

## **PERCEPTIONS TOWARDS URBAN INEQUALITY IN SELECTED COUNTIES OF NORTHERN NEW JERSEY**

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**ABSTRACT:** *The purpose of the study is to assess perceptions towards urban inequality in selected counties of northern New Jersey in terms of housing and education. Generally, there is a consensus among respondents that inequality exists among various ethnic group. However, when data are broken down and analyzed on the basis of ethnicity, there appears to be major differences in perceptions among various groups. However, there are a few cases when all groups tend to be in agreement regarding their perceptions*

### **INTRODUCTION AND LITERATURE REVIEW**

Most urban scholars generally agree that the race-place inequalities that help define U.S. urban geography are evident in housing, education, employment, travel requirements, environmental hazards, health and other living conditions (Frazier, Margai and Tettey-Fio, 2000; Kingston and Nicker, 2000; Massey, 2000; Oliver and Shapiro, 2000). For the most part, blacks (African Americans) seem to be at a disadvantage. L. Robinson (1993) brings out the position of African Americans by stating that "In terms of the relative inequality, that is the position of African Americans in comparison to the position of white Americans, the degree of inequality increased somewhat since the 1980s." L. Robinson (1993) further states that "African Americans, both in terms of wealth and in terms of their educational attainment, are worse off than other segments of society." Moreover, African Americans continue to experience both the consequences of past discrimination and current discrimination.

There is perhaps no other area in which segregated minorities are so disadvantaged as in housing. Non-whites often pay higher prices than do whites for the same housing quality and sell property for less than the original value resulting in lower assets (Frazier et al., 2003). Von Furstenburg,

Harrison, and Horowitz (1974) reported that non-whites spent between 40 and 70% more than whites for housing of similar quality. Gordon and Mayer (1991) found that, when housing costs available to whites and non-whites were similar, the housing quality differential favored whites and disfavored non-whites. These findings are consistent with those of Frazier and James (1998) who statistically analyzed eighty urban counties in the United States to test for inequalities between areas of minority concentration (AOMCs) and whites majority areas in the same central city and county. They demonstrated that areas of minority concentrations nationally not only have lower incomes, pay higher proportions of their incomes for rent, and experience more crowding than their white majority counterparts but also have lower housing values and receive fewer home mortgage dollars per capita than white areas (Frazier and James, 1998).

Inequality is also evident in educational attainment as revealed by numerous studies. For instance, the Public Education Network (PEN) released a report based on an examination of issues of race and education in eight very different communities across the United States. The findings indicate that unsettled issues of race continue to influence the performance of students nationwide (Marilyn, 2001). The Philadelphia Tribune points out that many tests administered show gaps between minority students and the white majority. The

Tennessee Tribune (1998) argues that the key cause of school segregation is housing discrimination. Because people go to school near where they live, it is not surprising that school segregation patterns follow housing segregation. This is largely true in large northern metropolitan areas with white suburbs and inner cities inhabited mostly by people of color. This reasoning is supported by G. Marilyn (2001) who explains that the latest Census data shows that the nation is more racially and ethnically diverse than ever but people still live in largely segregated communities.

Most of the above studies have done a thorough job in showing the nature of disparities among people of various ethnic and racial groups, particularly in urban areas. However few, if any, studies have looked at how people perceive the existing inequalities. The present study is intended to fill this gap in the literature by providing insights on how different people perceive inequality. Obviously, how people perceive inequality will have an effect on policy implications geared towards reducing disparities among various groups. If, on one hand, majority of the people have a high perception about inequality, the question then becomes whether policies have been formulated to address inequality issues. If past policies had been formulated, then it becomes evident that they have failed. Hence, the challenge becomes that of formulating new policies. However, if policies have not been formulated, then it calls for action by various groups to come forth with possible policies that could eventually reduce the inequality gap. If on the other hand, people have a low perception towards urban inequality, then it would be necessary to compare perception results with real world data. Being able to show, for example, that residential segregation is high, but that "perception of residential segregation is low" goes a long way in making the case that greater awareness needs to be raised if it is going to make it onto the legislative agenda and factor into policy decisions.

