The Impact of Residential Mobility on Segregation in California

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UCLA Lewis Center for Regional Policy Studies

California Housing Partnership

Acknowledgments and Disclaimer

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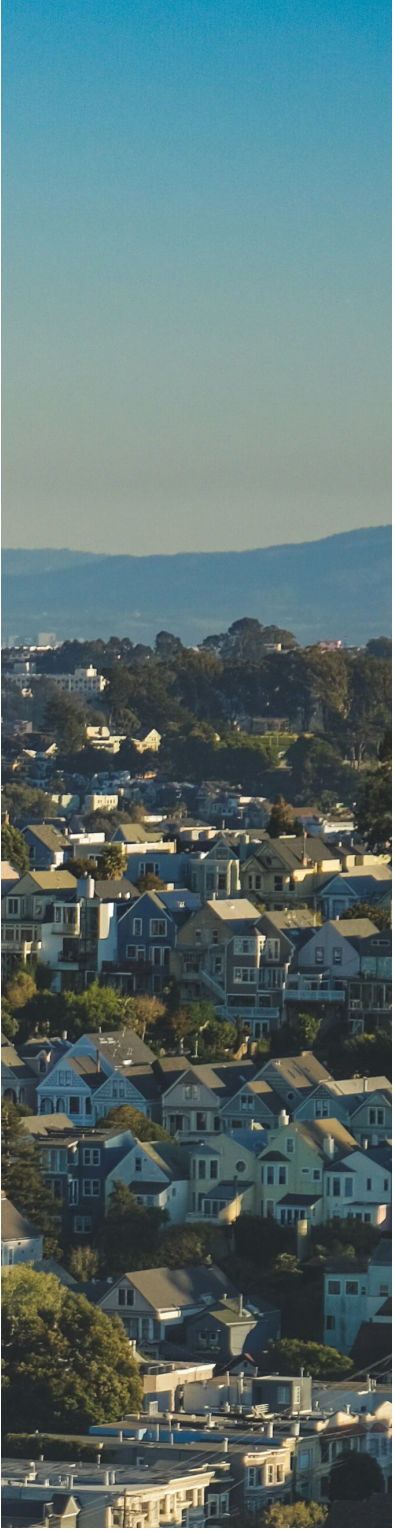

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Executive Summary

In this report, we assess whether and how residential mobility contributes to enduring patterns of residential segregation and unequal access to opportunity-rich neighborhoods. This analysis makes use of a new dataset to explore the relationship of moving patterns over time to segregation in a way that was not previously possible and concludes by discussing possible policy responses.

Key takeaways:
Residential mobility patterns reinforce existing unequal access to opportunity and exposure to concentrated poverty in California neighborhoods. For example, the rate at which people in each racial/ethnic group and credit category move into high-resource neighborhoods matches the rate at which they already live in these areas. However, trajectories for individual movers often run counter to aggregate patterns.

Movers' contributions to segregation also vary widely by race and ethnicity. For example, Black movers are unique in typically making racially integrative moves, while white movers rarely make racially integrative moves. This trend is most pronounced for moves into the most opportunity-rich neighborhoods; in the Bay Area, 99% of moves by Black people into these neighborhoods reduced segregation.

These findings point to the need for both housing supply- and demand-side interventions that show promise for inducing more equitable residential mobility patterns and achieving a more integrated society. Strategies include efforts to accelerate production of multifamily and affordable housing in high-resource neighborhoods, investing more deeply and comprehensively in lower-resource neighborhoods, and providing support for lower socioeconomic status households in making upwardly mobile moves.

Introduction

Residential segregation reproduces racial and economic inequality by creating separate and unequal neighborhood environments. The depth and intractable nature of this longstanding problem has inspired renewed efforts in California to reform state and local policies, such as by making changes to affordable housing funding programs and local land use rules. This research seeks to understand residential mobility patterns underlying the persistence of residential segregation in California and to suggest avenues for further policy interventions.

People move frequently and, in theory, freely. In the aggregate, these moves present the possibility of reducing residential segregation and unequal access to neighborhood opportunity. However, segregation in U.S. metropolitan areas remains high, suggesting that residential moves — shaped by factors such as land use and zoning regulations,[1] spatial concentration of housing typologies[2] and affordable housing subsidies,[3] discrimination[4] and information gaps in the housing search process,[5] and differences in household resources and preferences[6] — continue to perpetuate old patterns rather than erode them. Until now, the role of individual moves in patterns of metropolitan segregation, and the consequences for policy and place-based interventions, have been understudied and are not fully understood — in large part because of data limitations.

This report summarizes research leveraging a new dataset — the University of California Consumer Credit Panel (UC-CCP), which contains anonymized information for all adults with credit scores in California, including where they have lived — to explore patterns of residential mobility and their relationship to segregation in ways not previously possible. The analysis examines the characteristics of origin and destination neighborhoods for movers of different socioeconomic and racial/ethnic backgrounds in the San Francisco Bay Area and Los Angeles County, the state's two largest metropolitan areas, as well as for the remainder of the state of California.

