

# Privileged Places: Race, Uneven Development and the Geography of Opportunity in Urban America

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**Summary.** David Rusk, former Mayor of Albuquerque, New Mexico, has observed that “bad neighborhoods defeat good programs”. This paper identifies the underlying causes of bad neighbourhoods along with their costs to local residents and residents throughout the region. It is a critical essay that traces recent patterns of uneven metropolitan development, the social forces generating these patterns, their many costs and potential remedies. It demonstrates how the interrelated processes of sprawl, concentration of poverty and racial segregation shape the opportunity structure facing diverse segments of the nation’s urban and metropolitan population. In so doing, it draws on recent scholarly literature from various disciplines, government data and documents, research institute reports and the mass media. Topics addressed include income and wealth disparities, employment opportunities, housing patterns, access to health care and exposure to crime. While recognising the role of individual choice and human capital, the paper focuses on public policy decisions and related private-sector activities in determining how place and race shape the opportunity structure of metropolitan areas. Finally, the paper explores various policy options to sever the linkages among place, race and privilege in the nation’s urban communities.

The housing market and discrimination sort people into different neighborhoods, which in turn shape residents’ lives—and deaths. Bluntly put, some neighbourhoods are likely to kill you (Logan, 2003, p. 33).

Real estate mantra tells us that three factors determine the market value of a home: location, location and location. The same could be said about the ‘factors’ that determine virtually any aspect of the good life and people’s access to it in metropolitan America. Place matters. Neighbourhood counts. Access to decent housing, safe neighbourhoods, good schools, useful contacts and other benefits is largely influenced by the community in which one is born, raised and currently resides.

Individual initiative, intelligence, experience and all the elements of human capital are obviously important. But understanding the opportunity structure in the US today requires complementing what we know about individual characteristics with what we are learning about place. Privilege cannot be understood outside the context of place.

A central feature of place that has confounded efforts to understand and, where appropriate, alter the opportunity structure of the nation’s urban communities is the role of race. Racial composition of neighbourhoods has long been at the centre of public policy and private practice in the creation and destruction of communities and in determining access to the elements of the good life, however defined.

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Place and race have long been, and continue to be, defining characteristics of the opportunity structure of metropolitan areas. Disentangling the impact of these two forces is difficult, if not impossible. But where one lives and one's racial background are both social constructs which, on their own and in interaction with each other, significantly shape the privileges (or lack thereof) that people enjoy.

The impacts of place and race are not inevitable. If place matters, policy counts as well. The uneven development of metropolitan America is a direct result largely of a range of policy decisions made by public officials and policy-related actions taken in the private and non-profit sectors. Policy decisions could be made to alter that pattern of development.

The linkages among place, race and privilege are shaped by three dominant social forces—sprawl, concentrated poverty and segregation—all of which play out in large part in response to public policy decisions and practices of powerful private institutional actors. This perspective emerges from what has been variously referred to as 'the new urban sociology', 'urban political economy' and other labels which place class, race and relations of domination and subordination at the center of analysis. In general, this requires understanding how individualistic characteristics and choices (such as human capital and household neighbourhood preferences) and voluntary exchanges that occur via competitive markets are both framed and complemented by structural constraints (such as exclusionary zoning and deindustrialisation) in determining the distribution of valued goods and services. Specifically, this involves examining how land use practices, urban policy, the dynamics of race and class, and other social forces determine who gets what and why (Feagin, 1998; Gottdiener and Feagin, 1988; Horan, 1978).

The following discussion traces recent patterns of uneven metropolitan development, the social forces generating these patterns, their many costs and potential remedies. We examine some of the contours of current

policy debates and suggest directions for altering the inequitable opportunity structure confronting many residents of urban America today. Specific policies that have already been shown to ameliorate the linkages among place, race and privilege are identified. Potentially promising ideas for future initiatives are also noted. An underlying assumption is that no outcome is pre-ordained. Severing these linkages is possible, but not inevitable.

### **Place, Race and Uneven Development**

Do the kids in the neighborhood play basketball or hockey? (Anonymous insurance agent, quoted in a personal communication from A. Luquetta, 20 September 2000).

Dominant features of metropolitan development in the post-World War II years are sprawl, concentrated poverty and segregation (if not hypersegregation). Clearly, these are not separate, mutually exclusive patterns and processes. Rather, they are three critical underpinnings of the uneven development of place and privilege.

Sprawl has crept into the vocabulary of metropolitan development in recent years, with different observers offering diverse perspectives on its causes and consequences (Galster *et al.*, 2001). Yet most would concur with Anthony Downs' observation that

Suburban sprawl has been the dominant form of metropolitan-area growth in the United States for the past 50 years (Downs, 1998, p. 8).

While there is no universal agreement on a definition of sprawl, there is at least a rough consensus that it is a pattern of development associated with outward expansion, low-density housing and commercial development, fragmentation of planning among multiple municipalities with large fiscal disparities among them, auto-dependent transport and segregated land use patterns (Downs, 1999; Katz and Bradley, 1999; Orfield, 1997, 2002; Squires, 2002).

A few numbers illustrate these spatial developments. Between 1950 and 1990, US metropolitan areas grew from 208 000 square miles housing 84 million people to 585 000 square miles housing 193 million. So population increased by 128 per cent, while the land on which residents lived expanded by 181 per cent. Population density declined from 407 to 330 persons per square mile. During these years, the number of jurisdictions within metropolitan areas grew from 193 to 9600 (Rusk, 1999, pp. 67, 68). And while recently some major cities have witnessed growth in their populations, between 1970 and 2000 the suburban share of the nation's metropolitan area population increased from 55.1 per cent to 62.2 per cent (US Department of Housing and Urban Development, 2000, p. 63). This trend accelerated during the 1990s when the suburban population grew by 17.7 per cent, compared with just 8.0 per cent for central cities (US Census Bureau, 2001).

But people are not moving randomly. In general, income levels have been consistently higher and poverty levels have been lower in the suburbs. In 1960, per capita income in cities was 105 per cent of suburban per capita income. By 1990, this had fallen to 84 per cent which is where it remained in 2000 (Cisneros, 1993, p. 25; Logan, 2002a, p. 4). Between 1970 and 1995, poverty increased in cities from below 13 per cent to 20 per cent, while rising just slightly in the suburbs from 7 to 9 per cent (US Department of Housing and Urban Development, 1997, p. 32). During the 1990s, disparities between cities and suburbs remained virtually unchanged (Logan, 2002a, p. 4) and concentrated poverty has grown during these years as well. Between 1970 and 1990, the number of census tracts in which at least 40 per cent of the population was poor increased from under 1500 to more than 3400 and the number of people living in those tracts grew from 4.1 million to more than 8 million.

