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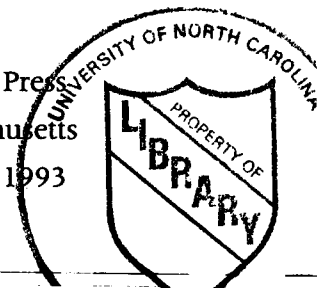
# American Apartheid

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Segregation and the  
Making of the Underclass

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To  
Dr. Kenneth B. Clark  
an inspiration to a generation

of racial oppression to an isolated portion of the urban geography far removed from the experience of most whites. Resting on a foundation of segregation, apartheid not only denies blacks their rights as citizens but forces them to bear the social costs of their own victimization.

Although Americans have been quick to criticize the apartheid system of South Africa, they have been reluctant to acknowledge the consequences of their own institutionalized system of racial separation. The topic of segregation has virtually disappeared from public policy debates; it has vanished from the list of issues on the civil rights agenda; and it has been ignored by social scientists spinning endless theories of the underclass. Residential segregation has become the forgotten factor of American race relations, a minor footnote in the ongoing debate on the urban underclass. Until policymakers, social scientists, and private citizens recognize the crucial role of America's own apartheid in perpetuating urban poverty and racial injustice, the United States will remain a deeply divided and very troubled society.<sup>31</sup>

## 2

# The Construction of the Ghetto

**The problem of the 20th Century is the problem  
of the color line.**

*W. E. B. Du Bois*

Surveying the harsh black-and-white landscape of contemporary urban America, it is hard to imagine a time when people of European and African origin were not highly segregated from one another.<sup>1</sup> In an era when Watts, Harlem, and Roxbury are synonymous with black geographic and social isolation, it is easy to assume that U.S. cities have always been organized to achieve a physical separation of the races. The residential segregation of blacks and whites has been with us so long that it seems a natural part of the social order, a normal and unremarkable feature of America's urban landscape.

Yet it wasn't always so. There was a time, before 1900, when blacks and whites lived side by side in American cities. In the north, a small native black population was scattered widely throughout white neighborhoods. Even Chicago, Detroit, Cleveland, and Philadelphia—cities now well known for their large black ghettos—were not segregated then. In southern cities such as Charleston, New Orleans, and Savannah, black servants and laborers lived on alleys and side streets near the mansions of their white employers. In this lost urban world, blacks were more likely to share a neighborhood with whites than with other blacks.

In most cities, to be sure, certain neighborhoods could be identified as places where blacks lived; but before 1900 these areas were not predominantly black, and most blacks didn't live in them. No matter what other disadvantages urban blacks suffered in the aftermath of the Civil War, they were not residentially segregated from whites. The two racial groups

moved in a common social world, spoke a common language, shared a common culture, and interacted personally on a regular basis. In the north, especially, leading African American citizens often enjoyed relations of considerable trust, respect, and friendship with whites of similar social standing.

Of course, most blacks did not live in northern cities, and didn't experience these benign conditions. In 1870, 80% of black Americans still lived in the rural south, where they were exploited by a sharecropping system that was created by white landowners to replace slavery; they were terrorized by physical violence and mired in an institutionalized cycle of ignorance and poverty. Over the next century, however, blacks in the rural south increasingly sought refuge and betterment in burgeoning cities of the south and north. By 1970, 80% of black Americans lived in urban areas, and nearly half were located outside the south.

This shift of blacks from south to north and from farm to city radically transformed the form, nature, and substance of African American life in the United States. As we shall see, the way in which blacks from the rural south were incorporated into the geographic structure of American cities in the years after 1900 proved to be decisive in determining the path of black social and economic development later in the twentieth century.

Southern blacks were not the only rural people migrating to American cities at the turn of the century. Between 1880 and 1920 millions of eastern and southern Europeans arrived as well, and after 1920 their place was taken by a growing number of Mexicans. For these groups, however, U.S. cities served as vehicles for integration, economic advancement, and, ultimately, assimilation into American life. For rural blacks, in contrast, cities became a trap—yet another mechanism of oppression and alienation. The urban ghetto, constructed during the first half of the twentieth century and successively reinforced thereafter, represents the key institutional arrangement ensuring the continued subordination of blacks in the United States.

The term "ghetto" means different things to different people. To some observers it simply means a black residential area; to others it connotes an area that is not only black but very poor and plagued by a host of social and economic problems. In order to distinguish clearly between race and class in discussing black residential patterns, our use of the term "ghetto" refers only to the racial make-up of a neighborhood; it is not intended to describe anything about a black neighborhood's class composition. For our purposes, a ghetto is a set of neighborhoods that are

exclusively inhabited by members of one group, within which virtually all members of that group live. By this definition, no ethnic or racial group in the history of the United States, except one, has ever experienced ghettoization, even briefly. For urban blacks, the ghetto has been the paradigmatic residential configuration for at least eighty years.

The emergence of the black ghetto did not happen as a chance by-product of other socioeconomic processes. Rather, white Americans made a series of deliberate decisions to deny blacks access to urban housing markets and to reinforce their spatial segregation. Through its actions and inactions, white America built and maintained the residential structure of the ghetto. Sometimes the decisions were individual, at other times they were collective, and at still other times the powers and prerogatives of government were harnessed to maintain the residential color line; but at critical points between the end of the Civil War in 1865 and the passage of the Fair Housing Act in 1968, white America chose to strengthen the walls of the ghetto.

**Before the Ghetto**

At the close of the Civil War, American cities were just beginning to throw off the trappings of their pre-industrial past. Patterns of urban social and spatial organization still reflected the needs of commerce, trade, and small-scale manufacturing. Public transportation systems were crude or nonexistent, and production was largely organized and carried out by extended households or in small shops. People got around by walking, so there was little geographic differentiation between places of work and residence. Land use was not highly specialized, real estate prices were low, and socially distinctive residential areas had not yet emerged. In the absence of structural steel, electricity, and efficient mechanical systems, building densities were low and urban populations were distributed uniformly.<sup>2</sup>

Such an urban spatial structure is not conducive to high levels of segregation by class, race, or ethnicity, and the small African American population that inhabited northern cities before 1900 occupied a niche in the urban geography little different from that of other groups. Before 1900, blacks were not particularly segregated from whites, and although they were overrepresented in the poorest housing and the meanest streets, their residential status did not differ markedly from that of others in the same economic circumstances.<sup>3</sup>

If the disadvantaged residential condition of blacks in the nineteenth

century can be attributed to racial prejudice and discrimination, it is to prejudice and discrimination in employment rather than in housing. Because blacks were systematically excluded from most skilled trades and nonmanual employment, they were consigned to a low economic status that translated directly into poor housing. Those few blacks who were able to overcome these obstacles and achieve success in some profession or trade were generally able to improve their housing condition and acquire a residence befitting their status. Studies of black residential life in northern cities around the time of the Civil War reveal little systematic exclusion from white neighborhoods on the basis of skin color.<sup>4</sup>

Indeed, before 1900 African Americans could be found in most neighborhoods of northern cities. Although blacks at times clustered on certain streets or blocks, they rarely comprised more than 30% of the residents of the immediate area; and these clusters typically were not spatially contiguous. Maps from the period reveal a widely dispersed spatial pattern, with black households being unevenly but widely scattered around the urban landscape.<sup>5</sup> In no city of the nineteenth century is there anything resembling a black ghetto.

This view is verified by historical studies that report quantitative indices of racial segregation. The standard measure of segregation is the index of dissimilarity, which captures the degree to which blacks and whites are evenly spread among neighborhoods in a city.<sup>6</sup> Evenness is defined with respect to the racial composition of the city as a whole. If a city is 10% black, then an even residential pattern requires that every neighborhood be 10% black and 90% white. Thus, if a neighborhood is 20% black, the excess 10% of blacks must move to a neighborhood where the black percentage is under 10% to shift the residential configuration toward evenness. The index of dissimilarity gives the percentage of blacks who would have to move to achieve an "even" residential pattern—one where every neighborhood replicates the racial composition of the city.

Several studies have computed dissimilarity indices for American cities circa 1860, and their findings are summarized in the first column of Table 2.1. These numbers measure the extent of black-white segregation across city "wards," which are large spatial units of 6,000 to 12,000 people that are frequently used to approximate neighborhoods in historical data. A simple rule of thumb in interpreting these indices is that values under 30 are low, those between 30 and 60 are moderate, and anything above 60 is high.

According to these criteria, black-white segregation in northern cities

**Table 2.1** Indices of black-white segregation (dissimilarity) in selected northern and southern cities: circa 1860–1870, 1910, and 1940

	Free blacks vs. whites, circa 1860	Blacks vs. native whites, 1910	Nonwhites vs. whites, 1940
<i>Northern cities</i>			
Boston	61.3	64.1	86.3
Chicago	50.0	66.8	95.0
Cincinnati	47.9	47.3	90.6
Cleveland	49.0	69.0	92.0
Indianapolis	57.2	—	90.4
Milwaukee	59.6	66.7	92.9
New York	40.6	—	86.8
Philadelphia	47.1	46.0	88.8
St. Louis	39.1	54.3	92.6
San Francisco	34.6	—	82.9
Wilmington	26.1	—	83.0
Average	45.7	59.2	89.2
<i>Southern cities</i>			
Augusta	—	58.8	86.9
Baltimore	22.1	—	90.1
Charleston	23.2	16.8	60.1
Jacksonville	—	39.4	94.3
Louisville	20.2	—	81.7
Mobile	29.8	—	86.6
Nashville	43.1	—	86.5
New Orleans	35.7	—	81.0
Average	29.0	38.3	81.0

Sources: For first column: Ira Berlin, *Slaves without Masters: The Free Negro in the Antebellum South* (New York: Pantheon, 1974), pp. 250–65; except Cleveland, which is Kenneth L. Kusmer, *A Ghetto Takes Shape: Black Cleveland, 1870–1930* (Urbana: University of Illinois Press, 1976), p. 43; and Milwaukee, which is Joe William Trotter, Jr., *Black Milwaukee: The Making of an Industrial Proletariat, 1915–45* (Urbana: University of Illinois Press, 1985), p. 23. Segregation is by wards and indices for Cleveland and Milwaukee are for 1870.

For second column: Stanley Lieberson, *Ethnic Patterns in American Cities* (New York: Free Press, 1963), p. 122; except Milwaukee, which is Trotter, *Black Milwaukee*, p. 23; and Augusta, Charleston, and Jacksonville, which are Karl Taeuber and Alma Taeuber, *Negroes in Cities: Residential Segregation and Neighborhood Change* (Chicago: Aldine Publishing, 1965), pp. 49–53. Segregation is by wards and index for Augusta is for 1909.

