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EQUALITY AND BEYOND: HOUSING SEGREGATION IN THE GREAT SOCIETY.

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The author proposes that residential segregation is presently one of the greatest national problems. Suburban "white nooses" surround the cities, in which are concentrated the swelling nonwhite population. Former Federal mortgage policies gave preference to "modal" families--young, upwardly mobile couples with children, and thus excluded low-income families. Urban public housing fostered Negro dominance in cities as whites moved away, while urban renewal tended to create while white middle- and upper-middle enclaves. "Blockbusting," a prime example of private discrimination for profit, contributed to segregation patterns. The "new towns," self-contained urban complexes, in many ways also may perpetuate segregation. However, there are forces for change--nondiscriminatory Federal regulations, state and local fair housing laws, privately developed interracial communities, grass roots efforts to stabilize changing neighborhoods, and suburban fair housing groups. The needed massive National measures to end segregation would require comprehensive Federal planning and incentives, new types of subsidies to low income groups, higher minority incomes, and vigorous enforcement of anti-discrimination and equal opportunity laws. (NH)

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Equality and Beyond: Housing Segregation in the Great Society

RIOTS, RACIAL protests, and rising waves of crime and violence in Los Angeles and other cities across the nation have focused attention upon a problem unique to America—and one which, if not dealt with decisively and soon, can wreak wholesale destruction upon the objectives of the "Great Society." The point at issue is the increasing dominance of Negro ghettos, with all their human problems, at the heart of the nation's metropolitan areas. While racial segregation is by no means new to this country, in recent years it has assumed new dimensions. And the long-smoldering difficulties and disillusionments of a suppressed Negro population have simultaneously taken on new and frightening forms of expression.

The newly emergent pattern of segregation is as simple to describe as it is ominous in its implications. Since the end of World War II, Negroes have rapidly been replacing whites as the dominant population of our greatest cities. Meanwhile, the vast new suburbs growing up around these same urban centers—sharing most of the same problems and feeding upon a common economic base, but separated from the cities politically—have become the residence of an almost exclusively white population. Too many of the suburbanites disavow any concern or responsibility for the cities they have left behind.[1]

Yet the ghettos will not be ignored. To the degree that human problems—economic, social, educational, health—are concentrated in the ghetto, they become self-reinforcing. Exploitation flourishes, since "captive" markets can be forced to pay exorbitant prices for inferior merchandise and services, and continuing Negro population growth presses inexorably upon an inadequate and overage supply of housing. Discouragement and bitterness are the natural

expressions. As the Negro ghettos have grown in size, these symptoms of the deeper disease have sometimes reached epidemic proportions.

Unless drastic measures are taken, the ghettos and their problems will continue to grow. They contain within themselves the seeds of their own further expansion. The present urban nonwhite concentrations result only in part from the recent migration of Negroes out of Southern rural areas. They are also the product of natural increase (the excess of births over deaths) among populations already in residence. As a result, even if migration were to cease tomorrow, the ghettos would continue to grow. During the next few years, this trend will be rapid as the postwar "baby boom" reaches maturity and has its own offspring. With this expansion are likely to come greater pressures of people upon available space, and probably more damaging racial explosions.

Today there are very few major cities where Negroes do not constitute a significantly greater proportion than the roughly one-tenth they average across the nation as a whole. In virtually every city they are increasing rapidly. During the 1950's alone, Negro populations increased in New York City by 46 per cent; in Philadelphia by 41 per cent; in Washington, D. C., by 47 per cent; in Los Angeles by 96 per cent.[2]

One consequence of this growth pattern is that Washington has become the first important city to have a Negro majority. But it almost certainly is not the last. Baltimore and New Orleans are likely to join Washington by 1970 at the latest; Cleveland, Detroit, Philadelphia, and St. Louis before 1980.

Insight into both the nature and the causes of racial change in America's urban areas can be gained from the example of Washington, D. C. Since 1920, the metropolitan population of Washington (encompassing both the central city and its suburbs in neighboring Maryland and Virginia) has grown more than threefold, from less than 600,000 to over two million. Meanwhile, the proportion of Negroes in that population has remained essentially constant at roughly one-fourth of the total. In other words, Negroes have both migrated to and multiplied within *metropolitan* Washington at roughly the same over-all rate as whites.

Yet within the central city of Washington, D. C. (which now contains only about one-third of the total metropolitan population) Negroes have increased from one-fourth of the total to well over one-half, since virtually all the Negro increase has gone to the city.

At the same time, the proportion of Negroes in the suburbs has declined from 25 to only 6 per cent as an almost exclusively white outflux has overwhelmed long-existing suburban Negro enclaves.[8]

Rapid Negro increases have been almost universal in cities of large and medium population alike. But in proportional terms, the change has often been greater in the middle-sized cities. Syracuse, Rochester, New Haven, San Diego, and Fort Worth all saw their Negro populations approximately double during the 1950's. Thus these cities can no longer look with smug superiority upon a few urban giants marked by the blight and disorder of Negro ghettos. By the same token, Rochester, New York, and Springfield, Massachusetts recently achieved the headlines through racial disturbances.

Not all the predominantly Negro portions of today's cities are decaying, crime-ridden, potentially explosive slums, however. The movement of white families to the suburbs has recently opened up a number of highly desirable living areas for the small minority of Negroes who can afford them. Some of the finest residential sections of cities like Washington and Philadelphia—once predominantly white—now are interracial or heavily Negro. Their physical character and general flavor have changed little. Imposing stone and brick homes still stand on immaculately maintained lawns. Only the color of the occupants is different.

Yet these too are *Negro* neighborhoods, and—like the sprawling all-white subdivisions surrounding the cities or like the less desirable central districts where most Negroes are allowed to live—they betoken the growing segregation which is splitting our metropolitan areas into two huge enclaves, each the territory of a single race. Their continued social and physical stability, furthermore, is threatened by many of the same pressures of population increase and exploitation which beset the Negro slums. Segregation itself may not be new, but never before has it manifested itself on such a giant and destructive scale.

