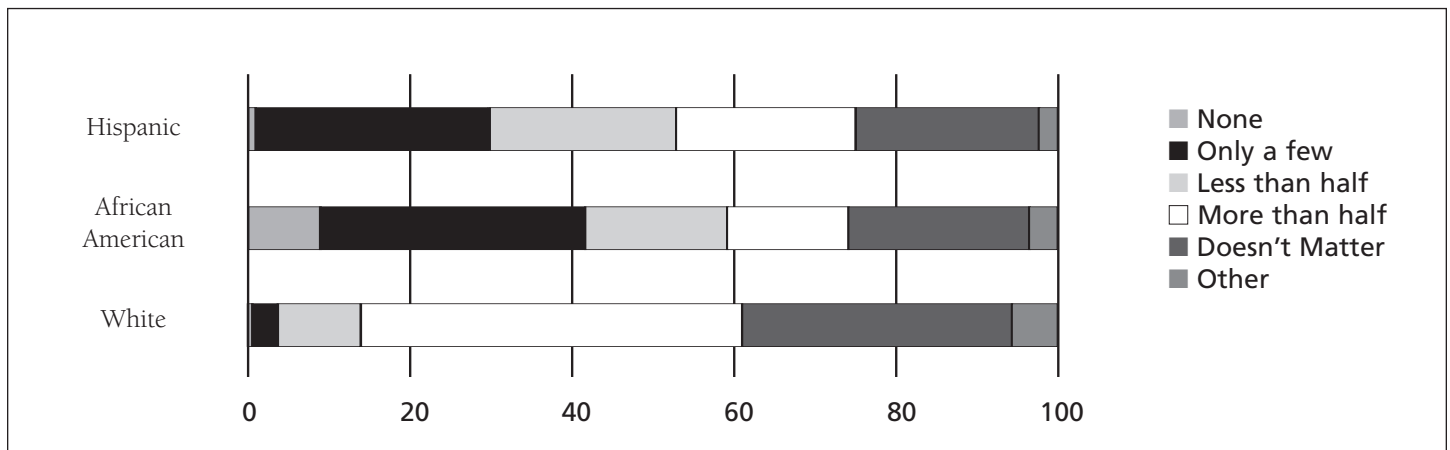


FIGURE 9 IN YOUR IDEAL NEIGHBORHOOD... HOW MANY FAMILIES WOULD BE WHITE? RESPONSES BY RACE



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FINDINGS: SEGREGATION AND CHOICE

As a final component of the survey, participants were asked direct questions about segregation and its causes. Table 8 indicates the percent that agree strongly or agree somewhat with the four questions.

Almost two-thirds of all survey participants agree that the main reason metro Milwaukee is segregated is because

people of different races choose to live in communities with people of their own race. A smaller percent of African Americans support this statement (56%) and 22% of African Americans strongly disagree that choice plays the most important role in metro wide segregation. This compares to 15% of Hispanics and 8% of whites who strongly disagree.

TABLE 8 OPINIONS ABOUT RACE RELATIONS IN METRO MILWAUKEE

<i>Percent Agreeing</i>	“The main reason metro Milwaukee is the racially segregated is because people of different races choose to live in communities with people of their own race.”	Most people take racial characteristics of the community into consideration when they decide where to live.”	“Black families and white families with the same income have the same choices and opportunities in the local housing market.”	“Hispanic families and white families with the same income have the same choices and opportunities in the local housing market.”
White	64	76	62	59
African American	56	68	28	34
Hispanic	62	78	52	59
Total	62	75	55	55

Three out of four survey participants believe that most people take race into consideration when choosing where to live, but Hispanics (78%) were more likely than any other group to agree with this statement.

Hispanic respondents also differ from African American respondents when asked about fairness in the local housing market. Fifty-two percent of the Hispanic respondents believe black and white families with the same incomes have the same choices and opportunities in the local housing market; 28% of African Americans agree with

this statement. Sixty-two percent of whites agree that they enjoy the same opportunities as African Americans with the same income.

Interestingly, African Americans’ perception of inequality carries over into how they perceive equity in the housing market for Hispanics. In fact, just one-third of African Americans believe Hispanics have the same choices and opportunities as whites whereas 55% of Hispanics believe there is equal treatment.

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CONCLUSION

Over two years ago the Public Policy Forum released its report on housing and diversity in the seven-county metro Milwaukee region. Using data from secondary sources, the Forum provided a picture of the costs of homeownership and renting in the region. The results underscored the persistent gap in lending rates between whites and minorities and the variation in housing affordability across the region. Yet, a lingering question remained at the conclusion of that report. How much of a role does cultural affinity play in the segregated housing patterns that exist in metro Milwaukee? This new survey addresses that question.