For third column: Taeuber and Taeuber, *Negroes in Cities*, pp. 39–41. Segregation is by blocks.

was quite moderate around 1860. The average index was 46, meaning that, on average, just under half of urban blacks would have to move to achieve an even, or "integrated," city. Wilmington, San Francisco, and St. Louis had especially modest indices of 26.1, 34.6, and 39.1, respectively. The only city that displayed a segregation index in the high range (barely) was Boston, with a value of 61.3. Boston's segregation, however, was much lower earlier in the century, with an index of only 44.4 in 1830. Moreover, even though segregation was relatively high in 1860, by 1890 it had gone back to a moderate level of 51, and racial segregation did not reach 60 again until 1910.<sup>7</sup>

Black-white segregation scores in the 30 to 60 range are not terribly different from those observed for European immigrant groups in the same period. Before 1880, immigrants to the United States came principally from Ireland and Germany. According to a variety of studies, the level of segregation between these two European groups and native whites ranged from 20 to 45 in northern cities in 1850 and 1860.<sup>8</sup> Thus black segregation scores were only slightly greater than those typical of European immigrant groups in the same era.

Such modest levels of segregation, combined with small black populations, led to substantial contact between blacks and whites in northern cities. This conclusion accords with historical studies of black communities in nineteenth-century northern cities. In places such as Cleveland, Chicago, Detroit, and Milwaukee, the small black communities were dominated by an elite of educated professionals, business owners, and successful tradespeople, most of whom were northern-born or migrants from border states.<sup>9</sup> Within the upper stratum, interracial contacts were frequent, cordial, and often intimate. Members of this elite were frequently of mixed racial origin and tended to be light-skinned. Although the black lower classes usually did not maintain such amicable interracial ties, they too interacted frequently with whites in their places of work and on the streets.

Typical of the northern black elite of the nineteenth century was John Jones, a mulatto who was the "undisputed leader of Chicago's Negro community until his death in 1879."<sup>10</sup> After his arrival in the city in 1845, he established a tailoring shop and built a successful business making clothes for wealthy whites. Before the Civil War, he was prominent in the abolitionist movement, where he had extensive contact with liberal whites, and after the war he ran for the Cook County Board of Commissioners and was elected with widespread white support.

Other members of Chicago's nineteenth-century African American elite included physicians, dentists, journalists, attorneys, and clergymen, all of whom relied substantially on the white community for economic and political support; and all maintained close social and professional relationships with individual whites. Like Jones, they supported the ideal of integration and opposed the formation of separate black community institutions. Above all they stressed the importance of economic self-improvement for racial progress.<sup>11</sup>

A similar picture of African American life emerges from other studies of nineteenth-century northern cities. In Cleveland, a light-skinned African American, Charles W. Chestnut, pursued a highly visible career as a court stenographer, lawyer, and writer, sending his children to integrated schools and maintaining a close circle of white associates. He argued that blacks could best overcome their disabilities by adopting the culture and values of the white middle class.<sup>12</sup> In Detroit, members of the black elite lived a similarly integrated existence and displayed their commitment to integration by attending predominantly white churches.<sup>13</sup> In Milwaukee, the nineteenth-century black elite included a number of successful professionals who catered to white clients, including a lawyer, William T. Green; a dentist, Clifton A. Johnson; and a physician, Allen L. Herron.<sup>14</sup>

A high degree of interracial contact in northern cities is confirmed by an analysis of the racial composition of the neighborhoods inhabited by nineteenth century blacks. Given racial breakdowns for ward populations, the percentage of blacks in the ward of the average black citizen can be computed. This average, known as the isolation index, measures the extent to which blacks live within neighborhoods that are predominantly black.<sup>15</sup> A value of 100% indicates complete ghettoization and means that all black people live in totally black areas; a value under 50% means that blacks are more likely to have whites than blacks as neighbors.

Stanley Lieberson made this calculation for black Americans in seventeen northern cities between 1890 and 1930,<sup>16</sup> and his results are reproduced in Table 2.2. We see from the first column that blacks in the north tended to live in predominantly white neighborhoods during the nineteenth century. The most "ghettoized" city in 1890 was Indianapolis, where the average black person lived in a neighborhood that was 13% black; in three-quarters of the cities, the percentage was under 10%. In other words, the typical black resident of a nineteenth-century northern city lived in a neighborhood that was close to 90% white. Even in cities

**Table 2.2** Indices of black isolation within wards of selected northern cities, 1890–1930

	Isolation indices by year				
	1890	1900	1910	1920	1930
Boston	8.5	6.4	11.3	15.2	19.2
Buffalo	1.0	4.4	5.7	10.2	24.2
Chicago	8.1	10.4	15.1	38.1	70.4
Cincinnati	9.4	10.1	13.2	26.9	44.6
Cleveland	4.7	7.5	7.9	23.9	51.0
Detroit	5.6	6.4	6.8	14.7	31.2
Indianapolis	12.9	15.1	18.5	23.4	26.1
Kansas City	12.7	13.2	21.7	23.7	31.6
Los Angeles	3.3	3.2	3.8	7.8	25.6
Milwaukee	1.4	2.4	1.9	4.1	16.4
Minneapolis	1.6	1.6	1.7	2.1	1.7
Newark	4.1	5.5	5.4	7.0	22.8
New York	3.6	5.0	6.7	20.5	41.8
Philadelphia	11.7	16.4	15.7	20.8	27.3
Pittsburgh	8.1	12.0	12.0	16.5	26.8
St. Louis	10.9	12.6	17.2	29.5	46.6
San Francisco	1.4	1.1	0.7	1.0	1.7
Average	6.7	7.8	9.7	16.8	29.9

Source: Stanley Lieberson, *A Piece of the Pie: Blacks and White Immigrants since 1880* (Berkeley: University of California Press, 1980), pp. 266, 288. Isolation is measured by ward.

that later developed large black ghettos, such as Chicago, Cleveland, Detroit, Los Angeles, Newark, and New York, blacks were more likely to come into contact with whites than with other blacks.

There is also little evidence of ghettoization among southern blacks prior to 1900. Indeed, segregation levels in the south tend to be lower than those in the north. Prior to the Emancipation Proclamation, urban slaves were intentionally dispersed by whites in order to prevent the formation of a cohesive African American society.<sup>17</sup> Although this policy broke down in the years leading up to the Civil War—when free blacks and slaves who were “living out” gravitated toward black settlements on the urban periphery to escape white supervision<sup>18</sup>—historical studies

are consistent in reporting a great deal of racial integration in housing prior to 1900.<sup>19</sup>

The bottom half of Table 2.1 presents black-white dissimilarity indices computed by several investigators to measure the extent of segregation between whites and free blacks in six southern cities circa 1860. Levels of racial segregation are considerably lower than those observed in the north. The average segregation score of 29 is some 17 points below the average for northern cities and, by the criteria set forth earlier, four of the six cities display indices in the low range (below 30). The most segregated southern city is Nashville, where 43% of free blacks would have had to leave their ward to achieve an even residential configuration.

No study has systematically examined the degree of black isolation within neighborhoods of southern cities in the nineteenth century, but published data on ward populations in Louisville in 1845 and Charleston in 1861 permit us to carry out this calculation ourselves.<sup>20</sup> In Louisville, the average free black lived in a neighborhood that was only 14% black, whereas in Charleston the figure was 45%. The higher figure in the latter city is attributable to the fact that blacks comprised 44% of Charleston's 1861 population, not to higher segregation per se; with an even distribution of blacks and whites in Charleston, every neighborhood would still be 44% black owing to the number of blacks alone. In any event, free blacks in both cities were more likely to share a ward with whites than with other blacks.

Free blacks, of course, were a minority of all African Americans in the antebellum south; most were slaves. The data from Louisville and Charleston reveal, however, that slaves were even less segregated from whites than were free blacks: the slave-white dissimilarity index was 14.2 in Louisville in 1845 and 11.4 in Charleston in 1861. Thus whether one considers slaves or free blacks, there is little evidence of a distinctive black ghetto in southern cities in the nineteenth century. Throughout the south, African Americans were scattered widely among urban neighborhoods and were more likely to share neighborhoods with whites than with members of their own group.

In contrast to the situation in the north, however, residential integration in the postbellum south was not accompanied by a relatively open set of race relations among elites. As the Reconstruction Era drew to a close, black-white relations came to be governed by the increasingly harsh realities of the Jim Crow system, a set of laws and informal expect-

tations that subordinated blacks to whites in all areas of social and economic life.<sup>21</sup> The implementation of Jim Crow did not increase segregation, however, or reduce the frequency of black-white contact; it governed the terms under which integration occurred and strictly regulated the nature of interracial social contacts.

Neighborhoods in many southern cities evolved a residential structure characterized by broad avenues interspersed with small streets and alleys.<sup>22</sup> Large homes on the avenues contained white families, who employed black servants and laborers who lived on the smaller streets. The relationship of master and slave was supplanted by one of master and servant, or a paternalistic relationship between boss and worker. Despite their economic and social subjugation, however, blacks in southern cities continued to have direct personal contacts with whites, albeit on very unequal terms. As in the north, the social worlds of the races overlapped.

#### Creating the Ghetto, 1900–1940

The era of integrated living and widespread interracial contact was rapidly effaced in American cities after 1900 because of two developments: the industrialization of America and the concomitant movement of blacks from farms to cities. The pace of change was most rapid in the north, not only because industrialization was quicker and more complete there, but also because the south's Jim Crow system provided an effective alternative to the ghetto in bringing about the subjugation of blacks. Moreover, the interspersed pattern of black and white settlement in southern cities carried with it a physical inertia that retarded the construction of the ghetto.<sup>23</sup>

Industrialization in the north unleashed a set of social, economic, and technological changes that dramatically altered the urban environment in ways that promoted segregation between social groups. Before industrialization, production occurred primarily in the home or small shop, but by the turn of the century manufacturing had shifted decisively to large factories that employed hundreds of laborers. Individual plants clustered in extensive manufacturing districts together demanded thousands of workers. Dense clusters of tenements and row houses were constructed near these districts to house the burgeoning work force.<sup>24</sup>

The new demand for labor could not be met by native white urbanites alone, so employers turned to migrants of diverse origins. Before World War I, the demand for unskilled labor was met primarily by rural immi-

grants from southern and eastern Europe.<sup>25</sup> Their migration was guided and structured by social networks that connected them to relatives and friends who had arrived earlier. Drawing upon the ties of kinship and common community origin, the new migrants obtained jobs and housing in U.S. cities, and in this way members of specific ethnic groups were channeled to particular neighborhoods and factories.<sup>26</sup>

At the same time, the need to oversee industrial production—and to administer the wealth it created—brought about a new managerial class composed primarily of native white Americans. As their affluence increased, the retail sector also expanded dramatically. Both administration and retail sales depended on face-to-face interaction, which put a premium on spatial proximity and high population densities. The invention of structural steel and mechanical elevators allowed cities to expand upward in skyscrapers, which were grouped into central business districts that brought thousands of people into regular daily contact. The development of efficient urban rail systems permitted the city to expand outward, creating new residential districts in suburban areas to house the newly affluent class of middle-class managers and service workers.<sup>27</sup>

These developments brought about an unprecedented increase in urban social segregation. Not only was class segregation heightened, but the “new” immigrant groups—Jews, Poles, Italians, Czechs—experienced far more segregation from native whites than did the “old” immigrant groups of Irish and Germans. Whereas European immigrant segregation, as measured by the index of dissimilarity, rarely exceeded 50 before 1870, after the turn of the century values in the range of 50 to 65 were common.<sup>28</sup>

Southern blacks also formed part of the stream of migrants to American cities, but until 1890 the flow was relatively small; only 70,000 blacks left the south during the 1870s and 80,000 departed during the 1880s.<sup>29</sup> In contrast, the number of European immigrants ran into the millions in both decades. Immigration, however, was cyclical and strongly affected by economic conditions abroad. When the demand for labor in European cities was strong, migration to the United States fell, and when European demand flagged, immigration to the United States rose.<sup>30</sup>

This periodic ebb and flow of European immigration created serious structural problems for American employers, particularly when boom periods in Europe and America coincided. When this occurred, European migrants moved to their own industrial cities and U.S. factories had difficulty attracting new workers. Periodic labor shortages caused northern



employers to turn to domestic sources of labor, especially migrants from American rural areas and particularly those in the south. Thus black migration to northern cities oscillated inversely with the ebb and flow of European immigration.<sup>31</sup>

But northern employers also found another reason to employ southern blacks, for by the turn of the century, they had discovered their utility as strikebreakers. Blacks were repeatedly employed in this capacity in northern labor disputes between 1890 and 1930: black strikebreakers were used seven times in New York between 1895 and 1916, and were employed in Cleveland in 1896, in Detroit in 1919, in Milwaukee in 1922, and in Chicago in 1904 and 1905.<sup>32</sup> Poor rural blacks with little understanding of industrial conditions and no experience with unions were recruited in the south and transported directly to northern factories, often on special trains arranged by factory owners.

