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Racial and Ethnic Influences on Real Estate Practices

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A 1982 survey of Anglo, Black, and Hispanic real estate agents in the Denver metropolitan area suggested that race and ethnicity influence the attitudes and business practices of real estate agents. Minority real estate agents tended to gain listings from minority sellers and in areas of minority concentrations. They also have closer business relationships with other agents of the same minority group. One possible indicator of their integration into the dominant community, however, is the finding that minority agents were more likely to select personal residences in non-minority neighborhoods.

Real estate agents have had a major influence on the spatial distribution of ethnic and racial groups in U.S. cities. Studies of racial practices within the real estate industry have frequently focused on the treatment of Black homebuyers by White real estate agents, particularly attempts by White agents to steer minorities away from particular neighborhoods in order to maintain racial homogeneity.¹ In these studies, the behavior of minority agents has largely been ignored. Specifically, the question of whether minority agents adopt similar preferences for the racial/ethnic homogeneity of neighborhoods was left unprobed. In addition, little has been written about the extent and location of sales territories and business contacts of minority agents.² The purpose of this study was to fill this gap in understanding: to document the practices and attitudes of minority real estate agents. In this research the practices of Anglo agents, that is non-Hispanic White agents, were compared with those of Black and Hispanic (Spanish-surname) agents.

THE TREATMENT OF MINORITY HOMEBUYERS BY ANGLO AGENTS

Survey research as well as decoy audits have demonstrated the continuing discrimination against prospective minority buyers by Anglo real estate agents. Interviews with real estate agents in the 1950s and 1960s showed that agents had strong opinions concerning their duty to "protect" neighborhoods by "placing" buyers in environments at least partially based on racial or ethnic characteristics. Helper reported that real estate agents claimed that they were acting ethically and in line with professional standards when they steered Black buyers from White neighborhoods in Chicago in the 1950s.³ Although such steering is now illegal, several studies document the continuing discriminatory treatment of Black homebuyers by White salespersons.⁴

DISCRIMINATION AGAINST BLACK REAL ESTATE AGENTS

Not only have Black *homebuyers* been discriminated against, but so too have Black *real estate agents*. Brown showed the marginal position of Black real estate agents in the White real

estate establishment in his study of the Oakland real estate board.⁵ In addition, the very existence of a Black real estate association, the National Association of Real Estate Brokers, reflects the history of racial segregation within the real estate profession.⁶

Black real estate agents have also been reported as being disadvantaged in obtaining clients. Zonn found that Black households were more likely to use a White rather than a Black real estate agent, and that "White realties were slightly more successful than the Black when the two types were competing."⁷ Lake found little interaction between Black homebuyers and White real estate agents, and concluded that White brokers tended to discourage the entry of Blacks into areas within which they worked, at least partly to protect them as sources of potential future clients.⁸

THE MINORITY REAL ESTATE AGENT

Although a sociological profile of the minority real estate agent in the United States has yet to be compiled, a study of Canadian real estate agents provides some guidance.⁹ In this study, real estate agents in general were found to be recruited from the ranks of individuals who wanted to make money, but lacked sufficient educational background and investment capital to succeed in other careers. Other individuals had entered real estate from careers in construction, or had been property managers. Female real estate agents were described as sometimes "married women whose husbands have successful jobs, whose children had grown up to the extent that they no longer need constant attention, and who consequently have a lot of time on their hands."¹⁰ Minority agents- in this case those of Jewish or French-Canadian backgrounds-were blocked from upward mobility into higher status real estate jobs in management. From this study, one would predict that U.S. minority agents would similarly be motivated by financial success, and therefore might follow the strategy of becoming self-employed as brokers or to work for minority brokerages which offered good business connections and managerial opportunities. Because they have become a part of the heart of the capitalist system of private property, deriving monetary gains from the trading of housing and land, they are likely to be relatively politically conservative, and are less likely than other minority group members to affiliate with radical or ethnic causes. It is in this sense that they may be considered "marginal" members of the ethnic group-defined by the majority population as minorities, and yet adopting the values and perhaps also the behavioral traits of the larger society.