This analysis reveals how and where residential mobility has contributed to reproducing or reducing neighborhood inequality from 2011 through 2022 from a variety of perspectives. For example, we measure the extent to which people move up and down the ladders of

[1] Lens, M.C. and Monkkonen, P., 2016. Do strict land use regulations make metropolitan areas more segregated by income?. *Journal of the American Planning Association*, *82*(1), pp.6-21.
[2] Owens, A., 2019. Building inequality: Housing segregation and income segregation. *Sociological Science*, *6*, pp.497-525.
[3] Massey, D.S. and Kanaiaupuni, S.M., 1993. Public housing and the concentration of poverty. *Social Science Quarterly*, *74*(1), pp.109-122.
[4] Oh, S.J. and Yinger, J., 2015. What have we learned from paired testing in housing markets?. *Cityscape*, *17*(3), pp.15-60.
[5] DeLuca, S. and Jang–Trettien, C., 2020. "Not just a lateral move": Residential decisions and the reproduction of urban inequality. *City & Community*, *19*(3), pp.451-488.
[6] Clark, W.A., 1992. Residential preferences and residential choices in a multiethnic context. *Demography*, *29*(3), pp.451-466.

neighborhood poverty and opportunity and identify the individual and locational factors associated with those moves. We also assess whether upwardly or downwardly mobile neighborhood moves are more or less likely for different subgroups (by credit category and race/ethnicity), and whether positive (or negative) moves are more or less common over time or in particular metropolitan areas. Finally, we assess the contribution that residential moves make to a metropolitan area's segregation level.

This analysis identifies several patterns that help explain the relationship between residential mobility and neighborhood inequality. It also provides a baseline against which to evaluate the impact of specific housing policies and programs that seek to reduce segregation and unequal access to opportunity — for example, affordable housing funded with Low Income Housing Tax Credits.

Data and Methods

Data on individual residential locations and moves comes from the UC-CCP, which contains quarterly residential and demographic data on California consumers with open credit lines.[7] The National Credit Rating Agency (NCRA) collects these data. Each quarterly data record contains credit risk scores for 43–47 million consumers, including those currently living outside California who resided in the state at any time between 2004 and 2019. Scores range between 300 and 850 and are assigned to a credit tier for classification: Subprime (300–600), Near Prime (601–660), Prime (661–780) and Super Prime (781–850), which are in rough alignment with categories often used by lenders to evaluate credit applicants.

Like much of the consumer demographic data in the UC-CCP, consumers' race/ethnicity is modeled and imputed by the credit bureau, using the Bayesian Improved Surname and Geography (BISG) methodology.[8] We use these credit rating bands for individuals as proxies for socioeconomic status, while acknowledging they are very limited and incomplete measures. The correlation between incomes, poverty status, and credit scores is not fully known because credit scores do not include income information, but people with lower credit scores have lower incomes on average.[9]

We identify a move if an individual's neighborhood (census tract) is different in the first quarter of a given year than in the first quarter of subsequent years. The analysis covers 2011–2022, the period in which the data were all coded with consistent geographic data (2010 Census). Based on this method, the average annual move rate ranges between 13% and 17%. The regional analyses focus on the San Francisco Bay Area (comprising Alameda, Contra Costa, Napa, Marin, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma counties), Los Angeles County, and the remainder of the state of California.

The analysis supplements the UC-CCP with 2011–2019 American Community Survey (ACS) data on neighborhood characteristics, using census tracts as proxies for neighborhoods and focusing on poverty rates and racial and ethnic makeup of neighborhoods. Additional supplemental data come from the 2022 California Tax Credit Allocation Committee/California Department of Housing and Community Development (CTCAC/HCD) Opportunity Map ("Opportunity Map"), a tool state housing agencies use to advance the affirmatively furthering fair housing (AFFH) objective of increasing access to opportunity in affordable housing funding programs and the oversight of local housing plans. The Opportunity Map scores and categorizes census tracts based on their economic, educational, and environmental characteristics relative to other tracts in the same region. Map categories in descending order

[7] For more information, see: https://capolicylab.org/data-resources/university-of-california-consumer-credit-panel/
[8] Elliott, M.N., Morrison, P.A., Fremont, A., McCaffrey, D.F., Pantoja, P. and Lurie, N., 2009. Using the Census Bureau's surname list to improve estimates of race/ethnicity and associated disparities. *Health Services and Outcomes Research Methodology*, *9*(2), pp.69-83.
[9] Albanesi, S., DeGiorgi, G. and Nosal, J., 2022. Credit growth and the financial crisis: A new narrative. *Journal of Monetary Economics*, *132*, pp.118-139.

from highest to lowest resource or "opportunity" are Highest Resource, High Resource, Moderate Resource, and Low Resource. Tracts are also categorized as High-Poverty & Segregated if they meet standards for both concentrated poverty and racial segregation.[10]

To quantify the effect of individual moves on segregation, we first calculate measures of census tract- and metropolitan-level racial and socioeconomic diversity.[11] A move is then defined as segregative if it would, based on the demographics of the mover and those of the origin and destination neighborhoods, increase the segregation of the metropolitan area. We also measure the trajectory of moves by ranking neighborhoods along key axes such as opportunity, poverty, and non-white population share.

[10] We use the 2022 map because it conforms to the geographic boundaries used in the rest of the analysis. For additional background, see https://www.treasurer.ca.gov/ctcac/opportunity.asp.
[11] The measure used is an entropy measure, which uses credit rating band or race/ethnicity to calculate the compositional diversity of a census tract or metropolitan area.

