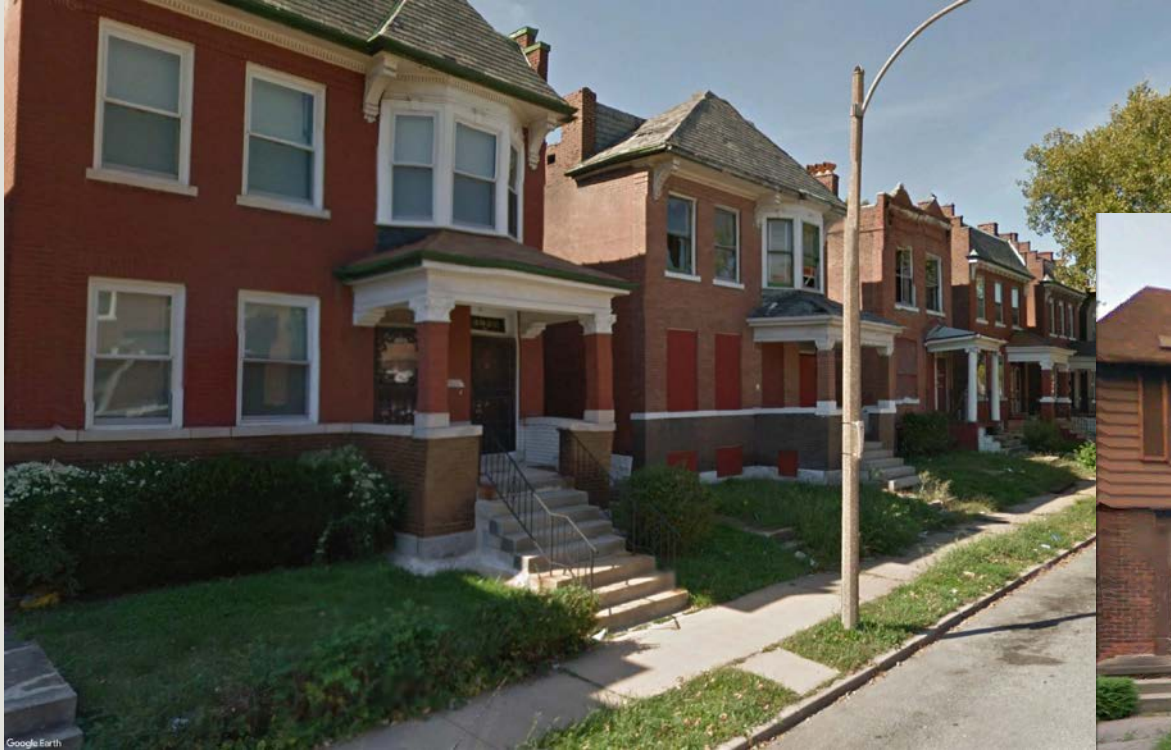


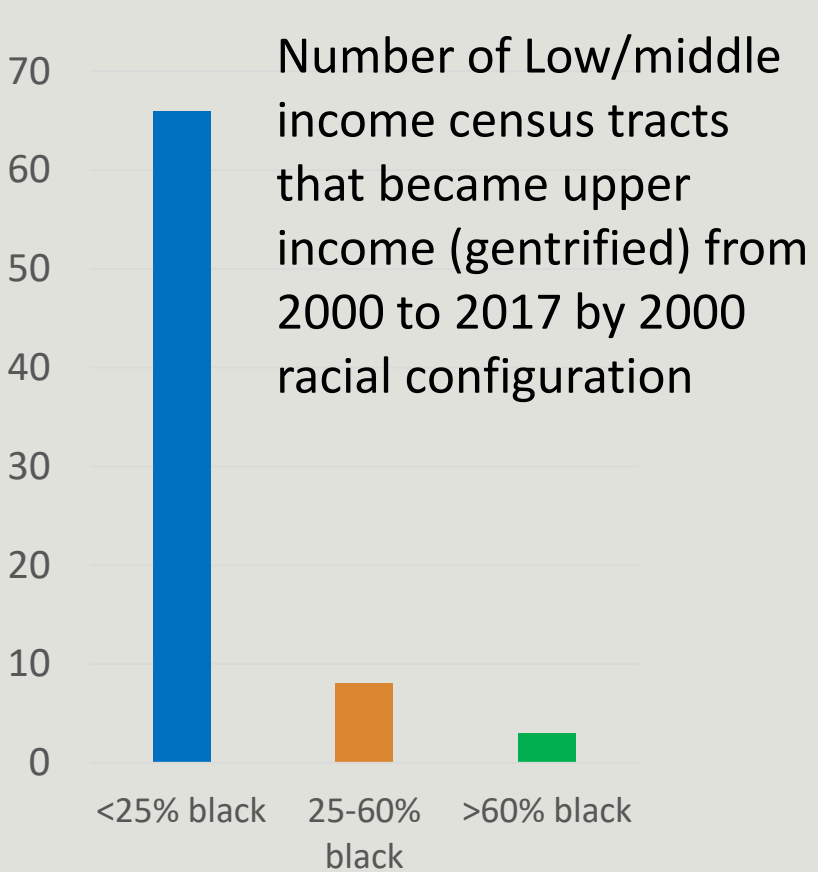
The challenge of urban and suburban black middle neighborhoods