The findings are far-reaching. Choice plays an important role in persistent boundaries of segregation in metro Milwaukee, though certain barriers entrench it. These obstacles include disparities in favorable lending, obtaining a loan, getting an offer accepted, working with real estate agents, finding a welcoming neighborhood, and the accessibility of public transit. The end result is that while half the non-white population may prefer to live outside the City of Milwaukee, these hurdles hinder their movement across the metro region and serve as imposing complications to integration.

In general, metro residents are looking for similar things when finding a home—safety and affordability. However, other factors vary considerably by race. For example, approximately two-thirds of minorities believe public transit is of great importance when searching for a home, compared to 13% of whites.

Other examples found by the survey: Minorities find the process of finding a home to rent or buy more problematic than whites in several key areas, though the severity of the problem is greater for African Americans

than Hispanics. African Americans are twice as likely as whites to have had a “big problem” obtaining a loan, finding a welcoming neighborhood, or working with a real estate agent. African Americans are four times more likely than whites to report as a “big problem” the availability of government assistance. Finally, African Americans are less likely than both whites and Hispanics to believe that African Americans with the same income as whites have the same choices and opportunities in the local housing market.

Yet the majority of all metro residents believe the main reason metro Milwaukee is racially segregated is because people of different races choose to live in communities with people of their own race. When asked to describe their ideal neighborhood, African Americans are ten times more likely than whites and five times more likely than Hispanics to identify their ideal neighborhood as having a majority of African American families. Whites are three times more likely than African Americans to identify their ideal neighborhood as having a majority of white families. Fifty percent of African American respondents and over half of Hispanic respondents who are not satisfied with their neighborhood would prefer to live outside the City of Milwaukee.

The implications for the region? A strong regional housing market relies on individuals to migrate from city to suburb and vice versa. A robust market allows homebuyers to use home equity to build wealth and move up the income ladder. If urban home owners cannot build equity in their homes, the suburbs’ growth will soon stagnate. Addressing the problems non-white first-time homebuyers encounter in the housing market and bolstering home values in the city are essential actions for policymakers in order for the entire Southeast Wisconsin region to thrive.

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Appendix A – Survey Methodology

Telephone interviews were conducted May 18-June 2, 2004 with 800 adults in metro Milwaukee. The respondents were heads of households in Milwaukee, Waukesha, Ozaukee and Washington counties.

The researchers sought a sample of respondents that represented the adult population of the four-county area. For this reason, targets for race, region and home ownership were included in the survey. The final survey distribution of 800 surveys is displayed in Table A.1.

TABLE A.1 DISTRIBUTION OF SURVEY RESPONDENTS ON SELECTED CRITERIA

Residence	Renters (n=240)	Homeowners (n=560)		
County Distribution	Milwaukee (n=490)	Waukesha (n=195)	Ozaukee (n=50)	Washington (n=65)
Race/Ethnicity	African American (n=125)	Hispanic (n=100)	White/Other (n=575)	

Interviews were conducted by Lein/Spiegelhoff Inc., a survey research company in Brookfield, Wisconsin. Lein/Spiegelhoff ordered telephone numbers at random from directory listings for the region to be surveyed, plus telephone numbers that are generated at random from the computer to represent unpublished/unlisted numbers. This ensures that the final survey reaches households with

telephones regardless of whether the telephone number is listed. Interviews were conducted with the adult head of the household that is currently at home and celebrated the most recent birthday. If the person was not available, an appointment was made for a callback. As many as three callbacks were conducted.

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Appendix B – Survey Results

Q1 In what county do you live?

	WHITE	AFRICAN AMERICAN	HISPANIC	TOTAL
Milwaukee	260	120	98	490
Waukesha	181	5	2	195
Ozaukee	49			50
Washington	64			65

Q3 Do you own or rent your house/apartment?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Own or Buying	68	65	93	72	69	53	94	70
Rent	32	35	7	28	31	47	6	30

Thinking of the last time you searched for a place to rent or own, I have some questions about that experience.

Different people find different things important when they are deciding where to live. On a scale of 1 to 5 with 1 being of little importance and 5 being of great importance, how much did each of the following factors rate in your selection of your current neighborhood? Remember the scale ranges from 1 to 5 where 1 represents little importance and 5 represents great importance.