The degree of ethnic identification may vary with business goals. Any real estate agent must convey ambiguity in social class or ethnic position. For example, an agent usually specializes in residential sales in a particular portion of the market.¹¹ If the agent sells only very high priced housing, he or she must be able to relate to likely clients, those with sufficient income to afford such housing. The agent must be comfortable with high income persons, regardless of his/her own economic background. Similarly, if all of the clients of an agent are of the same ethnic group as the agent, then the agent may be comfortable to express his or her own

ethnic identity. However, if the agents work with clients of various ethnic backgrounds, it is important that they free themselves from any characteristics that would limit their ability to deal with other groups-agents must dress and present themselves in a manner acceptable to potential buyers and sellers. Thus, the agent is a bona fide member of the capitalist establishment, and business interests are best served if the agent is of nondescript social and ethnic identity.

RESEARCH METHOD

This study undertook to determine whether the practices of minority real estate agents were distinct from those of other agents-whether they differed with respect to the location of areas within which they do business, whether they were more likely to serve an ethnically or racially limited set of clients (sellers), and whether they had closer relationships with other minority agents. In addition, the selection of neighborhoods by minority agents for their own residences was studied in order to gain insights into the degree to which identification with the minority community was expressed in personal residential choice. There were four specific research hypotheses: (1) that minority agents tend to obtain listings in areas of relatively high concentrations of minority populations; (2) that clients (sellers) of minority agents come disproportionately from the same minority background; (3) that minority agents tend to know and respect a disproportionate number of other minority agents-that they have more business contact with members of their own ethnic or racial group; and (4) that minority agents tend to live outside areas of minority concentration in the metropolitan area. The first three hypotheses are derived from the survey findings of Zonn and Lake which suggested an ethnic or racial segmentation of the urban housing market and the real estate industry itself.¹² The fourth hypothesis is derived from the findings of House which suggest a tendency of real estate agents to reflect the values of the dominant society rather than the minority group with which they are identified.¹³

THE SURVEY

A survey of Anglo as well as Black and Hispanic real estate agents was conducted in the Denver area during the fall and winter of 1982. The five-county metropolitan region had a 1980 population of approximately 1.6 million, including 78,000 Blacks (4.9 percent) and 173,000 Hispanics (10.8 percent). Hispanics are mainly concentrated in the north and west portion of the city of Denver and its suburbs, and Blacks are primarily located in the eastern sector of the city near Stapleton International Airport, and in eastern suburbs such as Aurora. As in other southwest cities, Blacks are more segregated from Anglos than are Hispanics, and there is little residential mixture between Blacks and Hispanics.¹⁴

The survey was limited to the five Boards of Realtors whose territories comprise the major portion of the built-up region of the Denver area, including the Denver Board, the North Suburban Board, the South Suburban Board, the Jefferson County Board and the Aurora Board. Grow calculated that of the approximately 6600 agents affiliated with these five boards,

90 were Black and 80 were Hispanic.¹⁵ Black real estate agents are primarily affiliated with the Aurora and Denver boards, with 45 and 28 Black agents respectively. Hispanic agents were primarily affiliated with the North Suburban board (20) and the Denver board (45).

Hispanic agents were identified from the board directories on the basis of surname, a technique which provided only a rough approximation of the distribution of this group. This list was supplemented through consultation with individuals from the League of United Latin American Citizens (LULAC), as well as with interviews with key Hispanic business leaders. The list of Black agents was drawn up on the advice of the Denver Board of Realtists,¹⁶ and augmented in consultation with key Black brokers and other community leaders. The Anglo sample was selected from the remaining non-minority Board of Realtors membership, over-sampling in regions of direct inter-ethnic competition, the North Suburban and Aurora areas.