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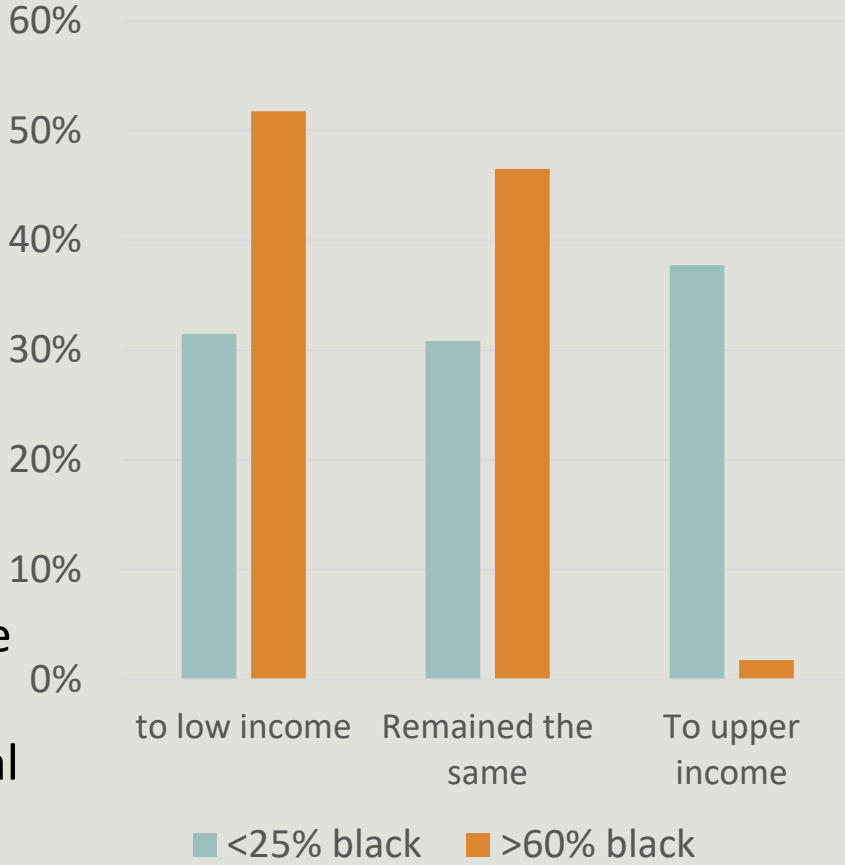
Facing the challenge



Neighborhood trajectories and race in Chicago



Trajectories of middle neighborhoods from 2000 to 2017 by racial configuration



Change in social and economic indicators in African American middle neighborhoods in St Louis 2000 to 2015

	2000	2015	N CHANGE 2000 -2015	% CHANGE 2000-2015
Total population	60159	47243	-12916	-21.5%
Median income (in constant \$\$\$)	\$36254	\$25564		-29.5%
Poverty Rate	24.1%	32.7%		+35.7%
Number of married couples with children <18	2010	845	-1165	-58.0%
Number of employed residents	20401	15297	-5104	-25.0%
Number of unemployed residents	3815	5033	+1218	+31.9%
Unemployment rate	15.8%	24.8%		+57.0%