The Growth of Residential Segregation

How did this change occur so swiftly and so massively? Discrimination and prejudice are certainly among the causes, but they are not the only ones. America cannot escape responsibility for the many decades in which the rights of its Negro citizens were denied. Nonetheless, the present situation cannot be fully understood, nor can

solutions to its perplexing aspects be found, without recognizing that it was produced and is maintained in significant part by forces that are both broader than and different from racial discrimination.

The background to all that has happened lies in certain facts concerning the rapid urbanization of America's people—facts racially neutral in themselves, but having profound racial effects. As the nation has grown more populous, its inhabitants have located increasingly within metropolitan centers. A century ago Americans numbered 31 million, about one-fifth of whom lived in urban areas. By 1920 the total population had risen to 106 million, and the urban proportion had grown to one-half—a ninefold jump in absolute numbers (from about 6 million to 54 million) in only sixty years.

After World War II, population growth accelerated sharply. The largest ten-year increase in the nation's history took place between 1950 and 1960. During that decade 28 million new citizens were added, a total nearly equal to the entire population of a century ago. About 85 per cent of this increase occurred within 212 metropolitan areas, making about two-thirds of the nation's people urban today.

In addition to increase through births and immigration during these fruitful years, the cities gained also from large-scale population movements from the center of the country toward its boundaries (especially to the seacoasts and Great Lakes region) and from the South to the North. These streams of people, most experts agree, were both "pulled" toward the cities by job opportunities and other urban attractions (especially in the coastal areas) and "pushed" out of the rural areas by shrinking labor needs, especially in the depressed portions of the agricultural South. Negroes and whites shared in the migration—Negroes to a somewhat, but not drastically, greater degree in proportion to their share of the total population.

Migration to the cities helps explain why, after World War II, the nation turned to its suburbs in order to satisfy housing needs which had been accumulating during almost two decades of economic depression and world conflict. The previous growth of the cities had used up most of the land suitable for development within their boundaries. Yet the people had to be housed somewhere, and swiftly. The easiest place, requiring no costly and time-consuming demolition of existing buildings, was the suburbs.

How should the suburbs be developed? In answering this ques-

tion certain key public policy decisions—involving racial implications which were probably neither foreseen nor intended—joined with private actions to help produce the present situation. Primary among these was the critical decision to allow the private-enterprise system to meet the housing shortage on its own terms. Most of the government mechanisms mobilized to aid in the task, especially the mortgage guarantee provisions of the Federal Housing Administration and the Veterans Administration, served to support and encourage the efforts of private enterprise.[4]

Such a decision was completely in accord with America's social philosophy and economic structure. And, in light of the inherent dynamism of the private-enterprise system, it is not surprising that the home-building industry was able to provide usable physical shelter. Indeed, this success can be counted as one of the major achievements of a nation which has never been satisfied with small accomplishments. Almost every year following World War II more than one million dwelling units were constructed and occupied, a figure which is double the rate at which new families were formed. And, despite rapid population growth during the fifties, the 1960 Census showed that Americans were far better housed than ever before. Overcrowding and "doubling up" (two or more families in one dwelling) had been considerably reduced. So had dilapidated and otherwise substandard housing. To a greater or lesser degree, the entire population benefited from this widespread improvement—even Negroes, though they continued to be less adequately housed than whites.[5]

Nonetheless, the decision to let private enterprise satisfy the housing need carried with it unfortunate consequences for future residential patterns. It meant that the great majority of the new postwar suburban housing was built for those who could afford to pay the full economic price. Thus the basic mechanisms of the private enterprise system, successful as they were in meeting overall housing needs, selectively operated to reinforce existing trends which concentrated low-income families in the cities. At the same time, they encouraged the centrifugal movement of those who were more wealthy to the outskirts of the cities.

Most Negro families were among those with low incomes, the result of generations of discrimination in employment and education. Quite apart from direct racial discrimination, in which the private housing industry also indulged whenever it felt necessary, economics posed a giant barrier to the free dispersal of the growing

Negro populations. The findings of a market analysis conducted by Chester Rapkin and others at the University of Pennsylvania's Institute for Urban Studies at the peak of the postwar housing boom in the mid-1950's were quite typical. At that time, only 0.5 per cent of all dwellings costing $12,000 or more in Philadelphia had been purchased by Negroes—a fact which the authors laid mainly to economic incapacity. This was about the minimum cost of a modest new house in Philadelphia's suburbs.[6]

But this is only part of the story. Federal policies and practices in housing reinforced and increased the separation between the "Negro" cities and the white suburbs. In part, this was intentional. From 1935 to 1950—a period in which about 15 million new dwellings were constructed—the power of the national government was explicitly used to prevent integrated housing. Federal policies were based upon the premise that economic and social stability could best be achieved through keeping neighborhood populations as homogeneous as possible. Thus, the *Underwriting Manual* of the Federal Housing Administration (oldest and largest of the federal housing agencies, established by the Housing Act of 1934) warned that "if a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial group." It advised appraisers to lower their valuation of properties in mixed neighborhoods, "often to the point of rejection." FHA actually drove out of business some developers who insisted upon open policies.[7]

More recently, a number of studies by competent real-estate economists have thrown serious doubt upon the thesis that Negro entry lowers property values. Laurenti, in his thorough analysis entitled *Property Values and Race,* found that prices *rose* in 44 per cent of those areas which Negroes entered, were unchanged in another 41 per cent, and declined in only 15 per cent. These were long-term trends, and they were measured *relative* to trends in carefully-matched neighborhoods which remained all white—thus obviating any possibly misleading effects of generally rising prices.[8]

Surveying the literature, Laurenti noted similar results from other studies in various cities extending back as far as 1930. But erroneous though the allegation of nonwhite destruction of property values may have been, it nonetheless provided "justification" for widespread discriminatory practices, as well as active encouragement of private discrimination, by agencies of the federal government during a

period of critical importance in determining present residential patterns.