The sample is thus not a randomly selected one. For the Hispanics and Blacks, a "snowball" technique was used. This fact in itself increases the likelihood that a finding of "mutual acquaintanceship" among the minority real estate agents would result. However, since more than half of the minority real estate agents in Denver were surveyed in this study, it can be assumed that their answers, and their mutual acquaintanceship are legitimate and realistic portrayals of fact. Thirty of the fifty Anglo respondents in the sample were randomly selected from the list of member agents, but then supplemented with over-sampling in areas in which there was direct competition between Anglo and minority agents. This sampling technique reduces the extent to which findings can be said to characterize the opinions and practices of the population of Anglo agents. On the other hand, the sample was selected in this manner because of the importance of comparing the practices of fairly large numbers of Anglo and non-Anglo agents in approximately the same locations, observations which are important when one wishes to eliminate the effects of simple office location on the selection of a real estate agent by a prospective client.

Face-to-face interviews were completed with 50 Anglo, 50 Hispanic and 45 Black agents, accounting for about 50 percent of the total number of Black agents, 67 percent of the Hispanic agents, and less than 1 percent of the Anglo agents. The responses of the minority agents can be accepted as a good indication of the views of the total population of such agents. The responses of Anglo agents are likely to be somewhat biased, since the sample agents were more likely to be in contact or competition with minority agents.

RESULTS

The four research hypotheses were confirmed. First, minority agents were found to obtain listings largely in areas which had minority concentrations as of 1980. In order to determine the territories of individual agents, respondents were asked to list community areas from which they obtained the greatest number of listings. No set number of these areas was requested, and some agents named only one or two areas, while others named up to eight different areas.

Table 1. Neighborhoods Named by Agents and Percentage of Residents by Race.

Neighborhoods Named by At Least 9 Respondents	Anglo		Black		Hispanic	
	Agents	Residents	Agents	Residents	Agents	Residents
	Naming	Who Are	Naming	Who Are	Naming	Who Are
	This Area	Anglo	This Area	Black	This Area	Hispanic
	(%)	(%)	(%)	(%)	(%)	(%)
Aurora	36.01	88.1	51.1	6.9	14.2	5.0
Arvada	34.0	82.0	4.4	0.0	20.4	18.0
Barnum	24.0	55.5	0	1.2	40.8	43.4
Cherry Creek	12.0	98.6	6.7	1.3	6.1	0.1
City Park West	10.0	47.2	46.7	49.9	4.1	2.9
College View	12.0	62.1	8.9	2.6	16.3	35.3
Commerce City	12.0	72.6	0	0.1	20.4	27.3
Curtis Park	6.0	19.5	13.3	39.5	12.1	41.0
Englewood	26.0	93.5	0	0	4.1	6.5
Federal Heights	10.0	91.7	4.4	0	12.1	8.3
Greenwood Village	18.0	98.9	0	0	0	1.1
Hampden	12.0	91.3	2.2	5.5	8.2	3.1
Highlands	10.0	37.5	0	0.7	34.7	61.8
Lakewood	36.0	94.1	6.7	0	22.4	5.9
Littleton	28.0	95.8	4.4	3.8	8.2	0.4
Montbello	8.0	40.1	60.0	46.1	12.1	13.8
Montclair	6.0	94.4	20.0	5.1	4.1	0.5
Northglenn	22.0	87.9	13.3	0	28.6	12.1
Park Hill	4.0	26.8	64.4	71.8	4.1	16.9
Sheridan	12.0	83.1	2.2	0	4.1	16.9
South Glenn	16.0	96.9	2.2	0	4.1	2.5
Swansea	4.0	7.8	8.9	41.6	30.6	50.6
Thornton	20.0	85.6	11.1	1.2	36.7	14.4
University Park	18.0	95.5	8.9	1.6	10.2	2.9
Valverde	10.0	48.6	2.2	1.1	20.4	50.3
Westminster	22.0	86.3	2.2	1.0	32.7	12.7
Wheat Ridge	34.0	95.5	2.2	0	16.3	4.5

The percentages of Anglo, Hispanic and Black agents listing each of twenty-seven community areas showed that there was a strong and consistent relationship between the percentage of Anglo, Black or Hispanic agents identifying an area as one from which listings were obtained and the percentage of population living in that area of the same ethnic group (see Table 1). For example, suburban areas such as Wheat Ridge, Lakewood, and Littleton were named by at least one-third of all Anglo real estate agents interviewed. Each of these areas was more than 95 percent Anglo in 1980, as reported by the Census of Population. The coefficient of correlation between percentage of Anglos naming an area and the percentage of Anglos living in the area in 1980 was .573 (significant at .01). The true correlation is probably even higher, given the nature of the Anglo sample which was over-represented in minority neighborhoods.