The association of blacks with strikebreaking was bound to earn them the enmity of white workers, but discrimination against blacks by labor unions cannot be attributed to this animosity alone. European groups had also been used as strikebreakers, but labor leaders overcame these attempts at union-busting by incorporating each new wave of immigrants into the labor movement. Unions never employed this strategy with southern blacks, however. From the start, African Americans suffered unusually severe discrimination from white unions simply because they were black.<sup>33</sup>

Most of the skilled crafts unions within the American Federation of Labor, for example, excluded blacks until the 1930s; and the Congress of Industrial Organizations accepted blacks only grudgingly, typically within segregated Jim Crow locals that received poorer contracts and lower priorities in job assignments. Being denied access to the benefits of white unions, blacks had little to lose from crossing picket lines, thereby setting off a cycle of ongoing mutual hostility and distrust between black and white workers.<sup>34</sup>

Black out-migration from the south grew steadily from the end of the nineteenth century into the first decades of the new century. During the 1890s, some 174,000 blacks left the south, and this number rose to 197,000 between 1900 and 1910.<sup>35</sup> The event that transformed the stream into a flood, however, was the outbreak of World War I in 1914. The war both increased the demand for U.S. industrial production and cut off the flow of European immigrants, northern factories' traditional

source of labor. In response, employers began a spirited recruitment of blacks from the rural south.<sup>36</sup>

The arrival of the recruiters in the south coincided with that of the Mexican boll weevil, which had devastated Louisiana's cotton crops in 1906 before moving on to Mississippi in 1913 and Alabama in 1916. The collapse of southern agriculture was aggravated by a series of disastrous floods in 1915 and 1916 and low cotton prices up to 1914. In response, southern planters shifted production from cotton to food crops and livestock, both of which required fewer workers. Thus the demand for black tenant farmers and day laborers fell just when the need for unskilled workers in northern cities skyrocketed.<sup>37</sup>

This coincidence of push and pull factors increased the level of black out-migration to new heights and greatly augmented the black populations of Chicago, Detroit, Cleveland, Philadelphia, and New York. Between 1910 and 1920, some 525,000 African Americans left their traditional homes in the south and took up life in the north, and during the 1920s the outflow reached 877,000.<sup>38</sup> This migration gradually acquired a dynamic of its own, as established migrants found jobs and housing for their friends and relatives back home. At the same time, northern black newspapers such as the *Chicago Defender*, which were widely read in the south, exhorted southern blacks to escape their oppression and move northward. As a result of this dynamic, black out-migration from the south continued at a substantial rate even during the Great Depression.<sup>39</sup>

Northern whites viewed this rising tide of black migration with increasing hostility and considerable alarm. Middle-class whites were repelled by what they saw as the uncouth manners, unclean habits, slothful appearance, and illicit behavior of poorly educated, poverty-stricken migrants who had only recently been sharecroppers, and a resurgence of white racist ideology during the 1920s provided a theoretical, "scientific" justification for these feelings. Working-class whites, for their part, feared economic competition from the newcomers; and being first- or second-generation immigrants who were themselves scorned by native whites, they reaffirmed their own "whiteness" by oppressing a people that was even lower in the racial hierarchy. Blacks in the early twentieth century frequently said that the first English word an immigrant learned was "nigger."

As the size of the urban black population rose steadily after 1900,

white racial views hardened and the relatively fluid and open period of race relations in the north drew to a close. Northern newspapers increasingly used terms such as "nigger" and "darkey" in print and carried unflattering stories about black crimes and vice.<sup>40</sup> After decades of relatively integrated education, white parents increasingly refused to enroll their children in schools that included blacks.<sup>41</sup> Doors that had permitted extensive interracial contact among the elite suddenly slammed shut as black professionals lost white clients, associates, and friends.<sup>42</sup>

The most dramatic harbinger of the new regime in race relations was the upsurge in racial violence. In city after northern city, a series of communal riots broke out between 1900 and 1920 in the wake of massive black migration. Race riots struck New York City in 1900; Evansville, Indiana, in 1903; Springfield, Illinois, in 1908; East St. Louis, Illinois, in 1917; and Chicago in 1919.<sup>43</sup> In each case, individual blacks were attacked because of the color of their skin. Those living away from recognized "black" neighborhoods had their houses ransacked or burned. Those unlucky or unwise enough to be caught trespassing in "white" neighborhoods were beaten, shot, or lynched. Blacks on their way to work were pulled from trolleys and pummelled. Rampaging bands of whites roamed the streets for days, attacking blacks at will. Although most of the rioters were white, most of the arrests, and nearly all of the victims, were black.

As the tide of violence rose in northern cities, blacks were increasingly divided from whites by a hardening color line in employment, education, and especially housing. Whites became increasingly intolerant of black neighbors and fear of racial turnover and black "invasion" spread. Those blacks living away from recognized Negro areas were forced to move into expanding "black belts," "darkytowns," "Bronzevilles," or "Nigger-towns." Well-educated, middle-class blacks of the old elite found themselves increasingly lumped together with poorly educated, impoverished migrants from the rural south; and well-to-do African Americans were progressively less able to find housing commensurate with their social status. In white eyes, black people belonged in black neighborhoods no matter what their social or economic standing; the color line grew increasingly impermeable.<sup>44</sup>

Thus levels of residential segregation between blacks and whites began a steady rise at the turn of the century that would last for sixty years. The indices shown in the second column of Table 2.1 reveal the extent of this increase. By 1910, the average level of racial segregation in seven

northern cities was 59 (compared with 46 in 1860) and four cases fell clearly within the high range (with index scores above 60). The initial stages of ghetto formation are most clearly revealed in Chicago (where the index increased from 50 to 67), Cleveland (an increase from 49 to 69), Milwaukee (from 60 to 67), and St. Louis (from 39 to 54).

The progressive segregation of blacks continued in subsequent decades, and by World War II the foundations of the modern ghetto had been laid in virtually every northern city. The last column of Table 2.1 presents dissimilarity indices computed by Karl and Alma Taeuber for 1940.<sup>45</sup> Some caution must be exercised in interpreting these figures, because they are based on block statistics rather than on ward data. Blocks are substantially smaller than wards, and the degree of segregation that can be measured tends to increase as the geographic size of units falls: what may appear to be an "integrated" ward actually may be quite segregated on a block-by-block basis.<sup>46</sup>

The shift from wards to blocks adds at least 10 points to the dissimilarity indices (and probably more), but even making a liberal allowance for this artifact of the "neighborhood" unit used, it is clear that the level of black-white segregation rose substantially after 1910. At the block level, the degree of black-white segregation in northern cities reached an average value of 89 by 1940, with indices varying narrowly in the range from 80 to 100; this implies a range of about 70 to 90 using ward data, with an average around 80. It is safe to surmise, therefore, that by 1940 at least 70% of northern black city dwellers would have had to move to achieve an even residential configuration in northern cities (compared with a figure of only 46% in 1860).

With a rapidly growing black population being accommodated by an ever-smaller number of neighborhoods and an increasingly uneven residential configuration, the only possible outcome was an increase in the spatial isolation of blacks. As can be seen in Table 2.2, levels of racial isolation in northern cities began to move sharply upward after 1900, and especially after 1910. By 1930, African Americans were well on their way to experiencing a uniquely high degree of spatial isolation in American cities. Chicago led the way: its isolation index increased from only 10% in 1900 to 70% thirty years later. As of 1930 the typical black Chicagoan lived in a neighborhood that was over two-thirds black. That the level of black racial isolation also rose in other cities indicated the growth of more incipient ghettos: from 8% to 51% in Cleveland, from 5% to 42% in New York, and from 13% to 47% in St. Louis.

The increasing ghettoization of blacks was not simply a result of their growing numbers. Stanley Lieberson has clearly demonstrated that the segregation of blacks in the urban north increased after 1900 not only because their share of the population grew but because the same racial composition led to more isolation than it had during earlier periods.<sup>47</sup> As the new century wore on, areas of acceptable black residence became more and more narrowly circumscribed: the era of the ghetto had begun.

Migration and industrial development also segregated the "new" European immigrant groups, of course, but recent studies have made it clear that immigrant enclaves in the early twentieth century were in no way comparable to the black ghetto that formed in most northern cities by 1940.<sup>48</sup> To be sure, certain neighborhoods could be identified as "Italian," "Polish," or "Jewish"; but these ethnic enclaves differed from black ghettos in three fundamental ways.