## **OBJECTIVES OF THE STUDY**

The purpose of this study is threefold:

1. To assess perceptions towards urban inequality in housing and

education among whites, blacks, and Hispanics.

2. To find out if there are differences in perceptions among various groups.
3. To recommend policies which could help reduce the inequality gap among various groups.

## **DATA COLLECTION AND METHODOLOGY**

During the Spring of 2003, 1,200 surveys were mailed out to respondents in urban areas of selected counties in northeastern New Jersey. Seven hundred surveys were mailed out to students and employees of William Paterson University, while the remaining 500 were mailed to respondents who were randomly selected from the Yellow Pages of Bergen, Essex, Passaic, Hudson, Morris, Sussex, and Union counties. Although William Paterson University does not represent a true cross section of the general public, it does provide insights of how the university community perceives equity issues. This is important because members of the university community could influence policy decisions at some point.

The respondents were asked to indicate the degree to which they "agree" or "disagree" with various statements dealing with inequality in housing and education. The respondents were asked to return completed surveys in the enclosed postage paid envelopes.

The urban areas of northeastern New Jersey were selected, not only because of their proximity to the authors, but more importantly because this portion of the State has a large concentration of ethnic and racial minorities, particularly in the older metropolitan areas such as Newark, Jersey City, and Paterson.

There were 527 surveys that were returned. Among the valid respondents 56.9% are white, 12.9% are Hispanic, and 12.5% are blacks. Majority of the respondents are from Passaic and Bergen Counties (35% and 19% respectively).

The responses are processed and analyzed using SPSS program. Descriptive statistics are applied to analyze the data. The study first examines

perceptions towards housing and education. The study then analyzes perceptions on the basis of ethnicity.

## **PERCEPTIONS TOWARDS INEQUALITY IN HOUSING**

Regarding perceptions towards inequality in housing, 61% of the respondents agree or strongly agree that residential segregation remains high in New Jersey. However, there are differences in perception among various groups (Tables 1.1, 1.2, and 1.3). 58.3% of Whites, 81.2% of blacks, and 66.1% of Hispanics agree or strongly agree that residential segregation remains high in New Jersey. It appears as though blacks are more aware of the circumstances in which they find themselves in. These findings are consistent with census data which shows the tendency of blacks to be concentrated in the older metropolitan cores (Newark, East Orange, Jersey City, Paterson, Camden, Trenton, and Atlantic city) (Stanfield, 1998). The concentration indicates that fewer blacks than non-blacks have been able to leave the decaying central cities for the improved

living standards associated with suburban communities. Nearly 61% of all the respondents agree or strongly agree that "Most whites fear that black neighbors lower property values and increase crime rates." However, there are variations in perceptions when ethnicity is considered. 56.2% of whites, 79.3% of blacks, and 74.6 % of Hispanics agree or strongly agree with the above statement (Tables 1.1, 1.2, and 1.3). Hispanics and blacks have a higher perception compared to whites regarding the statement that most whites fear that black neighbors lower property values and increase crime rate. Overall, over 50% of all the groups agree with the statement. These findings resemble those of Farley and Frey (1993) which indicated that whites become uncomfortable when the number of blacks in a neighborhood increases, and in most cases, they tend to move out. 57% of all the respondents disagree or strongly disagree with the statement "Blacks remain residentially segregated from whites even when blacks have a higher income, education, and occupation than whites" on a general note. This contradicts findings based on real data. For instance, Darden (2000) clearly documents that the high level of black residential segregation is not due to black

Table 1.1: Perceptions of White Regarding Equity in Housing (%)

