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**RACIAL DISCRIMINATION IN CHICAGO:
AN ANALYSIS OF ONLINE RACIAL
DISCRIMINATION IN CHICAGO'S RENTAL MARKET**



**EQUAL HOUSING
OPPORTUNITY?**

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Executive Summary

Access to housing is arguably the most important factor for a successful future for any individual or family. Where one lives largely determines access to quality education and employment opportunities. Throughout U.S. history, rental agents and landlords have discriminated against minority renters despite anti-discrimination laws designed to prevent those practices. As a consequence of that legacy of racism, Chicago has remained one of the most segregated and socioeconomically unequal cities in the country. Jobs continue to move out of the city into the neighboring suburbs, where quality schools with higher tests scores are increasingly concentrated. Minorities remain in low-income resource-poor communities in the city. At the same time, the traditionally face-to-face and newspaper-based rental process has shifted to online advertising and email communication.

Using audit-style email inquiries to landlord-posted Craigslist advertisements, this study examined whether racial discrimination against black and Hispanic renters in Chicago persists through online medium. Researchers contacted landlords using “black,” “Hispanic,” and “white” named email addresses, and tracked responses received by those prospective renters from the landlords. Focusing on the resource-rich middle class white communities of Lincoln Park, Schaumburg, Arlington Heights, and Oak Park, the study found that there was no difference in the treatment of white and Hispanic renters. However, prospective black renters were discriminatorily treated, receiving significantly ($p < 0.01$) fewer responses to their email inquiries compared to both white and Hispanic renters. Overall, black testers were ignored 74 percent more often than white and Hispanic testers. Discrimination against black renters continues to limit their access to education and employment opportunities, consequently maintaining historical levels of inequality.

The results of this study offer several policy and research recommendations for the future. First, anti-discrimination laws must be updated and tailored to combat contemporary discrimination through the internet. Policy makers must also target this medium with anti-discrimination programs to reduce prejudicial behaviors of landlords. Finally, further studies of discrimination using the internet will further highlight the persistence of racial discrimination. Although Hispanics were not discriminatorily treated in this first stage of rental process, further studies should measure later steps, follow-up phone calls, face-to-face appointments, and rental offers, to verify whether lower levels of discrimination exists for Hispanic renters. Additionally, because this study focused on individual private landlords, future audit-style studies should focus on rental agencies that increasingly control the online rental process in many communities. These studies should further examine the discrimination faced by black renters in all communities, and at all stages by landlords and rental agents. More than forty years after the passage of the landmark anti-discrimination legislation of the Civil Rights era, society continues to limit black residents from freely navigating the residential housing market in Chicago.

Introduction

Historically, Chicago has been one of the most segregated cities in the country. That segregation resulted from decades of racial discrimination, from government laws and policies to private individual and industry practices. While civil rights laws have outlawed both, racial segregation has persisted in Chicago at levels similar to the pre-civil rights movement era. Consequently, Chicago remains one of the most segregated and unequal cities in the country.

The consequences of segregation are stark. Where one lives determines access to education and employment opportunities. Middle class white communities benefit from greater school funding, more qualified teachers, and consequently higher graduation rates and test scores. Those communities are also home to greater employment opportunities, especially in the suburbs, which have hosted the majority of job growth in the Chicago Metropolitan Area over the last two decades.

Within this historical and contemporary context, this study examined the extent to which race plays a role in where one can live, and consequently whether one can access quality schools and jobs. Considering how the rental process has shifted to online advertising and communication, the study used audit-style email inquiries to Craigslist advertisements to examine whether racial discrimination towards white, black, and Hispanic renters persists through online medium. The study found that black renters were disparately denied access to the resource-rich middle class white communities of Lincoln Park, Schaumburg, Arlington Heights, and Oak Park. Contemporary and persistent racism against black renters continues to limit access to education and employment opportunities and maintain inequality between racial groups.