As in the case of Anglo agents, Hispanic agents also drew listings from neighborhoods dominated by their own ethnic group. More than 30 percent of all Hispanic respondents indicated they gained listings in Highlands (63 percent Hispanic population), Swansea (51 percent Hispanic population), and Thornton (15 percent Hispanic population). The coefficient of correlation between percentage of times an area was named by Hispanic agents and the percent of population living in the area in 1980 was .59 (significant at .001). Similar associations existed for Black agents, who tended to name Black residential areas. The coefficient of correlation of Black agent responses and Black residential population was .77 (significant at .001). In sum, Black and Hispanic agents chiefly gained listings in which there was a large residential minority population; in contrast, Anglos tended to obtain listings in primarily Anglo neighborhoods.

The second hypothesis, that clients (sellers) working with minority agents came disproportionately from the same ethnic background was confirmed by a question seeking the ethnic make-up of recent sellers. Anglo, Black, and Hispanic agents were asked what proportion of their listings were from Anglo sellers. The mean percentage of Anglo listings for Anglo agents was 80 percent; for Black agents the mean was 36 percent, and for Hispanic agents the mean was 50 percent: Anglo agents had a higher average percentage of Anglo clients (sellers) than did Hispanic or Black agents. The statistical significance of these differences in means was established with a Kruskal-Wallis analysis of variance ($H = 11.96, p \leq .01$).

The mean percentage of Black listings was 7.3 percent for Anglo agents and 2.5 percent for Hispanic agents; however, for Black agents the mean was 60 percent ($H = 21.5, p \leq .001$). A similar pattern of relationship between Hispanic agents and Hispanic listers was noted: Hispanic agents had a mean percentage of 47.5 listings from Hispanic sellers, while Anglo agents had 8.6 percent and Black agents had only 6.1 percent Hispanic listers. Although agents of all ethnic backgrounds dealt in large part with Anglo sellers, only Black agents reported dealing largely with Black sellers, and only Hispanic agents with such large proportions of Hispanic sellers.

It should be noted that this pattern is not merely a function of distance from the home of the seller to the location of the office. Sellers are not merely patronizing the neighborhood agency without regard for ethnicity or race. When Anglo and Hispanic responses to the same question were compared in an area in direct Anglo-Hispanic competition-the North Suburban board-the

mean percentage of Anglo listings reported by Anglo agents was 95 percent, but the mean percentage of Anglo listings reported by Hispanic agents was 58.3 percent ($H = 10.5, p \leq .001$). Similarly in this region the average percentage of Hispanic listings for Anglo agents was only 4.0 percent, but was 42 percent for Hispanic agents ($H = 10.5, p \leq .001$). The Aurora Board of Realtors region is an area where Anglo agents compete with Black agents for listings.

Table 2. Agents Known and Respected.

Race of Respondent	<u>Race of Agent*</u>					
	<u>Anglo</u>		<u>Black</u>		<u>Hispanic</u>	
	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>
	183	(87)	16	(7.5)	12	(5.5)
	65	(32)	52	(66.6)	33	(1.3)
	97	(53.9)	1	(0.06)	82	(45.5)
Expected Percentage	(97.4)		(1.3)		(1.1)	

Notes: *based on percentage of Anglo, Black and Hispanic real estate agents in four-county area

Chi Square: 392.9 (significant at .000)