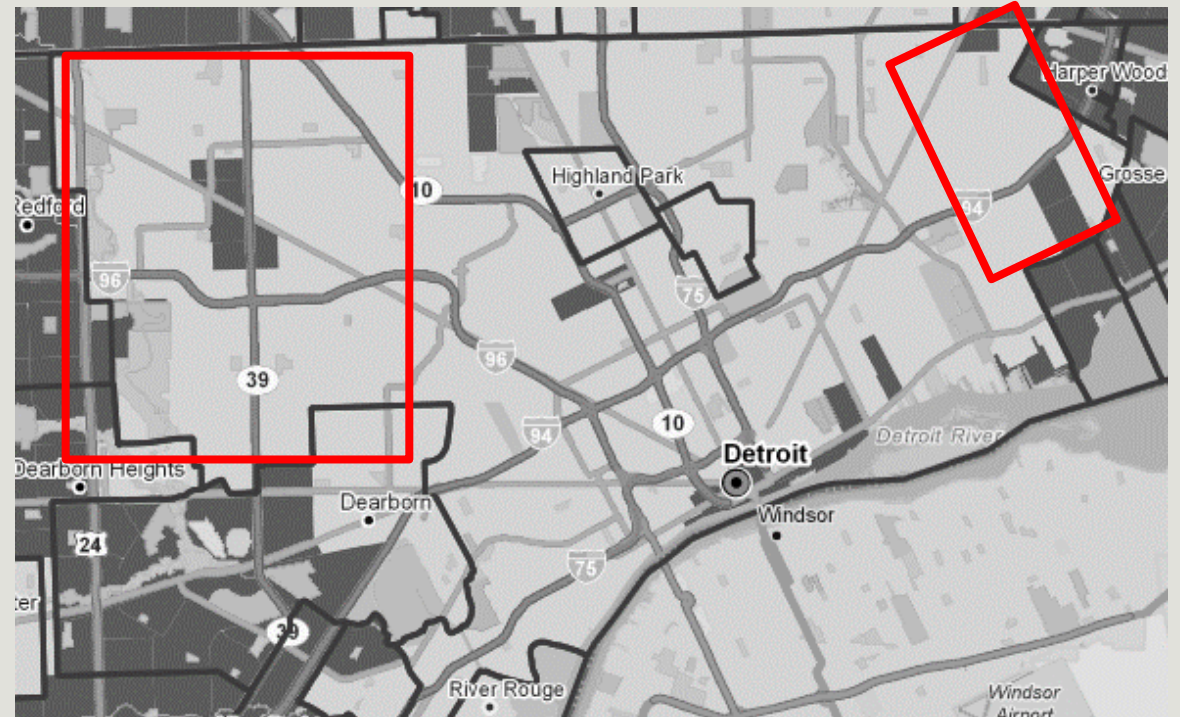
Neighborhood trajectories in Detroit



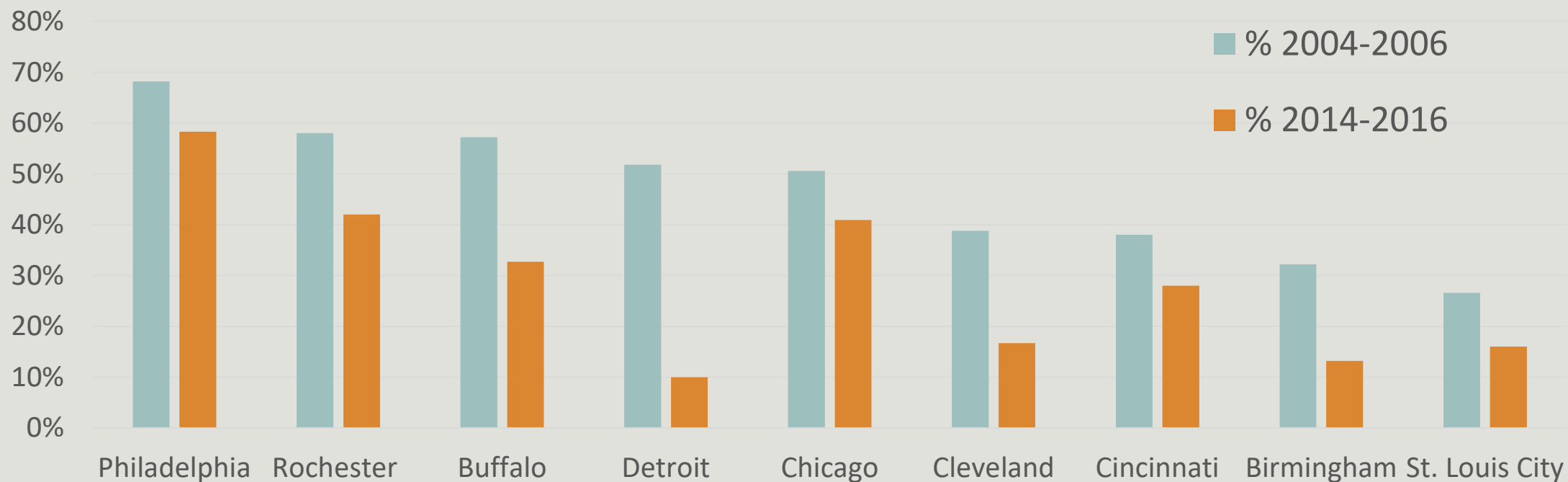
2000

Census tracts in Detroit with median HH income of \$40,000 or more in 2016 dollars