However, discrimination *per se* was only a small factor in the impact of federal policies and practices upon racial patterns during this crucial period. Much more important were more basic aspects of the structure and functioning of federal housing programs. Three major programs have dominated the field. The largest and most significant has been the Federal Housing Administration's mortgage insurance program, with its post-World War II counterpart for veterans, the Veterans Administration's loan guarantee program. Both granted their benefits chiefly to the "modal" family recently embarked upon married life, with children already born or on the way, and willing to commit itself to the responsibilities of home ownership with a mortgage. For such families, down-payment requirements were minimal, repayment periods lengthy, and credit restrictions lenient. A certain minimum of present earnings and good prospects for future income were paramount, as well as some evidence of faithful repayment of past obligations. Households which did not fit these criteria—smaller families, older couples, single persons, people with low or precarious earnings, families who sought dwellings for rent rather than for sale, even families dependent upon the wife's employment for an adequate income—all were required to satisfy their needs chiefly through the older housing left vacant by people moving to new homes in the suburbs.

Prominent among those left behind, of course, were Negroes. The federal programs permitted them to "inherit" the cities, along with an assortment of whites who did not meet the conditions for access to the new suburbs: the old, the poor, the physically and mentally handicapped, the single and divorced, together with some persons of wealth and influence who preferred the convenience of living in the central city. The significance of the housing programs for residential patterns, however, lay also in their tendency to pull young and upwardly mobile white families away from the cities and out toward the suburbs.

It may be that a large number of these families, given free choice, would have preferred to remain within the cities, close to work and to older relatives. But the FHA and VA programs generally did not provide nearly so liberal terms on the mortgages of older homes in the cities. Down payments were usually larger; repayment periods shorter; monthly payments higher. For most young

families, therefore, the suburbs were the only practical areas in which to solve their housing needs. In this way, the FHA and VA programs, essentially independent of any direct racial bias in their decisions on applications, enhanced the tendency toward white dominance in the suburbs.

The second of the federal government's major housing programs is subsidized low-income public housing, administered by the Public Housing Administration through local housing authorities. Its criteria for admission are based upon *maximum* rather than minimum income levels. Under these conditions relatively small numbers of whites can qualify because their earnings exceed the required standard. In many areas, even where conscious efforts are made to attract an interracial clientele, the great majority of residents are Negro. In further contrast to the FHA and VA programs, most public housing projects have been constructed in the central cities rather than in the suburbs—since one of their objectives is to reduce the incidence of blighted housing.

The differences between the two programs thus reinforce each other in their effects upon patterns of residence. While the FHA and VA have helped promote white dominance in the suburbs, public housing has helped enhance Negro dominance in the cities.

The third of the major federal housing programs is urban renewal. Established by the Housing Act of 1949, its chief goal is to combat physical decay in the central cities. In a sense, urban renewal has worked against FHA and VA programs, since, among other things, it attempts to draw back to the cities the more prosperous of the families who have left it. Until recently, the renewal program has usually cleared off blighted sections and replaced them with housing units priced in the middle- to upper-income brackets. Most often, as might be expected, the occupants of the site before renewal have been low-income members of a racial minority. They have been displaced by housing which, for economic reasons alone, was available mainly to whites and to very few Negroes. Some civil rights groups therefore have dubbed urban renewal "Negro removal."[9]

Renewal agencies are required by law to relocate displaced families into "decent, safe and sanitary" housing. Relocation procedures have recently received a great deal of criticism throughout the nation. Whether or not all of it is valid, it is an undeniable fact that most relocatees move only a short distance from their former homes. One study found, for example, that two-thirds of them relo-

cated within a radius of twelve city blocks. As a result, displaced low-income minorities ring the renewal site.

Sometimes this movement appears to set off a chain reaction. Whites in the neighborhoods to which the displacees move take up residence elsewhere—as do some of the more secure Negroes. The ultimate effect too often is to touch off spreading waves of racial change, which in the end only produce a broader extension of segregated living patterns. Thus, if the FHA, VA, and public housing programs have helped produce metropolitan areas which increasingly resemble black bullseyes with white outer rings, urban renewal has too often created small white or largely white areas in the center of the bullseyes—simultaneously causing the black ghettos to expand outward even further.

Combined with rapid population growth in the metropolitan areas, the interacting effects of federal policies and practices in the postwar era did much to produce the present segregated patterns. But they were not the only factors. Clear discrimination by private individuals and groups—including the mortgage, real-estate, and home-building industries—has also played its part. The activities of the "blockbuster" provide a good focus for examining the way this works.

The *modus operandi* of the blockbuster is to turn over whole blocks of homes from white to Negro occupancy—the quicker the better for his own profits, if not for neighborhood stability. Once one Negro family has entered a block, the speculator preys on the racial fears and prejudices of the whites in order to purchase their homes at prices as low as possible—often considerably below fair market value. He then plays upon the pent-up housing needs of Negroes and resells the same houses at prices often well *above* their value in a free market situation. Often he makes a profit of several thousand dollars within a period of a few days. Studies have indicated that skillful blockbusters frequently double their investments in a brief interval. They can do this only because tight residential restrictions have "dammed up" the Negro need for housing to such a point that its sudden release can change the racial composition of a neighborhood within a matter of weeks or months. Apart from the damage done to both sellers and buyers and to the structure of the neighborhoods themselves, blockbusters have a far wider negative impact. By funneling Negro housing demand into limited sections of the city (usually around the edges of the Negro slums, since these neighborhoods are easier to throw into panic), the

blockbusters relieve much of the pressure which might otherwise have encouraged the dispersion of Negroes throughout the metropolitan areas.[10]

Technically speaking, blockbusters represent an unscrupulous minority of the real estate industry—"outlaws" in a moral if not a legal sense. However, their activities would not prove profitable if racial restrictions on place of residence were not accepted and enforced by the large majority of builders, brokers, and lenders, backed by the supporting opinion of large segments of the white public.