First, unlike black ghettos, immigrant enclaves were never homogeneous and always contained a wide variety of nationalities, even if they were publicly associated with a particular national origin group. In Chicago's "Magyar district" of 1901, for example, twenty-two different ethnic groups were present and only 37% of all family heads were Magyar (26% were Polish).<sup>49</sup> Similarly, an 1893 color-coded block map of Chicago's West Side prepared by the U.S. Department of Labor showed the location of European ethnic groups using eighteen separate colors. The result was a huge rainbow in which no block contained a single color. The average number of colors per block was eight, and four out of five *lots* within blocks were mixed. In none of the "Little Italys" identified on the map was there an all-Italian block.<sup>50</sup>

The myth of the immigrant ghetto was perpetuated by Ernest Burgess, a founder of the "Chicago School" of urban sociology. In 1933 he published a well-known map showing the spatial location Chicago's various immigrant groups. On it, he identified specific German, Irish, Italian, Russian, Polish, Swedish, and Czech "ghettos." A closer examination of these data by Thomas Philpott, however, revealed that Burgess's immigrant "ghettos" were more fictive than real. The average number of nationalities per ghetto was twenty-two, ranging from twenty in ostensibly Italian and Czech neighborhoods to twenty-five in areas that were theoretically Irish, German, and Swedish. In none of these "ghettos" did the ghettoized group constitute even a bare majority of the population, with the sole exception of Poles, who comprised 54% of their enclave. In areas that Burgess identified as being part of the black ghetto, however, blacks comprised 82% of the population.<sup>51</sup>

A second crucial distinction is that most European ethnics did not live in immigrant "ghettos," as ethnically diluted as they were. Burgess's Irish ghetto contained only 3% of Chicago's Irish population, and only 50% of the city's Italian lived in the "Little Italys" he identified. Only among Poles did a majority, 61%, live in neighborhoods that were identified as being part of the Polish enclave. In contrast, 93% of Chicago's black population lived within the black ghetto.<sup>52</sup>

Thus even at the height of their segregation early in this century, European ethnic groups did not experience a particularly high degree of isolation from American society, even in 1910 at the end of the peak decade of European immigration. Among the 100 or so indices that Stanley Lieberson computed for seven European ethnic groups in seventeen cities in 1910, only seven cases had isolation indices above 25%, and all but two were under 40%. The highest recorded levels of spatial isolation were for Italians in Boston (44%), Buffalo (38%), and Milwaukee (56%), and for Russians (i.e., Jews) in New York (34%).<sup>53</sup> In contrast, black isolation exceeded 25% in eleven of the seventeen cities Lieberson examined in 1930 (see Table 2.2); and what is startling about this fact is that black ghettos were still in their formative stages in 1930 and had not yet begun to approach their maximum isolation.

The last difference between immigrant enclaves and black ghettos is that whereas ghettos became a permanent feature of black residential life, ethnic enclaves proved to be a fleeting, transitory stage in the process of immigrant assimilation. The degree of segregation and spatial isolation among European ethnic groups fell steadily after 1910, as native-born children of immigrants experienced less segregation than their parents and as spatial isolation decreased progressively with socioeconomic advancement.<sup>54</sup> For European immigrants, enclaves were places of absorption, adaptation, and adjustment to American society. They served as springboards for broader mobility in society, whereas blacks were trapped behind an increasingly impermeable color line.

The emergence of severe racial segregation in the north was not primarily a reflection of black housing preferences or a natural outcome of migration processes. On the contrary, as the ghetto walls grew thicker and higher, well-to-do class blacks complained bitterly and loudly about their increasing confinement within crowded, dilapidated neighborhoods inhabited by people well below their social and economic status.<sup>55</sup> Although they fought the construction of the ghetto as best they could, the forces arrayed against them proved to be overwhelming.

Foremost among the tools that whites used to construct the ghetto was

violence. The initial impetus for ghetto formation came from a wave of racial violence, already noted, that swept over northern cities in the period between 1900 and 1920. These disturbances were communal in nature, and victims were singled out strictly on the basis of skin color. As history has repeatedly shown, during periods of communal strife, the only safety is in numbers. Blacks living in integrated or predominantly white areas—or even simply traveling through white areas to their own homes—proved to be extremely vulnerable.<sup>56</sup>

Blacks that survived these attacks were loath to return to their former dwellings where they feared (correctly) that they would be subject to further violence. Following the riots, there was an outflow of blacks from outlying neighborhoods into the emerging ghetto, as the old integrated elite resigned itself to the new realities of racial segregation. Blacks who had been contemplating a move to better housing in white areas before the riots thought better of the idea afterward.

Racial violence did not end when the riots ceased in 1920, however; it simply assumed new, more controlled forms. As the black settlement pattern imploded and scattered areas of black residence were eliminated or consolidated, a contiguous core of solidly black neighborhoods formed in most northern cities during the first decades of the century. By the time black migration quickened during the 1920s, new arrivals had to be accommodated within a very compact and spatially restricted area that was not open to easy expansion.

After 1920 the pattern of racial strife shifted from one of generalized communal violence aimed at driving blacks out of white neighborhoods to a new pattern of targeted violence concentrated along the periphery of an expanding ghetto. As migration continued and housing pressures within the ghetto became intolerable, and as health, sanitary, and social conditions deteriorated, middle-class black families were eventually driven across the color line into white neighborhoods adjacent to the ghetto. Their moves set off an escalating pattern of racial violence.<sup>57</sup>

The pattern typically began with threatening letters, personal harassment, and warnings of dire consequences to follow. Sometimes whites, through their churches, realtors, or neighborhood organizations, would take up a collection and offer to buy the black homeowner out, hinting of less civilized inducements to follow if the offer was refused. If these entreaties failed to dislodge the resident, spontaneous mobs would often grow out of neighborhood meetings or barroom discussions, and a pack of agitated, angry whites would surround the house, hurling rocks and

insults and at times storming the home and ransacking it. Periodic outbursts of mob violence would be interspersed with sporadic incidents of rock-throwing, gunshots, cross burnings, and physical attack.

If the escalating violence still failed to produce the desired result, the last step was dramatic and guaranteed to attract the attention, not only of the homeowner, but of the entire black community: bombing. During and after World War I, a wave of bombings followed the expansion of black residential areas in cities throughout the north. In Chicago, fifty-eight black homes were bombed between 1917 and 1921, one every twenty days;<sup>58</sup> and one black real estate agent, Jesse Binga, had his home and office bombed seven times in one year.<sup>59</sup> In Cleveland, a wealthy black doctor who constructed a new home in an exclusive white suburb had his house surrounded by a violent mob, and when this attack failed to dislodge him, the home was dynamited twice.<sup>60</sup> Bombings were also reported to be a common means of combating the expansion of Detroit's ghetto.<sup>61</sup>

The wave of violence and bombings crested during the 1920s, although the sporadic use of these techniques has continued up to the present.<sup>62</sup> Violence, however, has its problems as a strategy for maintaining the residential color line. Although it was employed by whites of all classes at first, those in the middle and upper classes eventually realized its limitations. Not only did violent actions often destroy property within neighborhoods being "defended," but injuries or death could bring legal charges as well as unfavorable publicity that decreased an area's stability. After the 1920s, middle-class whites increasingly turned to more civilized and institutionalized methods to build the ghetto.

A typical organizational solution to the threat of black residential expansion was the formation of neighborhood "improvement associations." Although ostensibly chartered for the purpose of promoting neighborhood security and property values, their principal *raison d'être* was the prevention of black entry and the maintenance of the color line. On Chicago's South Side, for example, the Hyde Park Improvement and Protective Club and the Woodlawn Society were formed implicitly to rid their neighborhoods of unwanted black settlers and to prevent future black entry.<sup>63</sup> In New York, whites banded together in Harlem's Property Owners' Improvement Corporation and Brooklyn's Gates Avenue Association, again for the same reasons.<sup>64</sup> In other cities, similar organizations dedicated themselves to checking the expansion of black settlement along the ghetto's frontier.<sup>65</sup>

These voluntary associations employed a variety of tools in their efforts to preserve the racial homogeneity of threatened neighborhoods. They lobbied city councils for zoning restrictions and for the closing of hotels and rooming houses that attracted blacks; they threatened boycotts of real estate agents who sold homes to blacks; they withdrew their patronage from white businesses that catered to black clients; they agitated for public investments in the neighborhood in order to increase property values and keep blacks out by economic means; they collected money to create funds to buy property from black settlers or to purchase homes that remained vacant for too long; they offered cash bonuses to black renters who agreed to leave the neighborhood. In the exclusive Chicago suburb of Wilmette, a committee of citizens went so far as to ask wealthy homeowners to lodge all maids, servants, and gardeners on premises, or else to fire all Negroes in their employ.<sup>66</sup>

One of the most important functions of the neighborhood associations, however, was to implement restrictive covenants.<sup>67</sup> These documents were contractual agreements among property owners stating that they would not permit a black to own, occupy, or lease their property. Those signing the covenant bound themselves and their heirs to exclude blacks from the covered area for a specified period of time. In the event of the covenant's violation, any party to the agreement could call upon the courts for enforcement and could sue the transgressor for damages. As typically employed, covenants took effect when some fixed percentage of property owners in a given area had signed, whereupon the remaining nonsignatories were pressured to sign also. A typical covenant lasted twenty years and required the assent of 75% of the property owners to become enforceable.

Prior to 1900, such covenants did not exist. Legal restrictions on the transfer of property to blacks took the form of deed restrictions, which covered single parcels and did not solve the problem of massive black entry into white neighborhoods. Deed restrictions also did not lend themselves to forceful collective action. After 1910, the use of restrictive covenants spread widely throughout the United States, and they were employed frequently and with considerable effectiveness to maintain the color line until 1948, when the U.S. Supreme Court declared them unenforceable.<sup>68</sup>

Local real estate boards often took the lead in establishing restrictive covenants and arranging for their widespread use. In 1927, for example, the Chicago Real Estate Board devised a model covenant that neighbor-

hood organizations could adapt for their own use; the board then organized a special drive to ensure its adoption by all of the "better" neighborhoods in the city.<sup>69</sup> Although Chicago's local board may have been unusually active in defending the color line, these actions were consistent with official policies of the National Association of Real Estate Brokers, which in 1924 adopted an article in its code of ethnics stating that "a Realtor should never be instrumental in introducing into a neighborhood . . . members of any race or nationality . . . whose presence will clearly be detrimental to property values in that neighborhood," a provision that remained in effect until 1950.<sup>70</sup>

The maintenance of a rigid color line in housing through violence and institutionalized discrimination paradoxically also created the conditions for ghetto expansion. Rapid black migration into a confined residential area created an intense demand for housing within the ghetto, which led to a marked inflation of rents and home prices. The racially segmented market generated real estate values in black areas that far exceeded anything in white neighborhoods, and this simple economic fact created a great potential for profits along the color line, guaranteeing that some real estate agent would specialize in opening up new areas to black settlement.<sup>71</sup>

White real estate boards, of course, attempted to forestall such actions by threatening agents who violated the color line with expulsion, but because black agents were excluded from real estate boards anyway, this threat had little effect on them. Furthermore, the potential profits were great enough that many whites were willing to face public opprobrium for the sake of the money to be earned. In the end, the real estate industry settled on a practical compromise of keeping "blacks from moving into white residential areas haphazardly and to see to it that they filled a block solidly before being allowed to move into the next one."<sup>72</sup> Essentially this strategy represented a policy of containment and tactical retreat before an advancing color line. For some, it proved to be a very profitable compromise.

The methods that realtors used to open up neighborhoods to black entry and to reap profits during the transition came to be known as "blockbusting."<sup>73</sup> The expansion of the ghetto generally followed the path of least resistance, slowing or stopping at natural boundaries such as rivers, railroad tracks, or major thoroughfares, and moving toward low status rather than high status areas.<sup>74</sup> Blockbusting agents would select a promising area for racial turnover, most often an area adjacent

to the ghetto that contained older housing, poorer families, aging households, and some apartment buildings. Agents would then quietly acquire a few homes or apartments in the area, and rent or sell them to carefully chosen black families.