Review of Literature

Where you live matters. According to renowned segregation expert Doug Massey (1993),

Housing markets are especially important because they distribute much more than a place to live; they also distribute any good or resource that is correlated with where one lives. Housing markets don't just distribute dwellings, they also distribute education, employment, safety, insurance rates, services, and wealth in the form of home equity; they determine the level of exposure to crime and drugs, and the peer groups that one's children experience. ...If one group of people is denied full access to urban housing markets because of the color of their skin, then they are systemically denied full access to the full range of benefits in urban society. (p. 184)

Perhaps knowing the importance of residence, the vast majority of people today believe that a family should be able to live wherever they want regardless of race or ethnicity. Racial attitudes towards minorities have improved considerably, such that by the 1990s, even 90 percent of whites agreed that "black people have a right to live wherever they can afford to." (Schuman, Steeh, Bobo, & Krysan, 1997)

Yet, despite the increasingly positive attitude about race across the country, Chicago remains one of the most racially segregated cities in the United States. In 2008, Chicago was crowned "America's most segregated big city." (Ahmen & Little, 2008) And while the Chicago Metro Area has improved during the recent past, integration has stagnated over the last decade (Golab, 2010). In fact, more than 80 percent of Chicago's black residents would have to move from their hypersegregated neighborhoods to adequately desegregate black neighborhoods. Nearly 50 percent of Hispanics would also have to move to integrate their communities. (Golab, 2010) Although some suggest that Chicago has witnessed a decline in segregation, Chicago remains highly segregated for both black and Hispanic residents (Hall, Iceland, Sharp, Marsh, & Sanchez, 2010). And despite the assumption that segregation is a function of economic differences between black and white communities, segregation plagues black residents regardless of social class, how much they earn, or their education level. (Center for Urban Research and Learning, 2006)

Chicago's residential segregation translates into extreme school segregation. Statewide, 83 percent of black students and 75 percent of Hispanic students attend schools that are 50 percent or more minority. Sixty two percent of black students and 44 percent of Hispanic students attend schools that are 90 percent or more minority. (Orfield & Lee, 2007) These numbers largely reflect school segregation in the Chicago area. In fact, the Chicago Metro Area ranks as the most

segregated school system in the nation for black students, and 7th most segregated for Hispanic students. (McArdle, Osypuk, Acevedo-Garcia, 2010) For Chicago's public schools, 30 percent are virtually 100 percent black; and nearly 50 percent are at least 90 percent black (Street, 2005).

While Chicago is clearly segregated, this is the consequence of decades of private and public discriminatory practices. Dating back before the 1920s, government and industry practices directly and indirectly segregated the city and surrounding suburbs. Government redlining prevented blacks from buying homes in many white communities. Housing and Urban Development policies further "protected" white communities with geographically conscious city planning. Banking institutions discriminatorily processed mortgages by race and geography. Real estate agents steered white and black clients to different neighborhoods. These practices remained open and widespread until the 1968 Fair Housing Act. Open refusals to rent or sell to blacks became rarer for fear of prosecution and penalty. (Massey & Denton, 2003)

Regardless, of anti-discriminatory housing laws, racial steering and discrimination have continued to push prospective black renters and home purchasers away from white neighborhoods. A series of audit studies have uncovered this more covert discrimination amongst real estate agents, lenders, and landlords. For example, a federal study of rental discrimination found that rental housing was made significantly more available to whites. Whites received more favorable credit assistance, and in addition were more likely to be offered more favorable terms in rental transactions. Whites were significantly more likely to be shown a second rental unit. This study, and many others, demonstrates the degree to which black renters and prospective home purchasers suffer from discriminatory practices. (Massey & Denton, 2003)

While government and market practices have played a major role in segregating Chicago, today arguably the greatest segregatory force is covert prejudice practiced by whites. Although whites appear to support integration in theory, they appear significantly more reluctant to practice it. Not only do landlords continue to prefer white applicants, white home owners continue to avoid black neighbors in their own communities. For example, in a Detroit survey, white respondents communicated a fear of neighborhoods that were only 20 percent black. When the density of blacks in the neighborhood was increased to one third, white respondents were significantly less comfortable with living there or moving into that neighborhood. (Massey & Denton, 2003) In other words, for many whites, integration is an ideal, so long as it is in someone else's

neighborhood. Persistent and continuous white flight is well known evidence of this phenomenon in Chicago.