	STATEMENT	STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE
1.1	Residential segregation remains high in N. J.	3.7	38.0	48.5	9.8
1.2	Residential segregation is related to the perception of White hostility towards Blacks, Asians and Hispanics	8.7	54.8	32.1	4.3
1.3	African Americans are more highly segregated from Whites, than other minorities and they have greater difficulty entering White neighborhoods	7.4	43.6	41.9	7.0
1.4	Blacks remain residentially segregated from Whites even when Blacks have a higher income, education, and occupation than Whites	10.3	54.7	28.3	6.7
1.5	Most Whites fear that Black neighbors lower property values and increase crime rates	7.4	36.5	46.5	9.7
1.6	African Americans do not have equal access to mortgage lending	10.8	55.4	29.1	4.7
1.7	Past policies to address equal access in residential segregation have failed	4.7	54.7	34.9	5.7
1.8	Due to strong racial biases, primary against Blacks and Hispanics, it will be difficult to maintain stable, integrated neighborhoods	7.0	49.8	36.5	6.7

*Perceptions Towards Urban Inequality in Selected Counties of Northern New Jersey*

**Table 1.2: Perceptions of Black Regarding Equity in Housing (%)**

STATEMENT	STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE
1.1 Residential segregation remains high in N. J.	3.1	15.6	35.9	45.3
1.2 Residential segregation is related to the perception of White hostility towards Blacks, Asians and Hispanics	6.1	15.4	43.1	35.4
1.3 African Americans are more highly segregated from Whites, than other minorities and they have greater difficulty entering White neighborhoods	4.5	12.1	33.3	50.0
1.4 Blacks remain residentially segregated from Whites even when Blacks have a higher income, education, and occupation than Whites	6.1	22.7	39.4	31.8
1.5 Most Whites fear that Black neighbors lower property values and increase crime rates	4.5	15.2	28.8	51.5
1.6 African Americans do not have equal access to mortgage lending	3.1	23.4	34.4	39.1
1.7 Past policies to address equal access in residential segregation have failed	3.1	20.0	46.2	30.8
1.8 Due to strong racial biases, primary against Blacks and Hispanics, it will be difficult to maintain stable, integrated neighborhoods	3.1	12.3	47.7	36.9

**Table 1.3: Perceptions of Hispanic Regarding Equity in Housing (%)**

STATEMENT	STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE
1.1 Residential segregation remains high in N. J.	6.5	27.4	54.8	11.3
1.2 Residential segregation is related to the perception of White hostility towards Blacks, Asians and Hispanics	7.5	41.8	41.8	9.0
1.3 African Americans are more highly segregated from Whites, than other minorities and they have greater difficulty entering White neighborhoods	7.5	25.4	47.8	19.4
1.4 Blacks remain residentially segregated from Whites even when Blacks have a higher income, education, and occupation than Whites	4.5	37.3	50.7	7.5
1.5 Most Whites fear that Black neighbors lower property values and increase crime rates	7.5	17.9	53.7	20.9
1.6 African Americans do not have equal access to mortgage lending	12.1	39.4	42.4	6.1
1.7 Past policies to address equal access in residential segregation have failed	6.2	46.2	38.5	9.2
1.8 Due to strong racial biases, primary against Blacks and Hispanics, it will be difficult to maintain stable, integrated neighborhoods	11.9	34.3	37.3	16.4

socio-economic status or black preferences for predominantly black areas. Blacks remain highly segregated from whites at all socio-economic levels (Darden and Kamel, 2000a). Moreover, blacks remains residentially segregated from whites even when blacks have a higher income, education, and occupation than white (Darden and Kamel, 2000b). Some believe that blacks are highly segregated by choice and have a stronger preference to live only among other blacks (Clark, 1992). When ethnicity is considered, one finds that 65% of whites, 28.8% of blacks, and 41.8% of Hispanics disagree or strongly disagree with the statement. In other words, 71.2% of blacks, 58.2% of Hispanics, and 35.0 % of whites agree that blacks remain residentially segregated from whites regardless of their socio-economic status. The low perception of whites towards this aspect of inequality implies the need to make whites more aware of this type of inequality in housing.