The inevitable reaction of white violence and resistance was countered with deliberate attempts to increase white fears and spur black demand.<sup>75</sup> Agents would go door to door warning white residents of the impending "invasion" and offer to purchase or rent homes on generous terms. They often selected ostentatiously lower-class blacks to be the first settlers in the neighborhood in order to heighten fears and encourage panic; at times, these "settlers" were actually confederates of the realtor. In neighborhoods of family homes, a realtor might divide up the first black-occupied house into small units, which were intentionally rented to poor southern arrivals who were desperate for housing and willing to pay high rents for cramped rooms of low quality. While white panic was spreading, the realtors would advertise widely within the black community, pointing out the availability of good housing in a newly opened neighborhood, thereby augmenting black demand.

Given the intensity of black demand and the depths of white prejudice, the entry of a relatively small number of black settlers would quickly surpass the threshold of white tolerance and set off a round of racial turnover.<sup>76</sup> No white renters or home buyers would enter the area under the cloud of a black invasion, and as the rate of white departures accelerated, each departing white family would be replaced with one or more black families. As the threat of violence subsided and whites gave up defending the neighborhood, black demand soared and agents reaped substantial profits, because the new entrants were willing to pay prices much higher than those previously paid by whites.

In neighborhoods of single-family homes, the initial black entrants tended to be middle- and upper-class families seeking to escape the deplorable conditions of the ghetto.<sup>77</sup> Like other middle-class people, they sought more agreeable surroundings, higher-quality schools, lower crime rates, bigger houses, larger properties, and a "better class of people." Because white banks did not make loans to black applicants, realtors were able to augment their profits by acting as bankers as well as sales agents; and given the racially segmented credit market, they were able to charge interest rates and demand down payments well above those paid by whites.<sup>78</sup>

The attempts of black middle-class families to escape the ghetto were

continually undermined, however, by real estate agents seeking quick profits. Often they sold homes to black families who needed quality housing but were in no position to pay for it. As both seller and lender, the agent would collect a cash advance and several months of mortgage payments before the buyer defaulted; then the family was evicted and the house was resold to another family under similar terms. In this way, agents could "sell" a home several times in the course of a year, generating extra profits. Frequently agents bought homes in single-family neighborhoods, subdivided them into rooming houses, and then leased the resulting "kitchenette" apartments at high rents to poor families.<sup>79</sup>

The prevalence of these quick-profit schemes meant that the ghetto constantly followed the black middle class as it sought to escape from the poverty, blight, and misery of the black slum. Following resegregation, neighborhoods fell into progressive neglect and disrepair as owners were shuffled in and out of homes, which sat vacant between sales. Nor could owners who were paying rents and mortgages beyond their means afford repairs and routine maintenance. In addition, the illegal subdivision of single-family homes brought the very poor into what were originally middle-class areas. Complaints to city inspectors by black homeowners usually went unheard, because real estate agents were typically careful to pay off local officials; many were only too happy to turn a blind eye to problems in the black community if there was money to be made.

During the 1920s and 1930s, therefore, black ghettos expanded behind a leading edge of middle-class pioneers who were subsequently swamped by an influx of poor families, which caused the progressive deterioration of the neighborhood. As the decline accelerated, affluent families were prompted to seek new quarters in adjacent white neighborhoods, beginning a new round of neighborhood transition and decay. This process, when repeated across neighborhoods, yielded a distinct class gradient in the ghetto, with the poorest families being concentrated toward the center in the worst, most crowded, and least desirable housing, and the middle and upper classes progressively increasing their share of the population as one moved from the core toward the periphery of the ghetto.<sup>80</sup>

As the black ghetto became more dense and spatially concentrated, a struggle for power, influence, and ideological control emerged within the black community between the old elite and the "New Negroes" of the 1920s and 1930s.<sup>81</sup> The latter were politicians and, to a lesser extent, business owners who benefited from the spatial concentration of black demand within a racially segmented market. In ideological terms,

the struggle was symbolized by the debate between the adherents of W. E. B. Du Bois and the followers of Booker T. Washington. The former argued that blacks should fight white injustice and demand their rightful share of the fruits of American society; the latter advocated accommodating white racism while building an independent black economic base.

The rise of the ghetto, more than anything else, brought about the eclipse of the old elite of integrationist blacks who dominated African American affairs in northern cities before 1910. These professionals and tradespeople who catered to white clients and aspired to full membership in American society were supplanted by a class of politicians and entrepreneurs whose source of power and wealth lay in the black community itself. Rather than being caterers, barbers, doctors, and lawyers who served a white or racially mixed clientele, the new elite were politicians and business owners with a self-interested stake in the ghetto. With their ascendancy, the ideal of an integrated society and the fight against racial segregation went into a long remission.<sup>82</sup>

These "New Negroes" included real estate tycoons, such as Chicago's Jesse Binga and New York's Philip A. Payton, men who specialized in opening up new areas for black settlement and made millions in the process.<sup>83</sup> Publishing newspapers for a black audience brought wealth and influence to Robert S. Abbott, who built the *Chicago Defender* into the most important black newspaper in the country, and Dr. P. M. H. Savory, who published the *Amsterdam News* from the 1920s until his death in the 1965.<sup>84</sup> With the concentration of black population, moreover, came the concentration of black votes and buying power, and a new generation of politicians and business owners came to the fore—people such as Oscar DePriest, who became Chicago's first black alderman and the first African American elected to Congress from the north,<sup>85</sup> and New York's Madame C. J. Walker, who made a fortune with a line of black cosmetics and hair-straightening products.<sup>86</sup> The interests of these new economic and political leaders were tied to the ghetto and its concerns rather than to issues growing out of an attempt to pursue an integrated life within the mainstream of American society.

Meanwhile, in the south, conditions for urban blacks were considerably less tolerant than in the north. The Jim Crow system of race relations was in its heyday during the early years of the twentieth century, but its paternalistic system of race relations guaranteed the subordination of blacks and paradoxically lessened the need for a rigid system of housing

segregation. Among older southern cities, in particular, the traditional grid pattern of white avenues and black alleys kept segregation levels relatively low. Although direct evidence on the degree of racial segregation in southern cities is limited, the few available studies suggest that it was less severe in the early twentieth century than in the emerging ghettos of the north.

In 1910, the three southern cities for which there is data in Table 2.1 had an average black-white dissimilarity score of only 38, 21 points lower than the average in the north. In Charleston the level was particularly low at about 17; and although this value appears to represent an increase since the nineteenth century, it is an artifact of the exclusion of slaves from the earlier computation. When they are included in the 1860 calculation, the index falls to 11.5.<sup>87</sup> Of the three cities shown in 1910, moreover, none displays an index in the range generally accepted as high.

Southern whites were not completely immune to threats posed by black urbanization. After 1910 black populations also began to rise in southern cities, for essentially the same reasons as in the north, and whites similarly became alarmed at the influx of black migrants. In the context of Jim Crow, however, the reaction of southern whites never reached the extremes of panic and fear experienced in the north. Rather, given the tradition of legally enforced segregation in other spheres, southern whites turned to the law to promote greater separation between the races in housing.

The movement toward legally enforced residential segregation began in 1910, when Baltimore's city council passed an ordinance establishing separate white and black neighborhoods in the city. Additional laws to establish legal segregation in housing were passed in Virginia between 1911 and 1913, when Ashland, Norfolk, Portsmouth, Richmond, and Roanoke all adopted ordinances emulating Baltimore's. By 1913, the movement had spread southward to Winston-Salem and Greenville, North Carolina, and it reached Atlanta, Georgia, in the same year. By 1916, Louisville, St. Louis, Oklahoma City, and New Orleans all had passed laws establishing separate black and white districts in their cities.<sup>88</sup> As the movement gathered steam, some northern cities began to consider the possibility of adopting similar ordinances to resolve their racial difficulties.<sup>89</sup>

In 1916, however, the National Association for the Advancement of Colored People filed suit in federal court to block the implementation of Louisville's segregation law, and one year later the U.S. Supreme Court

declared it unconstitutional.<sup>90</sup> The movement toward legally sanctioned housing segregation ended, and thereafter racial segregation in southern cities was accomplished by the same means as in the north: through violence, collective antiblack action, racially restrictive covenants, and discriminatory real estate practices. Segregation, nonetheless, continued to develop at a slower pace than in northern cities owing to the slower pace of industrialization, the unique spatial organization of southern cities, and the greater social control of blacks afforded by Jim Crow.

The 1940 black-white segregation indices in Table 2.1 conceal the lower segregation in the south because they rely on block rather than ward data. Although the average score of 81 is eight points lower than in the north, it is still quite high. The use of blocks rather than wards interacts with a classic white avenue/black alley settlement pattern to produce a misleading picture of segregation in the south. When ward tabulations are used, the level of segregation in Charleston falls from 60 to 27 (compared with a ward-level index of only 17 in 1910) while that in Jacksonville drops from 94 to 47 (up from 39 thirty years before).<sup>91</sup> Although the walls of the ghetto were rising in the south by 1940, they had not yet reached the height of those in the north, particularly in the older cities.

### Shoring the Bulwarks of Segregation, 1940–1970

The outlines and form of the modern black ghetto were in place in most northern cities by the outbreak of World War II. Events unleashed by the war would not change the frontiers of black settlement so much as fill in the gaps. Once World War II was over, a great boom ushered in a new economic order that again dramatically transformed the social and spatial organization of cities, creating sprawling decentralized metropolises where compact settlements once stood. This new urban political economy mixed the public and private sectors to an unprecedented degree, and the distinguishing feature of racial segregation in the postwar era is the direct role that government played not only in maintaining the color line but in strengthening the walls of the ghetto.

By 1930 the perimeters of black settlement were well established in most cities and the level of black-white residential dissimilarity had reached a stable and very high level. Blacks were nearly as unevenly distributed in American cities as they would ever be, but as late as 1930 a significant number of whites still lived within the circumscribed areas

that had been ceded to black settlement.<sup>92</sup> The Great Depression and World War II eliminated this residual white population and made northern ghettos the homogeneously black communities they are today.

The advent of the Depression brought widespread unemployment to blacks in the north. But if northern economic conditions were bad, they were worse in the south, and given the self-perpetuating dynamic inherent in mass migration, the movement from south to north continued: from 1930 to 1940, some 400,000 black migrants left the south for northern cities.<sup>93</sup> When they arrived, they faced unusually bleak residential circumstances, for the Great Depression had virtually ended new residential construction after 1929. Although housing construction began to pick up by 1940, the entry of the United States into World War II once again brought homebuilding to a halt. During the 1930s and 1940s, therefore, black migrants entered an urban environment with an essentially fixed and very limited supply of housing.

