

SEGREGATION IN ST. LOUIS: **DISMANTLING THE DIVIDE**



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An early community work group discussing “next steps” to achieve quality neighborhoods in the St. Louis region by supporting inclusive, affordable housing.

The background of the entire page is a teal-tinted photograph of the St. Louis Gateway Arch, which is a large, white, catenary-shaped structure. In the foreground, there are dark, silhouetted trees and a grassy area, suggesting a park setting. The overall tone is somber and historical.

01

SEGREGATION AT THE CENTER

Place matters. Where people live in St. Louis has been shaped by an extensive history of segregation that was driven by policies at multiple levels of government and practices across multiple sectors of society. The effect of segregation has been to systematically exclude African American families from areas of opportunity that support positive economic, educational, and health outcomes.

Health disparities in St. Louis

One of the most important messages in the original *For the Sake of All* report was that health is determined by multiple factors beyond the quality and availability of healthcare.¹ Through an extensive review of data on the St. Louis region, the report highlighted the critical links between health and education, income, and the quality of neighborhoods, among other factors. It noted that limited access to these crucial resources for many African Americans helps to explain differences in health outcomes like disease, disability, and ultimately, death. Indeed, public health research has confirmed that those with fewer social and economic resources experience worse health, poorer quality of life, greater disability, and earlier death than their more affluent peers.² Even after adjusting for socioeconomic status, though,

disparities often continue to be found between racial groups. In other words, even when African Americans and whites have comparable levels of socioeconomic status, health disparities remain. This suggests that attending to education, employment, and income alone will not entirely close the gaps between African Americans and whites detailed in *For the Sake of All*. Racism and the enduring legacy of systematic racial bias must be addressed along with social and economic resources.³

Of course, one of the most cited findings of the original report was the 18-year gap in life expectancy at birth between the 63106 ZIP code in North St. Louis City and the 63105 ZIP code in the Clayton area of St. Louis County—a geography separated by less than 10 miles (Figure 1). The differences between 63106 and 63105 are numerous, but perhaps most noteworthy are the very

Figure 1. Life expectancy at birth varies by ZIP code.

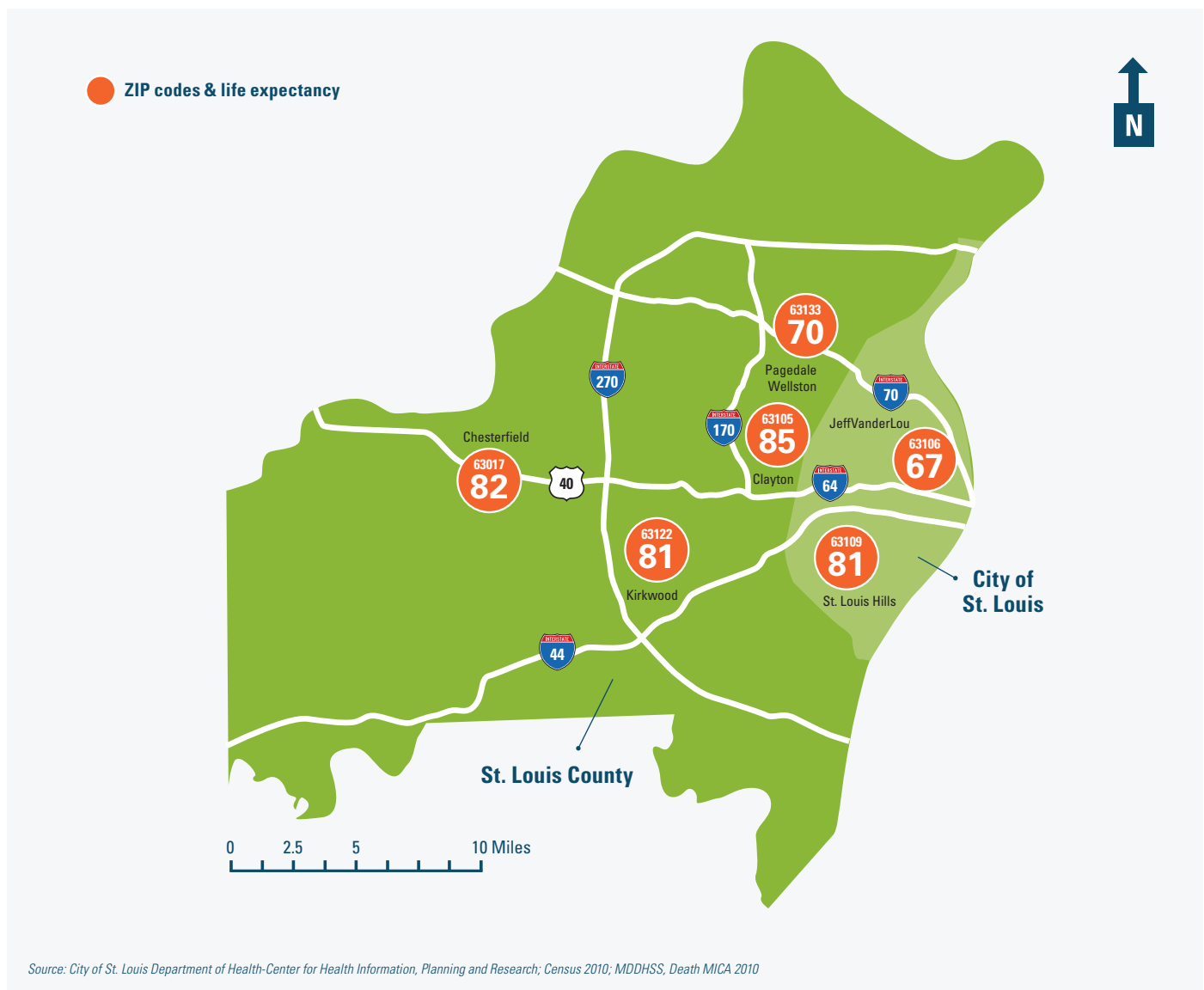
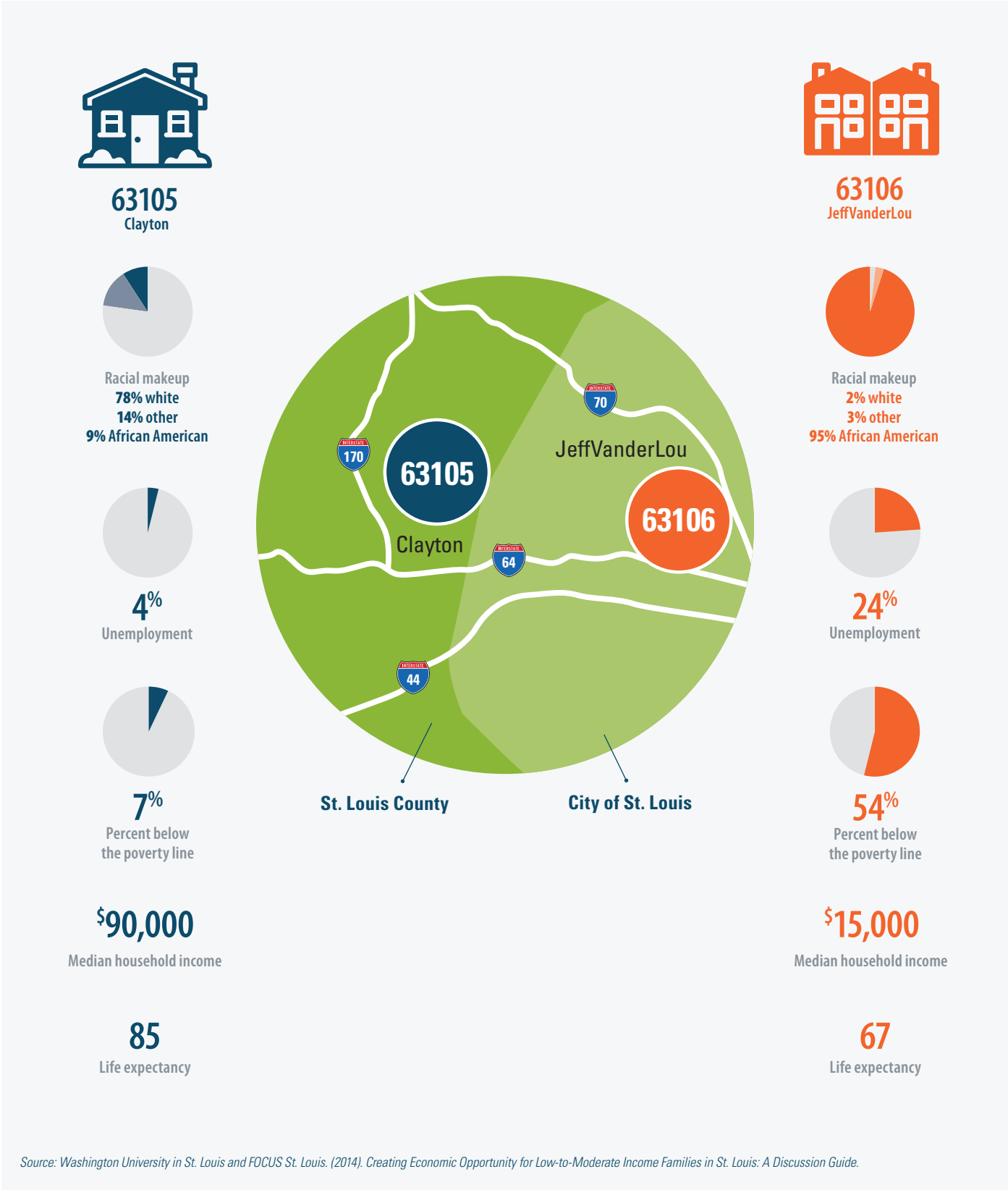


Figure 2. The differences between 63105 and 63106 are numerous, but perhaps most noteworthy are the very different concentrations of affluence versus poverty and the racial composition of each place despite being less than 10 miles apart.

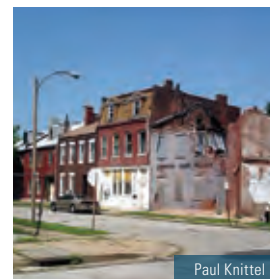


different concentrations of affluence versus poverty and the racial composition of each place (Figure 2). These differences are neither incidental nor accidental. The resources that are necessary to live a long and productive life are not equally distributed throughout the St. Louis region. They are not randomly distributed either. This unequal distribution of opportunity is the result of decades of policy at the local, state, and federal levels of government,^{4,5} and it is reinforced by systems, institutions, and industries (e.g., regulators, real estate, banks) that reproduce unequal outcomes in health and in access to the resources that influence health, like quality housing, education, employment opportunities, transportation, and basic services. Access to all of these is patterned along segregated lines in St. Louis. This was the subject of one of the original *For the Sake of All* policy briefs co-authored by Drs. Melody Goodman and Keon Gilbert.⁶

Scholars who study the link between segregation and health agree that one of segregation's most powerful impacts on health is its tendency to produce concentrated areas of urban poverty. Williams and Collins argue that "racial residential segregation is the cornerstone on which black-white disparities in health status have been built in the US" because of the way segregation "shapes socioeconomic conditions for blacks not only at the individual and household levels but also at the neighborhood and community levels."⁷(p. 405)

Segregated spaces that include sizable African American and Hispanic populations tend to have higher rates of poverty than similarly segregated spaces that are predominantly white. It is important to note that both spaces are segregated, but the impact of segregation on African Americans and Hispanics is associated with poorer outcomes. These highly segregated areas of concentrated poverty often lack access to municipal services, basic amenities like grocery stores, other retail, banks, and proximity to job opportunities. Educational resources also tend to be limited, with schools serving low-income student populations facing unique challenges. So, segregated places tend to produce worse health outcomes, particularly for racial and ethnic minority populations. Importantly, this is true whether or not individuals or households are poor themselves.^{7,8}

Proportion of St. Louis families living in neighborhoods of concentrated poverty



Even among the poorest residents in the region, white families are less likely to live in neighborhoods of concentrated poverty (defined as 40% of families or more in a neighborhood living at or below federal poverty level) than African American families.

Source: American Community Survey (ACS), 2012-2016, 5-year estimates; U.S. Department of Housing and Urban Development (HUD), Affirmatively Furthering Fair Housing Data and Mapping Tool

Trapped in poverty

The conditions of racially concentrated areas of poverty in segregated metropolitan areas like St. Louis hamper health and other outcomes and are also implicated in the kind of social mobility that is at the heart of the American Dream. Recent work by economist Raj Chetty and his colleagues has shown a great deal of local variation in the extent to which children who are born into poverty are able to escape it as adults. In groundbreaking, large-scale analyses of national data Chetty has found that the gap between rich and poor has widened, and in some places, it is relatively rare to escape from poverty.⁹

St. Louis is one of those places. It ranks 42nd out of 50 large metro areas when considering the probability that a child born into the lowest 1/5 of the income distribution will reach the top 1/5 in adulthood. And that finding is not restricted to poor African American children but includes all children. Segregation is one of the factors that the study led by Chetty identified as contributing to this local lag in mobility. According to its analysis, areas with greater racial segregation also had less upward mobility.