Perceptions towards access to mortgage lending reveals that 59% of all the respondents disagree or strongly disagree with the statement "African Americans do not have equal access to mortgage lending". This is inconsistent with various studies which have been conducted to determine if any racial disparities in mortgage acceptances and denials had occurred. Darden (2000) examined data on mortgage lending for nine metropolitan areas in Michigan to determine whether African Americans and whites were being denied conventional home purchase loans at the same rates. The results indicated that in each metropolitan area, the black loan denial rate was higher than the white denial rate. Similar findings have been reported from other parts of the United States. Mayer Flynn of Boston ordered an evaluation of the city's banking institutions by the Boston Redevelopment Authority to determine if any racial disparities in mortgage acceptances and denials had occurred. At the same time, the Federal Reserve Bank conducted a similar study on its own (Frazier et al., 2003). The studies showed similar results. The study of Federal Reserve reported that white neighborhoods received 24% more loans and the Flynn study showed whites getting three times as many (Drier, 1991). A study of Detroit loan activity revealed similar elevated denial rates for blacks (Zack, 1992), and Squires and Velez (1996) uncovered similar trends in their study of the Milwaukee metropolitan area. Finally, a large scale study performed by Avery, Beeson and Sniderman

(1996) examined Home Mortgage Disclosure Act (HMDA) records in their entirety to determine if racial biases existed with lending institutions. They found differences in loan denial rates for mortgage refinancing, and home improvements among whites, blacks, Hispanics and Asian applicants.

However, when one looks at the results on the basis of ethnicity, differences among various groups become evident. 66.2% of whites, 26.5% of blacks, and 51.5% of Hispanics disagree or strongly disagree with the statement. Put differently, only 33.3% of whites, while 73.5% of blacks and 48.5% of Hispanics agree that African Americans do not have equal access to mortgage lending (Tables 1.1, 1.2, and 1.3).

## **PERCEPTIONS TO INEQUALITY IN EDUCATION**

Generally, 76.0% of the respondents agree or strongly agree with the statement "Language barrier, especially where parents and/or children do not use English as their first language, could lead to poor scores on standardized tests". This is consistent with the findings of a study by Marilyn (2001) which showed that language barrier seems to impede progress as parents who cannot speak English well cannot communicate with teachers and students. Analysis of the above statement on the basis of ethnicity shows no major differences among various groups. 78.2% of whites, 72.3% of blacks, and 82.1% of Hispanics agree with the statement (Tables 2.1, 2.2, and 2.3). Hispanics have the highest perception regarding language barrier as a hindrance to performance, thus indicating the situation in most Hispanics' homes where English may not be the first language spoken at home. For the most part respondents have mixed feelings about perceptions to the other statements dealing with equity issues in education. 54% of all the respondents agree or strongly agree with the statement "Black and Hispanic students attend schools in poor and failing districts". There are differences in perceptions among various ethnic/racial groups. 49.8% of whites, 75.8% of blacks, and 61.2% of Hispanics agree or strongly agree that black and Hispanic students attend schools in poor and failing districts.

*Perceptions Towards Urban Inequality in Selected Counties of Northern New Jersey*

Thus blacks, followed by Hispanics tend to have a higher perception towards this aspect of inequality than whites (Tables 2.1, 2.2, and 2.3). Furthermore, 53% of all the respondents agree with the statement “Black and Hispanic students attend schools with less qualified teachers and limited resources”. When analyzed on the basis of ethnicity, differences arise among various groups. 51.8% of whites, 63.6% of blacks, and 59.7% of Hispanic students attend schools with less qualified teachers and limited resources (Tables 2.1, 2.2, and 2.3). The above perceptions are similar to results of several studies conducted previously. Marilyn (2001) shows that blacks and Latinos have less access to a more rigorous, curricular and highly qualified teachers. The Journal of Blacks in Higher Education (JBHE) has issued several reports indicating the existing inequality in education. The Journal has always taken the position that a significant part of the racial inequality that exists in higher education is a result of the poor quality of public elementary and secondary education received by the vast majority of black students in the United States. The Journal states “very large numbers of black students receive their K-12 education in crime and drug ridden schools...these predominantly black schools have