At first, the newcomers took the place of whites departing from racially changing neighborhoods located near the fringe of the ghetto. Once these neighborhoods had become all black, however, further ghetto expansion proved to be difficult because, given the housing shortage, there was nowhere for whites on the other side of the color line to go. As whites in adjacent neighborhoods stood firm and blocked entry, the expansion of the ghetto slowed to a crawl, and new black arrivals were accommodated by subdividing housing within the ghetto's boundaries. Apartments were carved out of bedrooms, closets, garages, basements, and sheds. As population densities within the ghetto rose, black spatial isolation increased.<sup>94</sup>

U.S. entry into the war brought full mobilization and a shortage of factory workers in the north. In response to the new demand for labor, black migration from south to north soared during the 1940s. The new migrants arrived in cities plagued by intense housing shortages and vacancy rates under 1%, even in white areas. Population densities within the ghetto increased to new, often incredible heights, a phenomenon that Otis and Beverly Duncan appropriately labeled "piling up."<sup>95</sup> This stage in the process of ghetto formation increased black isolation to new extremes, and from this time forward African Americans in large northern cities were effectively removed—socially and spatially—from the rest of American society.

World War II brought recovery from the economic malaise of the Great Depression, but four years of full employment combined with wartime



consumer shortages produced a large surplus of savings and a tremendous pent-up demand for housing. Additional capital for home ownership was soon made available through new loan programs at the Federal Housing Administration and the Veterans Administration. The mix of surplus capital and frustrated demand ignited an unparalleled postwar boom in residential home construction.

As home construction skyrocketed during the late 1940s and 1950s, men and women began to marry and have babies at remarkable rates. After postponing marriage and childbearing during the hard times of the Depression and through the disruptions of war, American couples sought to make up for lost time: the baby boom was on. The growing families of the 1950s sought large houses on spacious lots in areas with good schools and plenty of room for supervised play, conditions that were most easily met by constructing new homes on inexpensive land located outside of central cities. The suburbanization of America proceeded at a rapid pace and the white middle class deserted inner cities in massive numbers. Only one-third of U.S. metropolitan residents were suburban residents in 1940, but by 1970 suburbanites constituted a majority within metropolitan America.

In making this transition from urban to suburban life, middle-class whites demanded and got massive federal investments in highway construction that permitted rapid movement to and from central cities by car. The surging demand for automobiles accelerated economic growth and contributed to the emergence of a new, decentralized spatial order. Whereas early industrialism was based on steam power, rail transportation, and rudimentary communications (e.g., the telegraph and surface mail), the new political economy grew up around electric power, automotive transport, and advanced telecommunications.

Industrial-era technology had encouraged spatial concentration in human activities. Factories were built compactly to conserve mechanical power and agglomerated to use common steam plants; rail lines moved large numbers of people along fixed routes to a single point, and crude communications put a premium on face-to-face interaction. In the new post-industrial order, however, the substitution of electricity for steam power eliminated the impetus for centralized manufacturing districts, and a growing reliance on truck transport made congested cities undesirable as centers of manufacturing and shipping. Widespread commuting by automobile extended residential development in all directions around the central city, not just along fixed rail lines. As workers and factories

took advantage of the new technologies and moved to the suburbs, retail activities followed.<sup>96</sup>

This period of rapid economic growth and growing spatial deconcentration was accompanied by relatively low levels of immigration; and with the expansion of educational opportunities and the rise in service employment, the children of earlier immigrants increasingly left the ranks of manual workers. Employers once again turned to black migrants from the rural south to fill the demand for labor in manufacturing, heavy industry, and low-wage services. Within the south, a wave of mechanization and capital investment spread through agriculture, which put a definitive end to the sharecropping system and constricted the demand for rural labor.<sup>97</sup> As in earlier times, the coincidence of push and pull factors led to extensive black out-migration, with the net flow totaling 1.5 million during the 1950s and 1.4 million during the 1960s.<sup>98</sup>

Despite this rapid transformation of American cities, however, one feature of urban geography remained unchanged: the black ghetto. The institutional practices and private behaviors that had combined to maintain the color line before the war remained to support it afterward, with one significant change. Although whites were still highly resistant to racial integration in housing, withdrawal to the suburbs provided a more attractive alternative to the defense of threatened neighborhoods and led to a prevalence of flight over fight among whites in racially changing areas.<sup>99</sup> The combination of rapid white suburbanization and extensive black in-migration led to an unprecedented increase in the physical size of the ghetto during the 1950s and 1960s.<sup>100</sup>

In the postwar years, therefore, the percentage of blacks within northern cities shifted rapidly upward. Between 1950 and 1970, the percentage of blacks more than doubled in most large northern cities, going from 14% to 33% in Chicago, from 16% to 38% in Cleveland, from 16% to 44% in Detroit, and from 18% to 34% in Philadelphia. In the space of two decades Gary, Newark, and Washington were transformed from predominantly white to predominantly black cities; Gary was 53% black by 1970, and Newark and Washington were 54% and 71% black, respectively.<sup>101</sup>

What is striking about these transformations is how effectively the color line was maintained despite the massive population shifts. The white strategy of ghetto containment and tactical retreat before an advancing color line, institutionalized during the 1920s, was continued after 1945; the only change was the rate at which the leading edge of

the ghetto advanced. In a few short years, the population of vast areas of Chicago's south and west sides became virtually all black, as occurred on Cleveland's east side, Philadelphia's north and west sides, and in most of central city Newark, Detroit, Baltimore, and Washington, D.C. All the while, however, the residential segregation of blacks was maintained.<sup>102</sup>

In cities receiving large numbers of black migrants, racial turnover was so regular and so pervasive that most neighborhoods could be classified by their stage in the transition process: all white, invasion, succession, consolidation, or all black. In six northern cities studied by Karl and Alma Taeuber, 90% of all neighborhoods inhabited by blacks in 1960 were either all black or clearly moving in that direction, a pattern that prevailed through 1970.<sup>103</sup>

The persistence of segregation despite the massive redistribution of whites and blacks is confirmed by Table 2.3, which presents indices of residential dissimilarity calculated at the block level for thirty U.S. cities from 1940 through 1970. These measures show that racial segregation became a permanent structural feature of the spatial organization of American cities in the years after World War II. In the three decades after 1940, black-white segregation remained high and virtually constant, averaging over 85 at all times in all regions. Segregation levels in the north peaked in 1950, and then edged slightly downward by 1970, whereas southern cities peaked somewhat later, in 1960. Only one city, San Francisco, experienced a significant long-term decline in the level of racial segregation. By 1970, at least 70% of blacks would have had to move to achieve an even residential configuration in most cities, and in many places the figure was closer to 90%.

Such consistently high levels of segregation imply that blacks and whites occupied separate and wholly distinct neighborhoods at each point between 1940 and 1970. Given the fact that northern cities received about 4.5 million black migrants during the period, the only possible outcome was a substantial increase in degree of black spatial isolation. Although no studies have computed decade-by-decade isolation indices for U.S. cities, census data allow us to carry out this task for 1970. Table 2.4 presents our results for thirty cities, along with Lieberman's 1930 isolation indices, which indicate long-term trends.

Among northern cities, the average level of black spatial isolation more than doubled between 1930 and 1970, going from 32% to nearly 74%. Whereas a typical northern black resident was likely to live in a neighborhood dominated by whites in 1930 (only Chicago and Cleveland were

**Table 2.3** Block-level indices of nonwhite-white segregation for thirty cities, 1940-1970

	Segregation indices by year			
	1940	1950	1960	1970
<i>Northern cities</i>				
Boston	86.3	86.5	83.9	79.9
Buffalo	87.9	89.5	86.5	84.2
Chicago	95.0	92.1	92.6	88.8
Cincinnati	90.6	91.2	89.0	83.1
Cleveland	92.0	91.5	91.3	89.0
Columbus	87.1	88.9	85.3	84.1
Detroit	89.9	88.8	84.5	80.9
Gary	88.3	93.8	92.8	82.9
Indianapolis	90.4	91.4	91.6	88.3
Kansas City	88.0	91.3	90.8	88.0
Los Angeles	84.2	84.6	81.8	78.4
Milwaukee	92.9	91.6	88.1	83.7
Newark	77.4	76.9	71.6	74.9
New York	86.8	87.3	79.3	73.0
Philadelphia	88.0	89.0	87.1	83.2
Pittsburgh	82.0	84.0	84.6	83.9
St. Louis	92.6	92.9	90.5	89.3
San Francisco	82.9	79.8	69.3	55.5
Average	87.0	88.4	85.6	81.7
<i>Southern cities</i>				
Atlanta	87.4	91.5	93.6	91.5
Baltimore	90.1	91.3	89.6	88.3
Birmingham	86.4	88.7	92.8	91.5
Dallas	80.2	88.4	94.6	92.7
Greensboro	93.1	93.5	93.3	91.4
Houston	84.5	91.5	93.7	90.0
Memphis	79.9	86.4	92.0	91.8
Miami	97.9	97.8	97.9	89.4
New Orleans	81.0	84.9	86.3	83.1
Norfolk	96.0	95.0	94.6	90.8
Tampa	90.2	92.5	94.5	90.7
Washington	81.0	80.1	79.7	77.7
Average	87.3	90.1	91.9	89.1

Source: Annemette Sørensen, Karl E. Taeuber, and Lesslie J. Hollingsworth, Jr., "Indexes of Racial Residential Segregation for 109 Cities in the United States, 1940 to 1970," *Sociological Focus* 8 (1975):128-30.

**Table 2.4** Indices of black isolation within neighborhoods of thirty cities, 1930–1970

Northern cities			Southern cities	
City	1930	1970	City	1970
Boston	19.2	66.1	Atlanta	88.0
Buffalo	24.2	75.2	Baltimore	84.8
Chicago	70.4	89.2	Birmingham	57.9
Cincinnati	44.6	63.9	Dallas	82.0
Cleveland	51.0	86.6	Greensboro	62.0
Columbus	—	65.2	Houston	72.1
Detroit	31.2	77.1	Memphis	82.9
Gary	—	83.2	Miami	81.5
Indianapolis	26.1	65.5	New Orleans	75.6
Kansas City	31.6	75.6	Norfolk	79.8
Los Angeles	25.6	73.9	Tampa	62.3
Milwaukee	16.4	74.5	Washington	88.1
New York	41.8	60.2	Average	76.4
Newark	22.8	78.3		
Philadelphia	27.3	75.6		
Pittsburgh	26.8	70.8		
St. Louis	46.6	85.1		
San Francisco	1.7	56.1		
Average	31.7	73.5		

Sources: Indices for 1930 are computed from ward-level data and come from Stanley Lieberson, *A Piece of the Pie: Blacks and White Immigrants since 1880* (Berkeley: University of California Press, 1980), pp. 266, 288. Indices for 1970 are computed from tract-level data and were calculated by the authors using U.S. Bureau of the Census, *Census of Population and Housing 1970, Fourth Court Summary Tapes, File A* (Washington, D.C.: U.S. Bureau of the Census, 1970).

exceptions), by 1970 the situation had completely reversed. Now blacks in *all* northern cities were more likely to live with other African Americans than with whites, and in four cities the average black person lived in a neighborhood that was over 80% black (in Chicago, Cleveland, Gary, and St. Louis). Unless they worked in the larger mainstream economy, blacks in these cities were very unlikely to have any contact with whites.