Those in higher status positions, who are predominantly white, are likely to pass on information about job opportunities only to those within their networks.

Cut off from empowering social networks

Closely connected to social mobility are social networks. These are the connections between individuals through which information and other vital resources flow. Segregation effectively forecloses opportunities for individuals and families from different racial groups to share information about jobs and other resources. People who do not know one another because of the physical and psychological separation imposed by segregation never have the opportunity to gain from the knowledge, experience, and perhaps most importantly, the connections of others. This has very real-world consequences, as economists estimate that a substantial proportion of jobs are obtained through social contacts and that unemployment and dropping out of the labor market can be predicted by the racial composition of social networks.¹⁰ In other words, those in higher status positions, who are predominantly white, are likely to pass on information about job opportunities only to those within their networks, excluding low-income and individuals from racial and ethnic minority groups.

Table 1. Unemployment status for the population 16 years and over in the civilian labor force.

| | City & County Combined | National Rates |
|--------------------|------------------------|----------------|
| Total unemployment | 5.7% | 4.1% |
| African Americans | 11.5% | 7.3% |
| Whites | 3.3% | 3.6% |

Source: American Community Survey (ACS), 2016, 1-year estimates

Sociologist Nancy DiTomaso summarizes her research on racial favoritism in the labor market in a 2013 *New York Times* op-ed entitled, “How Social Networks Drive Black Unemployment:”

“Through such seemingly innocuous networking, white Americans tend to help other whites, because social resources are concentrated among whites. If African-Americans are not part of the same networks, they will have a harder time finding decent jobs.... Help is not given to just anyone, nor is it available from everyone. Inequality reproduces itself because help is typically reserved for people who are “like me:” the *people who live in my neighborhood* [emphasis added], those who attend my church or school or those with whom I have worked in the past.... Because we still live largely segregated lives, such networking fosters categorical inequality: whites help other whites, especially when unemployment is high. Although people from every background may try to help their own, whites are more likely to hold the sorts of jobs that are protected from market competition, that pay a living wage and that have the potential to teach skills and allow for job training and advancement. So, just as opportunities are unequally distributed, [networks] are also unequally distributed.”¹¹

DiTomaso goes on to argue that this social networking effect is at least as important as ongoing (and still very real) employment discrimination in explaining African American unemployment rates that are consistently at least twice the rate for whites in the St. Louis region and nationally (Table 1). However, we should not overestimate the potential effect of living in closer proximity on greater social network integration. Homogeneity is one of the hallmarks of social networks, and concerted efforts are needed in order to break down deeply entrenched racial and economic barriers.¹²



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SCHOOLS ARE MORE SEGREGATED NOW THAN THEY WERE IN THE LATE 1960s

Photos courtesy of Whitney Curtis



Segregated schools harm health and opportunity

Another reason for racial disparities in employment and in representation among skilled labor sectors is a lack of training and education commensurate with those jobs. Several observers have noted that schools are more segregated now than they were in the late 1960s.¹³ Of course, access to schools follows the same pattern as access to housing, and because schools in the United States are funded by local property taxes, housing has an outsized impact on school quality. Indeed, school district quality often drives the choice of neighborhood for homebuyers and renters alike, particularly for families with children. When those neighborhoods are segregated by both race and income, the schools in those neighborhoods tend to be segregated as well. What many families with the resources to search

for the best housing and schools often fail to appreciate is the way in which patterns of residential segregation over several decades have shaped both the housing market and schools in neighborhoods throughout the region—and the ways in which their choices perpetuate housing, educational, and economic inequity. Richard Reeves of the Brookings Institution calls this “opportunity hoarding” in his book *Dream Hoarders: How the American Upper Middle Class is Leaving Everyone Else in the Dust, Why That is a Problem, and What to Do About It*.¹⁴

Scholars also have noted the relative lack of attention to school integration following the intensive efforts of the Civil Rights Movement era. For instance, Richard Rothstein argues that instead of focusing on the intent of the *Brown v. Board of Education* decision, federal, state, and local education leaders have shifted the conversation to the achievement gap and the needed resources to shore

up struggling schools—which are often urban, high-poverty, and majority African American or Latino.¹⁵ School integration along socioeconomic lines in particular has been associated with better performance for students from low-income households.¹⁶ Students who do not have access to the resources necessary to excel academically will not be competitive in the job market and are often at risk for school dropout and disconnection from the economic mainstream. Education is also one of the strongest and most consistent predictors of health outcomes, such as illness and death. Residential segregation places children at risk along multiple dimensions, and the stress associated with having limited resources among families and neighborhoods makes providing adequate developmental support in schools all the more challenging.

The wealth gap

An even more fundamental economic barrier, however, has been the inability to amass wealth in hyper-segregated African American communities like those in St. Louis. The majority of most Americans' net worth is held within the value of their homes.

It is the asset that contributes most significantly to their economic well-being. Because African Americans have been segregated into areas where housing values have declined due to disinvestment in surrounding resources—and not, as is commonly believed, because of the supposed character flaws of residents—they have not realized the same gains in home equity and property values as their white counterparts. African American and Hispanic families also hold more of their total wealth in home equity compared with Asian American and white families, which made these households particularly vulnerable during the housing crisis that led to the Great Recession. Between 1989 and 2013, African Americans were the only racial or ethnic group to

lose value in terms of home equity, at an average annual inflation-adjusted rate of -0.4%—compared with an increase of 0.5% for Hispanic, 1.2% for non-Hispanic white, and 2.5% for Asian or other households. African Americans also had the lowest average rate of growth in total wealth.¹⁷ This has intergenerational consequences, as parents barred from building wealth have nothing to bequeath to the next generation. As a result of these and other patterns, a recent report noted that at the current rate of growth, it would take 228 years for the average African American family to amass the same amount of wealth as the average white family.¹⁸ Even before the most recent recession the racial wealth gap had grown substantially. An analysis by the Institute on Assets and Social Policy at Brandeis University found that the absolute gap between the wealth of white families and African American families nearly tripled, from \$85,000 in 1984 to \$236,500 in 2009.¹⁹ And the largest driver of the gap was years of homeownership, which accounted for over 25% of the difference.¹⁹ It was followed by household income, unemployment, college education, and financial support or inheritance—all of which are tied to residential segregation in one way or another. All are also tied to health in important ways, as was discussed at length in the original *For the Sake of All* report.

The wealth gap between African American and white families



Over
25%

of the wealth gap is attributed
to years of homeownership

Source: Shapiro T, Meschede T, Osoro S. (2013) *The Roots of the Widening Racial Wealth Gap: Explain the Black-White Economic Divide*.

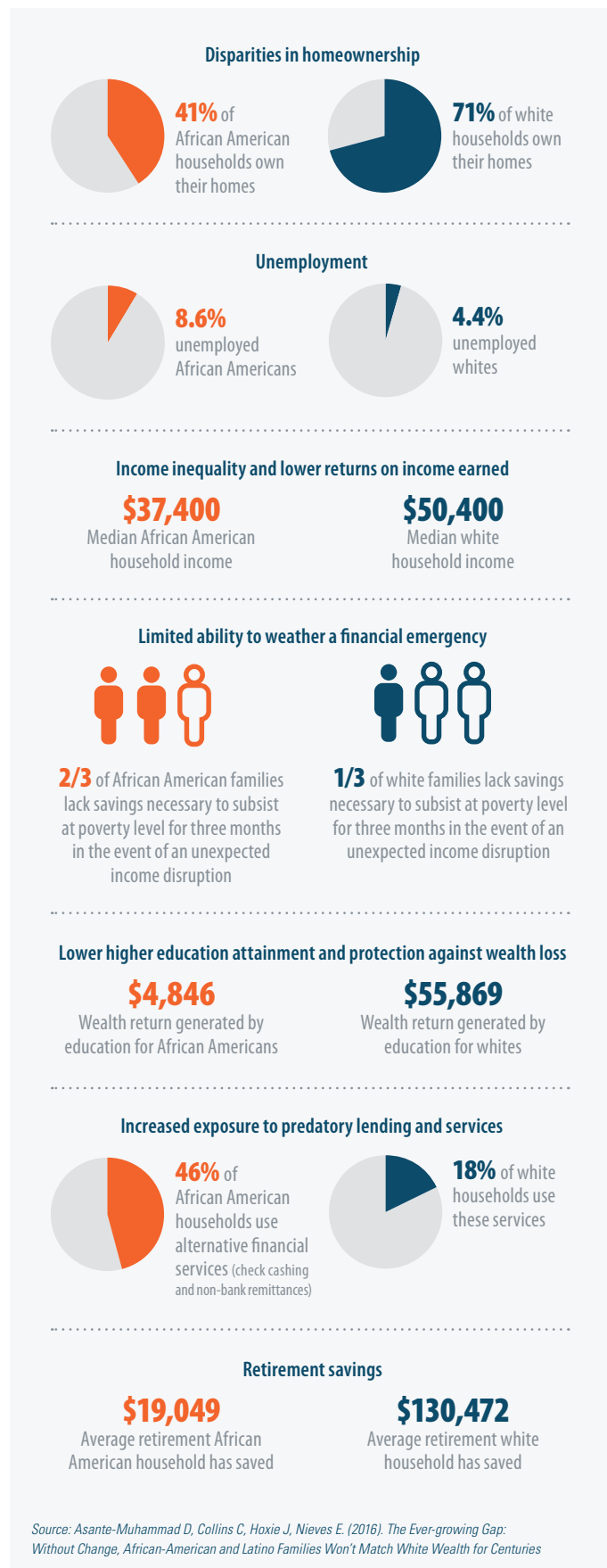
228

Years

for the average African American
family to amass the same amount of
wealth as the average white family

Source: Asante-Muhammad D, Collins C, Hoxie J, Nieves E. (2016). *The Ever-growing Gap: Without Change, African-American and Latino Families Won't Match White Wealth for Centuries*.

Figure 3. National barriers to achieving financial security.



Social fabric

In addition to these stark economic realities of segregation are the more subtle strains on the social fabric of the St. Louis region. There are individuals from various parts of the region who will not venture into other parts because they fear for their physical safety. And this is not a unidirectional phenomenon. Whites and others fear venturing into parts of the City of St. Louis, and African Americans are afraid of being harassed in parts of St. Louis County. Segregation is a substantial barrier to the kind of mutual understanding that is necessary for cooperation and a sense of community. The lines that divide us mean that an untold number of otherwise enriching relationships never form. And that division also has relevance for health, as social support and a sense of belonging are vital to health and longevity. Cutting off access to the human connections that allow individuals and communities to thrive from an emotional and relational perspective is among the most pernicious effects of segregation.

Conclusion

The St. Louis region is beginning to reckon with the economic and human costs of our segregation and inequity. In part informed by reports like *For the Sake of All* and accelerated by the unrest in Ferguson following the fatal shooting of Michael Brown, St. Louis has been engaged in a serious discussion about the enduring significance of race in our region. This report extends that conversation and suggests that residential segregation is a chief and central cause of unequal outcomes across multiple domains. This is true because of the many resources and opportunities that are tied to where one lives, particularly as one grows and develops. Place matters. And because place has been so deeply imprinted by race in St. Louis and other metropolitan areas throughout the country, residential segregation mixed with economic disinvestment and neglect has produced pockets of particularly stubborn intergenerational poverty that result in the kind of foreshortened estimates of life expectancy predicted for ZIP codes like 63106.

It doesn't have to be this way. As you will read in subsequent pages, Americans of all backgrounds have been on the move since the nation's inception in search of more opportunity for themselves and their families. Tragically, that movement has not always been by choice, but often by force. The first African Americans were, of course, forcibly brought to

America as slaves. Following the collapse of Reconstruction, they were pushed to the North and the West by the oppressive social and economic conditions of the Jim Crow South in a Great Migration that forever changed American cities. Instead of welcoming these transplants, St. Louis erected barriers to their advancement that have had devastating consequences not just for African Americans but for the City of St. Louis and the St. Louis region as a whole. Years before the momentous events in Ferguson, historian Colin Gordon laid out this depressing trajectory for St. Louis in a book titled, *Mapping Decline: St. Louis and the Fate of the American City*. In it he argues that the City of St. Louis's loss of population and prominence was driven by policies and practices in government and private industry that had racial segregation as their central organizing principle. The “white flight” that Gordon details also drove the proliferation of municipalities in St. Louis County, whose governments instituted suburban segregation.