limited educational resources because of inadequate funding.” The JBHE maintains that the inequalities in resources are important factors explaining the racial scoring gap on the SAT, lower grade point averages of black college students, the higher level of remedial education required by black college students, and the much higher overall black college dropout rate. The position of the JBHE is similar to the one held by the Tennessee Tribune (1998) which reports that “white suburban schools have vastly more money than inner city schools whose students are often 90-100% children of color.” Similar findings are reported by G. Marilyn (2001) who documents a widening achievement gap between students from Latino and African American neighborhoods and students from affluent communities often composed of a white majority. Language barrier seems to impede progress as parents who cannot speak English cannot communicate with teachers and students (Marilyn, 2001).

Finally, it is worthwhile to note that 73% of all the respondents disagree or strongly disagree with the statement “Blacks have low self-esteem”. A look at the results on the basis of ethnicity yields no differences among various groups regarding this

**Table 2.1: Perceptions of White Regarding Equity Issues Related to Education (%)**

STATEMENT	STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE
2.1 Black and Hispanic students attend schools in poor and failing districts	9.7	40.5	42.8	7.0
2.2 Black and Hispanic students attend schools with less qualified teachers and limited resources	8.4	39.8	44.8	7.0
2.3 Black and Hispanic students generally lack self motivation, especially those coming from home where parents are poorly educated	7.4	32.1	48.5	12.0
2.4 Black and Hispanic students come from financially poor homes, experience poor health as well as inadequate nutrition	6.3	43.7	38.7	11.3
2.5 Blacks have low self esteem	17.3	58.7	20.3	3.6
2.6 Black and Hispanic students lack self-discipline in the schools	9.7	46.0	34.0	10.3
2.7 Language barrier, especially where parents and/or children do not use English as their first language, could lead to poor scores on standardized tests	6.0	15.7	52.5	25.7

Table 2.2: Perceptions of Black Regarding Equity Issues Related to Education (%)

	STATEMENT	STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE
2.1	Black and Hispanic students attend schools in poor and failing districts	3.0	21.2	37.9	37.9
2.2	Black and Hispanic students attend schools with less qualified teachers and limited resources	4.5	31.8	30.3	33.3
2.3	Black and Hispanic students generally lack self motivation, especially those coming from home where parents are poorly educated	13.6	22.7	25.8	37.9
2.4	Black and Hispanic students come from financially poor homes, experience poor health as well as inadequate nutrition	18.5	26.2	33.8	21.5
2.5	Blacks have low self esteem	27.3	37.9	19.7	15.2
2.6	Black and Hispanic students lack self-discipline in the schools	23.1	32.3	24.6	20.0
2.7	Language barrier, especially where parents and/or children do not use English as their first language, could lead to poor scores on standardized tests	10.8	16.9	33.8	38.5

Table 2.3: Perceptions of Hispanic Regarding Equity Issues Related to Education (%)

	STATEMENT	STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE
2.1	Black and Hispanic students attend schools in poor and failing districts	7.5	31.3	37.3	23.9
2.2	Black and Hispanic students attend schools with less qualified teachers and limited resources	9.0	31.3	44.8	14.9
2.3	Black and Hispanic students generally lack self motivation, especially those coming from home where parents are poorly educated	10.4	32.8	46.3	10.4
2.4	Black and Hispanic students come from financially poor homes, experience poor health as well as inadequate nutrition	20.9	29.9	35.8	13.4
2.5	Blacks have low self esteem	29.9	43.3	19.4	7.5
2.6	Black and Hispanic students lack self-discipline in the schools	26.9	40.3	25.4	7.5
2.7	Language barrier, especially where parents and/or children do not use English as their first language, could lead to poor scores on standardized tests	11.9	6.0	44.8	37.3