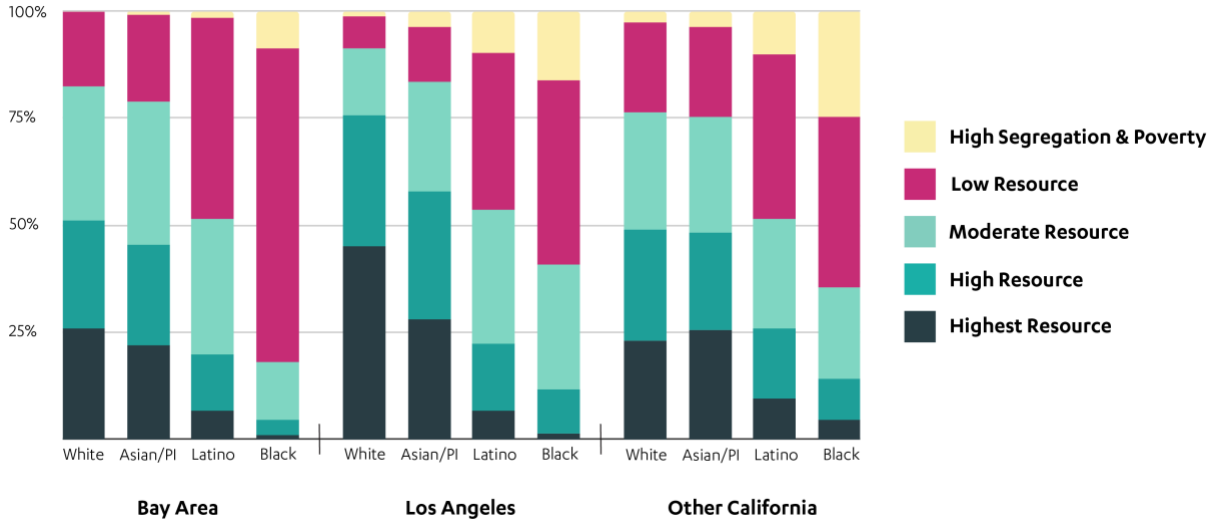
Findings

1. Race and credit score correlate with neighborhood opportunity and poverty — both where people live and where they move.

Without considering neighborhood of origin, moves into neighborhoods in each opportunity map category (e.g., Highest Resource) and poverty category (e.g., 20-30% poverty) between 2011 and 2022 almost exactly matched substantially segregated pre-existing residential patterns by race/ethnicity. In other words, people in each racial/ethnic group moved in a way that, in the aggregate, replicated existing segregated residential patterns.

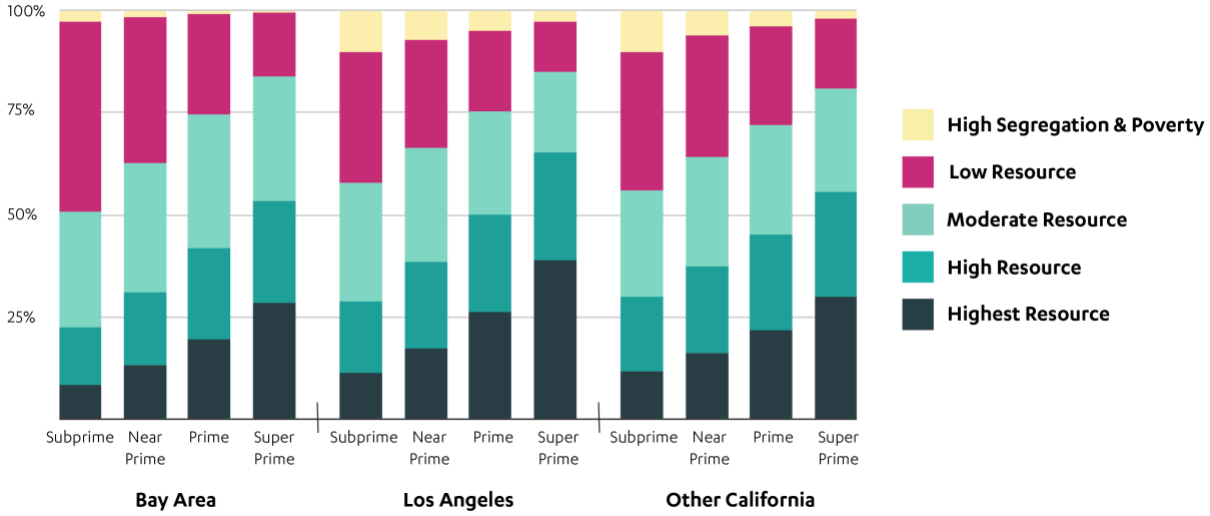
For instance, as shown in Figure 1, 73% of moves by Black residents in the Bay Area were into Low Resource areas and only 1% were into Highest Resource areas; these shares were approximately the same as the percentage of Black people living in these neighborhoods. By contrast, 17% of moves by white residents were into Low Resource areas and 26% were into Highest Resource areas; these shares, again, roughly match underlying percentages of white people living in these areas. Moving and residential patterns for Asian/Pacific Islander people were similar to those for white people, and patterns for Latino people were more disadvantaged but not to the same degree as for Black people.

Figure 1.
Share of race/ethnicity category in-moves by neighborhood opportunity



Moving patterns by credit category similarly replicated underlying inequality, though differences between categories were somewhat less pronounced than by race/ethnicity. For instance, as shown in Figure 2, 47% of moves by people with Subprime credit in the Bay Area were into Low Resource areas and 8% of Subprime moves were into Highest Resource areas; these shares were the same as the overall percentage of people with Subprime scores living in these neighborhoods. By contrast, 12% of Super Prime moves in Los Angeles County were into Low Resource areas and 39% of Super Prime moves were into Highest Resource areas; these shares, again, closely matched underlying shares of people with Super Prime scores living in these neighborhoods.