But there were some positive developments during the 1990s. In that decade, the number of tracts where the poverty rate reached at least 40 per cent dropped to 2510 and

their residents dropped below 8 million (Jargowsky, 1996, p. 30; 2003, pp. 4, 20). A similar pattern was found using a 30 per cent threshold. And conditions in those tracts improved. The share of adults without a high school degree, the share of families headed by women and the share of households receiving public assistance declined, while the share of women who were working increased (Kingsley and Petit, 2003). But the 2000 census occurred at the peak of the economic boom of the 1990s. Most observers believe that circumstances have deteriorated since then, although it is unclear by how much. There were gains, to be sure. How permanent they are remains to be determined (Kingsley and Petit, 2003, p. 10). Despite the progress of the 1990s, the number of poverty tracts and the population of those neighbourhoods were higher in 2000 than in either 1970 or 1980. Concentrated poverty persists as a defining characteristic of urban America.

The non-randomness of sprawl is also reflected in the racial composition of city and suburban communities. Racial disparities between cities and suburbs and racial segregation in general persist as dominant features of metropolitan areas. Cities are disproportionately non-White with over 52 per cent of Blacks and 21 per cent of Whites residing in central-city neighbourhoods, while suburbs are disproportionately White where 57 per cent of Whites but just 36 per cent of Blacks reside (McKinnon, 2003, p. 2). Segregation, particularly between Blacks and Whites, persists at high levels and Hispanic-White segregation has increased in recent years (Iceland *et al.*, 2002a, 2002b; Lewis Mumford Center, 2001). While Blacks account for about 12 per cent of the nation's total population and Hispanics for about 13 per cent, the typical White resident of metropolitan areas resides in a neighbourhood that is 80 per cent White, 7 per cent Black, 8 per cent Hispanic and 4 per cent Asian. A typical Black person lives in a neighbourhood that is 33 per cent White, 51 per cent Black, 11 per cent Hispanic and 3 per cent Asian. And a typical Hispanic resident lives in a community that is 36 per cent White, 11 per cent

Black, 45 per cent Hispanic and 6 per cent Asian (Lewis Mumford Center, 2001, p. 3). Thus, while racial minorities tend to live in relatively diverse neighbourhoods, Whites remain highly isolated.

As in the case of concentrated poverty, there have been some favourable segregation trends in recent years. Nationwide, the Black–White index of dissimilarity has declined from 0.73 in 1980 to 0.64 in 2000 (Iceland *et al.*, 2002a, p. 60). (A score of 1.00 would indicate total segregation, where every neighbourhood was entirely Black or White and a score of 0 would indicate that each neighbourhood has the same percentage of Blacks and Whites as does the entire area.) Racial minorities increased their share of the suburban population from 19 per cent in 1990 to 27 per cent in 2000 (Frey, 2001, p. 1). In the nation's 10 largest metropolitan areas, the number of predominantly White neighbourhoods fell by 30 per cent and the number of mixed-race neighbourhoods grew in 9 of those 10 communities (Fasenfest *et al.* 2004). And between 1996 and 2001, the Black home-ownership rate increased by more than 4 percentage points (from 44.3 per cent to 48.4 per cent) compared with an increase of just over 2 percentage points for the nation generally (from 65.4 per cent to 67.8 per cent) (Joint Center for Housing Studies, 2002a, p. 31). But despite the changes, suburbs remain highly segregated and segregation between Blacks and Whites exists at very high levels. Where segregation has declined, it has generally been in relatively small sunbelt communities with small Black populations. In older north-eastern and midwestern industrial communities, traditional levels of segregation persist. Between 1980 and 2000, segregation declined by 6 points in metropolitan areas where 20 per cent or more of the population was Black compared with 12 points where they accounted for less than 10 per cent of all residents. And in cities like New York, Chicago, Detroit, Milwaukee and Newark, segregation scores were in the 80s in 2000 (Lewis Mumford Center, 2001; Logan *et al.*, 2004).

City–suburban barriers have broken down somewhat in recent years and levels of Black–White segregation have moderated slightly. However, racial segregation remains a prominent feature of the nation's metropolitan areas and, in conjunction with the concentration of poverty and growing economic inequality, results in growing isolation of poor minority households.

If segregation is declining, albeit slightly, for Blacks, it does not appear that this has translated into their being able to move into better neighbourhoods. The median census tract or neighbourhood income for the typical Black household in 1990 was \$27 808 compared with \$45 486 for Whites, a gap of \$17 679. By 2000, that gap had increased to \$18 112. More puzzling, when looking at households with incomes above \$60 000, similar patterns were observed. For example, in 1990, the typical Black household with an income above \$60 000 lived in a neighbourhood where the median income was \$31 585 compared with \$46 760 for the typical White household in this income bracket, a gap of \$15 175. By 2000, these figures changed to \$35 306 for Blacks and \$51 459 for Whites, making an even larger gap of \$16 152 (Logan, 2002b, Tables 2 and 3). The same pattern holds for Hispanics, not surprisingly, given that they have become even more segregated in recent years. Further confounding the intersection of place and race is the fact that in 2000 poor Blacks and Hispanics were far more likely than poor Whites to live in poor neighbourhoods. Whereas over 18 per cent of poor Blacks and almost 14 per cent of poor Hispanics lived in such areas, less than 6 per cent of poor Whites did (Jargowsky, 2003, p. 10).

These neighbourhood effects, of course, are felt by individuals and their families. For at least the past 25 years, for example, median Black and Hispanic family income has been approximately 60 per cent that of White median family income (US Bureau of the Census, 1999, Table B-4). And wealth disparities are far greater. While Blacks earn about 60 per cent of what Whites earn, their net wealth is approximately one-tenth that of

Whites. These substantial wealth disparities persist even between Whites and non-Whites who have equivalent educational backgrounds, comparable jobs and similar incomes (Conley, 1999; Oliver and Shapiro, 1995). A number of factors contribute to these disparities.

Inheritance is one major contributor. Whites are more than three times as likely as Blacks to inherit money and among those who do, Whites average \$76 000 compared with \$31 000 for Blacks. And these differentials do not take into account disparities in the amount of money children receive from their parents while they are still alive (Shapiro, 2004, pp. 67–71).

These wealth disparities also reflect, at least in part, the fact that middle-class Black families are more likely to have poor and working-class friends and relatives who look to them for financial support. Moreover, Black middle-class neighbourhoods are far more likely than White middle-class communities to be located in close proximity to poor neighbourhoods, which residents frequently pass through while commuting to work, going to the grocery store and engaging in most normal daily activities (Pattillo-McCoy, 1999). Proximity to problematic neighbourhoods also affects the value of homes and, therefore, further contributes to these economic disparities.