Although we lack an earlier reference point to discern long-term trends

in the south, black isolation was clearly an accomplished fact in southern cities by 1970 as well. The average level of black isolation within cities of the south was slightly higher than in the north (76% versus 74%), and the index exceeded 80% in six cases (Atlanta, Baltimore, Dallas, Memphis, Miami, and Washington, D.C.). In all cities, blacks were very unlikely to share a neighborhood with members of other racial groups. Indeed, the *lowest* isolation index was 58% (in Birmingham), so that blacks throughout the south tended to live in residential areas where the vast majority of residents were black. Patterns for 1970, therefore, represent a complete reversal of conditions during the late nineteenth century, when residential contact between southern blacks and whites was the rule.

Throughout the United States—in both southern and northern cities—the ghetto had become an enduring, permanent feature of the residential structure of black community life by 1940, and over the next thirty years the spatial isolation of African Americans only increased. The highest isolation index ever recorded for any ethnic group in any American city was 56% (for Milwaukee's Italians in 1910), but by 1970 the *lowest* level of spatial isolation observed for blacks anywhere, north or south, was 56% (in San Francisco).<sup>104</sup>

The universal emergence of the black ghetto in American cities after 1940 rests on a foundation of long-standing white racial prejudice. Although attitudes cannot be studied directly before 1940, after this date opinion polls are available to confirm the depth of white prejudice against blacks in the area of housing. In 1942, for example, 84% of white Americans polled answered "yes" to the question "Do you think there should be separate sections in towns and cities for Negroes to live in?";<sup>105</sup> and in 1962, 61% of white respondents agreed that "white people have a right to keep blacks out of their neighborhoods if they want to, and blacks should respect that right."<sup>106</sup> It was not until 1970 that even a bare majority of white respondents (53%) disagreed with the latter statement.<sup>107</sup>

Throughout the period from 1940 to 1970, in other words, there was widespread support among whites for racial discrimination in housing and for the systematic exclusion of blacks from white neighborhoods. As a result, whites continued to resist any attempt at black entry through acts of harassment and violence, and once entry was achieved, the neighborhood was avoided by subsequent white homeseekers, thereby guaranteeing racial turnover and resegregation.<sup>108</sup> The only difference from ear-

lier times was that the racial turnover was quicker and the ghetto's physical expansion more rapid.

The institutionalization of discrimination within the real estate industry likewise continued in the postwar era. Although racially restrictive covenants were declared unenforceable by the U.S. Supreme Court in 1948, a comprehensive study of real estate policies in the 1950s by Rose Helper revealed a pervasive pattern of discrimination against blacks in most American cities.<sup>109</sup> In her survey of real estate agents in Chicago, she found that 80% of realtors refused to sell blacks property in white neighborhoods, and 68% refused to rent them such property. Moreover, among those agents who did sell or rent to blacks, half said they would do so only under restrictive conditions, such as when a significant number of blacks had already entered the area.<sup>110</sup> Another survey of Chicago's real estate agents carried out by Harvey Molotch in the mid-1960s found that only 29% of agents were willing to rent to blacks unconditionally (regardless of local market conditions or racial composition), and half of these open-minded agents were black.<sup>111</sup>

Helper presented similar findings from studies of housing discrimination in other cities during the 1950s.<sup>112</sup> One study carried out in suburban New York identified forty-six separate techniques used by white realtors to exclude blacks from neighborhoods, and Helper identified twenty-six different methods in her Chicago survey; most could be grouped in one of two basic categories: 56% used a flat refusal and 24% employed some kind of subterfuge (e.g., saying a unit was sold when it was not).<sup>113</sup> When handling properties in black areas, 22% said they were more careful screening black applicants than whites, 14% said they required security deposits of blacks but not whites, and 25% said they charged higher rents to blacks.<sup>114</sup>

In their personal views, the realtors studied by Helper appeared to share the prejudices of their white clients. Some 59% of her respondents rejected racial integration in principle,<sup>115</sup> and 84% espoused an ideological stance that supported the exclusion of blacks from white neighborhoods.<sup>116</sup> Some 65% said they believed that the entry of blacks was bad for neighborhoods;<sup>117</sup> and among realtors who were members of Chicago's Real Estate Board, support for the exclusion of blacks was even stronger: 91% held views consistent with an exclusionary ideology.<sup>118</sup>

In her interviews with realtors, Helper also uncovered considerable evidence of discrimination by banks and savings institutions in denying loans to black homeseekers. Among realtors offering information on the

issue, 62% felt that few or very few banks were willing to make loans to blacks, and half of the agents confirmed that banks would not make loans to areas that were black, turning black, or threatened with the possibility of black entry.<sup>119</sup>

There is, in summary, considerable evidence pointing to the persistence of prejudice against blacks in the postwar period, and to the widespread translation of this sentiment into systematic, institutionalized racial discrimination within urban housing markets. These private beliefs and actions, however, were not the only forces shoring the walls of ghetto between 1940 and 1970. What was new about the postwar era was the extent to which the federal government became involved in perpetuating racial segregation.

Beginning in the 1930s, the federal government launched a series of programs designed to increase employment in the construction industry and make home ownership widely available to the American public. The Home Owners' Loan Corporation (HOLC) was the first of these programs, and it served as a model for later efforts. Passed in the depression year of 1933, it provided funds for refinancing urban mortgages in danger of default and granted low-interest loans to former owners who had lost their homes through foreclosure to enable them to regain their properties. The HOLC was the first government-sponsored program to introduce, on a mass scale, the use of long-term, self-amortizing mortgages with uniform payments.<sup>120</sup>

Unfortunately for blacks, the HOLC also initiated and institutionalized the practice of "redlining."<sup>121</sup> This discriminatory practice grew out of a ratings system HOLC developed to evaluate the risks associated with loans made to specific urban neighborhoods. Four categories of neighborhood quality were established, and lowest was coded with the color red; it and the next-lowest category virtually never received HOLC loans. The vast majority of mortgages went to the top two categories, the highest of which included areas that were "new, homogenous, and in demand in good times and bad" (to HOLC this meant areas inhabited by "American business and professional men"); the second category consisted of areas that had reached their peak, but were still desirable and could be expected to remain stable.<sup>122</sup>

The HOLC's rating procedures thus systematically undervalued older central city neighborhoods that were racially or ethnically mixed. Jewish areas, for example, were generally placed in category two if their economic status was high enough, but if they were working class or located

near a black settlement they would fall into the third category because they were "within such a low price or rent range as to attract an undesirable element."<sup>123</sup> Black areas were invariably rated as fourth grade and "redlined." As Kenneth Jackson points out, the HOLC did not invent these standards of racial worth in real estate—they were already well established by the 1920s—it bureaucratized them and applied them on an exceptional scale.<sup>124</sup> It lent the power, prestige, and support of the federal government to the systematic practice of racial discrimination in housing.

According to Jackson, HOLC underwriters were far more concerned about the location and movement of blacks than about any other demographic trend. He cites a confidential 1941 HOLC survey of real estate prospects in the St. Louis area that repeatedly mentions "the rapidly increasing Negro population" and the consequent "problem in the maintenance of real estate values." Every neighborhood analysis in the report includes maps of the density of black settlement. Black neighborhoods are always coded red; and even those with small black percentages were usually rated as "hazardous" and placed in the lowest category.<sup>125</sup>

Through this discriminatory ratings system, HOLC mortgage funds were invariably channeled away from established black areas and were usually redirected away from neighborhoods that looked as though they *might* contain blacks in the future. But funds distributed through the HOLC program itself were modest, and the major role that the agency played lay in serving as a model for other credit institutions, both private and public.

During the 1930s and 1940s, private banks relied heavily on the HOLC system to make their own loan decisions, and the agency's "Residential Security Maps" were widely circulated throughout the lending industry.<sup>126</sup> Banks adopted the HOLC's procedures (and prejudices) in constructing their own maps and ratings, thereby institutionalizing and disseminating the practice of redlining. Thus HOLC not only channeled federal funds away from black neighborhoods but was also responsible for a much larger and more significant disinvestment in black areas by private institutions.

By far the greatest effect of the HOLC rating system, however, came from its influence on the underwriting practices of the Federal Housing Administration (FHA) and the Veterans Administration (VA) during the 1940s and 1950s. The FHA loan program was created by the National Housing Act in 1937, and the VA program was authorized by the Ser-

vicemen's Readjustment Act of 1944.<sup>127</sup> These loan programs together completely reshaped the residential housing market of the United States and pumped millions of dollars into the housing industry during the postwar era. Loans made by the FHA and the VA were a major impetus behind the rapid suburbanization of the United States after 1945.

The FHA program operated by guaranteeing the value of collateral for loans made by private banks. Before this program, mortgages generally were granted for no more than two-thirds of the appraised value of a home, so buyers needed to acquire at least 33% of the value of a property in order to make a down payment; frequently banks required half the assessed value of a home before making a loan. The FHA program, in contrast, guaranteed over 90% of the value of collateral so that down payments of 10% became the norm. The FHA also extended the repayment period to twenty-five or thirty years, resulting in low monthly payments, and insisted that all loans be fully amortized.<sup>128</sup> The greater security afforded by FHA guarantees virtually eliminated the risk to banks, which lowered the interest rates they charged borrowers. When the VA program was established, it followed practices established by the earlier FHA program.<sup>129</sup>

As the cost and ease of purchasing a house dropped, home ownership became a mass phenomenon for the first time in American history. Between 1934 and 1969 the percentage of families living in owner-occupied dwellings increased from 44% to 63%; and during the 1940s and 1950s, the marriage of FHA financing and new construction techniques made it cheaper to buy new suburban homes than to rent comparable older dwellings in the central city.<sup>130</sup> As a result, the FHA and VA contributed significantly to the decline of the inner city by encouraging the selective out-migration of middle-class whites to the suburbs.

The bias in favor of the suburbs was evident in FHA practices and regulations, which favored the construction of single-family homes but discouraged the building of multi-family units. In addition, FHA loans for the remodeling of existing structures were small and had a short amortization period, making it easier and cheaper for a family to purchase a new home than to renovate an older one.<sup>131</sup> But the most important factor encouraging white suburbanization and reinforcing the segregation of blacks was the FHA requirement for an "unbiased," professional appraisal of insured properties, which naturally included a rating of the neighborhood.

In rating the home, the FHA established minimum standards for lot

size, setbacks, and separation from existing structures that essentially eliminated from eligibility many inner-city dwellings, notably row houses and attached dwellings.<sup>132</sup> In evaluating neighborhoods, the agency followed the HOLC's earlier lead in racial matters; it too manifested an obsessive concern with the presence of what the 1939 FHA *Underwriting Manual* called "inharmonious racial or nationality groups." According to the manual, "if a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes."<sup>133</sup>

Thus, in the late 1940s, the FHA recommended the use and application of racially restrictive covenants as a means of ensuring the security of neighborhoods, and it did not change this recommendation until 1950, two years after covenants were declared unenforceable and contrary to public policy by the Supreme Court.<sup>134</sup> Like the HOLC, the FHA compiled maps and charts showing the location and movement of black families, and it frequently drew updated versions of the HOLC Residential Security Maps to determine the suitability of neighborhoods for FHA loans.<sup>135</sup>

As a result of these policies, the vast majority of FHA and VA mortgages went to white middle-class suburbs, and very few were awarded to black neighborhoods in central cities. It is difficult to determine the full extent of the resulting disinvestment in black neighborhoods, however, because the FHA did not publish loan statistics below the county level, which is curious given the agency's obsessive concern with neighborhood data prior to making the loans.<sup>136</sup> Kenneth Jackson has partially overcome this limitation by focusing on cases in which cities and counties are coterminous.