2016



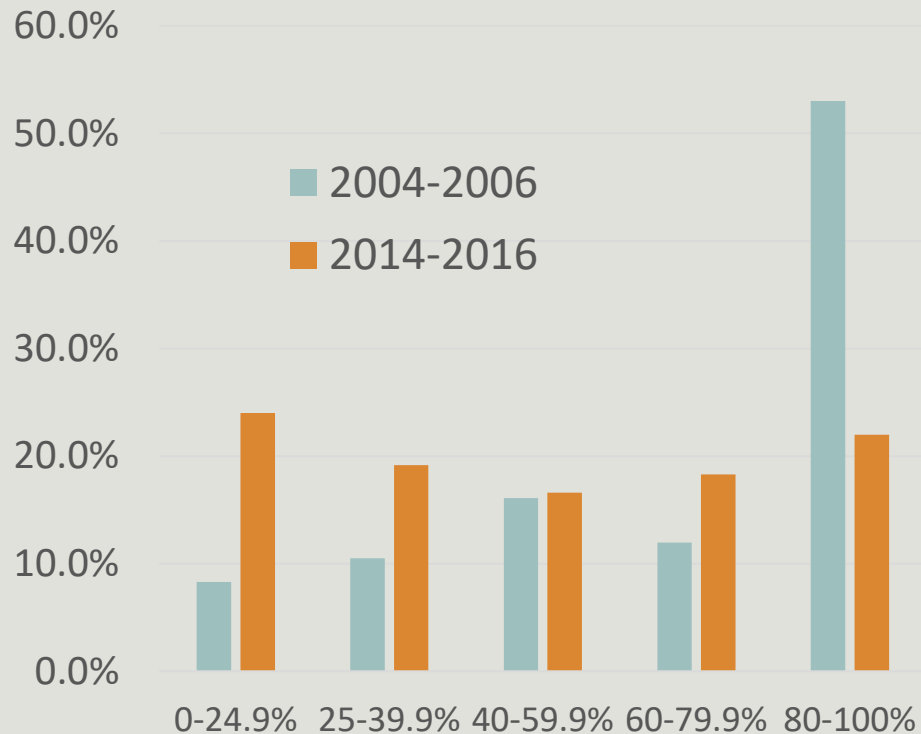
The suburban shift in black homebuying



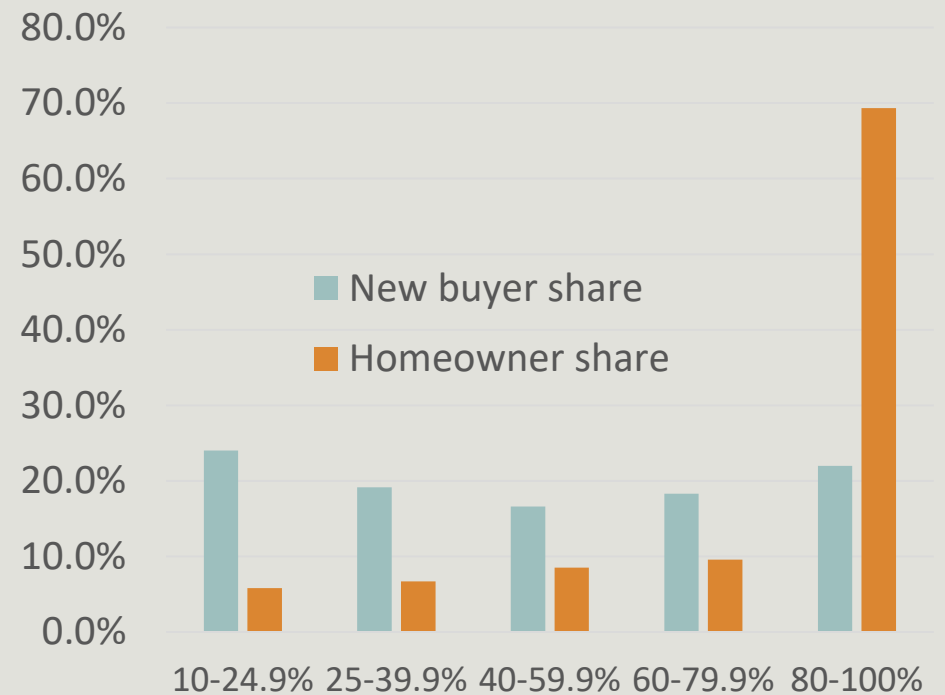
Center city share of purchase mortgages by African-American homebuyers