Figure 2.
Share of credit category in-moves by neighborhood opportunity



The same trend holds when considering neighborhood poverty. For instance, people with Prime and Super Prime scores are more likely to both live and move into low-poverty areas than Subprime and Near Prime individuals. Asian/Pacific Islander and white people are also more likely to both live and move into low-poverty areas than Latino and Black people.

2. Individual movers commonly move up or down the neighborhood opportunity and poverty ladders.

Considering the neighborhood of origin complicates the notion that residential mobility reinforces existing segregated living patterns, at least for many individual movers. As shown in Figure 3, approximately 60% of individuals within each credit category made moves up or down the neighborhood opportunity ladder in the Bay Area, with a roughly even split to higher- and lower-resource neighborhoods; this share was even higher in Los Angeles County and in other regions of the state. Although aggregate moving patterns may follow patterns of segregation with respect to neighborhood opportunity, at the individual level, change is more evident than

stasis. In other words, while individuals are often socially mobile, taken in aggregate, their moves still end up replicating existing segregated living patterns.

Figure 3.

Share of moves up and down neighborhood opportunity categories by credit category

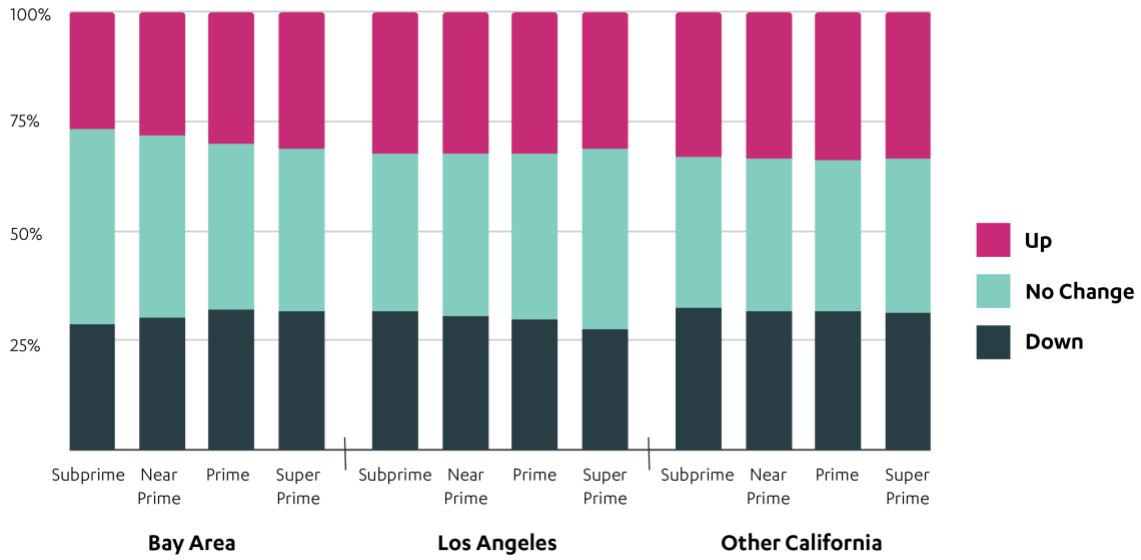


Figure 4 shows tracts that were the most common destinations (top 10%) in volume of upwardly mobile moves from Low or Moderate Resource neighborhoods into High or Highest Resource neighborhoods for Subprime movers in the Bay Area, and Figure 5 shows the same map for Los Angeles County. Remarkably, in both regions nearly all of these neighborhoods are adjacent to lower-resource areas, and almost none are deep within the geographic cluster of higher-resource areas.

Figure 4.

Frequent destinations for upwardly mobile Subprime moves (San Francisco Bay Area)