In contrast, blacks not only overwhelmingly support integration, but also want practice it. In the same national survey cited earlier, blacks overwhelmingly agreed that “black people have a right to live wherever they can afford to.” In addition, more than 70 percent of blacks would support laws enforcing that right, while only 40 percent of the white respondent said that they would. Just as importantly, 87 percent of blacks were willing to live in a neighborhood that was only 20 percent black. (Massey & Denton, 2003) The differences in values between the two communities leaves the burden of integration on blacks, who have historically fought their way into predominantly white neighborhoods, as opposed to the other way around.

Just as important as segregation itself, the consequences of segregation in Chicago are severe. As described above, perhaps the greatest determinant of someone’s future success is where he or she lives. Access to housing determines access to quality education, employment, health care, and wealth. (Massey & Denton, 2003) Although *Brown v. Board of Education* was more than 50 years ago, students still receive separate and unequal educational opportunities in Chicago, and are stuck in schools suffering from extreme poverty. In addition to the highly racialized nature of school funding inequality that continually ranks Illinois as one of the most unequal systems in the country, other educational outcomes highlight the persistent effects of segregated schools (Education Week, 2009). For example, segregation affects dropout rates. National studies highlight the gap in graduation rates of white (75 percent) and Asian (77 percent) students compared to Hispanic (53 percent) and black (50 percent) students (Orfield & Lee, 2007). For segregated minority schools, where more than 50 percent of the school is minority, approximately 50 percent of their students graduate. Rates at majority white schools are considerably higher. (Orfield & Lee 2007) Chicago Public Schools, which is approximately 90 percent minority, suffers from a drop out at nearly 50 percent (Allensworth & Easton, 2007).

In terms of school quality, students at segregated school experience lower levels of academic achievement in part because of inferior curriculum, course offerings, level of completion, stability of enrollment, reputations, graduation rates, among other factors. On average segregated minority schools are also inferior in terms of their teacher quality. Segregated schools poorly prepare students for college, and suffer from significantly lower test scores and other measures of

academic achievement. Studies have shown minority students that attend middle class schools are exposed to higher expectations and greater educational and career options. Minority students that attend non-segregated schools have higher academic achievement and college attendance rates. (Orfield & Lee, 2005; Orfield & Lee, 2007)

Racial segregation affects job opportunities and employment as well. In Chicago specifically, jobs growth and location has shifted from the city to suburbs, and within the city from minority communities to white communities (Street, 2003). Consequently, black male unemployment, 20.2 percent, is more than twice that of white male unemployment, 9.9 percent. Overall, Chicago's most segregated black neighborhoods on the West and Southside rank as the highest areas of unemployment rates in the nation. (Lowenstein, 2010) In addition, according to a report prepared by Loyola University Chicago, "Suburban employers pay into pension plans other than social security for 75% of suburban Caucasians compared to 58% of Chicago Latinos. Suburban employers are also considerably more likely to pay for training programs and provide health insurance." (Center for Urban Research and Learning, 2006)

Finally, segregation in Chicago results in chronic and pervasive poverty for minority communities. Stuck in lower-income and racially segregated communities limits the property values of poor black and Hispanic homeowners. Chicago's black community is also disproportionately represented in high-poverty neighborhoods. In fact, seventeen of twenty three neighborhoods with above average poverty rates are more than 90 percent black. Median household incomes in Chicago's black communities (\$32,776) are significantly lower compared to white incomes (\$62,680). (Street, 2003)

While the idea of integration is abstract in most places, Chicago Gautreaux research demonstrates the importance and effects of black access to middle class white suburbs. After being forced to desegregate Chicago public housing projects in the 1960s, the Housing Authority moved many families into Chicago suburbs. Decades later, researchers examined the many positive effects on those low-income black families. Most of those families remained there after the move, and the overall general consequences of the move positively affected education, employment, and other characteristics of black families. (Rubinowitz & Rosenbaum, 2000)

Methodology

The Design of the Study

This study measured whether minority renters were discriminated in the first stage of the rental process, online inquires. More specifically, prospective renters responded to online advertisements featured on Craigslist Chicago, an online website increasingly responsible for rental advertisements and exchanges. Because of their desirable educational and employment opportunities, four specific communities were selected: Lincoln Park in Chicago, and Schaumburg, Oak Park, and Arlington Heights in the Northwest suburbs. (See Appendix A, B, C and D).