Percent Responding 5 = Great Importance

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Q4 Cost of housing	48	74	61	62	49	49	49	54
Q5 How about the quality of schools	41	52	66	43	49	42	57	46
Q6 How about distance from work	21	38	50	36	25	21	17	28
Q7 Availability of public transportation	13	46	33	31	17	15	3	20

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	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Q8 Level of crime in the neighborhood	59	74	79	69	62	62	59	64
Q9 Racial or ethnic makeup of neighborhood	12	32	25	24	14	9	10	16
Q10 Property Taxes	29	60	60	50	36	22	32	37
Q11 The Parks or Open Green Space	26	36	37	31	28	25	30	29
Q12 Size of Lot	23	40	40	32	24	21	32	28
Q13 Distance from family or friends	26	38	30	32	31	26	20	29
Q14 Distance from shopping	18	31	29	26	23	17	16	22

I'm going to read a few problems that people sometimes have when searching for a home/ or place to rent and I'd like you to tell me on a scale of 1 to 5 with 1 being no problem and 5 being a big problem, how much of a problem each of the following factors was when you searched for housing.

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Percent Responding 5 = Big Problem

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/WASHINGTON COUNTIES	TOTAL
Q15 Getting approved for a loan	7	18	12	12	9	7	6	9
Q16 Saving money for a down payment (If rent in Q3 - security deposit)	10	24	13	17	11	6	14	13
Q17 Offer not accepted (If rent in Q3 - rental application wasn't accepted)	6	17	9	12	6	7	5	9
Q18 Home was taken off the market before offer made (If rent in Q3 - apartment taken off the market before offer made)	6	14	6	10	4	7	4	7
Q19 Finding the right neighborhood	10	26	16	17	11	11	10	14
Q20 Finding a home you could afford (If rent in Q3 - finding an apartment you could afford)	18	22	19	19	19	15	22	19
Q21 Quality of Home (If rent in Q3 - quality of apartment or rental unit)	15	20	16	17	12	15	19	16

One Future

Percent Responding 5 = Big Problem

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Q22 Helpfulness of real estate agent (If rent in Q3 - helpfulness of apartment manager or owner)	8	14	13	11	8	9	8	9
Q23 Finding a welcoming neighborhood	6	14	14	10	8	6	7	8
Q24 Availability of government assistance if needed.	7	24	15	15	7	10	4	10

IF OWN HOME IN Q3, SKIP TO Q26

Q25 (Answered rent to Q3) How much is the monthly rent for your (house/apartment)?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Average	\$658	\$515	\$554	\$567	\$598	\$727	NA*	\$632

*Note: n=6 renters in this region

Q26 (Answered own to Q3) Do you presently have a mortgage on this house or do you own it free and clear?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Own free and clear	43	35	22	36	39	36	42	38
Have a mortgage	56	62	78	62	59	63	57	61

One Region

Q27 How much is your monthly mortgage payment for your home?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/WASHINGTON COUNTIES	TOTAL
Average	\$949	\$704	\$817	\$751	\$977	\$970	\$990	\$876

Q28a. Does your mortgage payment include property taxes?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/WASHINGTON COUNTIES	TOTAL
Yes	53	55	71	61	66	45	49	57
No	44	34	27	34	32	49	48	39

Q28b. Does your mortgage payment include insurance?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/WASHINGTON COUNTIES	TOTAL
Yes	39	43	53	45	52	40	32	43
No	58	43	44	49	44	55	67	52

Q29 What is the interest rate you currently have on your home loan?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/WASHINGTON COUNTIES	TOTAL
Average	5.7	8.13	6.52	6.83	6.21	5.53	5.63	6.19

Q30. Is this rate fixed or variable?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/WASHINGTON COUNTIES	TOTAL
Fixed	80	55	70	66	77	85	78	74
Variable	13	15	16	16	11	13	16	14
Don't Know	5	21	14	15	10	0	5	9

One Future

Q31 What is the length of your home loan?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Average	21	15	21	23	22	21	20	22
Don't Know	6%	9%	5%	9%	4%	3%	5%	6%

Q32 Is your family [HOUSEHOLD?] solely responsible for paying the (mortgage/rent)?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Yes	95	90	94	91	97	97	91	94

IF RENT IN Q3, SKIP TO Q34

Q33 (If answered own to Q3) If you were selling your home today, what would be your asking price?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
<\$75,000	2	53	14	24	5	2		11
\$75,000 to \$125,000	10	26	31	29	14	2	5	16
\$125,001 to \$175,000	27	5	27	22	35	15	21	24
\$175,001 to \$250,000	29		13	8	22	39	37	22
\$250,001 to \$375,000	12	1	2	2	7	17	19	9
>\$375,000	7			2	3	13	8	5