By restraining the Negro market and permitting its housing needs to be satisfied only on a waiting-list basis, "reputable" members of the banking and housing industries have helped perpetuate the conditions under which their less-scrupulous colleagues can flourish. For reasons they consider entirely justifiable, they guard assiduously against the entry of Negroes into white areas. In recent testimony before the Commissioners of the District of Columbia, the President of the Mortgage Bankers Association of Metropolitan Washington stated bluntly that "applications from minority groups are not generally considered in areas that are not recognized as being racially mixed." A study by the Chicago Commission on Human Relations found that such a policy was pursued by almost all lending sources in that city. Voluminous evidence from both social research surveys and testimony before legislative and executive bodies indicates that the same is true of most real-estate boards in cities throughout the country.

Supporting this activity is the subjective equivalent of the ostensibly objective economic argument that underlay federal housing policy for years: the belief in neighborhood homogeneity—that is, neighborhood exclusiveness. The general attitude of much of the public (or the most vocal) has been that neighborhoods were better off when the people within them all belonged to the same broad socioeconomic groups and had the same ethnic or racial origins. In practice, of course, this commitment to neighborhood homogeneity has tended to exclude individuals who fell below a certain status level, not those who were above it. The latter, however, usually have "excluded" themselves in neighborhoods restricted to occupants of their own status.

After 1948, when the Supreme Court ruled that racial and religious covenants were unenforceable in the courts, minority groups began to find it somewhat less difficult to obtain access to neighborhoods on the basis of financial status and preference. Still, neigh-

borhood exclusiveness remained a commonly accepted value, widely enforced by the real-estate, home-building, and lending industries. It served as the final factor in the constellation which created the nation's new patterns of residential segregation.

The Shape of the Future

The future shape of metropolitan areas, in racial terms, is outlined clearly in population statistics. The growth of segregated patterns has attained a momentum that now tends to be self-sustaining. Most of the young white families who will provide the future increase in white population have moved outside the city limits. In Washington, D. C., for example, half of the remaining white population (children included) are over the age of forty. Even among the young adults, a disproportionate number are single.[11]

On the other hand, the central cities continue to be the place of residence of Negroes of all ages, including the young couples and teenagers approaching maturity who provide the potential for future population growth. Left to themselves, these population patterns can have no other effect than to swell the ghettos and further exacerbate the color dichotomy between cities and suburbs.

What steps would be necessary to halt or reverse these trends? The magnitude of the effort required is suggested by statistics computed by George Schermer for the Philadelphia metropolitan area. Schermer has estimated that merely to prevent the current areas of Negro concentration from expanding further would require an annual outflux of 6,000 Negro households. To *reverse* the trend and to disperse the Negro population evenly throughout the metropolis by the year 2000 would require the entry of 9,700 Negro households *annually* into currently white districts and the counter-movement of 3,700 white families into areas now Negro. No comparable shift of populations is presently occurring in Philadelphia or in any other metropolis. And, each year that the ghettos continue to expand, these figures grow progressively larger.[12]

The Costs of Segregation

Today's wide-scale patterns of segregation, and the prospect of their further expansion, have several extremely important consequences for the nation as a whole. One of the most dramatic of the current ramifications is the fact that the problems long associ-

ated with the Negro ghetto because of generations of discrimination —educational deficiencies, high rates of illness and social disorders, low employment rates, and predominantly low incomes even among those who are employed—all press with increasing force upon the cities as the ghettos continue to grow. At the same time, the financial and leadership resources of the cities have been severely depleted by the middle-class white movement to the suburbs. As a separate political entity, the city has, with growing force, been deprived by the expanding rings of suburbia of the resources it needs to set its house in order.

The newly emergent residential patterns have thus transformed segregation from a parochial concern largely confined to the South (though posing a moral dilemma for the entire nation) into the hardest kind of practical economic problem affecting all the urban centers of America.[18]

But the problem no longer stops at the city line. Today, segregation increasingly threatens the rational planning and development of entire metropolitan areas—a consequence of profound significance in light of continued population growth and the scarcity of urban land, which make it essential that future generations be housed in a less haphazard fashion.

In recent years choice land on the periphery of the larger cities has been devoured at a ferocious rate. In metropolitan Philadelphia, for example, while the population of the "urbanized" or heavily built up area grew by 24 per cent during the 1950's, its geographic spread doubled. This reckless consumption of land cannot continue much longer. Municipalities are already grappling in various ways with the challenge of making more efficient use of the land which is still within feasible commuting distance. The aim of their plans is to keep the metropolitan areas fit places in which to live, with a satisfactory balance of the various elements that together constitute an adequate human environment: homes, commercial and cultural centers, adequate transit facilities, industries, parks, and other necessities and amenities.

In metropolitan Washington, regional planning agencies recently devised a "Plan for the Year 2000." This plan is essentially a general set of principles for meeting the needs of a population that is expected to grow to more than twice its present size before the end of the century. The plan suggests that future growth be channeled along six radial "corridors" extending outward in star fashion from the central city. Highways and transit lines would run along-

side the corridors; centers of commerce and various service areas would be located at appropriate intervals. To preserve as much as possible of the green countryside, parks and open recreation areas would be placed between the corridors.

The plan, however, fails to take into account one vital consideration: the effect of race. If the movement of the city's population continues in its present directions, three of the planned corridors will be heavily Negro. They will have their central origins in neighborhoods which currently are Negro and which already are expanding outward in the directions proposed by the plan. The other three corridors will be almost exclusively white, since they originate in the only white residential areas that remain within the city. Thus segregation will be extended for an indefinite period into the new suburbs. If, on the other hand, Negro expansion is cut off along the three corridors which are presently "open," the future population growth will be forced back into the city, thereby intensifying dangerous pressures which already exist.[14]

Still another instance of the way racial segregation thwarts planning can be found in the emerging new towns which, in some parts of the country, at least, may soon begin to offer an alternative to the previous norm of suburban sprawl. These new communities—of which Reston, Virginia, and Columbia, Maryland, both already underway, are two important examples—will be planned and built from the outset as complete urban complexes, with a full panoply of shopping, employment, and recreational facilities. The most comprehensive of the new towns will also contain a wide selection of housing, ranging from bachelor apartments to large single houses, so that the residents will be able to satisfy their changing needs without moving from the community. Over-all population densities in these new communities will be considerably higher than in the dormitory suburbs of the recent past. Yet, through imaginative planning, they can offer their residents an even greater sense of spaciousness and privacy.