Shifting black homebuyer patterns in St Louis

Change in distribution of black homebuyers by census tract racial configuration



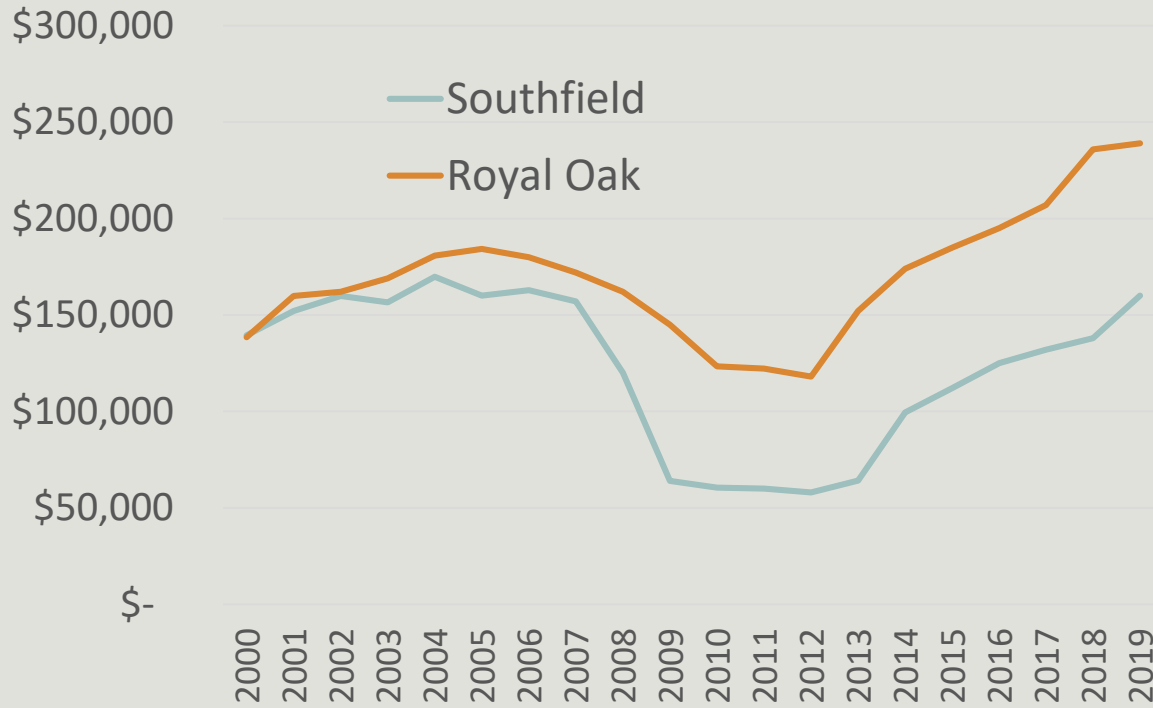
Distribution of black homebuyers 2014-2016 compared to distribution of existing black homeowners by census tract racial configuration



Struggling suburbs

INDICATOR	YEAR	Maple Heights OH	Markham IL	Ferguson MO
Median HH income	2000	\$40,414	\$41,592	\$35,649
	2017	\$39,827	\$35,200	\$41,369
	Change in Constant \$	- 32.9%	- 42.4%	- 21.0%
Poverty rate	2000	5.9%	16.9%	11.6%
	2017	22.1%	25.3%	22.5%
Unemployment rate	2000	5.2%	13.3%	7.3%
	2017	10.2%	13.4%	11.2%
Median sales price	2000	\$83,500	\$67,000	NA
	2017	\$67,000	\$78,000	NA
Homeownership rate	2000	83.8%	84.4%	66.7%
	2017	61.6%	68.3%	54.6%
'Other vacant' housing units	2000	126	79	115
	2017	765	340	747