Conscious choices created our “geography of inequity” in St. Louis. Conscious choices can also help to reshape it. This report explores the origins, present-day manifestations, and recommended remedies to the persistent problem of segregation in St. Louis. In Chapter 2, we describe the early historical development of residential segregation, focusing primarily on the City of St. Louis, where most of the region’s population resided at the time. The original tools of exclusion developed during this period would set the region’s course and shape its growth and racial character for the next century. Chapter 3 picks up the historical overview following World War II, with the growth of suburban St. Louis and a particular focus on what is called exclusionary zoning. The chapter details the ways in which municipalities regulated land use to keep particular groups

out. Despite several civil rights gains during this period of tremendous change, new techniques would emerge to enforce segregation. Several specific mechanisms that continue to have currency today are explored, including the use of development incentives. Chapter 4 focuses on rapid demographic changes that particularly affected North St. Louis County in the past half-century, and the challenges and opportunities presented in a suburban area that contains both segregated cities and cities with unique diversity. Chapter 5 presents a more personal picture of contemporary segregation in St. Louis. Along with a series of maps that detail multiple dimensions of exclusion, we tell the stories of St. Louis residents grappling with its real-life consequences. Chapter 6 continues the storytelling, highlighting the strains on our social fabric that result from segregation. Finally, Chapter 7 explores multiple recommendations for more equitable and inclusive access to housing in the St. Louis region—along with examples of work that are already underway locally and around the country. There are formidable challenges to realizing this vision, but there are also committed individuals and organizations who believe that we will do better and be better as a community when all have the opportunity to live in places where they can thrive.

One final note before turning to the history that has separated the St. Louis region for more than a century. It involves the ingenuity and resilience of the African American. In the pages that follow you will read about the well-coordinated efforts at multiple levels of government and across sectors of society to keep families isolated from opportunity and advancement, and that is an important story to understand. What must not be lost in the telling of that story is the humanity and agency of African American

**Conscious choices created
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James Byard, Washington University



Joe Angeles, Washington University



James Byard, Washington University



families, from the earliest arrivals to the residents of today. Throughout the African American experience in St. Louis, there have been countless examples of both dignity and defiance in the face of outright hatred, dismissal, displacement, and neglect. The African American communities we chronicle did not retreat in defeat when presented with obstacles on every side. They built businesses, churches, schools, civic organizations, social clubs, aid societies, and healthcare centers. Many of these institutions would nurture generations of professionals and more than a few internationally renowned educators, political leaders, activists, and artists—and many of them still do. African Americans also have a long tradition of challenging unjust conditions in St. Louis and working to break down barriers designed to hamper them.

The point of this report is not to negate the efforts of African Americans in the history of St. Louis, but to highlight the ways in which the vast potential of this community, and of the St. Louis region more broadly, was dampened by small, short-sighted thinking and disastrous policies. So much promise and power were realized, but there could have been so much more. African Americans have not only endured; they have excelled in many respects. But St. Louis has not made it easy. This report is ultimately about both how hard it has been and how much better it can be. It is to everyone's benefit for change to come, but we must face some hard truths before it does.

Final Thoughts

Conscious choices made throughout our history created a “geography of inequity” in St. Louis that has locked too many African American families in segregated areas lacking opportunity. Conscious choices can also help reshape this reality. Before we can discuss where to go, though, we must understand how we got here.

A historical map of St. Louis, Missouri, with an orange overlay. The map shows the city's layout, including the Mississippi River and various neighborhoods. A white circle with the number '02' is in the top left corner.

02

ST. LOUIS: A CITY OF PROMISE, A HISTORY OF SEGREGATION

African Americans began migrating in large numbers to St. Louis from the American South in the late 1800s with hopes of better opportunity. They encountered a place with an already toxic history where race was concerned. And they faced housing and real estate policies that increasingly excluded them from opportunity.



Tense beginnings: Arrival in a hostile city

African Americans from the South first came to St. Louis in large numbers more than a century ago to find better economic prospects and to escape a cruel Jim Crow system in which their rights were few and their safety perilous.

They left behind possessions, communities, and loved ones. They crept away from plantations and stood quietly in the corners of train platforms with few bags in order to avoid attention.

They hoped to leave behind a system that racially regulated nearly every aspect of daily life, and they went in search of better opportunities for themselves and their children.

These were the ambitious dreamers of the Great Migration, chronicled in journalist Isabel Wilkerson's Pulitzer Prize-winning book, *The Warmth of Other Suns*. They migrated to urban areas in the West, the Northeast, and the Midwest, including St. Louis, a bustling city up the river from Mississippi, Louisiana, Arkansas, and Tennessee.

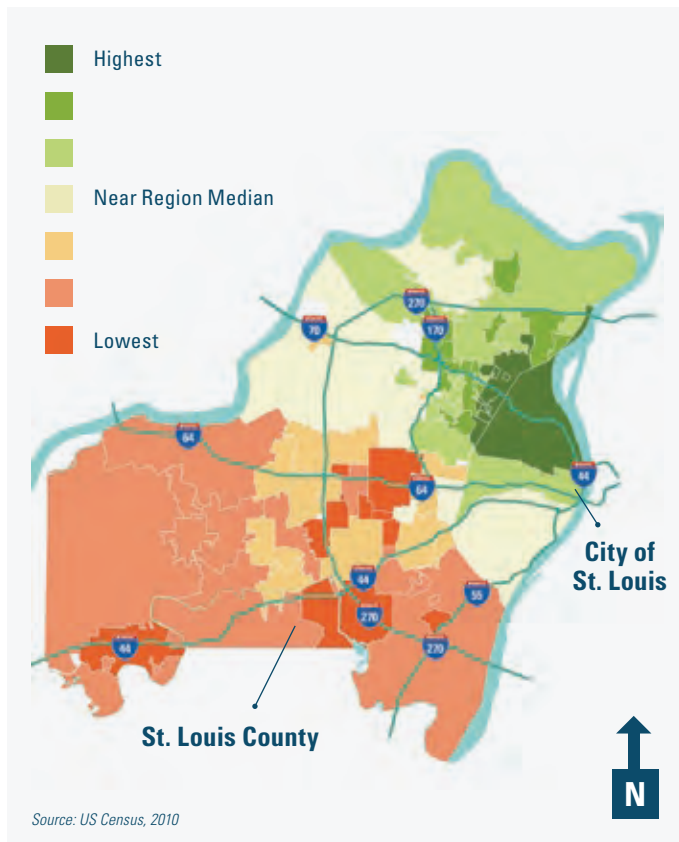
They came to St. Louis on foot, aboard steamboats, by railroad, in automobiles, and later, seated in the back of segregated buses.

In the period between 1900 and 1930, the African American population in St. Louis nearly tripled from 35,516 to 93,580.²⁰

When they arrived, African Americans encountered a hostile city with a notorious history regarding slavery and educational opportunity.

Missouri joined the Union as a slave state in 1821. Prior to the Civil War, St. Louis was where the *Dred Scott v. Sanford* case originated. Dred Scott, a resident slave, had petitioned for his freedom in Missouri under the claim that he had previously lived in the free state of Illinois and the free territory of Wisconsin with his owner. Scott eventually appealed to the Supreme Court. In 1857, in a decision that would roil abolitionists and increase tensions between the North and South, the high court ruled that all African Americans, both slaves and free men, were not and could not be U.S. citizens and could not petition the courts for freedom. The Court further declared the 1820 Missouri Compromise unconstitutional, which then permitted slavery in all of the nation's territories.

Figure 4. Present-day African American population in the St. Louis region by ZIP code.



Chief Justice Roger B. Taney, a staunch supporter of slavery and southern interests, wrote in his majority decision that African Americans “had no rights which the white man was bound to respect, and that the negro might justly and lawfully be reduced to slavery for his benefit. He was bought and sold, and treated as an ordinary article of merchandise and traffic whenever a profit could be made by it.”²¹

After the Civil War ended and the ratification of the 13th Amendment effectively outlawed slavery, the Missouri Constitution was amended with provisions in 1865 and 1875 that established separate schools for African American and white children. In 1889 the Missouri legislature passed a law ordering segregated schools for African American children. Though challenged, the Missouri Supreme Court ruled in 1890 that segregated schools did not conflict with the U.S. Constitution.²²

These were the state policies African Americans contended with as they began to migrate in larger numbers to St. Louis at the turn of the century. Multiple policies would soon

proliferate at the local, regional, state, and federal levels to separate neighborhoods, each one entirely white or entirely black.

As we will explore in this chapter, African American St. Louisans were at first barred outright from residing or owning property in many areas of the City of St. Louis and most early communities and railroad towns in St. Louis County. The neighborhoods in which African Americans were permitted to live often contained substandard housing, poor access to basic amenities, higher food costs, and inadequate healthcare services.⁴

Once these racial lines were drawn in our region, communities and interest groups sought to aggressively maintain these boundaries. In chapters to follow, this report will show how these original patterns of exclusion in education, housing, and opportunity continue to the present day in obvious and less overt forms, to the great detriment of the entire region. We begin by discussing tools of segregation dating back more than 100 years.

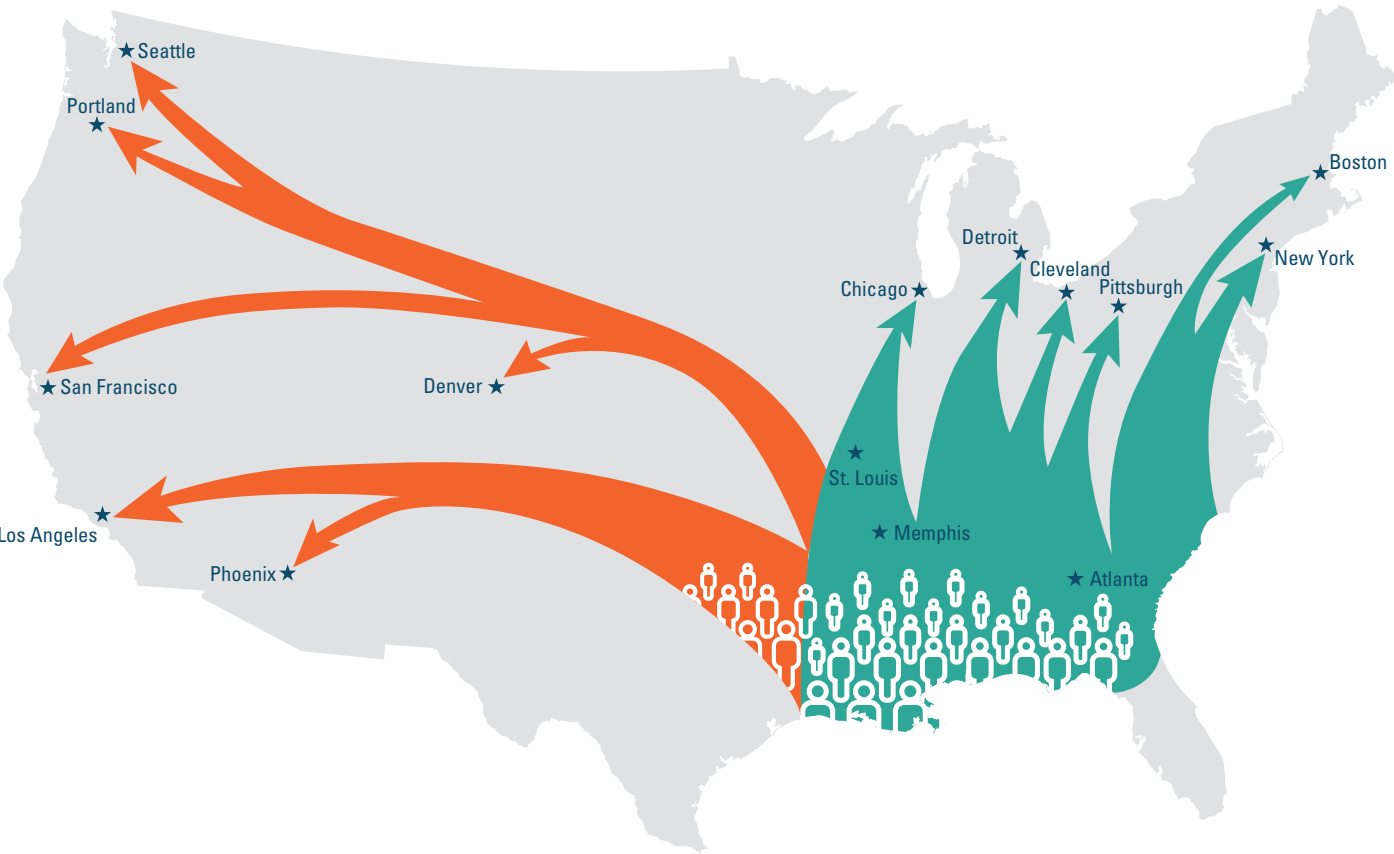
The Great Migration: A perceived threat to an already segregated city

Long before the first wave of African Americans migrated from the South to urban hubs in the North, housing in St. Louis was segregated by race.²³ But as more African Americans arrived in St. Louis in the late 19th and early 20th centuries, the “stability” of these long-established racial boundaries was threatened by the demand for more housing and the concurrent growth of services and businesses catering to new residents.