The study used an audit-style testing method used in several past studies that examined discrimination in employment and housing. Six prospective renters were created using names to represent black, white, and Hispanic racial and ethnic backgrounds. The two white testers were “Heather Eger” and “Sarah Schneider.” The two Hispanic testers were “Maria Gonzalez” and “Ana Gutierrez.” The two black testers were “Kadisha Walker” and “Shaniqua Thompson.” Email accounts were created using those pseudonyms. (Appendix E) Two of each racial group had to be created to avoid suspicion from email recipients over the 6-week period; Craigslist Chicago allows users to report users for abuse. To control for gender, only women’s names were used.

Emails were only sent to private landlords. For this study, all rental agency advertisements were excluded due to concerns over repeat emails being sent to the handful of rental agencies. In other words, to avoid multiple tests with the same agency, and to avoid suspicion from the recipient over the long period of time, private landlords were selected. It is possible and likely that for rental agencies, a small number of employees are responsible for managing hundreds of advertisements and responding to email inquiries. Considering the hundreds of tests run, it might have been suspicion for agencies to receive such large numbers of inquires from the testers over 6 weeks. And with Craigslist’s policy, those rental companies could flag the tester emails and make tests impossible.

To control for any “racialized” grammatical or other linguistic markers, emails were similarly written simply inquiring as to whether the rental was available. To control for issues of order in the time emails were sent, white, Hispanic, and black testers were randomly ordered for week one, and then rotated each week over the 6-week period of testing. All three races were equally the first, second, and third email inquiries sent to landlords. Approximately equal numbers of emails were sent each week, all designed to control for any effect in the order of emails sent and any effect that would have on the likelihood of emails returned.

After emails were sent, a record was kept based on the responses received by landlords. Because Craigslist does not initially mark the identity of ad posters, we waited for responses from landlords, and then discarded tests from multiple landlords. We did this to avoid a small number of landlords skewing the sample. Data was compared using the full sample (with multiple tests to the same landlords) and the exclusionary sample. Because there were a small number of repeats, the results were not significantly different.

Data

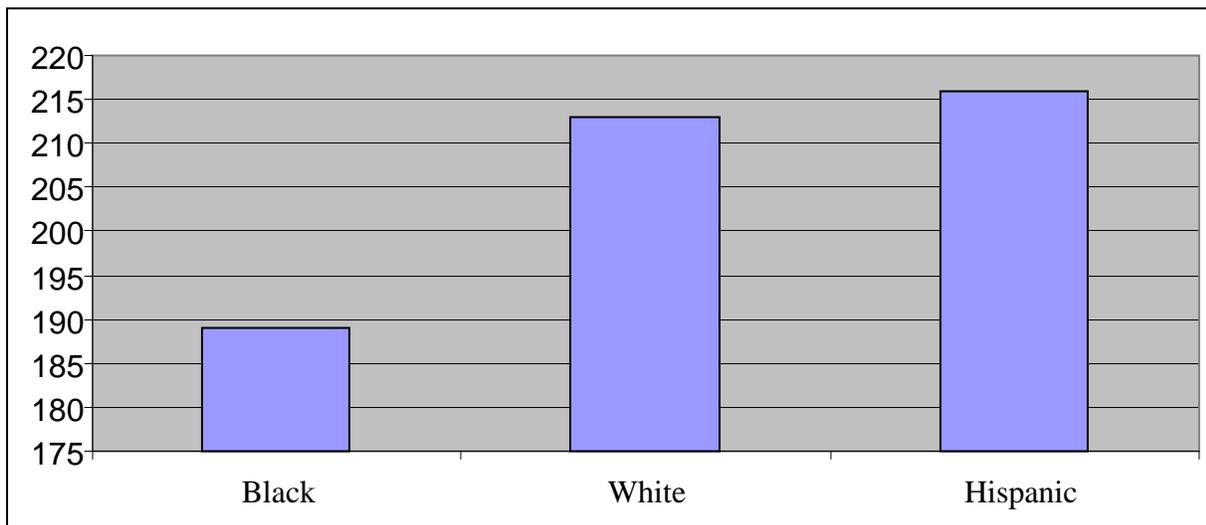
In total, 367 tests were conducted on prospective landlords in the four communities. Of the 367 tests, 245 received responses; 122 received no response. White and Hispanic testers received 213 and 216 responses respectively. Relative to the number of responses, white testers received responses 87 percent of the time, while Hispanic testers received responses 88 percent of the time. The black testers receive 189 responses, 77 percent of the time.