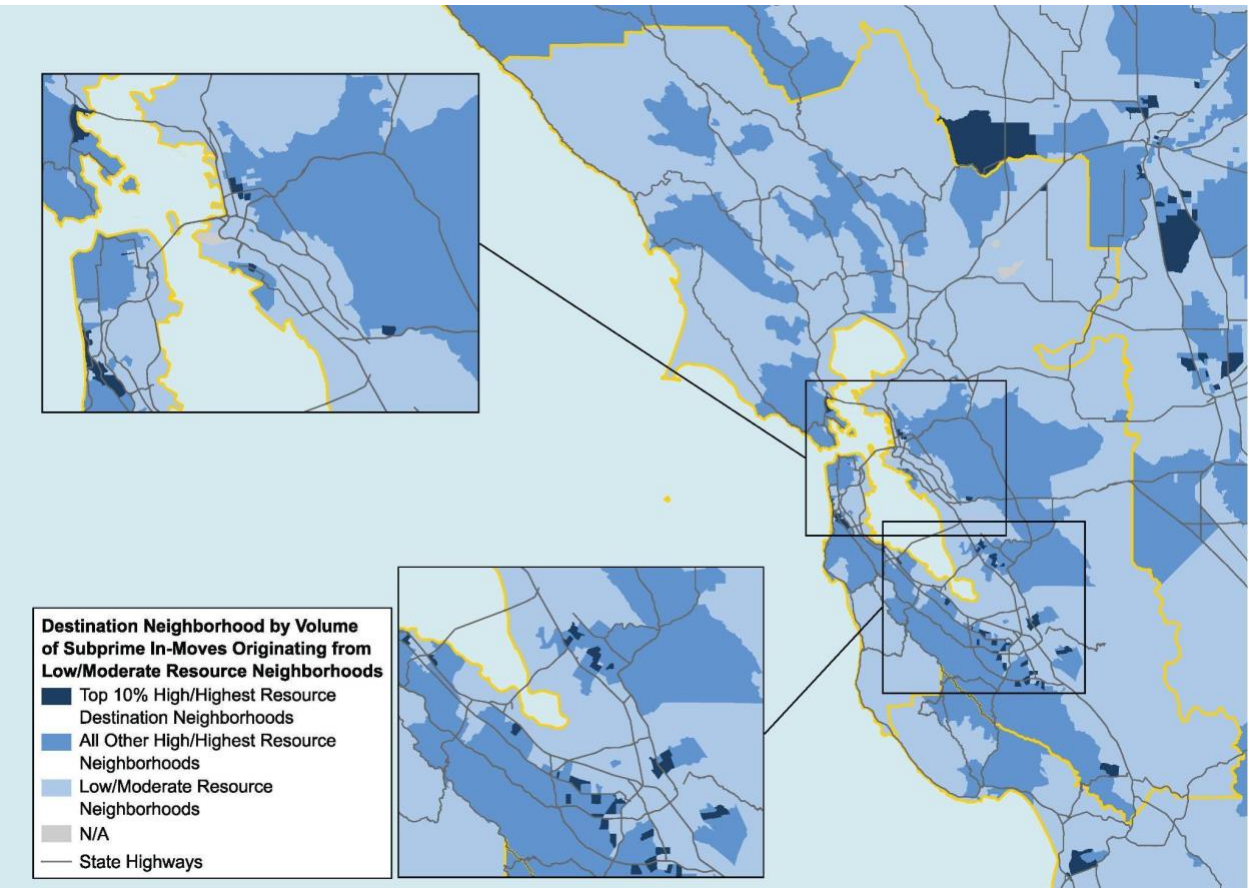
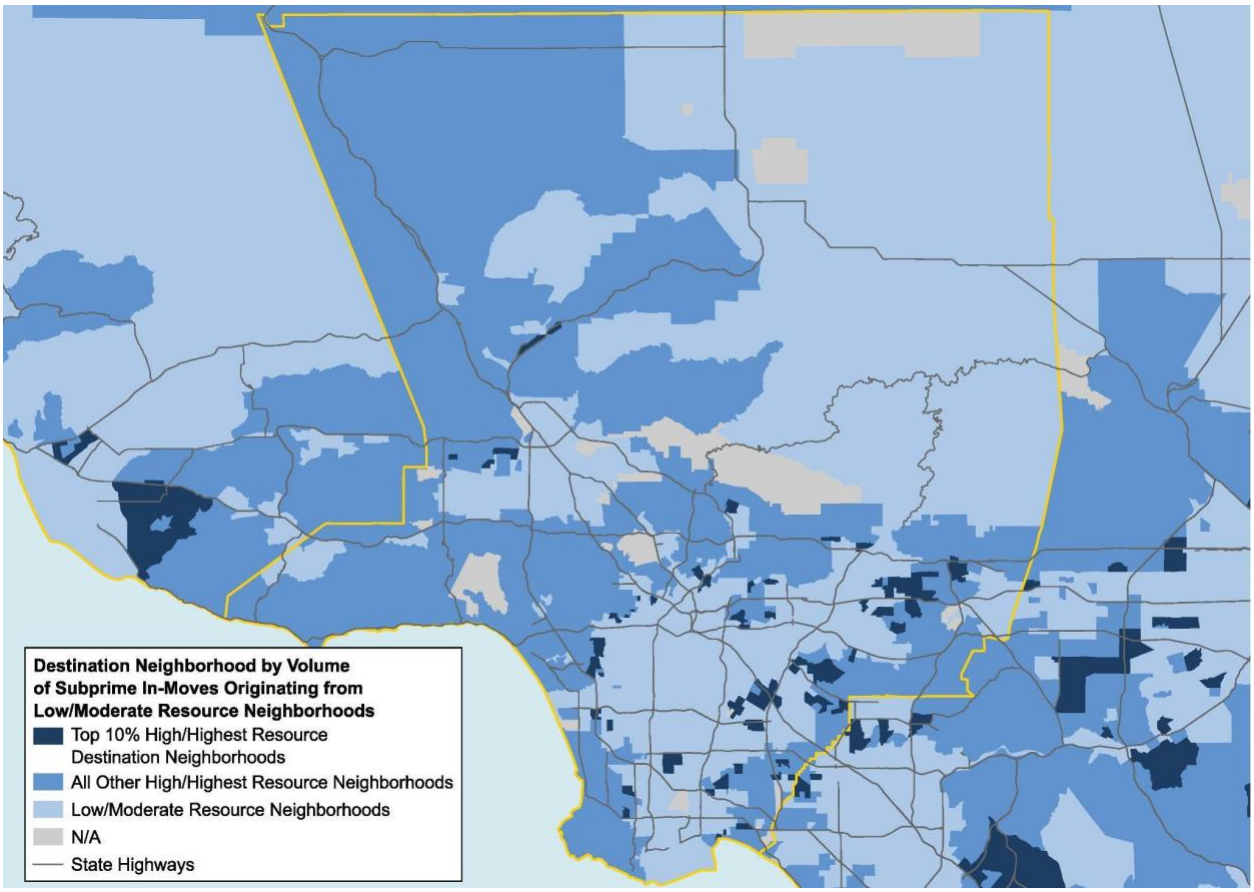


Figure 5.