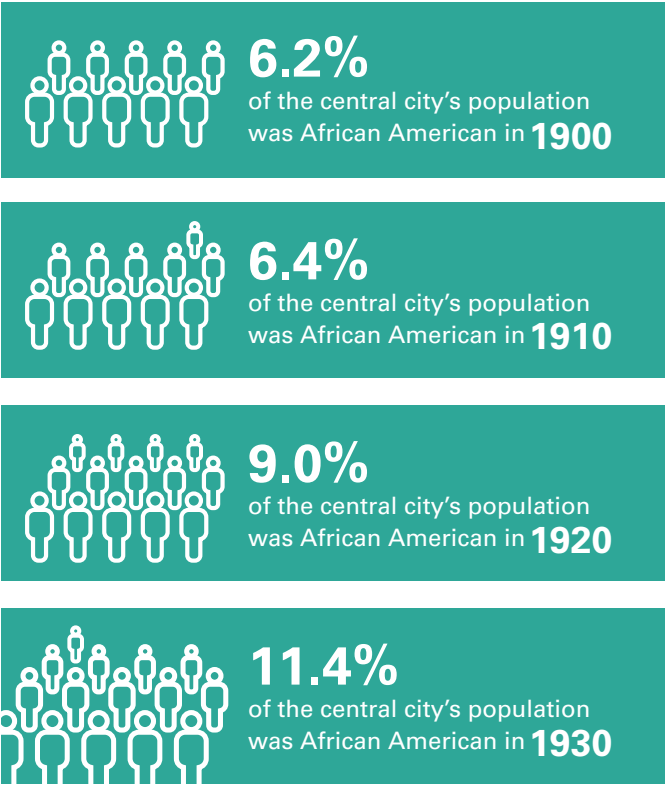
In the periods scholars call the First (1916-1940) and Second (1940-1970) Great Migrations the region saw the African American population grow suddenly and significantly.²⁴ African Americans made up 6.1% of the central city’s population in 1900, by 1920 that proportion had grown to 9% and to 13.3% in 1940.²⁰

The limited housing that had historically been made available to non-whites in the City of St. Louis, coupled with the desire by white civic leaders and citizens to remain separate from African Americans motivated leaders to establish rules and “protections” to preserve segregation. It was in this climate of rapid demographic change that housing policies and strategies damaging to African Americans took hold. The first was racial zoning.

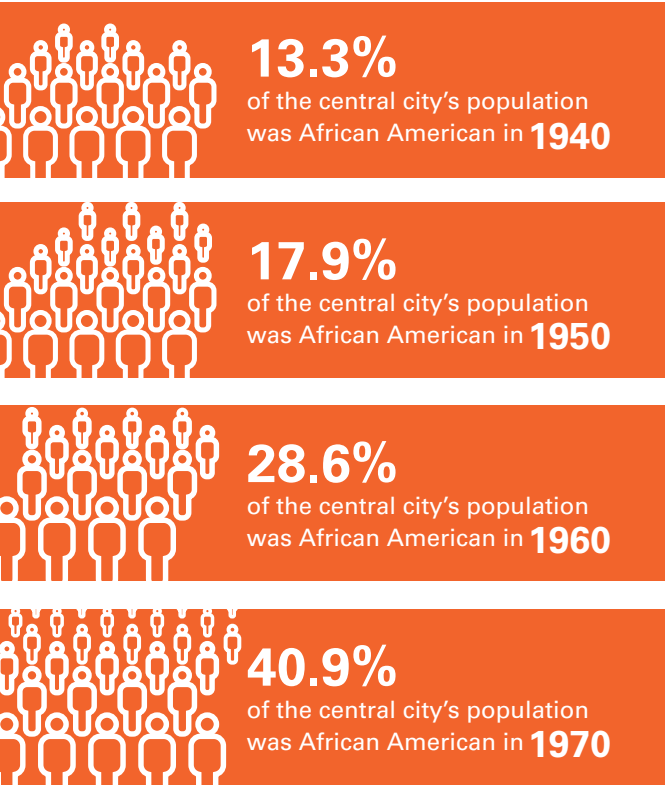
Figure 5. The Great Migration: African American movement from the South to urban hubs across the nation. Green represents the First Great Migration from 1916 to 1940. Orange represents the Second Great Migration from 1940 to 1970.



ST. LOUIS POPULATION (1900–1930)



ST. LOUIS POPULATION (1940–1970)





This editorial cartoon endorsed the increased use of zoning to stop “the blight bug” and protect residential communities. The zoning was misused to bar non-white residents from moving into most neighborhoods in urban areas.

Source: *St. Louis Post-Dispatch*

Explicit racial zoning: A misuse of city planning tools

The introduction of zoning practices gave city planners a powerful tool to potentially better the everyday lives of all of their citizens. In an attempt to protect residential areas from conditions considered nuisances, such as heavy industry producing noise or pollution, local governments used zoning to regulate land use. This began in the early 1900s²⁵ and was further strengthened by a 1915 U.S. Supreme Court decision sanctioning the authority of a city to “exercise... police power over land use.”²⁶

In response to the new legal protections, however, many cities went far beyond the initial intent of zoning, and immediately enacted racial zoning ordinances explicitly barring African American residence in most neighborhoods. That these city planners regarded African American residency as a “nuisance” is illustrated succinctly by former Baltimore Mayor J. Barry Mahool, who in introducing his city’s racial zoning law in 1910 took the position that:

“Blacks should be quarantined in isolated slums in order to reduce the incidence of civil disturbance, to prevent the spread of communicable disease into the nearby White neighborhoods, and to protect property values among the White majority.”

Source: Silver C. *The Racial Origins of Zoning in American Cities*. In: Thomas M. Ritzdorf J. Ritzdorf M eds. *Urban Planning and the African American Community: In the Shadows*. Thousand Oaks, CA: Sage Publications; 1997.

Leaders in St. Louis shared this attitude. Fearing African American residential expansion would destabilize their businesses, the St. Louis Real Estate Exchange (SLREE) began a campaign for a racial zoning ordinance to be placed on a city-wide ballot in 1916.⁴

The campaign used language designed to instill a fear of declining property values in the white majority population as a result of what the real estate group called the “Negro invasion.”

The proposed ordinance prohibited African Americans from purchasing or renting housing in blocks that were more than 75% white and included a “reasonable provision whereby gradually such blocks may become in time occupied wholly by either white or colored people.”^{4(p. 70)} On February 29, 1916, voters passed this ordinance by a comfortable margin, with 74.5% of the votes cast supporting it.

The SLREE’s racial segregation victory was short-lived. Racial zoning ordinances were challenged repeatedly in state courts and were struck down altogether by the U.S. Supreme Court in the 1917 *Buchanan v. Warley* decision.²⁵ Though many cities continued their efforts to create legally defensible racial zoning systems,²⁵ St. Louis turned its attentions to a new method: the racially-restrictive deed covenant.

Restrictive deed covenants: Racism built into enduring housing deeds

Restrictive deed covenants contractually bound homeowners to forbid certain types of land use on their property. These agreements bound not only the original signer, but any successive owner of the property, typically for a term of 20 to 50 years.⁴



Policy that would lead to the overt exclusion of African Americans in St. Louis neighborhoods was openly discussed in the early part of the 20th century as evidenced by this newspaper article.

Source: *St. Louis Post-Dispatch*

A horrific event helped fuel the creation of restrictive deed covenants in St. Louis. On July 2, 1917, what observers described as a nightmarish, two-day massacre, erupted in East St. Louis after months of racial labor tensions pitted white unions against newly migrating African American laborers. News accounts estimated that more than 100 African Americans were “beaten, shot, clubbed and stoned to death” when whites attacked on the city’s streets.

As the *St. Louis Post-Dispatch* reported, “Men were killed simply because they were black, and the only limit on the slaughter was the ability of the crowd to find Negroes.”²⁷

Homes were burned and hundreds of African Americans fled East St. Louis, some crossing the Eads Bridge to St. Louis under military protection. Others made perilous trips on rowboats across the Mississippi to safety in the City of St. Louis.

It is important to note that St. Louis experienced an unusually large first wave of African American migrants relative to other northern and western cities during the Great Migration. Historian Colin Gordon notes that this quick and early influx of African Americans, coupled with already present racial hostilities (as evidenced by the East St. Louis race riot), led the city to more aggressively impose segregation policies earlier in its development than other cities (personal communication, February 2018). Though many cities eventually adopted similar policies, those in St. Louis were particularly strong and damaging given their intensity and longevity.

Fear of this new influx of African American residents in St. Louis and the volatility of race relations clearly motivated the creation of racial covenants, which would only grow in use from the 1920s through the 1940s. The race of the occupant was the most common stipulation of most deed covenants. In *Mapping Decline* Gordon provides examples of legal language that was common to St. Louis’s restrictive covenants of this era:

“It is to the mutual benefit and advantage of all of the parties,” the preamble to most of the St. Louis restrictions read, “to preserve the character of said neighborhood as a desirable place of residence for persons of the Caucasian Race and to maintain the values of their respective properties.”

The restrictive covenant at the heart of the landmark U.S. Supreme Court decision originating in St. Louis that eventually outlawed them, bound “the signatories, their heirs, assigns, legal representatives, and successors in title to restrict the property against sale to or occupancy by people not wholly of the Caucasian race”—specified later in the same document as “people of the Negro or Mongolian Race.”

The boilerplate covenant drafted by the St. Louis Real Estate Exchange included “a restriction against selling, conveying, leasing, or renting to a negro or negroes, or the delivery of possession, to or permitting to be occupied by a negro or negroes of said property and properties of the other owners of properties in the said City blocks . . . for a term of such years said attorney may deem proper.”^{4(p. 73)}



C. United Welfare Association, "Dear Neighbor" letter, 1915, Missouri Historical Society - Race Relations Collection, box 1

An entire block ruined by negro invasion. Every house marked "X" now occupied by negroes. ACTUAL PHOTOGRAPH OF 4300 WEST BELLE PLACE.

1

[illegible]

1



Ethel Shelley reading the news of the 1948 decision. The Shelley home at 4600 Labadie is now a national historic landmark.

By the 1940s, nearly 380 neighborhood deed covenants were in place in the City of St. Louis, affecting hundreds of residential properties within each of them.⁴ As we will explore further in Chapter 3, these deed covenants spread to St. Louis County as well, where a large number of new housing developments in rapidly incorporating suburban municipalities made them comparatively easy to establish. Gordon estimates that over 80% of new suburban housing developed in the 1940s contained such agreements, with one observer noting: “Carefully drawn deed restrictions . . . preventing the sale of lots to any person not a member of the Caucasian race are found in practically all deed restrictions for residential subdivisions [in St. Louis County].”^{4(p. 73)}

Racially restrictive deed covenants in St. Louis would lead to the landmark 1948 U.S. Supreme Court decision, *Shelley v. Kraemer*, which prohibited the enforcement of a racial covenant at 4600 Labadie Avenue.

The case was brought by an NAACP legal team that included Thurgood Marshall, who would later argue *Brown v. Board of Education* and serve as the first African American justice on the U.S. Supreme Court. The plaintiffs were J.D. and Ethel Shelley, an African American couple who had purchased a tidy two-story brick home on Labadie, a street in North St. Louis with 39 homes, all occupied by whites.²⁸ The

Shelleys purchased the home from a seller who agreed not to enforce the racial covenant that forbade the sale to “people not wholly of the Caucasian race.”^{4, 29}

The sale was challenged in municipal court by the Marcus Avenue Improvement Association, a local homeowner’s group. Though the local circuit court backed the sale, it was later reversed by the Supreme Court of Missouri, leading to the high court hearing the case. As an indication of just how prevalent restrictive covenants were nationwide, three of the Court’s justices likely recused themselves because their own deeds included such provisions.³⁰

The decision in the *Shelley* case prohibited courts from enforcing restrictive covenants, but it did not outlaw these private contracts between homeowners. The federal government would continue to support the use of such covenants for many years following the decision. It was not until *Mayers v. Ridley*, a 1972 federal appellate court ruling under the Fair Housing Act of 1968, that such covenants were considered a violation of federal law and barred from being recorded in deeds as a violation of the Fourteenth Amendment.³⁰ Other tools of segregation beyond restrictive covenants would enjoy the protection of the federal government as well.