Already popular in Europe and Great Britain, the new town concept offers important advantages over the formlessness that characterizes America's postwar suburban development—advantages that accrue not merely to the residents of the towns but to the entire nation. The new towns offer a way of comfortably accommodating population growth while conserving irreplaceable green space. The proliferation of multi-million dollar superhighways can be slowed down. Pollution of the air by exhaust fumes will be re-

duced. Speedy, economical mass transit systems, now virtually unfeasible in many areas because of the low density and wide geographic spread of suburban growth, will become practical once more. There will even be substantial savings in taxes for municipal services, as well as in utility and commuting costs.

But the new towns, despite the hopeful prospect they represent, also confront the ever-present specter of race. To be successful in realizing their diversified goals, the towns will require a large number of service workers—including manual laborers, domestics, custodians, and sales people, to mention only a few categories. Today, the only significant reservoir of labor available for many of these occupations is the Negro population. Furthermore, civil rights laws now require equal access by all citizens to employment opportunities. Yet, in most instances, the new towns will be located too far from the central cities for easy and economical commuting. Thus, in all likelihood, the workers will have to be housed in the towns themselves.

But on what basis? Will the new towns contain, from the outset, pre-planned ghettos? If not, how is integration to be accomplished, given the differential income levels of the people involved and the many problems connected with providing low-cost housing under private auspices? Even if this last obstacle is overcome—as might be possible if Congress implements new and imaginative forms of governmental aid and subsidy—will white Americans long conditioned with the encouragement of their own government to rigid spatial separation, not only of races but of economic groups, accept any other arrangement?

If, on the other hand, the new towns do not offer accommodations to families of low income, what will happen as they draw away more and more of the cities' remaining affluent residents, while providing no comparable outlet for their growing low-income populations? Will vast new towns then be planned especially for the low income populations, thus extending patterns of racial segregation upon a scale even now unknown? Or will the cities merely be expected to absorb the population increase indefinitely?

Within some cities, the low income housing needs are already reaching crisis proportions. In Washington, D. C., for example, public attention has recently been focused on the problem through widespread civic protests. With virtually no vacant land remaining, and with a population which has grown since 1960 both in total numbers and in the proportion of low-income Negroes, Washington

now faces a perplexing dilemma indeed. Virtually every improvement of any magnitude in its physical structure, whether publicly or privately sponsored, further reduces an already inadequate low income housing supply.

Development of expressways to relieve traffic congestion has been threatened as a result. Even code enforcement aimed at improving housing conditions is endangered because it often results in evicting poor families with no place else to live. Yet private construction, stimulated by Washington's booming economy and unhampered by considerations that often affect public action, is proceeding apace. Almost all centrally located homes which are privately renewed for occupancy by middle-class families, and many of the sumptuous new apartment houses and office buildings as well, gain their valuable land by removing additional units from the low income housing supply. Some Washington observers are wondering how much longer this process can continue without triggering racial outbreaks similar to those which have already disfigured other major cities.

The complex issues which surround land development, both present and future, constitute only one of the concerns made increasingly problematical by the city-suburban racial split. Paradoxically, it presents obstacles also to current major attempts to aid minority groups in escaping from poverty and deprivation.

A good case in point is the multiple efforts to upgrade Northern public schools in a state of *de facto* segregation. For the most part, these schools are desegregated in principle, but because of surrounding residential patterns have become segregated in practice. A considerable amount of this segregation, it should be realized, occurred during the fifties as a direct result of population shifts. At the time of the Supreme Court decision barring school segregation, Washington, D. C., which is located among the border states, had a completely segregated educational system. Once the decision was announced, the city immediately desegregated. Yet only a decade later, because of intervening population shifts, the school system once again is almost entirely segregated. "Resegregation" is the term some concerned local citizens have coined for this disturbing phenomenon.

De facto segregation tends to create poor, inadequately serviced schools. The concentration of culturally disadvantaged Negro children makes it difficult to provide the intensive programs they need to reach an equal footing with their white contemporaries. In racially

mixed schools, their deficiencies are leavened through contact with children more fortunate in background and home environment. One attempted solution has been to bus Negro children to better schools which are underutilized and for the most part are predominantly white. But this approach has met with strenuous resistance from many of the parents (including some Negroes) whose children attend the better schools. Some officials fear that continued busing in the face of such protests would cause even more middle-class whites to leave the cities and thus make the situation even worse in the long run.[15]

The whole problem is exacerbated by the fact that most heavily Negro schools are located in the older and more depressed neighborhoods of the city. Both the schools and their surroundings are often in physical and social decay. Thus, in addition to everything else, it becomes difficult to attract or keep good teachers.

But the nation quite rightly, although belatedly, has committed itself to providing equal educational opportunities for all its citizens. In the face of *de facto* segregation, it is now trying to meet that commitment by a huge complex of experimental programs costing millions of dollars. If the programs are successful, their extension to all those who need them will ultimately mean the spending of many more billions. But aside from the question of money, the nation currently confronts the much more difficult question of whether the programs can in fact work, given the complex of environmental obstacles which exist.