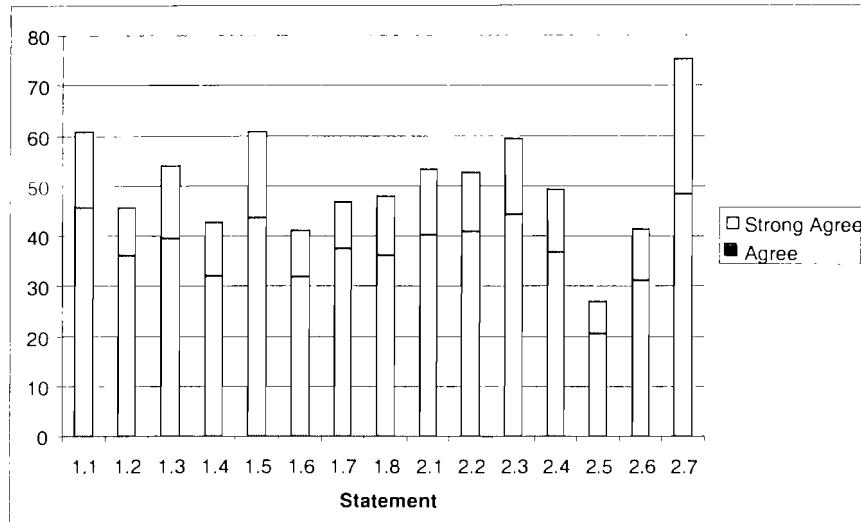


Figure 1. The Percentage of Respondents Agree and Strongly Agree Toward Inequality in Housing and Education.

statement. 76% of whites, 65.2% of blacks, and 73.2% of Hispanics disagree or strongly disagree with the statement "Blacks have low self-esteem" (Tables 2.1, 2.2, and 2.3). This clearly indicates that the factors explaining the poor performance of blacks need to be sought in other factors beyond "self-esteem".

Figure 1 summarizes the general trend of agree or strongly agree perceptions towards inequality in housing and education. Generally, it can be noted that people acknowledge the existence of inequalities among various racial groups.

## SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

The study clearly indicates that racial inequality plays a significant role in shaping the experiences of individuals in urban areas. Most of the respondents generally agree that there are inequalities in housing and educational attainment as summarized by Figure 1. These inequalities seem to be widespread across the United States.

A look at perceptions on the basis of ethnicity yields differences which are not evident when one looks at respondents on a general level (total number of respondents regardless of their ethnicity). For the most part, Hispanics and Blacks

tend to have a higher perception towards inequalities in housing and education than whites. For instance a higher percentage of blacks and Hispanics than whites do not agree or strongly agree that "blacks have equal access to mortgage lending". This calls for a need to increase awareness among whites regarding equity issues in mortgage lending. However, there are few cases where all racial groups tend to have similar perceptions. For instance all racial groups tend to agree or strongly agree that the poor scores in standardized tests are partly related to language barrier. Additionally, all groups disagree or strongly disagree that blacks have low self esteem.

Finally, the paper offers the following policy recommendations to assist in reducing the inequality of various ethnic/racial groups:

1. I tend to agree with Darden (2000) who suggests that there must be policies that require ongoing comprehensive random paired testing. If the department of civil rights cannot engage in such testing, it should provide contracts to non-profit fair housing centers to conduct such testing. The authors agree with Darden's suggestion regarding this policy.
2. Offering higher salaries for those teachers and school administrations who teach in poor urban school districts.
3. Improving the quality of education in low performing schools.

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*Perceptions Towards Urban Inequality in Selected Counties of Northern New Jersey*

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