Redlining: Mapping African Americans out of home mortgages and equity

In 1933 the Home Owners' Loan Corporation (HOLC) was established as part of President Franklin D. Roosevelt's New Deal package of reforms. Its creation was in response to the destabilizing effects of the Great Depression on the housing market. The HOLC restructured existing mortgages for homeowners in danger of foreclosure, extending the length of time to repay home loans, lowering interest rates, and including both interest and principal in monthly payments, or what is called *amortization*.³⁰ Prior to this innovation in financing, most home loans were interest only, with high down payment requirements and terms of only a few years. The HOLC helped middle-class homeowners stay in their homes, and for the first time, build equity as they paid off their home loans. But it did so almost exclusively for whites.³⁰

The HOLC wanted assurance that borrowers would not default on the new loans. It hired local real estate agents throughout the country to assess the condition of housing and the surrounding neighborhoods to determine whether the housing was a good or bad financial risk. It made funds available to the City of St. Louis and St. Louis County to conduct a massive re-survey and re-evaluation of their existing housing stock between 1933 and 1940.⁴

The assessment tool was devised by the same real estate industry professionals who were the architects of racial zoning and restrictive covenants. The result was the creation of “residential security maps” that reflected their perceptions of the strength of real-estate investment in the St. Louis area.³¹

These maps were created for urban areas across the United States. The St. Louis map divided the City of St. Louis and St. Louis County into four subsets labeled “A” through “D.” “A” areas were shaded in green and were designated “best.” Mortgage lenders were encouraged to offer these areas maximum assistance through financial tools like government insured loans. “B” areas, designated as still “desirable,” were shaded blue, and “C” areas, designated as “definitely declining,” were shaded yellow. “D” areas, shown in red, were labeled “hazardous.”

While observing that these surveys “took due note of zoning issues and the age of housing stock,” Gordon illustrates through archived internal documents from the HOLC that racism was the true driver of a hazardous “D” rating:

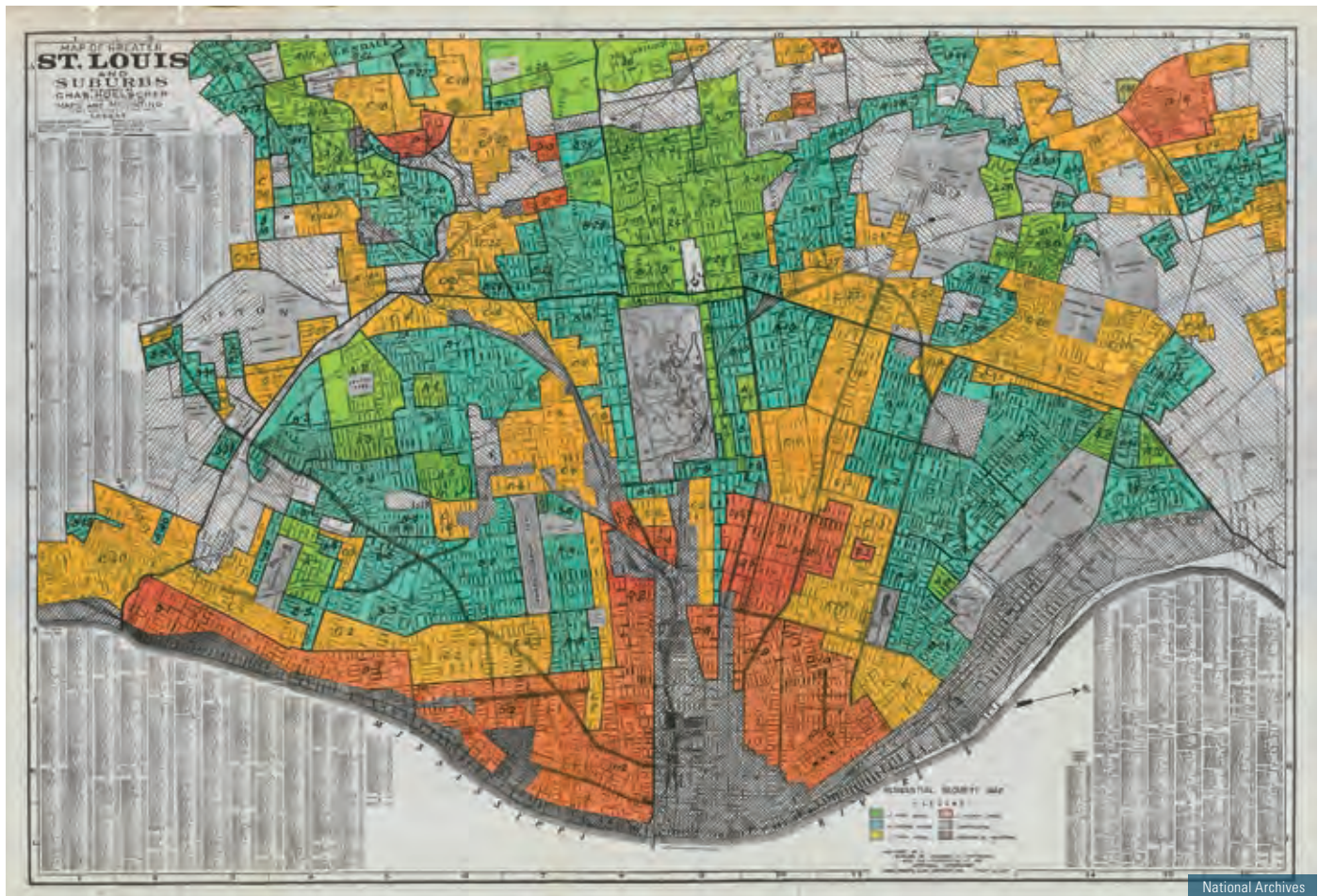
[T]he key to the rating system—was racial occupancy. The standard local area survey form prefaced its narrative description with required entries for local population, the “class and occupation” of residents, the percentage of foreign born and Negro residents, and the degree of “shifting or infiltration.” The most commonly noted unfavorable factors in C areas were “expiring restrictions [deed covenants] or lack of them” and “infiltration of a lower grade population.” D areas were almost invariably marked by “infiltration” or the presence of a “colored settlement” or “Negro colony”—and the summary judgment that “the only hope is for the demolition of these buildings and transition of the area into a business district.”^{4(p. 92)}

In St. Louis the racial motivations of the maps were made explicit. As Richard Rothstein writes in *The Color of Law: A Forgotten History of How Our Government Segregated America*, an appraiser in 1940 noted that suburban Ladue should be colored green, or desirable, because it had “not a single foreigner or negro” whereas the middle class suburban area of Lincoln Terrace was colored red because “it had ‘little or no value today...due to the colored element now controlling the district.’”^{30(p. 64)} However, neighborhood instability was not only defined by the presence of African Americans. In her 1969 book on racial policies and practices in real estate, sociologist Rose Helper detailed a “ranking of races and nationalities with respect to their beneficial effect on land values” that was employed in Chicago. Under the rankings Mexican Americans, southern Italians, Russian Jews, and Greeks were also among a list of least desirable ethnicities because of their alleged effect on housing values.³²

It is from these maps that the term “redlining” is derived.

Substantial areas of cities throughout the nation were divided by actual lines on a map. Outside these areas it was possible to receive home loan assistance. But those within the lines and shaded red received little federal assistance.

Figure 6. 1937 St. Louis Residential Security Map reflects the perceptions of the strength of real estate investment in the St. Louis region, ranked from “best” to “hazardous.”



In the City of St. Louis and St. Louis County, those lines were drawn in ways that would harm generations of African Americans at the most basic levels of housing and economic security.

A year after the creation of the HOLC, the Roosevelt administration formed the Federal Housing Administration (FHA) to help increase homeownership among first-time buyers. These potential buyers were promised very low down payments and amortization, with the federal government insuring their loans. As in the case of the HOLC, the FHA also needed to appraise the value of homes before agreeing to insure the loans. Through the *Underwriting Manual* that would be written for this purpose, the agency mandated segregation as a prerequisite for granting loans. Enforcement of residential segregation became a stated federal policy.³⁰ Rothstein quotes the manual as instructing banks to lend in areas that would aid in the “prevention of the infiltration of...lower class occupancy, and inharmonious racial groups.”³⁰

A

Best

Areas that mortgage lenders were encouraged to offer maximum financial assistance

B

Desirable

Desirable neighborhoods yet older homes expected to maintain stability

C

Declining

Marked by “infiltration of a lower grade population”

D

Hazardous

Marked by “infiltration” or the presence of a “colored settlement” or “Negro colony”

Redlining then and now

The Fair Housing Act of 1968 outlawed redlining. But the practice created persistently poor and segregated neighborhoods in St. Louis. Table 2 shows that redlined neighborhoods deemed “hazardous” more than 70 years ago remain inhabited by low-to-moderate income residents. Table 3 illustrates that those same formerly redlined neighborhoods have a high percentage of residents from racial and ethnic minority groups.

Table 2.

| GRADES/INCOME | Low-to-moderate income | Middle-to-upper income |
|---------------|------------------------|------------------------|
| A - Best | 12.16% | 87.84% |
| B - Desirable | 57.35% | 42.65% |
| C - Declining | 75.46% | 24.54% |
| D - Hazardous | 89.59% | 10.41% |

Source: Richardson J, Mitchell B, West N. (2016) Home Mortgage Lending in St. Louis, Milwaukee, Minneapolis, and Surrounding Areas. National Community Reinvestment Coalition.

Table 3.

| GRADES/INCOME | Minority | White |
|---------------|----------|--------|
| A - Best | 14.17% | 85.83% |
| B - Desirable | 50.26% | 49.74% |
| C - Declining | 58.04% | 41.96% |
| D - Hazardous | 68.84% | 31.16% |

Source: Richardson J, Mitchell B, West N. (2016) Home Mortgage Lending in St. Louis, Milwaukee, Minneapolis, and Surrounding Areas. National Community Reinvestment Coalition.

African Americans were thwarted at nearly every turn when it came to finding a place to live. Of the approximately 70,000 housing units built in the City of St. Louis and St. Louis County from 1947 to 1952, fewer than 35, or .05%, were available to African Americans because of FHA policy, restrictive covenants, or the policies and practices of the real estate industry.³⁰

Redlining hampered African Americans not just by limiting housing choice, but perhaps more importantly, by preventing them from building wealth through home equity.³⁰ In the absence of these lower interest mortgages, African Americans who did purchase property were often subject to higher,

predatory terms and interest rates. And the lack of a strong ownership stake in communities made it difficult to attract or retain people, businesses, and development, leading to significant disinvestment.

Redlining and the segregationist policies of the FHA endured throughout the 1960s. Between 1962 and 1967 only 3.3% of the 400,000 St. Louis area mortgages backed by the FHA went to African American borrowers.³³ In St. Louis County, the percentage of mortgages issued to African Americans in that time period was below 1%.⁴

The Fair Housing Act of 1968 outlawed redlining. But the practice caused enduring economic hardship to residents in neighborhoods, particularly in neighborhoods that had been designated “hazardous” in St. Louis. Tables 2 and 3 are drawn from an analysis of the long-term impact of redlining in St. Louis collected by the National Community Reinvestment Coalition.³⁴ Table 2 shows neighborhoods redlined more than 70 years ago remain inhabited by low-to-moderate income residents today. Table 3 illustrates that those same formerly redlined neighborhoods have a high percentage of residents from racial and ethnic minority groups. Disinvestment caused by redlining in St. Louis essentially created persistently poor neighborhoods that continue to be segregated and primarily inhabited by African Americans with low-incomes. In Chapter 3 we will discuss how the legacy of redlining has impacted present-day home lending.

Access to Housing



Source: Rothstein R. (2017). The Color of Law: A Forgotten History of How Our Government Segregated America.



St. Louis Post-Dispatch



Missouri History Museum



St. Louis Post-Dispatch



St. Louis Post-Dispatch

Once redlining was outlawed, actors in government and the housing industry turned to subtler methods to preserve residential segregation. We explore more tools of segregation in the next two chapters examining the growth of suburbia, exclusionary zoning practices, racially motivated federal financing programs, real estate steering, and various types of development and financing strategies in the St. Louis region.