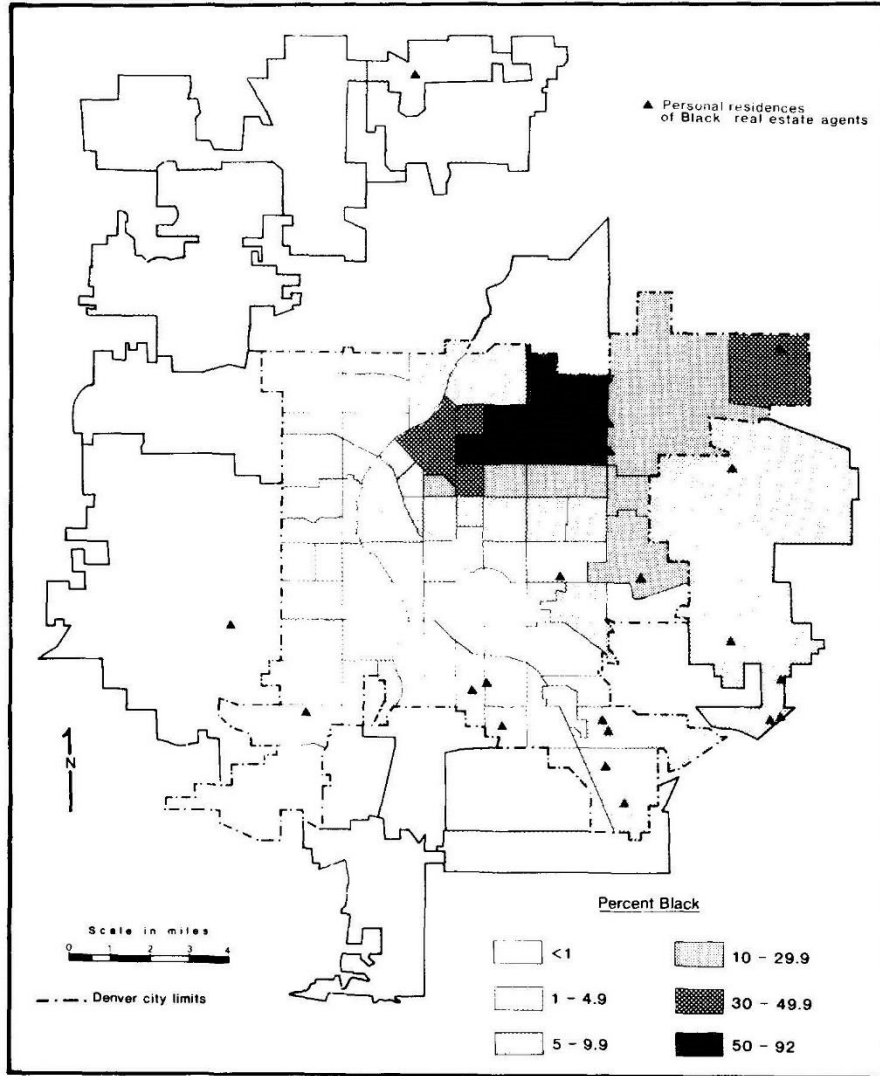


Figure 1

Here Anglo agents reported that 87 percent of their clients (listings) were Anglo sellers and only 8.3 percent of their clients were Black. At the same time, Black agents reported that only 52.5 percent of their sellers were Anglo while 43 percent were Black. Again these differences were statistically significant at .01. This analysis indicates that, when given a choice between real estate agents of different races or ethnicities in similar locations, sellers tend to patronize agents of common ethnic or racial background, expressing a racial or ethnic preference in their selection