Table 1 – Background and Test Results of Email Audits

Total	Numbers
Number Advertisements Testers Emailed	367
Number of Inquiries Receiving Any Response	245
Black Tester Received a Response	189
White Tester Received a Response	213
Latino Tester Received a Response	216

Another way of viewing the data is to look at who did not receive responses when other testers did. White testers did not receive responses 32 times, or 13 percent of the time, compared to Hispanic testers did not receive responses 29 times, or 12 percent of the time. Black testers received no response from landlords 56 times, or 23 percent of the time. Black testers were ignored 74 percent more often than white testers.

Chart 1: Number of Responses Received by Race of the Tester



Analysis

To determine whether or not the difference treatment of black, white, and Hispanic testers was significantly different, three sets of pair-wise tests were conducted: (1) white versus black, (2) white versus Hispanic, and (3) black versus Hispanic. Using a 2-tailed Z-test for proportions, we tested the hypothesis that the proportions of responses received by each racial group compared to the others would be equal. We wanted to determine whether or not the number of responses received by black testers was proportional to Hispanic and white testers. Because there were three pairwise tests, we applied the Bonferroni multiple testing correction by dividing our target p-value of 0.05 by the number of different tests we conducted for a new alpha significance target of 0.017 (0.05/3).

First, comparing white and Hispanic testers, there was no significant difference at this first stage of the rental process at either our new target significance level ($p > 0.017$) or the standard significance level ($p > 0.05$). In other words, there was no measured discrimination towards prospective renters who were Hispanic. The Hispanic testers did not experience discrimination in the number of responses from prospective landlords compared to white testers.

Second, black testers experienced considerable discrimination compared to the white and Hispanic tester. In fact, not only were they ignored by landlords compared to the white and Hispanic testers, they were ignored 74 percent more than the white tester. The difference between responses between black and both Hispanic ($p < 0.01$) and white ($p < 0.01$) testers was significant. Again, black testers received significantly less responses compared to white and Hispanic testers.

Table 2: Pairwise Tests of Responses Received

	Z-Value for Tests	Confidence Level
Black versus White	2.93	0.003**
Black versus Hispanic	3.10	0.002**
Hispanic versus White	0.27	0.785

**significant at $p < 0.01$

Discussion

This study highlights the importance of access to housing. Massey and Denton (2003) described how access to quality education for children and employment opportunity for adults is largely determined by where one lives. This is especially true of education, considering the nature of the bounded school districts in Illinois. A student generally attends school in the neighborhood where she or he lives. This study suggests that persistent racial bias against the black community continues to limit their ability to access important tools necessary for socioeconomic equality.

First, despite laws to combat it, racial bias by individual landlords continues to limit where black families can live. This data confirms the findings of past audit studies within the contemporary and increasingly more online rental prospecting process. Here, a significant gap already forms in the first stage of the rental process, when prospective tenants first approach landlords about available housing. At this stage, it is easy for landlords to respond to all inquiries, but it is also easy for landlords to begin weeding out undesired tenants. With no face-to-face contact, or even oral communication by phone, the discriminatory predisposition of landlords is protected and conflict avoided. With the increasing reliance on websites like Craigslist, this first stage becomes even more crucial in accessing housing for black renters. Unfortunately, this study suggests that discrimination experienced in the past has found a new medium, and an even more difficult one to combat.