Frequent destinations for upwardly mobile Subprime moves (Los Angeles County)



Move trajectories in terms of neighborhood poverty appear closely aligned with existing segregated living patterns by credit category. As shown in Table 1, the likelihood of making a downwardly mobile move from a low- or moderate-poverty neighborhood (less than 20% poverty) into a high-poverty neighborhood (20% poverty or higher) is higher for consumers with lower credit in all three regions.

Although Subprime movers in the Bay Area moved into high-poverty neighborhoods at lower rates and into low-poverty neighborhoods at higher rates than in other regions — likely a result of there being a higher number of low-poverty neighborhoods in the Bay Area than in the other regions — they were still twice as likely as Super Prime movers in the same region to make downwardly mobile moves into high-poverty areas. Further, 79% of Super Prime moves in the Bay Area were upwardly mobile moves from higher-poverty areas to low-poverty neighborhoods, or within low-poverty neighborhoods, compared to 54% of such moves for Subprime movers in the region. In Los Angeles, Super Prime movers moved into or within low-poverty neighborhoods at twice the rate (53%) of Subprime movers (26%).

Table 1.

Share of moves by credit category from lower- to higher-poverty neighborhoods and higher- to lower-poverty neighborhoods

	Subprime	Near Prime	Prime	Super Prime
Share of moves from lower-poverty (<20% poverty) to high-poverty (≥20% poverty) neighborhoods				
Bay Area	10%	7%	6%	4%
Los Angeles	22%	18%	15%	11%
Other CA	22%	17%	13%	10%
Share of moves from higher-poverty (≥20% poverty) to low-poverty (<10% poverty) neighborhoods				
Bay Area	23%	23%	22%	19%
Los Angeles	16%	18%	20%	21%
Other CA	17%	19%	21%	21%
Share of moves from higher-poverty (≥20% poverty) to low-poverty (<10% poverty) neighborhoods or within low-poverty neighborhoods				
Bay Area	54%	64%	71%	79%
Los Angeles	26%	33%	40%	53%
Other CA	31%	39%	47%	58%

3. Black movers are much less likely than other racial/ethnic groups to make upwardly mobile moves.

Mobility up and down the neighborhood opportunity ladder is more stratified by race and ethnicity than by credit category. For example, as shown in Table 2, Black movers were substantially more likely to make downward moves into high-poverty neighborhoods and were much less likely to move up into low-poverty neighborhoods, compared to other racial and ethnic groups. By contrast, white movers were the least likely to move into high-poverty neighborhoods across all regions, including only 4% of such moves in the Bay Area.

Table 2.

Share of moves by race/ethnicity up and down the neighborhood poverty ladder

	White	Asian/PI	Latino	Black
Share of moves from lower-poverty (<20% poverty) to high-poverty (≥20% poverty) neighborhoods				
Bay Area	4%	5%	8%	23%
Los Angeles	8%	14%	22%	31%
Other CA	12%	13%	21%	32%
Share of moves from higher-poverty (≥20% poverty) to low-poverty (<10% poverty) neighborhoods				
Bay Area	23%	22%	23%	14%
Los Angeles	23%	20%	16%	11%
Other CA	21%	22%	17%	12%
Share of moves from higher-poverty (≥20% poverty) to low-poverty (<10% poverty) neighborhoods or within low-poverty neighborhoods				
Bay Area	76%	76%	57%	25%
Los Angeles	57%	42%	25%	17%
Other CA	51%	50%	30%	20%

Figure 6 shows a similar pattern with respect to neighborhood opportunity. Black movers are the least likely to move up the neighborhood opportunity ladder and the most likely to move down, although differences between racial/ethnic groups were not as pronounced as moving patterns into high- and low-poverty neighborhoods. Black movers are also the only group more likely to move down the neighborhood opportunity ladder than move up in each region, whereas other racial/ethnic groups are generally more likely to move up than down.

Figure 6.

Share of moves by race/ethnicity up and down the neighborhood opportunity ladder

4. Black movers are unique in typically making integrative moves, while white movers rarely do.

Considering the demographics of the mover alongside the origin and destination neighborhood reveals a stark pattern: Black people are unique among racial and ethnic groups in that most of their moves are integrative. As shown in Table 3, 69% of Black moves in the Bay Area, 62% of their moves in Los Angeles County, and 97% of their moves in the rest of the state decreased metro-level residential segregation by race.[12] By contrast, white moves almost always increased residential segregation, including in 90% of their moves in the Bay Area, 84% in Los Angeles County, and 89% in the rest of the state. Patterns for Asian/Pacific Islander and Latino movers varied by region; Asian/Pacific Islander movers were more likely to increase segregation in the Bay Area, while Latino movers were more likely to increase segregation in Los Angeles County.

Table 3 shows this trend is most pronounced for moves into Highest Resource neighborhoods. In the Bay Area, for example, only 1% of Black moves into these neighborhoods were segregative, whereas 96% of white moves into these neighborhoods were segregative. In other words, Black moves to "opportunity" almost always decrease racial segregation, while white moves to resource-rich neighborhoods almost always increase racial segregation.

[12] These results for rates of integrative move are 100% minus what is shown in Table 3, which shows rates of segregative moves (e.g., for Black movers in the Bay Area: 100% - 31% = 69%). In addition, these results could be in part because Black people are one of the smaller racial groups in this analysis and they are historically the most segregated.

The same trends hold when considering neighborhood poverty. For example, Black moves into low-poverty neighborhoods are substantially more likely to reduce racial residential segregation than are white moves into these neighborhoods (86% vs. 9%, respectively).