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Q34 Are you satisfied with your current neighborhood or would you prefer to live somewhere else in the metro Milwaukee area, prefer to live in another community outside the metro Milwaukee area or prefer to live somewhere else in the City of Milwaukee? Remember metro Milwaukee is defined as all the communities in Milwaukee, Waukesha, Ozaukee and Washington Counties

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Satisfied with neighborhood	90	70	77	75	87	94	93	85
Prefer to live somewhere else in metro Milwaukee area	5	22	16	15	8	4	2	9
Prefer to live outside the metro Milwaukee area	6	6	5	8	4	2	4	5
Prefer to live somewhere else in the City of Milwaukee		.80		.31				.13

Q35 If you prefer to live in another part of metro Milwaukee or in the Greater Milwaukee area, in what specific communities or areas would you like to live? What other communities or area would you like to live? (Note: only asked of residents who were not satisfied with neighborhood)

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
City of Milwaukee	21	50	29	43	14	18		34
Milwaukee County Suburbs	16	21	14	17	29			17
City of Waukesha	7	12	14	8	5	27		9
Other areas in Waukesha, Ozaukee or Washington Counties	34	24	50	21	31	9	57	3

One Future

Q36 What communities or areas of metro Milwaukee or the Greater Milwaukee area would you **not** want to live in?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
City of Milwaukee	31	6	8	8	20	34	56	24
Downtown Milwaukee	16	5	11	14	18	12	8	13
Milwaukee's Eastside	3	8	4	5	5	3		4
Milwaukee's Northwestside	4	7	4	6	5	2	4	5
Milwaukee's Northside	16	17	33	23	18	15	8	18
Milwaukee's Southside	6	27	20	17	8	7	3	11
Milwaukee's Westside	1	2	2	2	1	2		1
Milwaukee County Suburbs	1	2	1	2	1	1	2	1
City of Waukesha	.90	5	2	1	.59	2	.87	1
Other	5	3	2	3	5	4	3	4

Q37 Why did you leave your last neighborhood? **Open Ended Response**

Next, we are interested in the subject of race relations. Please tell me whether you agree or disagree with the following statements. Do you agree strongly, agree somewhat, neither agree nor disagree, disagree somewhat or disagree strongly?

One Region

Q38 The main reason metro Milwaukee is racially segregated is because people of different races choose to live in communities with people of their own race.

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/WASHINGTON COUNTIES	TOTAL
Agree strongly	26	36	26	30	28	27	19	27
Agree somewhat	37	20	36	30	36	37	38	34
Neither agree or disagree	10	5	4	7	10	8	10	8
Disagree somewhat	12	12	15	13	9	14	14	13
Disagree Strongly	8	22	15	15	9	7	11	11

Q39 Black families and white families with the same income have the same choices and opportunities in the local housing market.

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/WASHINGTON COUNTIES	TOTAL
Agree strongly	33	16	34	26	27	34	40	31
Agree somewhat	29	12	18	20	31	25	30	25
Neither agree or disagree	5	4	5	4	5	6	5	5
Disagree somewhat	18	15	11	17	11	24	17	17
Disagree Strongly	8	49	27	27	19	5	5	17

One Future

Q40 Most people take the racial characteristics of the community into consideration when they decide where to live.

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Agree strongly	38	47	44	43	41	32	41	40
Agree somewhat	38	22	34	32	34	41	37	35
Neither agree or disagree	7	6	8	6	7	7	8	7
Disagree somewhat	9	11	7	10	7	8	10	9
Disagree Strongly	2	10	5	5	4	2	2	4

Q41 Hispanic families and white families with the same income have the same choices and opportunities in the local housing market.

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Agree strongly	31	20	31	28	28	29	33	29
Agree somewhat	28	14	28	24	30	24	32	26
Neither agree or disagree	7	6	4	4	7	7	9	6
Disagree somewhat	18	18	16	18	11	26	16	18
Disagree Strongly	7	34	20	21	16	3	3	13

One Region

READ AND ROTATE Q42-44 SERIES

Q42 In your ideal neighborhood, how many of the families within two or three blocks from your home would be black? Would it be none, only a few, less than half or more than half?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Only a few	24	10	38	20	20	31	26	23
Less than half	23	9	22	17	21	23	26	21
More than half	5	51	10	25	8	2	5	13
None	8	.80	7	2	7	9	11	6
Doesn't Matter	32	26	23	31	35	30	19	30