Most of the dilemmas and problems posed by residential segregation in the United States are brought into focus by the current war against poverty. Can poverty among Negroes ever be eliminated while rigid segregation increases within the metropolitan centers? On the other hand, can the metropolitan areas ever be desegregated as long as the majority of Negroes remain poor? As segregation continues to grow and Negroes reach numerical predominance in more and more urban centers, will not the cities which house the majority of the nation's industrial and commercial life find themselves less and less able to cope with their problems, financially and in every other way? What then will be the answer for the metropolitan complexes where two-thirds of America's population currently reside and where as much as 85 per cent of the nation may live by the year 2000?

Aside from these large and basic questions of public policy and social change, residential segregation causes havoc on a more per-

sonal and individual level. And the personal damage is not to Negroes alone. Many of the neighborhoods newly entered by Negroes since World War II have been occupied by middle-aged and retired white families who often look upon their current homes as being their last—and whose emotional attachment to both house and neighborhood is based upon ties of familiarity and friendship built up over many years. These occupants feel deeply threatened by the entrance of a Negro family. The result often is mental stress, misery, and loneliness, as well as a sense of overwhelming personal loss at being "forced" to leave a home and neighborhood one had grown to love.[16]

The effects of precipitate change are particularly sad in ethnic neighborhoods where much of the community's life has centered around a house of worship and where neighbors often include kinfolk as well as friends. In such cases, the change is harmful not only to individual families but to institutions and social organizations that can rarely survive transfer to another location. Constant change is normal, of course, and neighborhood institutions should adapt constructively to it and help their members to adjust. Nevertheless, many institutions are unprepared, and the rapidity of racial change often gives them little opportunity to catch up with their responsibilities.

In all these ways, then, residential segregation is or has become central to major domestic problems of the nation. There is no way to determine the ultimate sum of its costs. It ranges into so many areas that it may accurately be designated the key question of our national life in the 1960's.

The Upsurge of Civic Concern

Over the past decade and a half, as the situation has worsened, the significance of residential segregation has steadily been pushing itself into the forefront of the national consciousness. As public comprehension has grown, one response has been a groundswell of concern and action on both public and private levels. This development cannot be overvalued. It is a change of almost revolutionary proportions, a change that has been accomplished not through violence or political disorder but through the constitutional mechanisms of the government and through the exercise of individual freedoms that form the basis of American society. Yet, this counteraction, despite its importance, is in itself presently insufficient for the task

at hand. The best way to indicate both the limitations of the current activity and the general direction in which the country must now move is to outline the various ways in which mounting public concern has expressed itself.

Between 1950 and today, the federal government has completely reversed its racial policy, moving from official sanction of segregation to a Presidential order that prohibits discrimination in any housing receiving federal assistance. The first official impetus for this change came in 1948, when the Supreme Court ruled that restrictive racial covenants were legally unenforceable. At first the Federal Housing Administration declared that the decision was inapplicable to its operation. Finally, late in 1949, it removed the model covenant and all references to neighborhood homogeneity from its manual and declared that after February 1950 it no longer would insure mortgages having restrictive covenants. The Veterans Administration and the Urban Renewal Administration both issued similar statements.

Further changes ensued. By 1960, they included the following: both the FHA and VA had ruled that the insured property they acquired (usually under foreclosure proceedings) would be made available to all buyers or renters, regardless of race, creed, or color; the administrative head of the FHA had instructed local offices to take "active steps to encourage the development of demonstrations in open occupancy projects in suitably located key areas"; both the FHA and VA had signed a series of formal agreements of cooperation with state and local agencies responsible for enforcing laws and ordinances against housing discrimination; the government had dropped a system of racial quotas in housing built for persons displaced by urban renewal; and it also had banned discrimination in a special loan program to assist the elderly in their housing needs.

These regulations and directives clearly represent a large stride forward from the directly discriminatory policies pursued before 1950. Yet their practical effect on the rigid patterns of segregation that had developed over the years was very small. In 1962, federal reports revealed that nearly 80 per cent of all public housing projects receiving a federal subsidy were occupied by only one race. Segregated projects were located as far North as Scranton, Pennsylvania, and Plattsburgh, New York—and, as might be expected, in practically every locality in the South. The vast majority of new suburban housing backed by FHA and VA mortgage guaran-

tees was occupied exclusively by white families. A scattering of developments built on urban renewal sites were made available to both Negroes and whites; but they were limited mainly to the largest cities of the North and West and generally priced at or close to luxury levels. Where integration existed, it was largely the result of state and local laws rather than national directives. Only seldom, however, were these laws adequately enforced.[17]

Nonetheless, by 1962, partly because of the ineffectiveness of previous changes, it had become clear that the broad problems of discrimination and segregation were too interwoven to be solved with piecemeal changes in federal policy. The first step toward a more comprehensive approach came on November 20, 1962, when the late President Kennedy issued an Executive Order barring discrimination in all housing receiving federal aid after that date. At the end of April 1964, it was estimated that 932,000 units of housing had come under the directives of the Order. In June 1964, it was estimated that between 12 and 20 per cent of all new residential construction was covered.

But the segregation that had developed in previous years still remained. Charles Abrams summed up both the limitations and the value of the Executive Order shortly after it was issued in the following way:

> The Executive Order will . . . touch only a small fraction of the housing market. If any real gains are to be made, its coverage must be widened or more individual state laws laboriously sought. The President's Order is no more than a small first federal step toward breaking the bottleneck in housing discrimination.
>
> Nevertheless, its importance cannot be discounted. First steps in civil rights legislation have often led to second steps when the will to move ahead has been present.[18]

The federal government has also made special, though limited, efforts to mitigate the unintended racial effects of its housing programs. Housing legislation gave the FHA, in cooperation with the Federal National Mortgage Association, the right to issue insured loans from government funds at below-market interest rates for housing to be occupied by families with incomes too low to acquire new homes in the private market. This indirect form of subsidy was intended in part to reach a larger number of Negro families. Urban renewal programs have begun to pay more attention to relocation procedures and to stress rehabilitation of existing dwellings rather

than total clearance. In some cities, Community Renewal Programs aided with federal funds are attempting to develop comprehensive plans for housing all groups in the population. In the public housing program, where Negroes predominate, federal action has paradoxically been least decisive. Still, many local authorities have tried to promote racial balance in their projects, and some have been experimenting with various types of nonproject housing scattered throughout the community.