St. Louis County, for example, is a suburban area that surrounds the City of St. Louis, which has the status of a county in Missouri. From 1934 to 1960, the former received five times as many FHA mortgages as did the latter, and nearly six times as much loan money; per capita mortgage spending was 6.3 times greater. Jackson observed similar differentials in the dispersal of FHA mortgages between Washington, D.C., and its suburbs. Most startling was the case of New York City and its suburbs. Per capita FHA lending in Nassau County, New York (i.e., suburban Long Island) was eleven times that in Kings County (Brooklyn) and sixty times that in Bronx County (the Bronx).<sup>137</sup>

As the new post-industrial urban order developed, the disinvestment in central cities at the expense of suburbs increasingly meant the disinvestment in blacks as opposed to whites. Sometimes FHA procedures

rendered whole cities ineligible for FHA-guaranteed loans simply because of a minority presence, thereby accelerating their decline. In 1966, for example, the FHA had no mortgages in either Paterson or Camden, New Jersey, both older cities where the non-Hispanic white population was declining during the 1950s (and actually became a minority in the 1970s).<sup>138</sup> Given the importance of the FHA in the residential housing market, such blanket redlining sent strong signals to private lending institutions, which followed suit and avoided making loans within the affected areas. The lack of loan capital flowing into minority areas made it impossible for owners to sell their homes, leading to steep declines in property values and a pattern of disrepair, deterioration, vacancy, and abandonment.<sup>139</sup>

Thus, by the late 1950s, many cities were locked into a spiral of decline that was directly encouraged and largely supported by federal housing policies. As poor blacks from the south entered cities in large numbers, middle-class whites fled to the suburbs to escape them and to insulate themselves from the social problems that accompanied the rising tide of poor.<sup>140</sup> As the growing demand for city services—and particularly social services—drove up the cost of local government, politicians were forced to raise taxes, which further accelerated the flight of the white middle class, creating additional pressures for tax increases, and so on.

Nevertheless, most cities were not completely stripped of their middle and upper classes. Whites associated with a variety of elite institutions—universities, hospitals, libraries, foundations, businesses—were often tied physically to the city by large capital investments, spatially immobile facilities, and long-standing traditions. Faced with a steady decline in the physical stock of the city and the progressive encroachment of the black ghetto, these powerful interests turned to the federal government for relief.

They received it from Congress in the form of the housing acts of 1949 and 1954, which provided federal funds to local authorities to acquire slum properties, assemble them into large parcels, clear them of existing structures, and prepare them for "redevelopment." But in order to qualify for federal funding, local redevelopment authorities had to guarantee that an adequate supply of replacement housing would be made available to displaced families at rents within their means. To satisfy the latter provision, local planning agencies turned to public housing.<sup>141</sup>

During the 1950s and 1960s, local elites manipulated housing and urban renewal legislation to carry out widespread slum clearance in

growing black neighborhoods that threatened white business districts and elite institutions. Public housing was pressed into service to house black families displaced by the razing of neighborhoods undergoing renewal. Although liberal planners often tried to locate the projects away from ghetto areas, white politicians and citizens mobilized to block the construction of projects within their neighborhoods; white city councils and mayors usually obtained the right of veto over any proposed project site.<sup>142</sup> As a result, projects were typically built on cleared land within or adjacent to existing black neighborhoods.<sup>143</sup> In order to save money, maximize patronage jobs, and house within the ghetto as many blacks as possible, local authorities constructed multi-unit projects of extremely high density.

The razing of neighborhoods near threatened areas did check the spread of "urban blight," and "saved" many areas, but black critics complained that "urban renewal" simply meant "Negro removal," and the evidence largely bears them out.<sup>144</sup> As black neighborhoods adjacent to threatened white areas were torn down and converted to other uses, thereby blocking the expansion of the ghetto in that direction, public housing for displaced residents had to be constructed elsewhere. Because for political reasons projects could only be built in ghetto areas, other black neighborhoods were razed and high-density units constructed there to accommodate the residents of both neighborhoods.

In the end, urban renewal almost always destroyed more housing than it replaced.<sup>145</sup> Many poor blacks were permanently displaced into other crowded ghetto neighborhoods, which contributed to their instability and further decline. Moreover, delays between the time when neighborhoods were torn down and new projects were erected displaced many others into the ghetto on a temporary basis. Thus urban renewal programs frequently only shifted the problems of blight, crime, and instability from areas adjacent to elite white neighborhoods to locations deeper inside the black ghetto.

Established black neighborhoods, however, could not absorb all the families displaced by urban renewal and public housing construction, and some were forced to seek entry within working-class white neighborhoods located at points along the ghetto's periphery. An important secondary effect of urban renewal was to accelerate racial turnover, expand the ghetto, and shift the threat of ghetto expansion from elite white districts to working-class white neighborhoods.<sup>146</sup>

By 1970, after two decades of urban renewal, public housing projects in most large cities had become black reservations, highly segregated from the rest of society and characterized by extreme social isolation.<sup>147</sup> The replacement of low-density slums with high-density towers of poor families also reduced the class diversity of the ghetto and brought about a geographic concentration of poverty that was previously unimaginable.<sup>148</sup> This new segregation of blacks—in economic as well as social terms—was the direct result of an unprecedented collaboration between local and national government.

This unholy marriage came about when private actions to maintain the color line were overwhelmed by the massive population shifts of the 1950s and 1960s. The degree of racial segregation in public housing is directly and unambiguously linked to the differential growth of black and white urban populations in the postwar era: blacks are now most segregated in public housing precisely in the urban areas where their numbers were growing most rapidly compared with whites during the 1960s.<sup>149</sup> Public housing, in the words of the historian Arnold Hirsch, represents a new, federally sponsored "second ghetto," one "solidly institutionalized and frozen in concrete," where "government took an active hand not merely in reinforcing prevailing patterns of segregation, but in lending them a permanence never seen before."<sup>150</sup>

### Epilogue: The Riots and Their Aftermath

By the late 1960s, virtually all American cities with significant black populations had come to house large ghettos characterized by extreme segregation and spatial isolation. Whereas before 1940 no racial or ethnic group in American history had ever experienced an isolation index above 60%, by 1970 this level was normal for blacks in large American cities. By the end of the 1960s, in other words, the average black city dweller lived in a neighborhood where the vast majority of his or her neighbors were also black.

Not only was the segregation of European ethnic groups lower, it was also temporary. Whereas Europeans' isolation indices began to drop shortly after 1920, the spatial isolation characteristic of blacks had become a permanent feature of the residential structure of large American cities by 1940. This profound segregation reversed nineteenth-century patterns, where neighborhoods were racially integrated and the social

worlds of blacks and whites overlapped. Under the residential configurations prevailing in 1970, meaningful contact between blacks and whites outside the work force would be extremely unlikely.

These conditions came about because of decisions taken by whites to deny blacks access to urban housing markets and to exclude them from white neighborhoods. Throughout the postwar era, whites displayed a high degree of prejudice against black neighbors, and this sentiment was repeatedly expressed in violence directed at blacks who attempted to leave the ghetto. Restrictive covenants and deed restrictions were employed by neighborhood "improvement" associations to exclude blacks from housing outside the ghetto, boycotts were organized to punish merchants or agents who sold to blacks, and social pressure was applied to realtors, property owners, and public officials who did not adhere to the principle of racial exclusion. Discrimination in the real estate industry was institutionalized from 1920 onward.

After 1940, the federal government was drawn into the defense of the residential color line. Federally sponsored mortgage programs systematically channeled funds away from minority neighborhoods, bringing about a wholesale disinvestment in black communities during the 1950s and 1960s. Meanwhile, local officials, using funds from the U.S. Department of Housing and Urban Development, carried out systematic slum clearance in ghetto neighborhoods adjacent to threatened white districts and then built large blocks of high-density public housing in other black neighborhoods to contain black families displaced by this "renewal." The result was a new, more permanent, federally sponsored "second ghetto" in which blacks were isolated by class as well as by race.

The economic deprivation, social isolation, and psychological alienation produced by decades of segregation bore bitter fruit in a series of violent urban riots during the 1960s. The violence began in Birmingham, Alabama, in the summer of 1963, but the real bellwether was the Los Angeles riot of August 1965, which did \$35 million worth of damage and left 4,000 injured and 34 dead.<sup>151</sup> After sporadic violence in Chicago and Cleveland during the summer of 1966, a convulsive wave of mob violence erupted during July and August of 1967, when black ghettos in sixty U.S. cities exploded in a cataclysm of frustration and rage.<sup>152</sup> The violence was particularly destructive in Detroit, Newark, and Milwaukee; Chicago's inferno followed Martin Luther King's assassination in April of 1968.<sup>153</sup>

Unlike the communal race riots of early 1900s, these disturbances

arose from within the black community itself and were "commodity riots," directed at property rather than people.<sup>154</sup> Outside of confrontations with police and guardsmen, there was little black-on-white or white-on-black violence. Attacks were confined largely to the ghetto and were directed at white property, institutions, or authority symbols. Looting became the characteristic act of the disturbances. White people were not singled out for assault, and black rioters did not attempt to leave the ghetto. The participants did not express a racial hatred of whites per se, but an anger with the conditions of racial oppression and economic deprivation that had been allowed to fester in the ghetto for sixty years.<sup>155</sup>

In the wake of the violence and destruction, President Johnson appointed a national commission of elected officials and public figures chaired by Governor Otto Kerner of Illinois. The Kerner Commission issued its report in March 1968 and firmly concluded that the riots stemmed from the persistence of racial discrimination and a historical legacy of disadvantages in employment, education, and welfare; but one additional factor was clearly identified by the commissioners as underlying all other social and economic problems: segregation.<sup>156</sup>

A point "fundamental to the Commission's recommendations" was that "federal housing programs must be given a new thrust aimed at overcoming the prevailing pattern of racial segregation. If this is not done, those programs will continue to concentrate the most impoverished and dependent segments of the population into central-city ghettos where there is already a critical gap between the needs of the population and the public resources to deal with them."<sup>157</sup> To accomplish this aim, the commission recommended that the federal government "enact a comprehensive and enforceable open housing law to cover the sale or rental of all housing," and that it "reorient federal housing programs to place more low and moderate income housing outside of ghetto areas."<sup>158</sup>

Within months of the commission's report, the nation seemed to be moving decisively toward the implementation of these recommendations. In April 1968 the Fair Housing Act was passed by Congress and signed into law by the President; it banned discrimination in the sale or rental of housing. The following year a federal judge in Chicago ruled favorably on a major lawsuit alleging discrimination in public housing and ordered the Chicago Housing Authority to take remedial action.<sup>159</sup> Given these new tools in the fight against residential segregation, observers looked forward to the dismantling of the ghetto during the 1970s and to a reversal of historical trends toward segregation.