Q43 In your ideal neighborhood, how many of the families within two or three blocks from your home would be Hispanic? Would it be none, only a few, less than half or more than half?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Only a few	22	22	24	21	24	25	21	23
Less than half	23	14	27	19	21	26	24	22
More than half	4	6	18	9	4	5	4	6
None	7	22	2	11	5	7	10	9
Doesn't Matter	33	26	26	31	36	31	25	31

Q44 In your ideal neighborhood, how many of the families within two or three blocks from your home would be White? Would it be none, only a few, less than half or more than half?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Only a few	3	33	18	18	8	3	3	10
Less than half	11	18	21	19	11	9	10	13
More than half	47	15	35	27	39	55	57	41
None	.18	9	1	4				2
Doesn't Matter	33	22	23	29	37	31	21	30

One Future

Q45 How comfortable are you walking alone at night within two or three blocks of your home? Are you very comfortable, somewhat comfortable, somewhat uncomfortable, very uncomfortable?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Very comfortable	69	23	47	40	65	72	77	59
Somewhat comfortable	14	25	26	21	17	15	12	17
Somewhat uncomfortable	8	19	13	18	9	4	6	11
Very uncomfortable	5	24	12	16	4	5	3	9
Don't know/ refused	4	9	2	5	5	5	2	5

Q46 In what City and State did you live most of the time before you were 18 years old?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Milwaukee	35	46	53	50	41	28	23	39
Metro-Milwaukee	34	8	9	9	30	37	43	25
Other	28	49	37	39	27	33	27	33

For statistical purposes only I would like to ask you some information about yourself. All of your answers are confidential.

One Region

Q47 What is your level of education? (READ LIST. RECORD ONE ANSWER)

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/WASHINGTON COUNTIES	TOTAL
Less than high school	3	18	11	9	7	3	.87	6
High School Graduate	28	31	37	32	27	29	28	30
Some College/ Tech School	28	23	29	25	30	30	28	28
College Graduate	29	22	21	24	24	31	32	27
Post College Work	11	5	2	8	12	7	10	9

Q48 In what age category does your age fall into?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/WASHINGTON COUNTIES	TOTAL
18-25	4	7	12	7	5	5	.87	5
26-35	13	17	31	19	15	14	11	16
36-45	23	12	23	18	18	24	28	21
46-55	18	25	17	19	19	21	20	20
>55	42	39	16	36	43	36	39	38

Q49 Which of the following ethnic groups do you identify with? (READ LIST. RECORD ONE ANSWER)

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/WASHINGTON COUNTIES	TOTAL
White	554			38	82	93	98	69
African American		125		34	6	3		16
Hispanic			100	26	9	1		13
Other				39	2	4	2	3

Q50 Please tell me your ZIP code: _____

One Future

Q51a. After the age of 18 have you lived any place outside of metro Milwaukee?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Yes	55	27	35	39	49	59	57	48
No	44	73	64	61	50	41	43	51

Q51b. How long did you live outside of metro Milwaukee? (Open ended)

IF ANSWERED MILWAUKEE TO Q1b SKIP TO Q53

Q52 Have you ever lived in the city of Milwaukee?

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Yes	58	80	56		70	55	48	59
No	41	20	44		29	45	52	41
N=	432	15	18		169	193	115	

Q53 We'd like to know what category your household income for 2004 (2003?) falls into. Please stop me when I reach your income group for 2004 (2003?). (READ LIST. RECORD ONE ANSWER)

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
\$0-\$19,999	10	22	10	18	11	7	5	12
\$20,000-\$29,999	12	14	18	13	15	15	10	13
\$30,000-\$39,999	11	14	17	15	12	14	4	12
\$40,000-\$49,999	9	12	15	12	12	8	6	10
\$50,000-\$59,999	10	7	11	7	10	11	11	9
\$60,000-\$79,999	11	8	12	9	10	14	10	11
\$80,000-\$99,999	8	2	2	5	7	6	13	7
\$100,000-\$126,000	5	2	4	2	2	7	11	5
>\$126,000	6	.80	1	3	4	5	11	5

One Region

Q54 Record gender

	WHITE	AFRICAN AMERICAN	HISPANIC	MILWAUKEE	MILWAUKEE COUNTY SUBURBS	WAUKESHA COUNTY	OZAUKEE/ WASHINGTON COUNTIES	TOTAL
Male	38	25	44	38	36	38	34	37
Female	62	75	56	62	65	62	66	63