Home-ownership, in terms of the share of different groups that own their homes and the value of the homes they do own, is another significant contributor to racial wealth disparities. Whereas almost 70 per cent of White families own their homes, approximately half of Black families do so (Joint Center for Housing Studies, 2002a, p. 31). For Blacks, home equity accounts for two-thirds of their assets compared with two-fifths for Whites (Oliver and Shapiro, 1995, p. 106). Biases in the nation's housing and home finance markets have cost the current generation of Blacks about \$82 billion with the disparity in home equity averaging \$20 000 for those holding mortgages (Oliver and Shapiro, 1995, pp. 151, 171).

A large part of these gaps can be accounted for by racial discrimination and segregation in housing and financial service markets. A study of the 100 largest metropolitan areas found that Black home-owners received 18 per cent less value for their investments in their homes than White home-owners (Rusk, 2001). That is, for every dollar of income Blacks owned \$2.16 worth of housing compared with \$2.64 for Whites. For example, in Baltimore, Black home-owners had a mean household income of \$41 466 and owned homes with a mean value of \$69 600. So for every dollar of income, they owned \$1.68 worth of home. Whites had a mean income of \$55 429 and owned homes with a mean value of \$133 000. They owned \$2.40 worth of home for every dollar of income. In determining the causes of the variation in this 'black tax' across the 100 communities, several factors were examined including the size of the metropolitan area, economic inequality across neighbourhoods, minority population, rates of home-ownership among each group and two measures of racial segregation (dissimilarity and isolation indices). Rusk found that only the segregation measures were significant. The importance of place is also indicated by the success of efforts to relocate poor and minority households from low-income central-city neighbourhoods to middle-income suburban communities. Evaluations of the Gautreaux programme in Chicago and early returns from HUD's Moving to Opportunity (MTO) programme have found evidence that students who relocate are doing better in school, their health status has improved and their personal and families' lives have improved in a number of additional ways (Goering and Feins, 2003; Goering *et al.*, 2002; Rubinowitz and Rosenbaum, 2000).

Segregation remains a central feature of metropolitan areas and discrimination remains prevalent. In its 2000 nationwide housing discrimination study, the Urban Institute found that Black homebuyers encountered discrimination in 22 per cent of their searches for rental units and 17 per cent of their efforts to purchase homes.

For Hispanics, the figures were 26 per cent and 20 per cent. Although this represented a substantial drop from the Urban Institute's previous study in 1988, it reveals continuing high levels of racial discrimination in the housing market (Turner *et al.*, 2002, pp. iii–v). And these figures represent a very conservative estimate of the number of instances of discrimination that occur. The Urban Institute study focused on initial visits of homeseekers with managers of rental units and real estate agents. Follow-up visits and phone calls were not included. So, for example, the study did not capture what occurred when homeseekers followed up initial visits with subsequent requests for assistance or to make offers on a home. The study also did not examine discrimination in mortgage lending, property insurance, appraisals and other aspects of the home rental and buying process. As the National Fair Housing Alliance noted, if a typical apartment search involves a visit to at least four or five units and racial minorities are encountering discrimination in one out of every four or five visits to a rental agent, it may be the case that Black and Hispanic renters encounter discrimination virtually every time they move (National Fair Housing Alliance, 2003a, p. 1).

At the same time, there is mounting evidence that many inner-ring suburbs are experiencing urban ills previously associated primarily with inner-city neighbourhoods (Orfield, 1997, 2002; Rusk, 1999). So the growing presence of racial minorities in the suburbs in recent years makes the 1990s, as the title of one Brookings Institution report states, "A Decade of Mixed Blessings" (Berube and Frey, 2002). Ethnic diversity may be growing in metropolitan areas, but neighbourhood integration lags behind (Lewis Mumford Center, 2001).

### *The Costs of Spatial and Racial Inequality*

These patterns are not just statistical or demographic curiosities. These spatial and racial inequalities are directly associated with access to virtually all products and services associated with the good life. Sprawl, concentrated

poverty and racial segregation tend to concentrate a host of problems and privileges in different neighbourhoods and among different racial groups (Frazier *et al.*, 2003; Massey, 2001; Massey and Denton, 1993; Sampson *et al.*, 2002). These 'concentration effects' shape opportunities and lifestyles throughout the life-cycle and across generations.

Health disparities may constitute the most concrete disadvantages associated with the spatial and racial divide in urban areas and they manifest themselves quite early in life. The Black infant mortality rate in 1995 was 14.3 per 1000 live births compared with 6.3 for Whites and Hispanics and 5.3 for Asians. More troubling is the fact that the ratio of Black to White infant mortality increased from 1.6 to 2.4 between 1950 and the 1990s (Kington and Nickens, 2001, pp. 264–265). Access to clean air and water, exposure to lead paint, stress, obesity, smoking habits, diet, social isolation, proximity to hospitals and other medical treatment facilities, and availability of health insurance all vary by neighbourhood and contribute to long-established disparities in health and wellness (Bullard, 1996; Dreier *et al.*, 2001 pp. 66–82; Kington and Nickens, 2001; Klinenberg, 2002). Recent research has documented that the environment can affect the fundamental development of the brain which leads to variations in the growth of a range of intellectual, emotional and social abilities. An on-going controversial debate is the role of IQ, widely assumed to be inherited, in determining individual achievement (Herrnstein and Murray, 1994). But as the National Academy of Sciences reported in its book *From Neurons to Neighbourhoods*, the causal arrow points in both directions (Shonkoff and Phillips, 2000). Intelligence no doubt influences achievement, but environment clearly influences development of the basic tool that drives intelligence, the human brain. To illustrate the impact of place, in the Washington DC area, the affluent and predominantly White suburb of Bethesda, Maryland, has one pediatrician for every 400 children, while the poor and predominantly Black neighbourhoods in the District's south-east

side have one pediatrician for every 3700 children. And while the hospital admission rate for asthma in the state of New York is 1.8 per 1000, it is three times higher in the Mott Haven area of the South Bronx (Dreier *et al.*, 2001, pp. 68, 70).