The “segregation tax”: two inner ring suburbs of Detroit

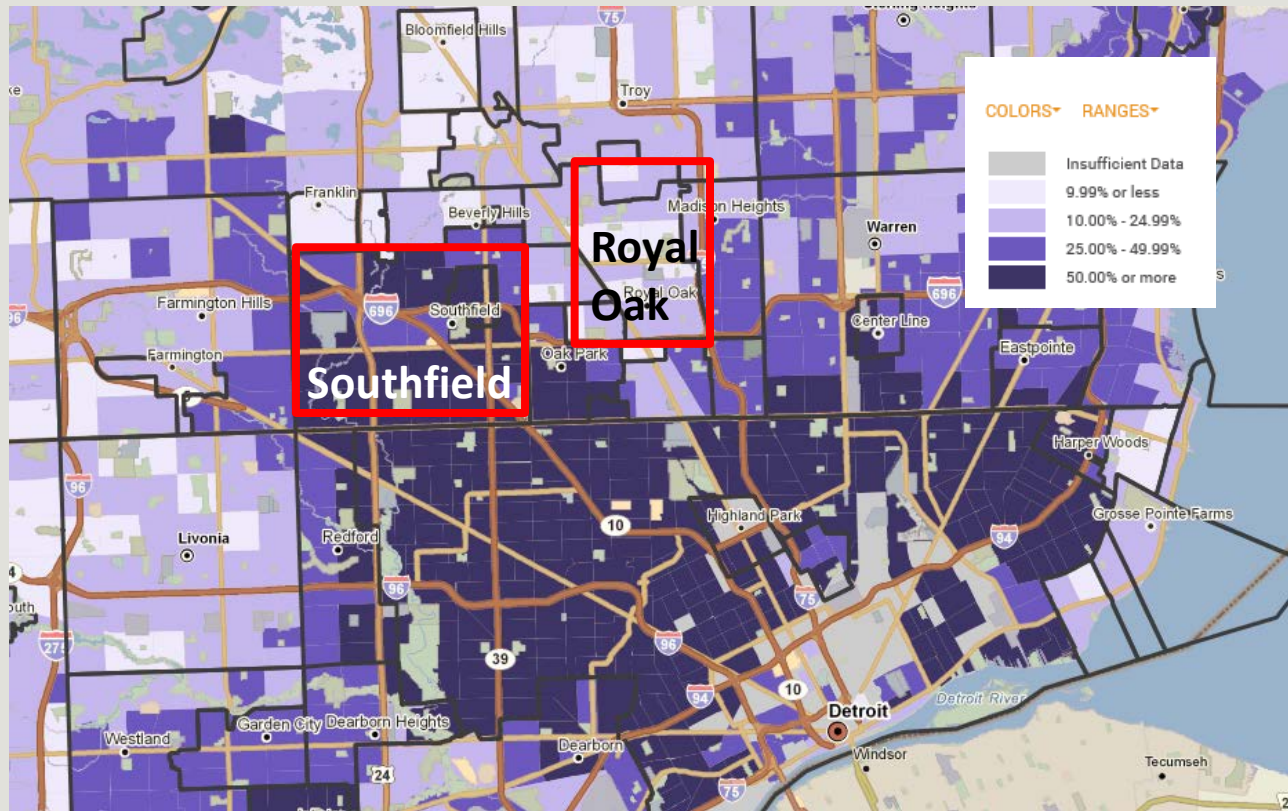


Median sales prices 2000 to 2019

Change in indicators 2000 to 2017

	SOUTHFIELD	ROYAL OAK
Median income (in constant \$\$\$)	-31.0%	-3.3%
Poverty rate	+5.6%	+2.7%
Homeownership rate	-6.1%	-3.9%
% with BA or higher degree	+0.9%	+16.1%

Incidence of subprime lending: share of high-cost purchase loans in 2005



What to do?



Maple Heights OH

Markham IL



The central challenges

- ❑ Rebuilding the homebuyer market
- ❑ Leveling the public service playing field
- ❑ Building government capacity and community cohesion



Thank you.

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