But the fundamental orientations of the federal programs remain today—as do the deeply entrenched consequences of their operation throughout the peak years of the post-World War II housing boom. It will take more than piecemeal efforts to shatter such a solid foundation for the continued growth of segregated living patterns.

While the federal government was moving toward its policy of nondiscrimination in housing, many states and municipalities were moving in the same direction—and, in recent years, at a more rapid pace. Prior to 1954, only a few of the states in the North and Midwest had legislation which barred discrimination in any segment of their housing supply. The laws usually covered only low-rent public housing and, occasionally, units receiving such special forms of assistance as tax exemptions or write-downs on land costs.

As of mid-1965, however, sixteen states and the District of Columbia had barred discrimination in a substantial portion of their private housing supply. At the 1960 census these states together contained about eighty million people, or 44 per cent of the total population. Thus nearly half the citizens of the United States are now living in communities whose public policy is clearly opposed to deliberate segregation on the basis of race—even in housing built under private auspices. President Kennedy's Executive Order of 1962 therefore was basically an extension on the federal level of a principle already gaining widespread acceptance in states and localities across the nation.

However, mere nondiscrimination cannot by itself overcome the problem of segregation. It will take vigorous positive efforts on the part of government and private citizens to halt, let alone reverse, trends now so firmly entrenched.

Contributors to Change

Changes in public policy can usually be attributed to the determined efforts of a small minority of citizens who recognize a need

and work tirelessly to bring it to public attention. In no case has this been more true than with residential segregation. Led by the National Committee Against Discrimination in Housing—a small and meagerly financed organization which grew out of the first successful campaigns for housing laws in New York—religious, civic and labor groups in many parts of the country have spearheaded similar campaigns in their own states and cities. The resulting laws have provided a foundation upon which other types of private effort could build.

A second important variety of private effort toward housing desegregation is the intentional development of new housing on an open-occupancy basis. Beginning in 1937 with a small Quaker-sponsored project in southwestern Pennsylvania, the spontaneous development of nondiscriminatory housing by private groups got underway in earnest following World War II. Despite concerted opposition by the federal government, many local governments, and most segments of the real estate industry, a 1956 survey found that some fifty new interracial communities had been produced by private efforts up to that time. Some of them had been inspired by civic and social service organizations to foster racial equality, but a number had been constructed by businessmen for profit. Today, such developments are estimated to number in the high hundreds or even the thousands.[19]

In a third approach, "grass-roots" organizations in many cities across the country have sought to stabilize the occupancy of their own neighborhoods following the entry of Negroes. In numerous instances they have accomplished what many once thought impossible —quelling panic, avoiding possible violence, maintaining sound neighborhood conditions, even bringing new white residents into areas where formerly the prognosis had been for complete transition to all-Negro occupancy.[20]

Finally, in the suburbs of a number of cities, concerned white residents have banded together to help open their own neighborhoods to Negro families able to pay the price. The first of these "fair housing committees," established in Syracuse, New York, in the mid-1950's, was sponsored by the local Quaker Meeting. Religious influence of various denominations remains strong in many of the later organizations, now estimated to number more than one thousand.[21]

These private efforts represent one of the most encouraging examples of the inherent strength of American democracy and its

capacity for change. They have helped shatter many racial myths, have opened new housing opportunities for Negroes in areas not previously open to them, and have done much through practical demonstration to alter the attitudes of the white majority toward the prospect of Negro neighbors.

But in the face of population forces, they can have little effect in destroying racial segregation. The point was passed some years ago where either legal bars against discrimination or the best-intentioned of meagerly financed "grass roots" endeavors could accomplish the task. If Americans wish not only to create truly equal opportunity for all, but also to solve the many domestic problems which stem from inequality and the artificial separation of the races, they must now be prepared to move beyond mere nondiscrimination and good will—in a sense, beyond equality—into an area of positive and aggressive efforts to undo the damage already done. It will require a massive national effort, calling upon the full resources of both the public and private sectors.

The Task and the Methods

That the country possesses the fundamental resources it needs to solve the problem is fortunately clear. What is required is less the creation of new mechanisms than the effective harnessing and, where necessary, the reorientation, of those which already exist. Otherwise it will be impossible to meet the goal of rendering segregated housing patterns ineffective as an obstacle to the objectives of the "Great Society."

This aim, it must be stressed, need not be sought through methods which run counter to the basic tenets of American democracy. For example, it need not be attempted through forced redistribution of population. Force is not only intolerable, but unnecessary. The normal mobility of the American people is so great (about half of all households moved during the latter half of the 1950s alone) that redistribution can be achieved through the operation of free choice—if sufficient resources are applied to make socially desirable patterns of residence as attractive to the public as socially undesirable ones have been in the past.

Nor is it necessary to attempt a rigidly planned dispersal of Negro households. The aim, rather, should be to achieve complete freedom of choice in place of residence without respect to racial barriers. Within this framework of unconstrained choice, some sub-

stantial concentrations of Negro families would doubtless persist, just as Jews have remained in certain neighborhoods even after obstacles to their residing elsewhere have largely been eliminated. But the present monolithic character of the Negro ghettos, their inexorable growth, and the social evils they encourage would be broken.

The following are some specific measures which would help achieve the goal. The list is not all-inclusive; doubtless many readers will think of others which would be of value:

A central federal agency possessing the competence to plan comprehensively for all phases of urban development and the authority to translate plans into effective action. This agency must have the power to draw together federal operations in such diverse areas as housing, urban renewal, highways, transportation, and community facilities and to guide them toward a set of common objectives. The newly created Department of Housing and Urban Development can be such an instrument—if it can overcome the handicap of its origin in the Housing and Home Finance Agency, a loosely knit combination of essentially independent agencies, and achieve better coordination of individually powerful organizations than has the similarly amalgamated Department of Health, Education and Welfare. This will not be easy.