Education has long been regarded as the principal vehicle for ameliorating such problems. If education is to be “the great equalizer of the conditions of men—the balance wheel of the social machinery” as the Massachusetts educator Horace Mann anticipated over 150 years ago, that day has yet to arrive (Bowles and Gintis, 1976, p. 23). Reliance on property taxes to fund public education nurtures on-going inequality in the nation’s schools that is explicitly tied to place. Although some communities have introduced equalisation formulas, wealthier communities still provide substantially greater financial support for public schools, with a lesser tax effort, than poorer ones. Given the demographics of metropolitan areas, spatial inequalities are readily translated into racial disparities (Anyon, 1997). After two decades of progress in desegregating the nation’s schools, it appears that progress may have come to a halt in the 1990s or perhaps may have even been reversed. For example, in 2000, 40 per cent of Black students attended schools that were 90–100 per cent Black compared with 32 per cent of Black students who attended such schools in 1988 (Orfield and Eaton, 2003). The percentage of White students in the schools of the typical Black student declined from more than 36 to less than 31 during these years. And the share of Hispanic students attending schools that were 90–100 per cent minority grew from 23 per cent during the late 1960s to 37 per cent in 2000 (Frankenberg *et al.*, 2003, pp. 30, 33). John Logan (2004) has suggested that demographic changes rather than resegregation account for these patterns. That is, in public schools, Whites simply account for a smaller share of total enrollments, so students of all races are in schools that have higher minority enrollments. Yet, Logan concludes that public schools remain highly segregated and he observes that “Separate continues to

mean unequal” (Logan, 2004, p. 16). Continuing disparities result in fewer educational resources, less qualified teachers and higher teacher turnover and, ultimately, lower educational achievement in low-income and minority communities (Frankenberg *et al.*, 2003, p. 67).

If there is one single factor that is most critical for determining access to the good life, it might be employment. This is particularly true in the US where individuals and households are far more dependent on their jobs to secure basic goods and services than is the case with virtually all other industrialised nations that provide far more extensive social welfare states (such as national health insurance, child care, family leave) (Wilson, 1996, pp. 149–182). The importance of place and race have long been recognised by spatial mismatch theorists (Kain, 1968, 1992, 2004) who posit that lower-income residents of poorer communities generally reside in or near central cities while job growth has been greater in outlying suburban communities. Those most in need of employment, therefore, find it more difficult not only to learn about available jobs but more expensive to get to those jobs when they find one. This is particularly true for welfare recipients who, in recent years, have come under increasing pressure to secure employment (Allard and Danziger, 2002). Once again this dynamic is not racially neutral. As of 2000, no racial group was more physically isolated from jobs than Blacks, and those metropolitan areas with higher levels of Black–White housing segregation were those that exhibited higher levels of spatial mismatch between the residential location of Blacks and the location of jobs (Raphael and Stoll, 2002). Racial minorities tend to search for jobs in slower-growing areas while Whites tend to search in faster-growing communities. And the differences in the quality of these job searches is accounted for primarily by residential racial segregation, even after taking into consideration racial differences in social networks and search methods (Stoll and Raphael, 2000). Compounding these troubles are the ‘mental maps’ many employers draw

in which they attribute various job-related characteristics (such as skills, experience, attitudes) to residents of certain neighbourhoods. A job applicant's address often has an independent effect, beyond his or her actual human capital, that makes it more difficult, particularly for racial minorities from urban areas, to secure employment (Tilly *et al.*, 2001; Wilson, 1996). Moreover, recent research has found that it is easier for a White person with a felony conviction to get a job than a Black person with no felony convictions, even among applicants with otherwise comparable credentials or where Blacks had slightly better employment histories (Pager, 2003). Such divergent employment experiences, of course, contribute directly to the income and wealth disparities described earlier.

Another critical quality of life factor is crime and associated with that is the fear of crime. If most indices of serious crime have gone down in recent years, crime remains concentrated in central cities and selected inner-ring suburbs. For example in 2000, the estimated violent crime victimisation rate per 1000 population in urban areas was 35.1 compared with only 25.8 in suburban areas (US Department of Justice, 2001). And in 2002, for every 1000 people, 7 urban, 4 suburban and 3 rural residents were victims of an aggravated assault, with urban residents being robbed at about 4 times the rate of rural residents. Race enters the picture as well. Surveys of 12 cities in 1998 found that Black residents in urban areas experienced a higher rate of violent crime than urban Whites in a majority of the cities (US Department of Justice, 1999).

Tense police–community relations further exacerbate crime problems for racial minorities. Ironically, the communities most in need of police protection—disadvantaged Black communities—are also those in which many residents view the police with the most ambivalence. This stems, in part, from a recognition that colour counts as a mark of suspicion used as a predicate for action—stopping, questioning, patting down, arresting and so forth. Such practices cause residents who

might otherwise be of assistance to police to avoid them, decline to co-operate with police investigations, assume bad faith or dishonesty on the part of police officers and teach others that such reactions are necessary (Anderson, 1999; Kennedy, 1997; Kubrin and Weitzer, 2003). In an age where race is used for purposes of calculating suspiciousness (what some refer to as racial profiling), it is no surprise that residents of poor Black communities distrust the police. Research on police behaviour supports residents' perceptions. Unwarranted police stops, verbal and physical abuse, and racial bias towards residents of disadvantaged communities continue to strain minority residents' relations with the police.

Crime, of course, reflects and reinforces several quality of life factors including home-ownership rates, job opportunities, access to retail and commercial businesses, family life and many others. For example, Alba *et al.* (1994, p. 412) find that owning a home enables residents to live in safer communities. According to their study, home-owners reside in communities where violent crime rates are nearly 250 (per 100 000) units lower than in communities where comparable renters reside. In other words, the concentration of crime does not simply reflect the concentration of individuals prone to criminal activity, but various neighbourhood characteristics as well (Sampson *et al.*, 2000). Once again, racial segregation is a critical culprit. Segregation tends to concentrate poverty and a range of social problems long associated with older urban communities, including acts of crime (Massey, 1995; Peterson and Krivo, 1993).