Second, because of persistent racial discrimination, black families continue to have limited access to quality educational opportunities for their children. Chicago and the Chicago Metropolitan Area's extreme residential segregation traps black students in segregated and low income schools. Integrated schools have a significant impact on the education of minority students (Orfield & Lee, 2007). Compared to schools in Chicago, where graduation rates for black students remain around 50 percent, and where test scores lag, the targeted communities offer significantly better schools where black students outperform their black peers in other schools (See Appendix A-D). Access to these quality schools, both at the elementary school level, and at the high school level as highlighted in this study, is crucial to the future success of young black students.

Third, being denied access to these communities limits the employment opportunities. Whereas large number of jobs, including entry level and services sector jobs, move to and remain in middle class white communities, and jobs continue to disappear at higher rates in minority communities, denied access to targeted communities places a considerable barrier to employment for black job seekers. Although there is an adequate public transportation system within the city of Chicago, accessing the suburbs, where the vast majority of job growth has taken place over the last few decades, remains difficult even for those who are well off enough to own a car. Travel times and distances make interviewing and transporting oneself to these suburbs difficult, especially for parents.

Conclusions and Recommendations

Considering the persistent nature of residential segregation in the Chicago area, access to middle class white communities is crucial for integration. Landlords, particularly for lower income and working class black families, are a central component in that process of desegregation. Racial bias on the part of those landlords persists despite increased cultural integration and laws to prevent discriminatory practices. With continued racial discrimination in the rental market, the black community will continue to struggle to access the equitable educational, employment, and economic opportunities necessary for true equality in contemporary America.

Considering that only initial inquiries and their responses were measured, future study should examine later stages of the rental process. It is during the later stages that several questions remain. In those cases that black testers received initial responses, would landlords be willing to set up viewings for those prospective tenants, or would that stage further provide opportunities for discrimination and increase the black-white preference gap? If testers included a phone number in their initial inquiry, would the gap increase between whom landlords were willing to contact? In the cases that black testers survived preceding stages, would landlords equally offer rental units to the different testers? Regardless, it is clear that black renters have fewer options in where to live, especially if they want to integrate white communities.

Also, additional tests should be conducted to ascertain areas of possible discrimination in the first stage of the rental process not tested by this study. With increased numbers of tests in these and other communities, it may be possible to better pinpoint any communities particularly wrought with discriminatory attitudes and practices among landlords. Additional Chicago neighborhoods as well as suburbs may further evidence the prevalence of discrimination. In addition, a test should be designed to examine racial discrimination among rental agencies posting online advertisements. These agencies are responsible for a significant portion of rental advertisements on Craigslist and other online sites.

Finally, this study suggests that new legal and policy measures may need to be taken to combat discrimination on the increasingly prevalent internet rental market. The difficulty of pinpointing discrimination by individual landlords will prove to make enforcement of these laws challenging. Proving a landlord chose to discriminate against specific individuals by race is difficult considering the different structure of individual email systems which may differently order emails as they arrive, as well as the idiosyncrasies of individual email users who may choose to read emails in different chronological orders. Future studies need to be designed to examine this and the success of current laws designed to combat the corresponding racism.

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Appendix A - Lincoln Park – Chicago

Lincoln Park is a predominantly white middle class neighborhood located on Chicago's North side. With approximately 65,474 residents, Lincoln Park has a white population that accounts for more than 85 percent of its residents. Lincoln Park residents have an exceptionally high education level; approximately 94 percent of its residents are high school graduates, and 78.4 percent of the population 25 years of age or older have a bachelor's degree or higher. (US Census, 2010)

Lincoln Park, in addition to being one of the wealthier communities in Chicago with a median household income of more than \$68,000, also has a large stock of rental units. Of the 38,093 housing units in Lincoln Park, approximately 21,805 are renter-occupied. (US Census, 201)