Conclusion

The Great Migration brought an increasing number of African Americans to St. Louis through World War II. They encountered numerous housing policies and practices that excluded them from resources and economic opportunity. These included racial zoning, restrictive covenants, and redlining.

Final Thoughts

Many early segregation policies and practices were struck down by legal decisions and reforms, including the landmark *Shelley v. Kraemer* Supreme Court case originating in St. Louis. But segregation continued to characterize the regional residential landscape. As we will see in Chapter 3, post-World War II policies and practices created further housing barriers for African Americans in a period when working, middle-class whites prospered through new home ownership in the suburbs.

An aerial photograph of a suburban neighborhood, showing rows of houses with lawns and trees. The entire image is covered with a semi-transparent green filter. In the top left corner, there is a white circle containing the number '03'.

03

ZONED OUT OF THE SUBURBS, DISPLACED FROM OPPORTUNITY: MORE TOOLS OF SEGREGATION AND EXCLUSION

After World War II government policies and incentives helped whites move to new housing in the suburbs. Jobs and resources followed. But African Americans were mostly unwelcome in a rapidly changing St. Louis County. Housing policies and real estate practices maintained segregation in the suburban frontier.

The move to greener suburbs

By the middle of the 20th century another significant migration was underway, but it was very different from the Great Migration of African Americans to cities like St. Louis described in Chapter 2.

Starting in the late 1940s white city residents throughout the United States moved by the thousands from urban centers to newer, greener suburbs.

This massive movement was a difficult challenge for advocates hoping to improve housing and opportunity for African Americans. Instead of one political entity (i.e., the City), reformers in the St. Louis area were dealing with dozens of municipal governments, all expanding independently and competing for resources and residents.

Most suburban municipalities moved quickly to enforce racial segregation, using tools both old and new to accomplish this goal.

Chief among them was the practice of exclusionary zoning, or the establishment of policies that determine the use of land within municipal boundaries that have the effect of excluding particular groups of people from residing there. The new zoning mandates, with their emphasis on large-lot, single-family homes, were adopted within a decentralized

group of independent cities. Efforts by so many different municipalities and subdivisions were increasingly difficult to control in the way that fair housing advocates were able to legally challenge discriminatory practices in the City of St. Louis. Exclusionary zoning policies were an effective means of excluding the poor and African Americans from living in or near suburban towns—and as we will explore in later chapters, their effect remains potent even today for those with low-to-moderate incomes.

A growing, fragmented metropolis

Following World War II American suburbs grew rapidly in size and power, and their growth was fueled by federal and state policies. The suburban boom was facilitated by massive federal road and highway construction projects; federal and state housing subsidies such as low-interest mortgages primarily for whites through the FHA and the Veterans Administration (VA); new and efficient construction techniques; and ample cheap and developable farmland.³¹⁻³⁵

The City of St. Louis reached its peak population in 1950, and then declined at nearly the same rate that St. Louis County soared in population for decades thereafter.

Figure 7a. St. Louis County: Municipality by incorporation date.

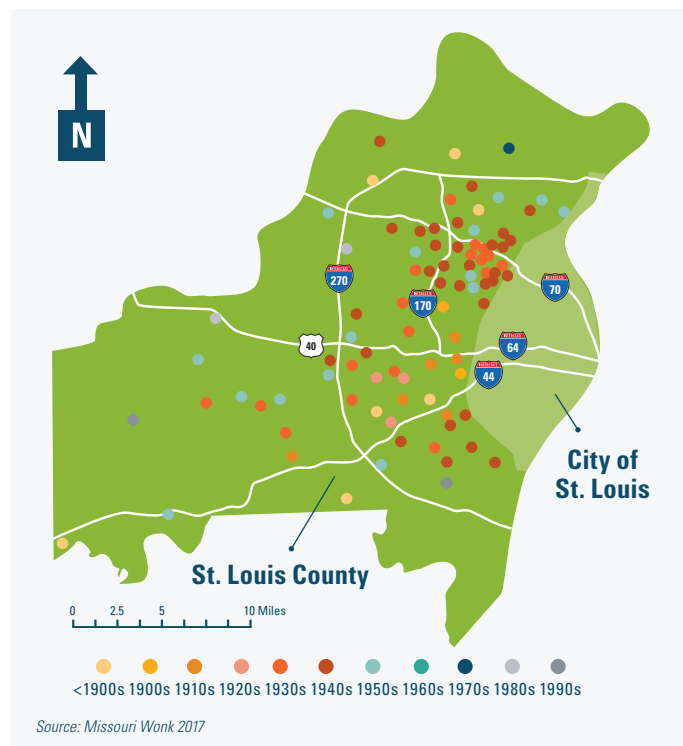
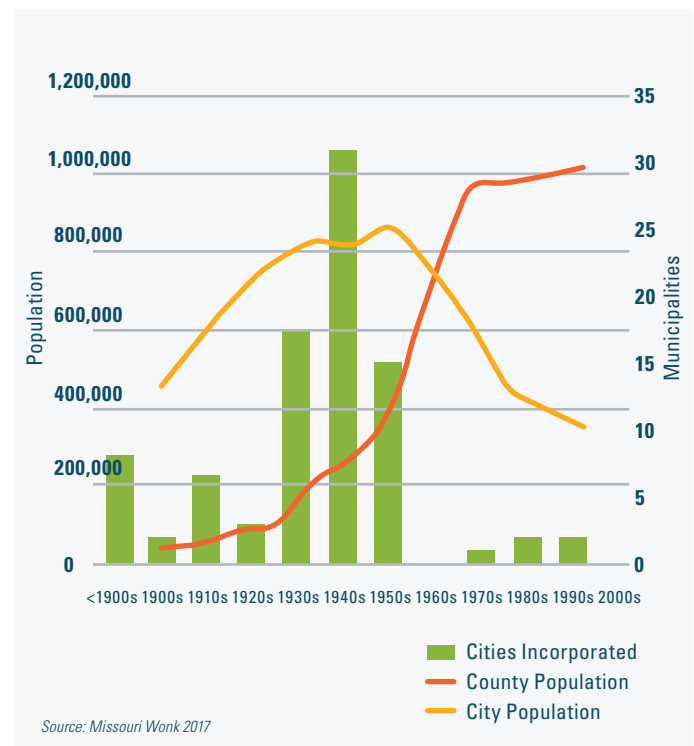


Figure 7b. St. Louis: Population and municipal incorporation by decade.



Before 1900 there were just six incorporated cities in St. Louis County. By 1940 that number grew to 35. By 1960 there were 95, each operating with independent authority over zoning and land use.

In the City of St. Louis and a few of the region's older, inner-ring suburbs such as University City, significant development had taken place prior to this intense suburban growth. These municipalities already featured a mix of residential property types, including single-family, duplex, and multi-family homes as well as retail and commercial infrastructure providing merchandise, services, and jobs. When zoning was employed in all of these established

cities, it took the form of so-called “descriptive zoning,” where the zoning simply mirrored existing uses of land.

But further north, south, and west, in rapidly growing St. Louis County, large tracts of developable farmland presented a blank slate to dozens of newly-incorporating cities. The power to shape land use “from the ground up” gave city planners the tools needed to control the types of homes allowed, and by extension, the types of people allowed to live there. Each city, acting in its own self-interest, created land use policies that maximized potential property tax revenues and minimized infrastructure demands.

Figure 8. The evolution of St. Louis housing.



Multi-use



Multi-family



High-density single-family lots



Large single-family lot

As whites left the urban core, their housing changed through specific development tools and policies. Mixed-use neighborhoods with retail, apartments, and individual homes were staples of urban housing in the first part of the 20th century. Lower-income whites and African Americans were later encouraged to move into segregated affordable housing complexes, particularly as areas of the city were blighted and subsequently displaced African Americans. Middle class whites began buying detached homes in the city. After World War II, large-lot zoning coupled with low-interest mortgages not available to African Americans fueled the construction of larger, single-family homes that were unaffordable and inaccessible to low-income homebuyers and most African Americans.

The suburbs became places of power and resources that were purposefully insulated from the poor and racial and ethnic minority groups.

Source: Fishman R. *Bourgeois Utopias: Visions of Suburbia*. In: Fainstein S, Campbell S. (eds). *Readings in Urban Theory*. Oxford, Blackwell Publishing; 1996: 23-60.

These objectives were most easily met by mandating large-lot, owner occupied single-family residences. The prevailing logic was that other nearby cities or the City of St. Louis would provide the infrastructure and services. Gordon in *Mapping Decline* notes that:

“... none of these governments had any incentive to think about broader metropolitan goals or needs regarding commercial development, affordable housing, or regional infrastructure. Fragmented zoning, in this respect, came most directly at the expense of the City of St. Louis, which shouldered many of the costs of urban development even as the suburbs poached its population, retail trade, and employment base. But it also came at the expense of the suburbs themselves. All local governments bore the costs of administrative disarray and unmanaged sprawl. Suburbs engaged in often destructive competition to attract (or avoid) new residential or commercial development. And, over time, newer subdivisions and incorporations to the west were poaching not just the City but the older inner-ring suburbs as well.”⁴(p. 129)

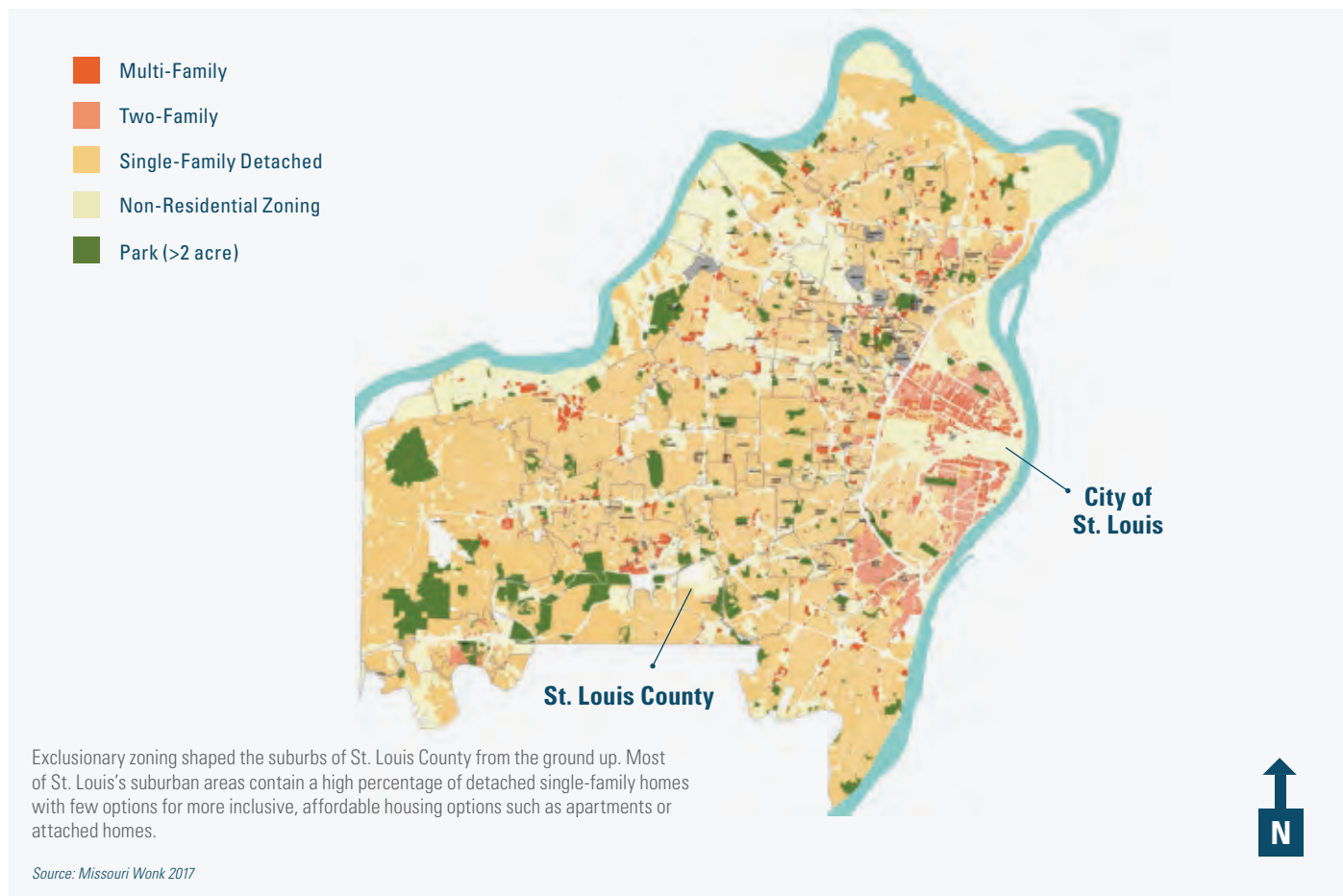
These suburbs had created, in the words of planning historian Robert Fishman, a “bourgeois utopia.” The suburbs became places of power and resources that were purposefully insulated from the poor and racial and ethnic minority groups.³⁶



The rift between the City of St. Louis and St. Louis County was clear in 1971 as the suburbs justified hoarding resources despite the economic drain on the City.