Access to financial services, and the cost of those services, also varies by neighbourhood. In recent years, a two-tiered financial services market-place has emerged with conventional lenders (commercial banks, savings institutions) concentrated in outlying urban and suburban areas and so-called fringe bankers (cheque-cashers, payday lenders, pawn shops) in central-city neighbourhoods (Caskey, 1994, 2002; Sawyer and Temkin, 2004). In addition, sub-prime and predatory

lending have grown dramatically in older urban and minority communities increasing the cost of housing for area residents while conventional prime loans remain the norm in the balance of most metropolitan areas. A particularly severe family and community cost has been the dramatic increase in foreclosure rates that cost many poor and working families their life savings (Immergluck and Smith, 2004; Renuart, 2002; Squires, 2003). To illustrate, between 1975 and 1995, the number of banking offices in low- and moderate-income areas declined by 21 per cent while increasing by 29 per cent overall (Avery *et al.*, 1997). That withdrawal created opportunities for fringe institutions to become major players in those markets. Cheque-cashing businesses increased from 2151 to 5500 between 1986 and 1997 (Leonhardt, 1997, pp. 84–86). A case study of Milwaukee, Wisconsin, found that in 1996 there were 2 banks for each cheque-cashing business in the city's economically distressed neighbourhoods (as determined by the Milwaukee Comptroller) compared with 10 banks for each cheque-casher elsewhere. In predominantly African American neighbourhoods, there was 1 bank for each cheque-cashing business compared with 15 in predominantly White areas. For Hispanic neighbourhoods, there were 2 banks for each cheque-casher compared with 8 banks in non-Hispanic communities. Equally problematic, there was just over 1 bank per 10 000 households in African American areas compared with 6 in Hispanic neighbourhoods and almost 8 banks per 10 000 households in White areas (Squires and O'Connor, 1998, pp. 131–132). Access to mainstream financial services, however, is not simply a matter of location. Where conventional branch banks are located nearby, they still do not effectively market to low-income and minority households, thus creating a vacuum that fringe bankers fill (Sawyer and Temkin, 2004).

Areas served by fringe bankers pay for that 'service'. One study of banking customers in New York City found that a cheque-cashing customer with an annual income of \$17 000 would pay almost \$250 a year for services

that would cost just \$60 at a bank (Moskowitz, 1995). The Federal Reserve Bank of Kansas City reported that a family with a \$24 000 annual income would spend \$400 for services at a cheque-casher that would cost \$110 at a bank (Lunt, 1993, p. 52). Today, cheque-cashers process approximately \$60 billion in cheques annually. They charge 2 or 3 per cent of the cheque's value, generating fee income of more than \$1 billion every year (Sawyer and Temkin, 2004, p. 9).

Perhaps most problematic is the impact of uneven development on children and how the proverbial vicious cycle recreates itself over time. In addition to the impact of unequal educational opportunity noted above, the neighbourhood effects literature has demonstrated links between neighbourhood characteristics (like poverty and inequality) and teenage pregnancy, high school drop-out rates and delinquent behaviour (Fischer, 2003, p. 690). Patterns of privilege emerge early in life, persist throughout the life-cycle and recreate themselves in subsequent generations.

More provocative is the evidence that all parts of metropolitan areas are adversely affected by sprawl, concentrated poverty, segregation and uneven development generally. Central-city per capita income is correlated with suburban income. Consequently, as cities do well, so do their suburbs. Conversely, where city income declines, so does suburban income. And regional economies with relatively large city–suburban income disparities grow more slowly than those communities with lower levels of inequality (Dreier *et al.*, 2001, p. 36). Once again, race enters in. According to the National Research Council, high levels of racial segregation lead to a 3–6 per cent decline in metropolitan-level productivity while increasing costs of policing a disadvantaged group that believes it has been unfairly denied opportunities (Bollens, 2002, p. 634).

Place and race do matter. In many cities, racial differences in poverty levels, employment opportunities, wages, education, housing and health care, among other things, are so strong that the worst urban contexts in which

Whites reside are considerably better than the average context of Black communities (Sampson, 1987, p. 354). Sampson and Wilson (1995, p. 42) assert that in not one city over 100 000 in the US do Blacks live in ecological equality with Whites when it comes to the basic features of economic and family organisation. A depressing feature of these developments is that many of these differences reflect policy decisions which, if not designed expressly to create disparate outcomes, have contributed to them nevertheless. The upside is that, if policy contributed to these problems, it is likely that it can help to ameliorate them as well.

### *Policy Matters*

Inequality has long been explained by economists to be largely a function of varying levels of human capital that individuals bring to various markets, but particularly the labour market. Human capital consists primarily of a combination of skills, experience and education (Becker, 1964). More recently the role of culture, attitude (for example, work ethic) and other attributes individuals bring to the market(s) have been noted as contributing to the varying rewards people receive (McWhorter, 2000; Mead, 1992; Murray, 1984). But the basic model prevails whereby individual buyers (such as employers) and sellers (employees) enter into voluntary exchanges in the labour market with each trying to maximise their 'utility'. Inequality of place also has been explained in terms of individualistic characteristics and voluntary market exchanges. It has long been argued that individuals or households make voluntary choices, based on their financial capacity, in selecting their communities when they 'vote with their feet' by moving to those areas offering the bundle of services for which they are willing or able to pay (Tiebout, 1956). But individualistic models of labour market inequality have been challenged by institutional theorists in economics who identify a number of structural characteristics of those markets that impede consummation of individual, voluntary exchanges (for

example, race and gender discrimination, internal and dual labour markets, labour law including minimum wage statutes, union activity) (Holzer and Danziger, 2001). Many urban scholars have noted the role of public policies and institutionalised private practices (such as tax policy, transport patterns, land use planning) that serve as barriers to individual choice in housing markets and contributors to spatial inequality in metropolitan areas (Dreier *et al.*, 2001; Feagin, 1998; Orfield, 1997, 2002; Rusk, 1999).

Individuals do make choices, of course. Many households select their neighbourhoods and many do so on the basis of the services, jobs, cultural facilities and other amenities that are available within the constraints of their budgets. Critical for many households is a dense network of families, friends and other social ties that bind them to particular locations. Even the most distressed neighbourhoods, including some notorious public housing complexes, often have a culture, social organisation and other attributes that residents want to retain (Fullilove, 2004; Rae, 2003; Suttles, 1968; Venkatesh, 2000). Particularly in diverse urban communities, what appears to outsiders as the minutiae of everyday life takes on important symbolic significance to local residents. In what she referred to as the 'sidewalk ballet', Jane Jacobs described how seemingly minor daily rituals of life—neighbours unlocking their businesses to start a new day, young children marching off to school—deliver the important message to local residents that 'all is well' (Jacobs, 1961, pp. 50, 51). Community, defined in many different ways, attracts and retains residents of all types of neighbourhoods.

But, again, these choices are made in a context shaped by a range of public policy decisions and private practices over which most individuals have little control. Those decisions often have, by design, exclusionary implications that limit opportunities for many, particularly low-income households and people of colour. It is precisely because of the history and on-going reality of economic and racial exclusion that many find

their family, friendship and other social ties in distressed neighbourhoods. And it is the conflict and hassles that racial minorities face outside their communities that lead some to choose a segregated neighbourhood for their home, even when they could afford to live elsewhere. As an accountant who lived in a Black suburb of Atlanta stated in reference to her neighbourhood

There are not any White people around here staring us in the face and trying to prove we don't matter. So much goes on at the job that we have to endure, the slights and the negative comments, and feelings that we're unwanted. When I have to work around them all day, by the time I come home I don't want to have to deal with White people anymore (Fullwood, 1996, pp. 204–205).