Table 3.

Share of in-moves by race/ethnicity that decrease metropolitan racial diversity by neighborhood opportunity

Region	TCAC Neighborhood Opportunity (2022)	White	Asian/PI	Latino	Black
Bay Area	Highest Resource	96%	66%	10%	1%
	High Resource	93%	65%	29%	15%
	Moderate Resource	89%	65%	55%	16%
	Low Resource	79%	54%	79%	33%
	High Segregation & Poverty	65%	63%	76%	49%
	Total share of moves	90%	63%	60%	31%
Los Angeles	Highest Resource	93%	43%	36%	5%
	High Resource	83%	48%	76%	33%
	Moderate Resource	73%	43%	91%	42%
	Low Resource	64%	27%	94%	39%
	High Segregation & Poverty	59%	28%	94%	33%
	Total share of moves	84%	42%	86%	38%
Other CA	Highest Resource	95%	29%	46%	1%
	High Resource	92%	29%	63%	2%
	Moderate Resource	88%	31%	75%	3%
	Low Resource	81%	24%	87%	4%
	High Segregation & Poverty	61%	12%	93%	3%
	Total share of moves	88%	28%	77%	3%

Further, differences in the rate of segregative moves between racial/ethnic groups do not meaningfully change when considering credit categories. For example, 82% of moves for Subprime white movers in the Bay Area increased segregation — a rate far higher than any other racial/ethnic group — compared to 92% of moves for Prime and Super Prime white movers. By contrast, Black movers of any credit category in the Bay Area were much less likely to increase segregation, including 36% of Subprime movers, 28% of Near Prime movers, and 20% of Prime and Super Prime movers.

In addition, for white and Asian/Pacific Islander movers, the higher the credit score, the more likely they were to make racially segregative moves. By contrast, for Latino and Black movers, the higher the credit score, the more likely they were to make integrative moves. Black movers were again unique among racial/ethnic groups in that they made integrative moves no matter their credit category or geography.

Finally, moving patterns by credit category mirror underlying segregation by credit score, but to a somewhat lesser degree depending on the region. Specifically, 71% of Super Prime moves and 74% of Prime moves in Los Angeles County increased segregation, compared to 41% of Near Prime moves and 61% of Subprime moves in the region. Similarly, 87% of Super Prime moves and 79% of Prime moves in the Bay Area increased segregation, compared to 35% of Near Prime moves and 44% of Subprime moves in the region. Patterns for the rest of the state were similar to those of Los Angeles County.

Discussion

Residential segregation by race and class undergirds a system of separate and unequal neighborhoods whose costs are deep and multigenerational. Children from low-income families who grow up in opportunity-rich neighborhoods are much more likely to enter the middle and upper classes as adults than those who grow up in high-poverty neighborhoods.[13]

Using a new dataset, this report shows how residential mobility patterns reinforce preexisting patterns of residential segregation and unequal access to opportunity in the Bay Area, Los Angeles County, and the rest of California. This understanding of move trajectories should inform policies intended to reduce segregation and neighborhood inequality, which public agencies in California are required to do under state and federal law. While state leaders have renewed efforts to address segregation in recent years, leading in some cases to meaningful improvements,[14] more progress is needed.[15] This study also provides a baseline and method for evaluating housing policies' effects on residential mobility and segregation — offering a new way to identify interventions most impactful at reducing neighborhood inequality.[16]

Takeaways from the analysis and their implications for research and policy are presented below.

Residential mobility patterns reinforce existing unequal access to opportunity and exposure to concentrated poverty in California neighborhoods.

Unequal access to neighborhood-level opportunity by race/ethnicity and credit rating category is both a consequence of, and contributor to, residential segregation. The findings in this report show that residential mobility, in the aggregate, reinforces these pre-existing inequities in the Bay Area, Los Angeles, and the rest of the state.

Black movers are the most likely of any racial/ethnic group to live and move into lower-resource and high-poverty areas, and the least likely to live in, and move into, higher-resource and low-poverty areas. Trends for white movers are the inverse. Similarly, people with Subprime scores are the most likely of any credit category to live in, and move into, lower-resource and high-poverty areas, and the least likely to live in, and move into, higher-resource and low-poverty areas. Trends for Super Prime movers are the inverse.

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[13] For example, see: Chetty, R., Friedman, J.N., Hendren, N., Jones, M.R. and Porter, S.R., 2018. *The opportunity atlas: Mapping the childhood roots of social mobility* (No. w25147). National Bureau of Economic Research.
[14] Rinzler, Dan, and Matt Alvarez-Nissen. 2024. *How Are California's Funding Programs Progressing on Affirmatively Furthering Fair Housing?* California Housing Partnership. https://chpc.net/wp-content/uploads/2024/11/2024AFFHProgressReport-CaliforniaHousingPartnership.pdf.
[15] For example, see: Monkkonen, P., Barrall, A. and Echavarria, A., 2025. Meaningful action: Evaluating local government plans to affirmatively further fair housing in California. *Housing Policy Debate*, *35*(2), pp.185-209.
[16] This analysis also finds, in some "noisier" results by credit category, potential limitations in use of credit scores as proxies for income and socioeconomic status, perhaps due to how credit scores can fluctuate without reflecting real downstream effects on peoples' economic livelihood as other income-based measures.

However, trajectories for individual movers often run counter to aggregate patterns. Rates of both upwardly and downwardly mobile moves within each credit and racial/ethnic category are considerably high, even though overall trends reinforce prior inequities, on average. This finding is important because it suggests the potential for change through policy intervention.