Lincoln Park's neighborhood high school is Lincoln Park High School. Despite being 57 percent low income, Lincoln Park high School was awarded US News and World Report's Silver Medal, ranking it amongst the top 3 percent of all high schools nationally. (US New and World Report, 2011) It offers an International Baccalaureate Program, Double Honors/Advanced Placement Program, and Performing Arts Program. Lincoln Park High School is an integrated high school with the following makeup of students: White 30.4 percent, Hispanic 21.8 percent, black 36.2 percent, and Asian 11.3 percent. Sixty four percent of Lincoln Park students meet or exceed state standards, higher than the students at the district level, 28 percent, and at the state level, 53 percent. Forty percent of Lincoln Park's black students, and 65 percent of Hispanic students meeting state standards in reading, compared to 25 and 31 percent citywide. In Math, 27 percent of black and 64 percent of Hispanic students meet state standards, compared to 10 percent and 30 percent citywide. (Illinois Interactive Report Cards, 2010)

Finally, Lincoln Park has exceptional employment opportunities. Lincoln Park's 25,581 IDES jobs rank it 2nd amongst Chicago neighborhoods in the number of jobs. While the entire city suffered from job losses between 2001 and 2010, the strength of Lincoln Park's job market explains its lower level of less relative to the city as a whole. (Illinois Department of Employment Security, 2010)

Appendix B

Arlington Heights - Suburb

Arlington Heights is a predominantly white middle class suburb located Northwest of Chicago. With 73,334 residents, Arlington Heights is approximately 89 percent white, 1.4 percent black, 8 percent Asian, and 5 percent Hispanic. Arlington Heights residents have an exceptionally high education level; approximately 94 percent of its residents are high school graduates, and 50 percent of the population 25 years of age or older have a bachelor's degree or higher. (US Census, 2010)

Arlington Heights, in addition to being a wealthy suburb with a median household income of more than \$78,000, also has a generous stock of rental units. Of the 28,746 occupied housing units in Arlington Heights, approximately 6,317 are renter-occupied. In addition, Arlington Heights has a 7.2 percent rental vacancy rate (US Census, 2010)

Arlington Height's high school is Hersey High School. While only being 10 percent low income, Hersey High School was awarded US News and World Report's Silver Medal, ranking it amongst the top 3 percent of all high schools nationally. (US New and World Report, 2011) Hersey offers advanced placement, honors, regular, and preparatory courses. Hersey High School's demographics largely reflect Arlington height's demographics: white 80.1 percent, Hispanic 9.4 percent, black 1.2 percent, and Asian 6.7 percent. Seventy six percent of Hersey students meet or exceed state standards, higher than the state level, 53 percent. Because Hersey's black population is so small, insufficient data is available on black student test scores. However, 40 percent of Hispanic students meet state standards in reading, and 38 percent in math compared to 33 and 10 percent statewide. (Illinois Interactive Report Cards, 2010)

Finally, Arlington Heights has exceptional employment opportunities. Arlington Heights has 44,641 IDES jobs. (Illinois Department of Employment Security, 2010)

Appendix C

Schaumburg - Suburb

Schaumburg is a predominantly white middle class suburb located Northwest of Chicago. With 70,698 residents, Schaumburg is approximately 75 percent white, 3 percent black, 17 percent Asian, and 8 percent Hispanic. Schaumburg residents have an exceptionally high education level; approximately 96 percent of its residents are high school graduates, and 42 percent of the population 25 years of age or older have a bachelor's degree or higher. (US Census, 2010)

Schaumburg, in addition to being a wealthy suburb with a median household income of more than \$68,000, also has a generous stock of rental units. Of the 29,945 occupied housing units in Schaumburg, approximately 9,281 are renter-occupied. In addition, Schaumburg has a 9.1 percent rental vacancy rate. (US Census, 2010)

Schaumburg is located in Illinois District 211, with access to several of the state's top high schools including Schaumburg, Conant, Fremd and Hoffman Estate High Schools. All were awarded the Department of Education's Blue Ribbon Secondary Schools award. Palatine, Fremd, and Schaumburg have been on the US News and World Report Top 99 high school list. (Township High School District 211, 2011)