Choice matters. Individual tastes and talents count. But all too often such decision-making is framed and limited by a range of structural constraints. Individuals exercise choice, but those choices often do not reflect what is normally understood by the term 'voluntary'.

If suburbanisation and sprawl reflect the housing choices of residents, these are choices that have been influenced by a range of explicit public policies and private practices. Suburbia has been sold as much as it has been bought (Judd, 1984). Creation of the long-term 30-year mortgage featuring low downpayment requirements, availability of federal insurance to protect mortgage lenders, federal financing to support a secondary market in mortgage loans (Fannie Mae and Freddie Mac) which dramatically increases availability of mortgage money, tax deductibility of interest and property tax payments, and proliferation of federally funded highways created sprawling suburban communities that would not have been possible without such public largesse (Jackson, 1985).

The federal government's underwriting rules for FHA and other federal mortgage insurance products and enforcement of racially restrictive covenants by the courts along with overt redlining practices by

mortgage lenders and racial steering by real estate agents virtually guaranteed the patterns of racial segregation that were commonplace by the 1950s. Concentration of public housing in central-city high-rise complexes (many of which are now being torn down) reinforced the patterns of economic and racial segregation that persist today. Exclusionary zoning ordinances of most suburban municipalities that created minimum lot size and maximum density requirements for housing developments (often prohibiting construction of multifamily housing) complemented federal policy (Hays, 1995; Hirsch, 1998; Ihlanfeldt, 2004; Jackson, 1985, 2000; Massey and Denton, 1993; Rusk, 1999; Yinger, 1995).

Government policy has also encouraged the flight of businesses and jobs from cities to surrounding suburban communities and beyond. Financial incentives including infrastructure investments, tax abatements and depreciation allowances favouring new equipment over reinvestment in existing facilities all have contributed to the deindustrialisation and disinvestment of urban communities. The pursuit of lower wage and tax bills, and fewer government regulations, have also encouraged the flight of business from cities and regions viewed as high-cost areas to other regions of the country, and other nations altogether, that present capital with lower costs (Bluestone and Harrison, 1982, 2000). In order to 'meet the competition', localities often believe it is necessary to provide incentives to businesses that they cannot afford and which undercut their ability to provide traditional public services for less privileged communities more dependent on those services (Barnekov and Rich, 1989; Reed, 1988). Research has generally failed to demonstrate that these incentives encourage new investment or employment or target development to economically distressed communities (Peters and Fisher, 2004). Often, incentives are offered but little effort is made to ensure that the terms and conditions recipients are supposed to meet (such as job creation goals) are in fact met. And frequently such expenditures are offered for

development that would have occurred without the benefit (Barnekov and Rich, 1989; Ellen and Schwartz, 2000; LeRoy, 1997). As one observer noted, “Subsidising economic development in the suburbs is like paying teenagers to think about sex” (Wray, 1999). The end result is often an unintended subsidy of private economic activity by jurisdictions that compete in a ‘race to the bottom’ in efforts to attract footloose firms and mobile capital, starving traditional public services—like education—for resources in the process. A downward spiral is established that further undercuts the quality of life, including the business climate, and deindustrialisation becomes both a cause and consequence of uneven development.

### **Place, Privilege and Policy**

Bad neighborhoods defeat good programs (Rusk, 1993, p. 121).

Who gets what, and why? That is how Gerhard Lenski defined the study of social inequality almost 40 years ago in his classic book *Power and Privilege* (Lenski, 1966, p. 1). If the distribution of privilege today is less determined by ascriptive characteristics and more determined by achieved characteristics than was the case during most of the centuries examined by Lenski, meritocracy is hardly around the corner. This state of affairs has not occurred simply or even largely due to differences among individuals in terms of their skills, abilities and other attributes. Key determinants of who gets what and why today are social realities associated with place and race. These realities reflect policy decisions that have been made at all levels in both public and private institutions. But society is not an iron cage. Social realities that have been nurtured by policy can be altered by policy as well.

Knowing what to do constitutes part of the challenge. Equally if not more critical is having a political strategy that will, in fact, encourage those who need to act to act in appropriate ways, if the distribution of privilege is to change. Basically, this comes

down to understanding self-interests and how they can be moulded to alter realities that in many ways currently benefit powerful and privileged interests. Sometimes such interests can be mobilised by organisers who can get seemingly disparate groups to recognise their common ground. On other occasions, litigation, legislation and other actions are necessary to force people to do things they would not otherwise voluntarily do. Below we offer general observations for severing the links between place, race and privilege. We attempt to identify ideas that might actually work and feasible strategies for implementing them. Some have already been implemented and yielded at least some of the intended outcomes. Others are ideas that offer future promise. Clearly, there is no single magic bullet. Therefore, a multipolicy approach is essential. Cities and states can provide ‘laboratories for democracy’. But the federal government, non-profit organisations and the private sector all have important roles to play.

### *Universalistic vs Race-specific Remedies: A False Dichotomy*

One of the more unfortunate debates in recent years has been over the question of whether ‘race-specific’ or ‘universalistic’ remedies are more appropriate for addressing the issues of race and urban poverty. (An even more unfortunate debate, of course, is with those who simply think we have done enough, or perhaps too much, and that neither race nor class remedies are needed.) But the world does not come to us neatly wrapped in race or class packages. Sometimes the issue confronting a mayor, community group or federal agency is an explicit, neighbourhood-level poverty issue, sometimes it is one of overt racism. All too often, of course, it does indeed involve a combination of race, class and other fundamental divisions (such as gender, ethnicity). The nature of the issue often dictates the appropriate response.

The primary attraction of the universalistic or class-based approaches, according to its proponents, is pragmatism. Recognising the

many common interests of poor and working households of any colour, it is argued that the most significant barriers confronting these groups can be addressed with policy initiatives and other actions that do not ignite the hostility often associated with race-based discussions and proposals. Race-neutral policies that assist all of those who are working hard but not quite making it reinforce traditional values of individual initiative and the work ethic, thereby providing benefits to people who have earned them rather than to the so-called undeserving poor. Given the socioeconomic characteristics of racial minorities in general, it is further argued that such approaches will disproportionately benefit these communities, nurturing integration and greater opportunity in a far less rancorous environment than is created with debates over race-specific approaches. Given the 'race fatigue' among many Whites (and underlying prejudices that persist), class-based approaches are viewed as a much more feasible way to address the problems of urban poverty that affect many groups but particularly racial minorities (Edsall and Edsall, 1991; Kahlenberg, 1996; Skocpol, 2000; Teixeira and Rogers, 2000; Warren, 2001; Wilson, 1999).