A total strategy for desegregation. The segregation problem is too complex to be solved without a total approach which recognized all the manifold forces which brought it to its present magnitude and threaten to enlarge it further. This approach must take maximum strategic advantage of all available resources and knowledge. It must be adaptable to varying local conditions and flexible enough to permit changes as "feedback" from early applications dictates. But it must be directed always to a clear and unwavering set of goals.

Broadened federal incentives for effective action by local governments and private entrepreneurs. Incentive programs have proved one of the most acceptable means of applying governmental leverage in a democratic system, for they do not involve compulsion and do not infringe upon freedom of choice. In housing, for example, incentives have promoted urban renewal (through grants to local authorities to clear slum land for redevelopment) and the construction of specific types of housing (through liberal mortgage insurance). Incentives must now be used to encourage comprehensive planning and action toward social goals. For example, suitable

incentives can encourage private builders to construct balanced communities serving all population groups, can attract and assist low-income minority families to move to such communities, can stimulate existing neighborhoods to self-renewal and racial stabilization, can encourage local governments to attack segregation in the comprehensive manner it requires by cooperation throughout the metropolitan areas.

Imaginative new forms of subsidy for low-income families. Traditionally, housing subsidies have been available almost exclusively for units built by local nonprofit authorities—chiefly in the form of multi-unit public "projects," which stood apart from their surroundings and amassed the social ills associated with poverty in much the same fashion as did older and less solidly constructed ghettos. More recently, various localties have experimented with methods for widening the range of choice and location in subsidized housing. The Housing Act of 1965 contains provisions which can make subsidies a much more valuable tool in combatting segregation. But their operation toward this end cannot be left to chance; it will require vigorous and imaginative guidance.

Comprehensive measures to increase minority incomes. Any measure which increases the purchasing power of racial minorities will bring a corresponding reduction in the critically important economic barriers to desegregation. Minimum wage floors must be raised; present ones are actually below the level defined by the federal government as "poverty." Federal resources must be directed toward expanding the number of jobs available, particularly for those of limited education. The most important need of the minority poor is for decent jobs at decent pay. Economic measures can and should be tied to housing. For example, low-income minority persons should be trained for the specific kinds of jobs which will be made available in the new, comprehensively planned communities on the outskirts of metropolitan areas. Housing should be planned for them close to these new job opportunities. Similarly, relocation from urban renewal areas should be coupled with a range of services, including training and assistance in finding employment, to help assure that displaced families improve not only their housing conditions but their economic situation as well.

Intensive efforts to improve the attractiveness of central cities. To date, urban renewal, in its efforts to draw middle- and upper-income families back to the urban cores, has focused mainly upon the physical aspects of decay. It is increasingly obvious that social

renewal is required also—that many of the economically more capable families, Negro as well as white and especially those with children, will not be persuaded to return to the central areas until they are assured of protection from the social pathology of the ghetto. City schools, for example, must be drastically improved; yet there is growing evidence that this will require not merely replacement of individual buildings and teaching staffs but also comprehensive restructuring of entire school systems. Crime and violence are among the greatest deterrents to affluent families who prefer to live in central areas, and the cities will be at a disadvantage until they prove that they can control both the chronically lawless and those driven to crime by frustration and economic need.

Vigorous enforcement of anti-discrimination laws and affirmative measures to promote equal opportunity. As noted earlier, anti-discrimination laws in themselves are unable to solve a problem which stems from much broader causes. But, if vigorously enforced, they can prove a most important weapon in the arsenal of measures against segregation. Further, as many of the more effective law-enforcement agencies already recognize, it is not sufficient merely to remain passive and wait for a minority conditioned by generations of segregation to recognize and claim its newly guaranteed rights. Affirmative measures are necessary to promote awareness of the law both among those it protects and those who offend against it.

Expanded support for "grass-roots" citizen efforts. While the efforts of spontaneous, citizen-led groups have had impressive success in helping change attitudes, practices, and laws across the nation, these groups have been severely handicapped by their meager resources. A few have been fortunate enough to receive substantial support, usually from local foundations. Where funds have permitted hiring full-time staff, the increase in effectiveness has often been dramatic. Compared to the many millions spent annually by philanthropic organizations on problems of comparable or even lesser importance, the few thousands devoted to housing segregation have been infinitesimal. This is still another way in which available resources must be redirected if the problem is to be solved.

A national educational campaign. For the first time in American history, the majority of the white public appears aware that discrimination and segregation defeat the goals of democracy. But it is a long step forward from this recognition to a vigorous and affirmative effort equal to the need. This will require a type and degree of

comprehension and commitment, by majority and minority peoples alike, which are still far from achievement.

National consensus is most readily achieved through full information about the problem and stimulation of public debate on the means of solution. A full-scale campaign to arouse and inform the American people must begin immediately if public understanding and support are to reach the necessary levels before segregation grows so much larger that it appears insoluble to many. The turning point may well come with the 1970 Census. If some tangible progress has not been made—or at least a plan of action proposed—before its statistics appear, discouragement may rule.

The core of organized citizen support necessary to mount such a campaign already exists—in such national organizations as the American Friends Service Committee, the Anti-Defamation League of B'nai B'rith, and the National Committee Against Discrimination in Housing and in the hundreds of citizen fair housing groups across the country. But their efforts must be focused, coordinated, and, above all, adequately financed. And they must be brought into the context of related activities such as urban planning and the war on poverty.

The task of eliminating segregation rests ultimately with the American people as a whole—led, as in every major struggle in their history, by a small group of devoted citizens. If they do not succeed, the result will almost certainly be the continued spread of Negro ghettos; large-scale physical blight generated by population pressures and exploitation; economic loss to many citizens of both races; persistent social disorder; and spreading racial tensions which strike at the very foundations of a free and democratic society. The choice is not merely between segregation and desegregation, but between wholesale destruction of property and human values and the continued growth and security of American society itself.

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