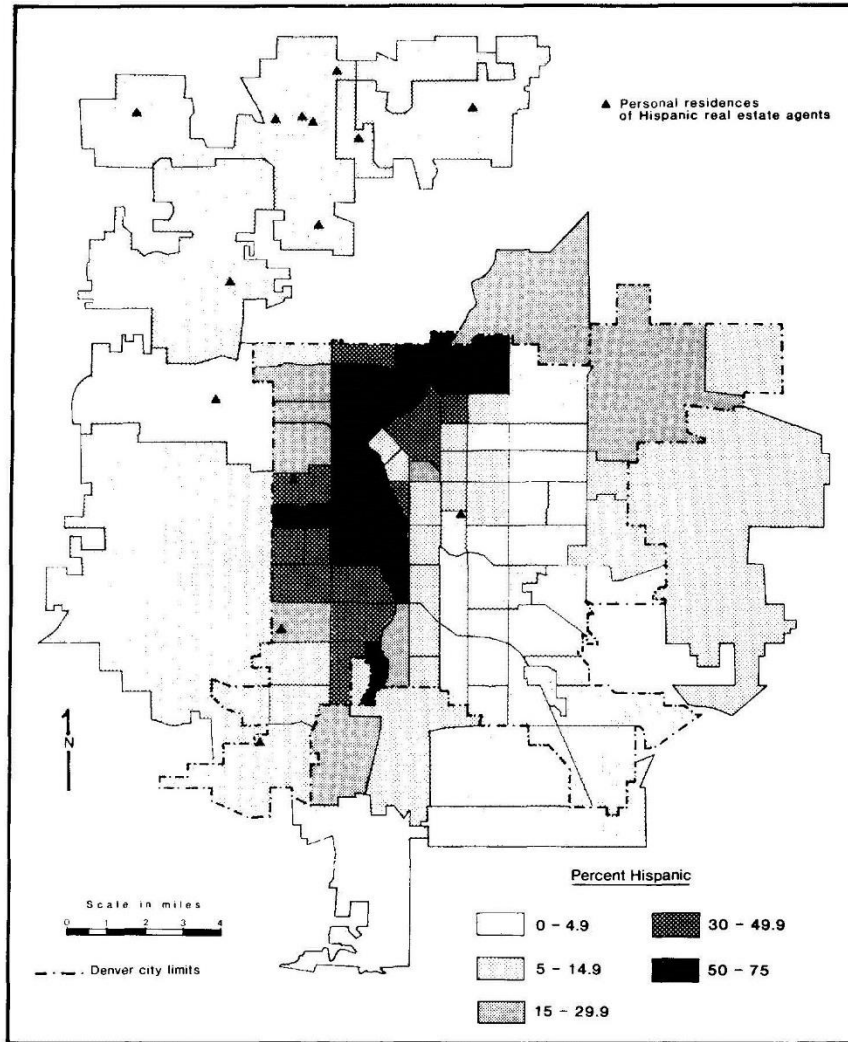


Figure 2

of an agent.

The third hypothesis was that minority agents tended to be acquainted with a larger than expected number of other minority agents, indicating a larger number of business contacts with members of their own ethnic or racial group. This hypothesis was corroborated with a survey question that asked real estate agents to name five other agents whom "they respected most and whose ethical practices and business standards most approached their own ideals."¹⁸ Given the very small numbers of Hispanic and Black agents in the Denver area, one would expect this question to elicit a predominance of Anglo agents named by all ethnic groups. However, two-thirds of the names provided by Black respondents were other Black agents, and almost half (45.5 percent) of the names provided by Hispanic agents were other Hispanics (see Table 2). The null hypothesis that the race or ethnicity of the respondent is independent of the race or ethnicity of agents named as respected was rejected (Chi square (4) = 392.9, $p \leq .000$).

The fourth hypothesis was that minority agents tend to live outside of areas of minority concentrations. The personal residences of real estate agents were plotted on a base map of the distribution of racial and ethnic groups as of 1980. Although a few Black real estate agents lived in areas containing a majority of Black residents, most agents lived in areas that were largely Anglo (see Figure 1). Similarly, Hispanic agents tended to live outside predominantly Hispanic communities (see Figure 2). Whether this pattern of residential selection by the agents for their own residences reflects the fact that minority real estate agents simply have higher family incomes than most other minority group members and express this income differential with a residence outside the minority group residential core or are choosing to live in non-minority areas because they have adopted non-minority values, it is clear that minority agents do not generally elect to live in areas of from which they generate most of their clientele and in which they must maintain close affiliation with community activities.¹⁹