In response, it is argued that while the quality of life for racial minorities has improved over the years, such approaches simply do not recognise the extent to which race and racism continue to shape the opportunity structure in the US. 'Colour blindness' is often a euphemism for what amounts to a retreat on race and the preservation of White privilege in its many forms. In a world of scarce resources, class-based remedies dilute available support for combating racial discrimination and segregation. From this perspective, it is precisely the controversy over race that the class-based proponents fear which demonstrates the persistence of racism and the need for explicitly anti-racist remedies including far more aggressive enforcement of fair housing, equal employment and other civil rights laws. Race-based remedies alone may not resolve all the problems associated with race and urban poverty given the many

non-racial factors that contribute to racial disparity as indicated above. But, according to this perspective, they must remain front and centre as part of the nation's opportunity agenda (Bonilla-Silva, 2003; Edley, 1996; Feagin, 2000; Fiss, 2003; Steinberg, 1995).

But this debate presents a false dichotomy. Policy decisions affecting the opportunity structure and quality of life of American communities are made everyday, some of which are explicitly associated with economic or class disparities and others tied to traditional civil rights or race-specific matters. Decisions in each of these areas influence, and are influenced by, inequalities of place and race. That is, 'universalistic' problems and solutions have racial implications and matters that are addressed through a racial lens have implications for entire regions. The ensuing distribution of privilege, in turn, affects how subsequent problems are defined and decisions are made. Policy responses, some class-based (such as increasing the minimum wage and earned income tax credit, implementing 'living wage' requirements) and some race-based (more comprehensive affirmative action and related diversity requirements), are essential if the underlying patterns of privilege are to be altered.

Coalitions that cut across interest-groups, including racial groups, are essential. Many land use planning, housing and housing finance policy proposals, for example, are generally articulated in colour blind terms. Fair-share housing requirements, tax-based revenue sharing and inclusionary zoning (discussed below) are 'universalistic' in character, although they often have clear racial implications. That is, these proposals are designed to benefit poor and working families in general, although racial minorities are likely to benefit disproportionately. Clearly, such proposals are important parts of an effort to ameliorate spatial and racial inequalities.

But sometimes the issues are racial and responding in racial terms cannot be avoided. If African Americans and Hispanics face discrimination in one out of every four or five visits to a housing provider, it is difficult to avoid recognising the need for stronger

enforcement of the Federal Fair Housing Act and other state and local rules prohibiting racial discrimination in housing markets. And such enforcement works. Since 1990, private, non-profit, fair-housing organisations have generated more than \$190 million for plaintiffs from lawsuits utilising leverage provided by the federal Fair Housing Act (National Fair Housing Alliance, 2003b).

While racial minorities constitute 'protected groups' targeted by fair housing law, it is also the case that communities generally benefit by ameliorating racial inequality and the ensuing conflict. If Atlanta does not live up entirely to its slogan as 'a city too busy to hate', the local economy has certainly benefited by the city's ability to alter its image in the area of race relations in recent decades (Jacoby, 1998; Rutheiser, 1996).

Universalistic and race-based policies are among the essential remedies for challenges posed by inequalities of place and race and each has implications for the potential success of the other. It is important to overcome the polarisation that frames much of this debate. As Christopher Edley Jr argued, each should have a place in "the opportunity agenda" (Edley, 1996, p. 46). The nature of a particular issue or campaign should dictate the emphasis that will be placed on any particular set of policies. Saul Alinsky famously argued that there are no permanent friends and no permanent enemies. A similar sentiment would appear to apply to the choice of weapons.

#### *'Pro-place' vs 'Pro-people': A Second False Dichotomy*

Another unfortunate debate is that between proponents of so-called pro-place policies and those who advocate pro-people policies. Once again, there is a need for both. And it is also the case that the distinction between policies that focus on improving neighbourhoods and those emphasising individual development is not as great as is often suggested.

Place-oriented policies (such as community reinvestment and related efforts to combat

redlining and predatory lending practices) in fact benefit both distressed neighbourhoods and many of the less privileged households in those neighbourhoods (Joint Center for Housing Studies, 2002b; Squires, 2003). Enforcement of the Community Reinvestment Act, a federal law passed in 1977 prohibiting redlining, has generated more than \$1.7 trillion for underserved urban communities with low- and moderate-income and minority markets receiving a disproportionately high share of those funds (Joint Center for Housing Studies, 2002b; *New York Times*, 2004). Policies designed to create greater opportunities for individuals and their families (such as Moving to Opportunity and other mobility programmes) benefit entire communities by reducing the concentration of poverty and segregation, along with associated costs including the various social service demands that these problems generate (Goering and Feins, 2003; Goering *et al.*, 2002; Rubinowitz and Rosenbaum, 2000).

One example of a policy that appears to be effectively responding to what is explicitly both a 'pro-place' and 'pro-people' agenda is HUD's \$5 billion Hope VI programme that began in 1992. The objectives of Hope VI included: improving the living environment of residents of severely distressed public housing through demolition, repair and replacement of those projects; improving neighbourhoods around public housing sites; decreasing the concentration of poverty; and, building sustainable communities. Preliminary research indicates that Hope VI has successfully demolished many of the nation's most problematic public housing complexes and replaced some of them with higher-quality housing often in mixed-income communities. Many former residents of the rased projects have been rehoused in their former neighbourhoods or provided with housing vouchers that enabled them to find better, safer housing in other communities. One limitation is that many of them have not yet been successfully relocated and HUD has initiated steps in efforts to respond to on-going needs (Popkin *et al.*, 2004).

It is difficult to disentangle the impact of these two types of policies. But, as with universalistic and race-specific initiatives, the nature of the problems confronting particular neighbourhoods and metropolitan areas in general should dictate the policies of choice. Again, as Edley argued, there is a clear need for both approaches in the “opportunity agenda” (Edley, 1996, p. 46).