All essentially offer advanced placement, honors, and regular courses. The demographics reflect greater diversity than the suburb as a whole. For Schaumburg High school, the demographics are as follows: white 64 percent, Hispanic 15 percent, black 5 percent, and Asian 11 percent. For Conant High school, the demographics are as follows: white 64 percent, Hispanic 9 percent, black 4 percent, and Asian 20 percent. For Hoffman Estates High school, the demographics are as follows: white 44.6 percent, Hispanic 22 percent, black 11 percent, and Asian 17 percent. For Fremd High school, the demographics are as follows: white 73 percent, Hispanic 7 percent, black 3 percent, and Asian 15 percent. (Illinois Interactive Report Cards, 2010)

All four schools surpass the state average of 53 percent of students meeting state standards (Conant 70 percent, Schaumburg 64 percent, Fremd 77 percent, and Hoffman Estate 56 percent). For reading, considering the state average is 28 percent, all four schools' black students outperform on reading (Conant 37 percent, Schaumburg 32 percent, Fremd 46 percent, and Hoffman Estate 35 percent). For math, considering the state average is 20 percent, all four schools' black students outperform black students across the state (Conant 32 percent, Schaumburg 32 percent, Fremd 50 percent, and Hoffman Estate 33 percent). (Illinois Interactive Report Cards, 2010)

Hispanic students are relatively successful in Reading (Conant 44 percent, Schaumburg 32 percent, Fremd 37 percent, and Hoffman Estate 28 percent). Hispanic students are also successful in math (Conant 53 percent, Schaumburg 35 percent, Fremd 49 percent, and Hoffman Estate 39 percent). (Illinois Interactive Report Cards, 2010)

Finally, Schaumburg has exceptional employment opportunities. Schaumburg has 73,818 IDES jobs. (Illinois Department of Employment Security, 2010)

Appendix D Oak Park – West Suburb

Oak Park is a predominantly white middle class suburb located West of Chicago. With 73,334 residents, Oak Park is approximately 70.7 percent white, 20.7 percent black, 4.7 percent Asian, and 5.6 percent Hispanic. Oak Park residents have an exceptionally high education level; approximately 96 percent of its residents are high school graduates, and 65 percent of the population 25 years of age or older have a bachelor's degree or higher. (US Census, 2010)

Oak Park, in addition to being a wealthy suburb with a median household income of more than \$72,000, also has a generous stock of rental units. Of the 22,368 occupied housing units in Oak Park, approximately 8,290 are renter-occupied. In addition, Oak Park has an 8.3 percent rental vacancy rate. (US Census, 2010)

Oak Park's high school is Oak Park River Forest High School. While only being 18 percent low income, was awarded US News and World Report's Silver Medal, ranking it amongst the top 3 percent of all high schools nationally. (US New and World Report, 2011) With 18 percent of its students low income, Oak Park offers advanced placement, honors, regular, and preparatory courses. Oak Park River Forest High School's demographics largely reflect Oak Park's demographics: white 58.2 percent, Hispanic 5.4 percent, black 27.6 percent, and Asian 3.1 percent. Sixty eight percent of Oak Park students meet or exceed state standards, higher than the state level, 53 percent. Approximately, 37 percent of black students meet state standards in reading, and 34 in Math. Fifty three percent of Hispanic students meet state standards in reading, and 53 percent in math compared to 33 and 10 percent statewide. (Illinois Interactive Report Cards, 2010)

Finally, Oak Park has exceptional employment opportunities. Oak Park has 14,108 IDES jobs. (Illinois Department of Employment Security, 2010)

Appendix E

Tester Methodology Background

In this study, six tester names were made up, along with corresponding emails. Two of these were Latina sounding names, Maria Gonzalez and Ana Gutierrez ; two black sounding names, Kadisha Walker and Shaniqua Thompson, and two Caucasian sounding names Heather Eger and Sarah Schneider. The emails were created from the same email server, yahoo.

White Tester Emails:

heathereger36@yahoo.com,
sarahschneider366@yahoo.com

Hispanic Tester Emails:

mariagonza41@yahoo.com,
anagutierrez41@yahoo.com,

Black Tester Emails:

kadishawalker25@yahoo.com,
shaniquatompkins25@yahoo.com,