

To: Dr. Daniel J. Monti, Jr.; Professor, SOC 5060 Qualitative Research Methods, Saint Louis University  
From: Malcolm S. Townes, Student, SOC 5060 Qualitative Research Methods, Saint Louis University  
Date: November 1, 2019  
Re: 1990 Census data on homeownership rates by traditional racial and ethnic group

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Upon inspecting the 1990 Census data for homeownership rates by traditional racial and ethnic group classifications (Table 1), one's visceral reaction at first blush might be that the data are evidence of race-based bias in the housing market. However, if racial bias was at the root of the difference in mean homeownership rates one might expect the White homeownership rate to be significantly greater than 68.2 percent. Moreover, why wouldn't the homeownership rates for the non-White groups be much closer to zero and why would there be any variance in homeownership rates among the non-White groups? One possible interpretation of the data is that they hint at a surprising degree of parity in homeownership among the racial and ethnic group classifications given the history of social and government-sanctioned racism, prejudice, and discrimination against these groups in the United States during the nation's first 200 years. The homeownership rates for all non-White groups, except for the "Other race" category, fall within roughly a 10-percentage point range with the median rate being 53 percent. While there is approximately a 15-percentage point difference between the rate for White homeownership and the median homeownership rate for the other racial and ethnic groups (excluding the "Other race" category), this may not be as extreme a difference as it might first appear when one considers the size of the populations for each group. Hispanics of any race and Blacks were probably between 10 and 15 percent each of the total population. American Indian and Asian or Pacific Islander were probably less than 5 percent each of the total population. The Other race category was probably even less than American Indian and Asian or Pacific Islander. Whereas the White category likely made up at least 80 percent of the overall population. As such, the differences in homeownership rates could be driven by group population size and differences in distributions. Differences in homeownership rates between White and non-White groups could also be the result of income differences driven by career choices that vary by racial and ethnic group or even cultural differences in family structure and living preferences. Rather than simply comparing homeownership rates by group based on overall group population, it might be more appropriate to compare homeownership rates by group for households above a certain minimum income deemed necessary to be able to afford to purchase a home.

Table 1

Homeownership Rates by Traditional Racial and Ethnic Group Classifications

	1990 Census
White	68.2
Blacks	43.4
American Indian	*53.8
Eskimo	
Aleutian	
Asian or Pacific Islander	52.2
Other race	36.1
Hispanic origin (any race)	42.4
Total rate of homeownership	64.2

\* 1990 Census combines American Indian, Eskimo, and Aleut into one category