Movers' contributions to segregation vary widely by race and ethnicity.

White movers' avoidance of non-white neighborhoods appears to be the primary factor perpetuating segregation. Other racial/ethnic groups contribute proportionally less to segregation when they move, and Black movers are unique in typically moving in a way that reduces segregation. Moving patterns by credit category are similar in reproducing residential segregation by credit score.

One reason these findings are notable is that policy interventions seeking to reduce segregation have typically focused on moving trajectories, and access to exclusionary and high-opportunity neighborhoods, for marginalized non-white groups — a worthy frame, and one that merits support. However, white movers contribute much more to segregation than other groups not just in volume as the largest racial group in most places, but also through the especially high rate at which they contribute to segregation by avoiding non-white neighborhoods. It follows that moving patterns for white movers must change for segregation to meaningfully decline.

These findings also provide context for media and policy focus on gentrifying areas where white people are growing in number in lower-income communities of color. These places are actually rare destinations in the context of overall white residential mobility, where avoidance of non-white neighborhoods is the dominant trend. But where white and/or higher-income households *do* move into neighborhoods in large numbers, the benefits of integration can be subsumed by the challenges of gentrification. Research suggests that long-term integration can occur without gentrification,[17] but it is not guaranteed, so concerns about displacement are real and merit policy responses to help stabilize and ensure access for long-time and less advantaged residents.

Black movers exhibit a variety of move trajectories. As noted above, they are by far the most likely of any racial/ethnic group to make integrative moves, but they are also the most likely to make downwardly mobile moves into high-poverty and lower-resource neighborhoods, where they are already disproportionately represented. These findings point to a need for interventions to support more of these integrative moves into higher-resourced, lower-poverty areas — as well as to the potential use of the UC-CCP data to study which types of policies are most supportive of upwardly mobile moves for different racial/ethnic groups.

[17] Ellen, I.G. and Torrats-Espinosa, G., 2019. Gentrification and fair housing: Does gentrification further integration?. *Housing Policy Debate*, *29*(5), pp.835-851.

Policy Considerations

Achieving a more equal society with high rates of racial and economic integration in neighborhoods, schools, and civic institutions would require an entirely different set of moving patterns than the ones documented in this report. Households of lower socioeconomic status would need to have the opportunity to move to high-resource neighborhoods at faster rates than other groups already well represented in these areas, and advantaged households would need to move to a wider set of neighborhoods. These patterns should change alongside comprehensive investments in disinvested communities that have suffered from the negative consequences of segregation, as well as policies to encourage stable integration over time in previously lower-income non-white areas such as increased tenant protections and investment in affordable housing development and preservation. Eventually, differences in resources and opportunity across neighborhoods should become less pronounced, and maintaining segregation will not feel as urgent to those with a foothold in well-resourced areas.

The findings in this report point to the need for both housing supply- and demand-side interventions that show promise in inducing more equitable residential mobility patterns and achieving this vision of a more integrated and equitable society, as well as to the need for further research to identify the most effective strategies.

On the supply side, zoning reform and other policies to accelerate development of multifamily housing in high-resource neighborhoods — especially housing affordable at lower price points — could make it possible for groups underrepresented in these areas to move in, as well as improve housing affordability overall. Continued emphasis on building affordable housing in a wide set of neighborhoods, especially high-resource areas,[18] could also enable more upwardly mobile moves for low-income families that are disproportionately non-white into neighborhoods previously out of reach. These policies could also indirectly lead to white households making fewer segregative moves, which the findings in this report suggest is badly needed to reduce overall levels of segregation. However, further study is needed to better understand supply-side policies' effects on residential mobility for different racial and socioeconomic groups.

Demand-side interventions have also shown promise in altering the trajectory of moving patterns for lower socioeconomic status households and inducing upwardly mobile moves. For example, low-income families with Housing Choice Vouchers who are provided housing mobility services move to high-resource neighborhoods at substantially higher rates than families who do not receive those supports.[19] More diffuse policy changes such as expanding the use of Small Area Fair Market Rents in the Housing Choice Voucher program, and low-touch

[18] Rinzler, Dan, and Matt Alvarez-Nissen. 2024. *How Are California's Funding Programs Progressing on Affirmatively Furthering Fair Housing?* California Housing Partnership. https://chpc.net/wp-content/uploads/2024/11/2024AFFHProgressReport-CaliforniaHousingPartnership.pdf.

[19] Bergman, P., Chetty, R., DeLuca, S., Hendren, N., Katz, L.F. and Palmer, C., 2024. Creating moves to opportunity: Experimental evidence on barriers to neighborhood choice. *American Economic Review, 114*(5), pp. 1281-1337.

interventions to reduce information gaps in the housing search process, have also demonstrated positive effects on widening the neighborhoods available to low-socioeconomic status movers.[20] [21] Information provided to advantaged households in the housing and school search process can also influence whether their moves perpetuate segregation.[22]

[20] Dastrup, S., Finkel, M. and Ellen, I.G., 2019. The effects of small area fair market rents on the neighborhood choices of families with children. *Cityscape, 21*(3), pp.19-48.

[21] Bergman, P., Chan, E. and Kapor, A., 2020. *Housing search frictions: Evidence from detailed search data and a field experiment* (No. w27209). National Bureau of Economic Research.

[22] Houston, D. M. and Henig, J.R., 2021. The effects of student growth data on school district choice: Evidence from a survey experiment. *American Journal of Education, 127*(4), pp. 563-595.

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