### *Regional Responses to Inequities of Place and Race*

A linchpin of spatial and racial inequality is the flight of people, jobs and other resources to the outlying parts of metropolitan areas, a process subsidised in part by taxpayers throughout the region who are paying for the roads, schools and other infrastructure required by the new development. Any effective response must find a way to capture the wealth that is accumulating at the edge for reinvestment throughout the region. Such regional responses include regional tax-based revenue sharing (where a portion of the increasing tax revenues from growing commercial and residential property in the outlying suburbs is utilised for development throughout the region), fair-share housing programmes or inclusionary zoning (requiring jurisdictions throughout metropolitan areas to provide a reasonable number of affordable housing units for working and poor households) and land use planning initiatives (like urban growth boundaries that encourage development in or near the central city and discourage further sprawl) to stimulate balanced development throughout the region (Abbott, 2002; Nelson *et al.*, 2004; Orfield, 2002).

Regional and metropolitan approaches to government have long been debated but, with some notable exceptions (such as Minneapolis–St. Paul, Indianapolis, Louisville), few communities have taken serious steps in this direction. There are reasons to believe that more may do so in the future. First, the number of voters and jurisdictions who stand to benefit is growing. Many inner-ring suburbs now recognise that they are

experiencing problems previously associated with central cities. Myron Orfield has estimated that nationwide approximately 7 per cent of metropolitan area residents live in what he refers to as the “affluent job centers” (Orfield, 2002, p. 171). Even if that 7 per cent represents a disproportionately powerful coalition, these numbers should work in favour of more progressive public policy.

Growing income inequality among households and communities, and the increasing number of gated communities that concretely symbolises that polarisation, increasingly have become a subject of public policy debate (Blakely and Snyder, 1997; Low, 2003). What former Labour Secretary Robert Reich described as the “secession of the successful” has drained the fiscal capacity of many distressed communities as well-off families leave cities and move into such communities where they utilise private security forces (thereby relying little on public police officers), private recreational facilities (such as country clubs instead of public parks) and send their children to private schools (Reich, 1991). In many ways—financially, psychologically and otherwise—these families withdraw from their surrounding communities and particularly the fiscally deprived central cities of which they were formerly a part. Responding to this demographic and political reality has been a growing concern for public officials at all levels.

Even many of those who presumably are the beneficiaries of sprawl have recognised some of the costs they have begun to pay as well as the benefits of more balanced regional development to mitigate those costs. The congestion and environmental degradation associated with sprawling patterns of development undercut the quality of life that many residents are pursuing. And as indicated above, economic growth of the periphery is not disconnected from what is happening in the central city. Concentrated poverty, the costs of segregation and uneven development generally undercut prosperity throughout the region.

### *Uncommon Allies*

Many constituencies that traditionally find themselves at odds with each other can find common ground on a range of policies designed to combat sprawl, concentrated poverty and segregation. Identifying and nurturing such political coalitions is perhaps the key political challenge.

For example, many suburban employers (some of whom may have left their respective cities as part of the sprawling pattern of local development) are unable to find the workers they need in part because of the high cost of housing in their local communities. Often there are local developers who would like to build affordable housing and lenders who are willing to finance it, but local zoning prohibits such construction. These interests could join with anti-poverty groups, affordable housing advocates, civil rights organisations and others who are generally on the other side of the development table to challenge effectively the traditional exclusionary suburban zoning ordinances. Such groups came together in Wisconsin and secured passage of a state land use planning law that provided financial incentives to local municipalities who developed plans for increasing the supply of affordable housing units in their jurisdictions (Office of Land Information Services, 2001; Squires *et al.*, 1999).

Welfare reform advocates and affordable housing groups are often on opposing sides of political controversies yet there are common interests on which they could unite. One objective of welfare reform is to enable people who have been dependent on government services to become economically independent. For many, access to safer neighbourhoods where jobs are more readily available can be a critical step to achieving self-sufficiency. In fact, some states have begun to co-ordinate federal and state housing and welfare services simultaneously to facilitate the entry of former welfare recipients into the workforce and to help them find better housing (Sard and Daskal, 1998).

Similarly, school choice and fair housing groups—two groups that rarely ally—might

recognise that severing the link between the neighbourhood in which a family lives and the school which children must attend may well reduce homebuyers' concerns with neighbourhood racial composition. This would reduce one barrier to both housing and school segregation while giving students more schooling options (Katz, 2003).

This list is hardly meant to be exhaustive. The point is simply that there are some creative political alliances that have begun to be made, and others waiting to be made, that can exercise a positive impact on some longstanding and seemingly intractable problems. Sprawl, concentrated poverty and segregation have many identifiable causes. The confluence of place, race and privilege becomes less mysterious over time. At least some approaches to reduce uneven development and its many costs are available. Land use planning tools like tax-based revenue sharing and the delineation of urban growth boundaries can be utilised more extensively to reduce sprawl and some of the associated costs. Community reinvestment initiatives, housing mobility programmes and inclusionary zoning ordinances can be expanded to diminish further the concentration of poverty. Fair housing law enforcement can be strengthened to reduce racial segregation. With emerging, and yet to be discovered, political alliances and strategies, what has long been viewed as the seemingly inevitable uneven and inequitable development of metropolitan areas can be ameliorated.

### **Severing the Connections**

When 10-year old Lafayette Rivers, one of two brothers living in a West Side Chicago public housing complex chronicled in Alex Kotlowitz' award-winning book *There Are No Children Here*, described his hopes he began, "If I grow up, I'd like to be a bus driver" (Kotlowitz, 1991, p. x). Children growing up in more privileged neighbourhoods often ponder *what* they will do when they grow up, but not *if* they will grow up. The fact that place and race exert such a profound impact on one's future, or whether

there even will be a future, violates accepted notions of equal opportunity and fair play. The legitimacy of virtually all institutions is challenged when privilege is so unevenly distributed and for reasons beyond the control of so many individuals.

The costs are not borne by the Lafayette Rivers of the world alone. The security and well-being of every community are threatened when oppositional cultures at such great variance with mainstream norms become as pervasive as they have in many cities today (Anderson, 1999; Massey and Denton, 1993; Wilson, 1996). To paraphrase David Rusk's observation noted above, such neighbourhoods defeat good programmes and good intentions of all kinds, all the time.

By virtually any measure, access to the good life varies dramatically across communities in metropolitan areas today. One constant is the close association between neighbourhood and race. But such disparities undermine the quality of life for residents of all areas. This threat is compounded when these patterns are the outcome of non-meritocratic factors, like the neighbourhood where people live or the colour of their skin. One of the researchers who participated in Russell Sage's recent multicity study of urban inequality concluded that

Race is woven into the fabric of residential and industrial location choices, of hiring and wage determination, and of the human perceptions that underlie all these processes (O'Connor, 2001, p. 28).

This is one tapestry that needs to be unravelled. If policy is largely responsible for getting us where we are today, policy can help us to pursue a different path tomorrow. It is time to sever the links among place, race and privilege.

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