DISCUSSION

Although this research has emphasized the importance of ethnicity or race in affecting the business contacts and clientele of real estate agents, the concept of “ethnicity” and the meaning of “race” in American society have been left undefined. The ethnic identification of real estate agents is not a straightforward notion. Ethnicity is a combination of the self-definition of ethnic group members along with the definition of such individuals by outsiders.²⁰ The membership of any ethnic group should therefore be seen as shifting as the significance of the group and its role with respect to other groups' changes. Since not all identifying ethnic traits (such as skin color) can be changed by the individual, any individual will remain a member of the group as long as he or she possesses traits which are both necessary and sufficient as identifying the group boundary. When trait complexes (such as the combination of skin color with language, obvious tastes in clothing styles or music, and stereotyped behavior) are more salient than single traits however, then one trait can not *determine* membership in an ethnic or racial group. In short, neither ethnicity nor racial identity can be understood either as purely voluntary or purely putative; instead, ethnicity and racial identity involves mixture of the two, yielding ethnic and racial boundaries which are constantly created and changed. The observer must be aware of the conditions which create new personal and social identities, and which permit other such identities to atrophy.

In the research reported here, real estate agents were classified as being Anglo, Hispanic (based on surname) or Black (based on skin color and racial association). The significance of ethnicity and perceived self-identity were not examined in the interviews. However, based on patterns of personal residences, real estate agents appear to be "marginal" in social status and ethnic identity—that is, minority agents seem to adopt a middle class, Anglo existence. This identity is partially necessitated by the importance of not restricting access to the middle class Anglo market by projecting lower class or minority ethnic traits, but may also reflect the adoption of values more associated with the real estate profession. This ethnic marginality of minorities in a particular occupational category, an occupation which does not demand lengthy training or personal economic resources for entry, suggests that the role of occupational selection in the process of ethnic assimilation is a topic that invites further research.

CONCLUSION

Survey data, supplemented by the mapping of the personal residences of Denver and suburban Board of Realtors members, suggest that race and ethnicity exert a distinctive effect on the practices and attitudes of real estate agents, and that minority agents differ from Anglo agents in the territories and types of clients with which they work. Minority agents are more likely to work with minority clients in minority-dominated neighborhoods and have more business contacts with other minority members. Furthermore, minority agents tend to live in non-minority neighborhoods.

Although the crude classification of agents into ethnic and racial categories used in this survey was useful in distinguishing territories and business contact patterns, the distribution of personal residences suggests that a more complex and sensitive notion of ethnic identity is essential for a better understanding of the identification of real estate agents. An in-depth investigation of the values and self-definitions of real estate agents would shed light on the ways in which ethnicity and social class identification of real estate agents affects their views of the city, and their role in maintaining the continuing patterns of ethnic separation within U.S. cities.

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18. For a more detailed discussion of the business linkages among minority real estate personnel, see Grow, "*Ethnic Characteristics of Realtor Networks in the Denver Metropolitan Region*."
19. Most of the respondents indicated that membership in community organizations and visibility in community activities was an important method of gaining clients and maintaining a professional reputation in the local area.
20. The problem of the definition of ethnic boundaries is complex and requires an analysis sensitive to the ways in which ethnicity is negotiable. As Jackson and Smith have put it, ethnicity is a "subtly negotiable or manipulable identity whose exact formulation is contingent on the social context of particular interactions" (p. 14). Among those who have presented particularly sensitive discussions of the concept are: D.L. Horowitz, "Ethnic Identity," in Nathan Glazer and Daniel Patrick Moynihan, eds., *Ethnicity: Theory and Experience* (Cambridge, Mass: Harvard University Press, 1975), pp. 111-140; Daniel Bell, "Ethnicity and Social Change," *ibid.*, pp. 141-174; Peter Jackson and Susan J. Smith, *Social Interaction and Ethnic Segregation* (London: Academic Press, 1981); and H.F. Stein and R.F. Hill, *The Ethnic Imperative* (University Park and London: The Pennsylvania State University Press, 1977).