Source: St. Louis Post-Dispatch, July 23, 1971

Figure 9. City of St. Louis and St. Louis County parcels zoned for single-family housing.



The legacy of exclusionary zoning in St. Louis County can be seen today in Figure 9. The map created by researchers with Missouri Wonk provides a unique parcel-by-parcel look at zoning classifications for single-family, two-family, and multi-family housing in both the City of St. Louis and St. Louis County.

Missouri Wonk surveyed nearly all of the region's existing zoning requirements and calculated "county equivalent zoning," a novel tool that enabled them to standardize hundreds of different zoning classifications and lot size requirements present in the dozens of municipalities in our region.

Note the relatively few areas of suburban St. Louis County that contain land parcels zoned for potentially more affordable multi-family homes. Note as well the large swaths of far western St. Louis County that are almost exclusively zoned for detached single-family homes.

Indeed, during their survey of zoning ordinances, Missouri Wonk found the cities of Ladue and Grantwood Village

banned multi-family housing outright. Another 48 cities lacked specific zoning classifications for multi-unit housing. Developers seeking to build multi-family housing in cities without dedicated zoning must typically secure a zoning variance that can require formal hearings and resident input. The process does allow for the creation of multi-family housing, but it can make it extremely difficult for developers to secure the municipal approval they need to build apartments, condominiums, and other forms of higher density, affordable housing.

Of the city and county's approximately 614,000 housing units,³⁷ Missouri Wonk found 25.9% of them exist in some form of multi-family housing. However, the concentrations of that type of housing vary widely throughout our region. The distribution of multi-family housing across the region is uneven, with the vast majority of municipalities (73 of 92) having a smaller proportion of multi-family housing relative to all housing within their borders than the regional average. In other words, a relatively small number of municipalities have a disproportionate share of multi-family units.

Rise of zoning in St. Louis

As mentioned in Chapter 2 the concept of zoning was initially created in the early 1900s to protect and separate residential areas from “nuisance” industries such as junkyards, tanneries, and polluting factories. Courts at the time consistently held that this tool could not be used to protect property values or to preserve neighborhood characteristics.³⁸ The courts repeatedly ruled local zoning ordinances could only be enacted if they had “a real and substantial relation” to public health, safety, or welfare.³⁹

But as the suburbs rose in prominence and population, municipalities sought autonomy in dictating land use. They exerted pressure to expand definitions of nuisance and to create their own specific zoning classifications.⁴⁰ The newly incorporated municipalities had every incentive to exclude the poor and to prohibit types of development that might attract them.

And yet, their large-lot residential zoning left them highly dependent on property taxes and without other forms of tax revenue. This, in turn, gave them further incentive to keep out the poor who might cost municipalities more in terms of developing transportation, affordable housing, and other infrastructure. Meanwhile, poor and racial and ethnic minority families were left stranded in a struggling central city “where they compete in stagnating markets for jobs and housing,” Paul King noted in a 1978 review of judicial decisions on exclusionary zoning in the United States.⁴¹ King explained the stark economic rationale behind this tool:

“The suburbs have tried to avoid these urban problems, for which they are partly responsible, by instituting measures to prevent tax-draining activities from following those that pay their way. These measures attempt to exclude all land uses that do not generate more in real property tax revenues than they consume in expenditures for public services.”^{41(p. 459)}

Exclusionary zoning in the suburbs not only mirrored long-established policies that contributed to racial segregation in the City of St. Louis; it also nearly eliminated the possibility of African American homeownership in many of these emerging suburban cities. Later in this chapter we will explore other systemic factors that made it difficult for African Americans of any economic background to buy or rent housing during the early rise of the suburbs through the 1960s.

Exclusionary zoning shaped the housing landscape upon which all other segregation policies were built.



As early as 1952 planners realized that St. Louis's suburbs were developing in a disjointed and illogical fashion, with each new city competing for resources to support their own essential services such as police and fire protection. This cover illustration of a report released more than 65 years ago by the St. Louis County Planning Commission hints at the fragmentation that continues to hinder our region and contributes to our long history of housing segregation.

Source: St. Louis County Planning Commission. (1952) *Let's Get Together: A Report on the Advantages of an Integrated Community*

Reformers referred to the circumstances in the suburbs as a “steel ring” surrounding the city proper, conspiring to “contain” the African American population of the region.⁴¹

George Romney, who served as the secretary of the U.S. Department of Housing and Urban Development in the Nixon administration, referred to forming suburbs as a “white noose” around African Americans living in cities.³⁰

This obviously did not go unnoticed by leaders in the Civil Rights Movement. In an official publication, the NAACP called the suburbs “the new civil rights battleground,” and urged reformers “to do battle out in the townships and villages to lower zoning barriers and thereby create new opportunities for Negroes seeking housing closer to today's jobs, at prices they can afford to pay...”^{42(p. 305)}



Black Jack, MO A racially-tinged example of exclusionary zoning

In St. Louis County, the incorporation of some townships was precipitated by developers' plans to site multi-family apartments in areas that were then unincorporated. One notable and well-documented example is the "Park View Heights" plan from 1969, in which two regional Methodist churches co-sponsored a plan for the development of moderate-income apartments near the Black Jack subdivision in what was at the time unincorporated St. Louis County. The site chosen was undeveloped and was zoned by St. Louis County as R-6 (suitable for multi-family).

Public response by many nearby white residents was swift and negative. One contemporary account said organized opposition was "repeatedly expressed in racial terms... by leaders of the incorporation movement, by individuals circulating petitions, and by [the] zoning commissioners themselves." In his scholarship, Colin Gordon also cites an appeals court judgement observing that "racial criticism of [the proposed multi-family apartment] was made and cheered at public meetings."

It was in this environment that the current municipality of Black Jack was hastily incorporated, even while St. Louis County's Department of Planning voiced "[strong opposition] to the act of incorporation on fiscal, planning, and legal grounds."¹¹ Though challenged unsuccessfully in the courts, Black Jack immediately enacted ordinances to zone all residential parcels as single-family.



Paul Sableman



Source: Gordon C. (2008). *Mapping the Decline: St. Louis and the Fate of the American City*.

Exclusionary zoning and the forms it often takes

While all zoning seeks to exclude certain types of land use, civil rights activists began to present the case that the dominant pattern of the region's suburban zoning policy intentionally excluded African Americans and poor urban families.

In 1968, the National Commission on Urban Problems presented a report to Congress that identified three powerful exclusionary tools available to incorporated municipalities: exclusion of multi-family housing, "large lot" zoning, and prohibition of mobile or manufactured homes.⁴³

King's study of exclusionary zoning notes that each of these exclusions has "the general effect of. . . increase[ing] the cost of development and consequently the price of housing," and that "[e]xclusionary practices, particularly zoning, constitute one of the major factors responsible for limiting the dispersal of low- and moderate-income families into suburban areas."⁴¹(p. 459)

Multi-family prohibition

Most of the wealthiest cities in St. Louis County have little, if any, affordable, multi-family housing, making it nearly impossible for lower-income families to find housing within their city limits. That is not by accident. Local leaders in many emerging suburban cities prohibited or strictly controlled the development of more affordable multi-family structures such as apartments, condominiums, or duplexes.⁴

Archived zoning and municipal documents illustrate the negative local attitudes toward developing multi-family housing:

Ferguson

A Ferguson city planner wrote in 1932, “No apartment buildings are now found within the city. This [proposed zoning ordinance] affords an excellent opportunity for controlling this type of housing.”^{44(p. 137)}

Richmond Heights

A 1941 ordinance for the City of Richmond Heights expressed the “intention of maintaining. . . an exclusive subdivision of single-family residences of substantial value.”^{44(p. 136)}

Ladue

A contracted Ladue city planner noted that “one of the major objectives of our proposed zoning ordinance is to protect and continue the spacious residential character now found within the city.”^{44(p. 137)}

Brentwood

Meeting minutes of the City of Brentwood’s zoning committee show it refusing the request of a developer for a variance for multi-family housing because, “the city is now occupied by single-family homes and every effort should be made to preserve this character.”^{44(p. 137)}

Note in Figure 10, two St. Louis County cities ban multi-family zoning outright. Only half, or 46 out of 92 surveyed municipalities, have zoning classifications for multi-family housing. However, as shown previously in Figure 9, St. Louis County overall has very few tracts of land zoned for multi-family housing. Even if a municipality has zoning classifications for multi-family housing, it doesn’t guarantee such housing will ever be developed. And the presence of multi-family housing does not always translate into affordability.

Figure 10. Municipalities and multi-family zoning in St. Louis County.

Residential multi-family zoning prohibited by ordinance

Grantwood Village
Ladue

Municipalities with multi-family zoning classification and actual multi-family units (in order of municipalities with the highest % multi-family units)

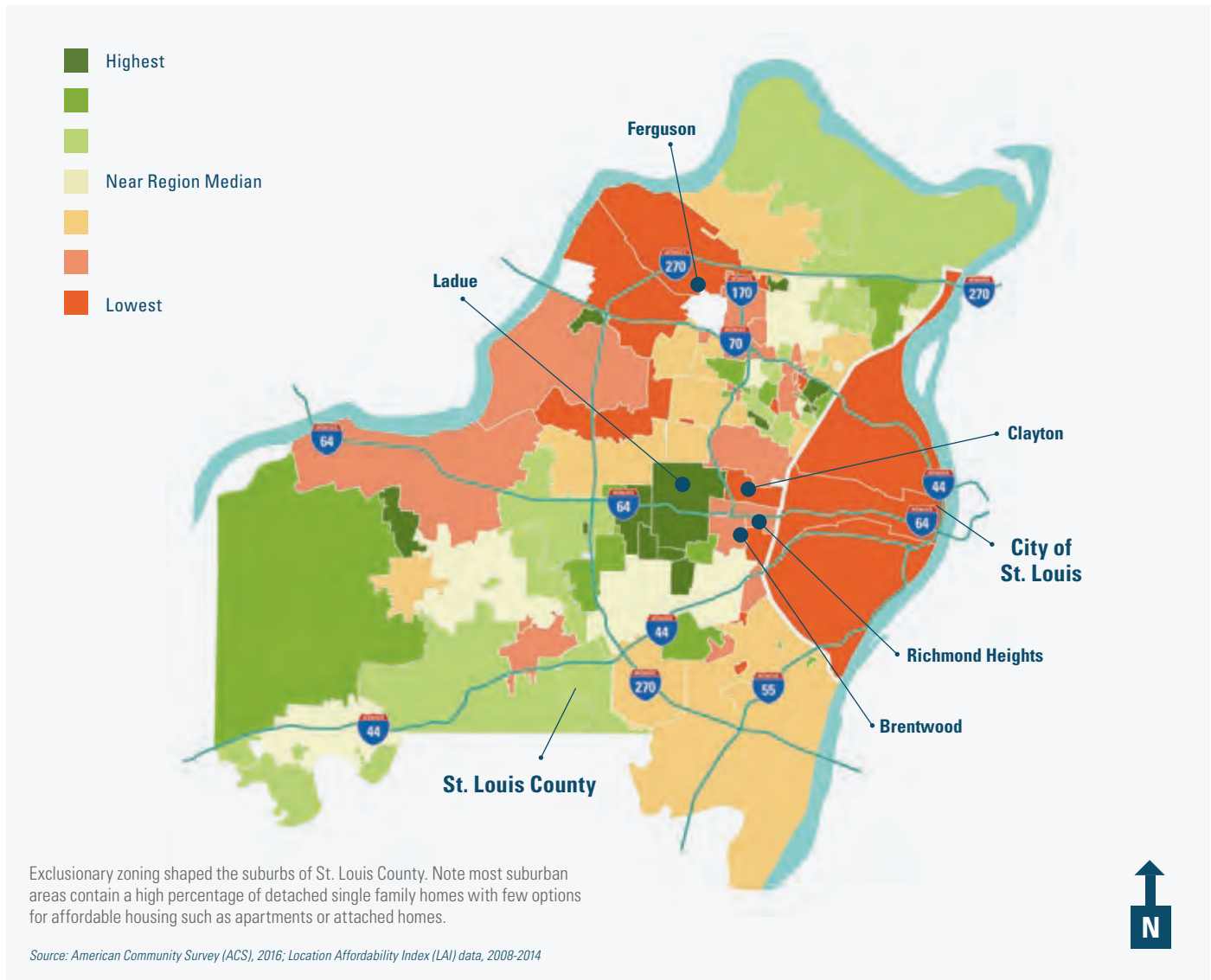
| | |
|------------------------|--------------------|
| Norwood Court (63.64%) | Florissant |
| Clayton | Ellisville |
| Lakeshire | Edmundson |
| Marlborough | Ferguson |
| Maplewood | Ballwin |
| Normandy | Berkeley |
| Brentwood | Breckenridge Hills |
| Maryland Heights | Jennings |
| Valley Park | Wellston |
| University City | Webster Groves |
| Creve Coeur | Black Jack |
| Hazelwood | Crestwood |
| Bridgeton | Wildwood |
| Charlack | Eureka |
| Bel-Ridge | Green Park |
| Chesterfield | Rock Hill |
| Kirkwood | Pagedale |
| Kinloch | Beverly Hills |
| Richmond Heights | Moline Acres |
| Manchester | St. John |
| Vinita Park | Floridell Hills |
| Riverview | Fenton |
| St. Ann | Pine Lawn (4.38%) |

Municipalities with multi-family zoning classification but do not have multi-family units

Crystal Lake Park

Source: Missouri Work, 2017

Figure 11. Percent detached single-family homes as of 2017.

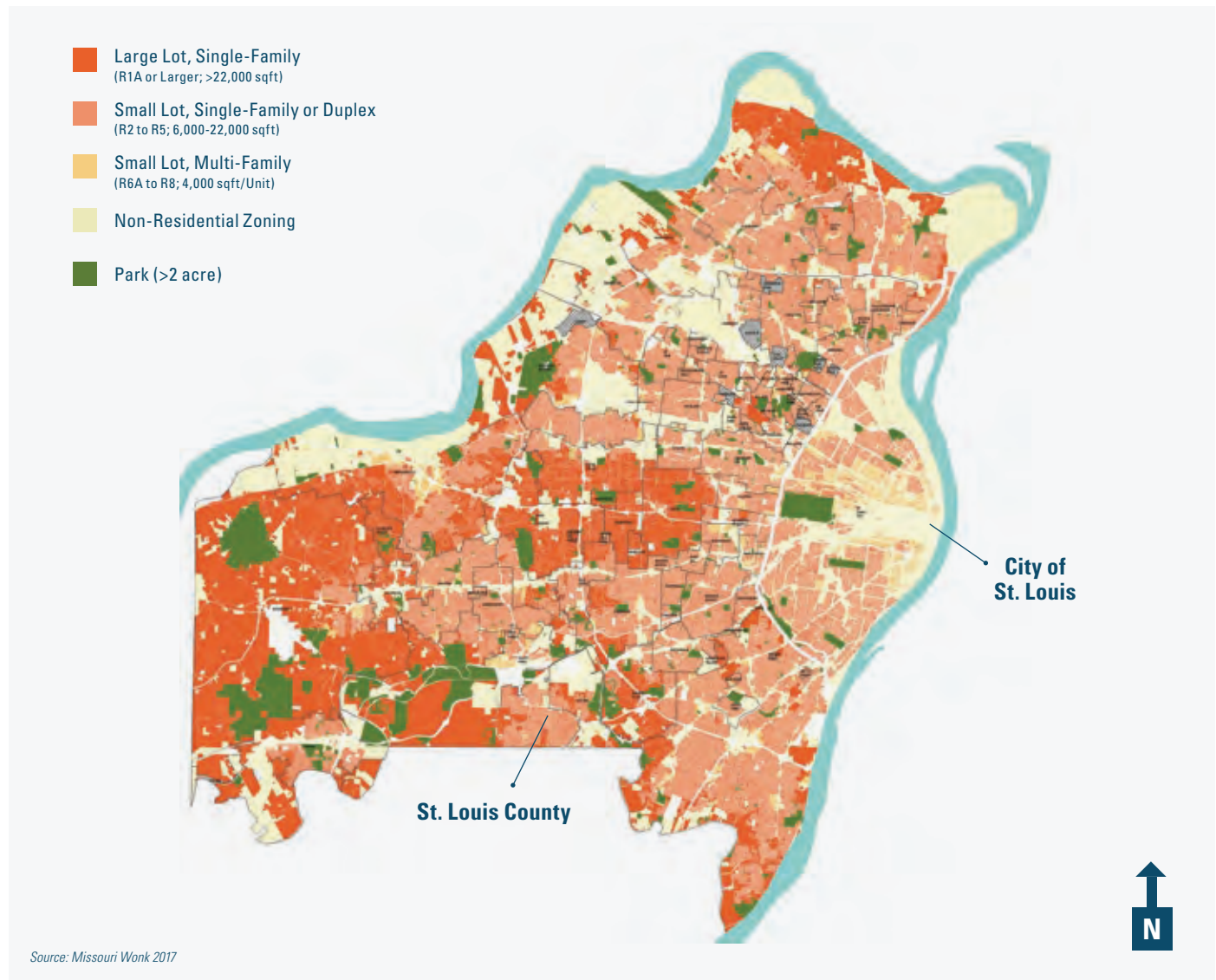


Large lot zoning

Emerging suburban cities also pushed to increase average lot sizes in their communities, a zoning policy that substantially inflated housing prices. A recent study of 274 subdivisions in mid-century St. Louis County found that less than 10% of lots were smaller than 5,000 square feet, the most common lot size standard in older, inner-ring suburbs.⁴ Ladue standardized lot sizes to require different parcels throughout the city to be a minimum of 30,000, 78,000, or 130,000 square feet. Only a handful of lots were allowed to be smaller at 15,000 and 10,000 square feet. None were zoned for multi-family residences.⁴

Incorporating municipalities with tracts of undeveloped land often created obstacles for multi-use residential zoning from the very start with a strategy called “wait-and-see” zoning. All unused land was automatically zoned for the “highest use” category, the most restrictive zoning classification. Any proposals seeking “lower uses,” such as multi-family housing or more densely populated single-family homes, would require strict review and formal action by the governing body to change the zoning.

Figure 12. County equivalent zoning in the City of St. Louis and St. Louis County.



Prominent urban planner Harland Bartholomew—a man who gained notoriety for his now controversial use of eminent domain in urban renewal projects such as the construction of the Gateway Arch—also championed larger housing lots. In 1941 he advised suburban Kirkwood on its zoning ordinances and urged the city to increase minimum lot sizes in several residential zoning classifications.⁴⁵ He noted that “the most important function of the zoning ordinance is to give [single-family, owner-occupied homes] the most protection possible and to encourage its further development in areas now vacant.”⁴⁶(p. 136)

Figure 12 illustrates another of the present-day manifestations of decades of exclusionary zoning practices in St. Louis County. The same standardized zoning classification used for type of dwellings in Figure 9 was also used to examine minimum lot sizes region-wide. The darkest red areas, found particularly in the western and central parts of St. Louis County, indicate places where housing lots are more than 22,000 square feet, roughly a half-acre in size. Areas with smaller lots dedicated to multi-family housing are shaded yellow. There are very few areas of St. Louis County with smaller lots zoned for more affordable, multi-family housing.

Restrictive covenants in the suburbs: Backed by the government

Exclusionary zoning in the suburbs wasn't just perpetuated by suburban elected leaders and the planners. It was also incentivized by the FHA in its underwriting of loans to suburban developers. Underwriting is the process of review that borrowers, properties, or projects undergo prior to the approval of a loan. In Chapter 2 we discussed how the Great Depression and later a housing shortage after World War II, led the FHA to underwrite new mortgages mainly for working-class, middle-class white buyers, but very few African American buyers.

Around the same time the agency also began backing low-interest loans to developers of suburban homes. Again, the federal underwriting of construction loans carried racial restrictions. In the 1930s and 1940s the FHA's underwriting manual warned against backing loans for housing projects for "inharmonious racial groups" and conversely promoted occupation "by the same social and racial classes."⁴⁶

Developers of whites-only subdivisions were vastly favored for construction loans to build single family, large-lot homes. Even though enforcement of restrictive deed covenants through the courts had been outlawed, post-war suburban developers often included discriminatory language in homeowner association policies prohibiting sales to African American buyers with the encouragement of the FHA.³⁰

Advertising in the 1950s for new suburban subdivisions in St. Louis frequently carried the labels "FHA Financed" or "FHA Approved," a sanitized term that essentially meant "whites only" housing.³⁰



"Mismatch of where the jobs were, and where the people needing these jobs were forced to live. . ."



Dr. Robert Fishman

In his interview for the film "The Pruitt-Igoe Myth: An Urban History" (2012) professor of urban planning, Robert Fishman, contrasts the experiences of African Americans in mid-century St. Louis with the concentrated ethnic communities of earlier years and points out the stark economic reality that faced African Americans in a segregated region:

The urban economy in 1949 appeared very strong. Not only were the populations of big cities peaking, but also their industrialization. So that it appeared that all you had to do was solve the housing problem, and there would be plenty of jobs within every big city. What nobody could see was that this was the peak period, and that the urban industrial economy was about to really fall off a cliff.

The American city has been, in the past, a wonderful mechanism for assimilation of immigrant and migrant groups. What happened after 1945 was that wonderful mechanism of opportunity began to fail. This economy still flourished, but it flourished outside the city, and as a result you had a mismatch between where the jobs were, and where the people who needed the jobs were living, or were forced to live. In the days of say the Italian and Jewish ghettos, these ghettos were close to those critical entry-level industrial jobs. The black ghetto, for the first time, was very far from where jobs were moving. They moved to the city as the black migrants did, and instead of finding themselves in the midst of this wonderful expanding urban economy they found themselves in the midst of an economy that was dying.

Source: *The Pruitt-Igoe Myth*. St. Louis: Unicorn Stencil LLC; 2011.

Qualified buyers in St. Louis

80,000 **African Americans**
had sufficient incomes to purchase homes during the suburban housing boom

Source: Sexauer CF. *Catholic Capitalism: Charles Vatterott, Civil Rights, and Suburbanization in St. Louis and the Nation, 1919-1971*. Ph.D. Dissertation, Department of History, University of Cincinnati. May 6, 2002:219-220. Cited by: Rothstein R. *The Making of Ferguson: Public Policies at the Root of its Troubles*. Economic Policy Institute. Washington D.C.; October 15, 2014.

National access to FHA Loans for African Americans

2% of homes
insured by the FHA
since 1946 have been
available to African
Americans



Most of them were
developed in the South
for segregated African
American housing

Source: U. S. Commission on Civil Rights. *Hearing before the United States Commission on Civil Rights. 1959*. Washington D.C.: U.S. Government Printing Office. Cited by: Rothstein R. *The Making of Ferguson: Public Policies at the Root of its Troubles*. Economic Policy Institute. Washington D.C.; October 15, 2014.

Though the FHA would eventually soften the wording of its underwriting policies for developers, discrimination continued in its loan insurance programs well into the 1960s.⁵

These policies essentially kept thousands of African Americans with resources to buy homes out of the suburban housing marketplace.

An FHA survey conducted in St. Louis in 1953 estimated that 80,000 African Americans had sufficient incomes to purchase homes during the suburban housing boom.⁴⁷ And yet, a 1959 national study found only 2% of homes insured by the FHA since 1946 had been available to blacks, and most of them were developed in the South for segregated African American housing.⁴⁸

The Fair Housing Act: New rights and protections

The Civil Rights Movement increased housing opportunities for African Americans and ushered in new rights and protections, including the prohibition of discriminatory real estate agent and landlord practices through the Fair Housing Act of 1968. Final passage of the landmark legislation was propelled by the unrest in dozens of cities across the country following the assassination of Dr. Martin Luther King, Jr. in April of that year.

However, the whites-only developments of earlier decades and other significant roadblocks continued to make it difficult for African Americans to purchase suburban housing even after the Fair Housing Act went into effect.

In 1970 Larman Williams, then an assistant principal in the former Kinloch School District, testified before the U.S. Commission on Civil Rights about his difficulties purchasing a home in Ferguson because he was African American.⁴⁹

“I called. And I called. And I called. And I called, and I got no return,” Williams said of his efforts to contact a real estate agent. “They could tell by my voice, I guess.”⁴⁹

The year 1968 saw Williams’ frustrated initial attempts at purchasing a home (he would later prevail), but it was also the year that another important Supreme Court decision on housing that originated in St. Louis was handed down. In 1965 Joseph Lee Jones and Barbara Jo Jones were barred from buying a home in a North St. Louis County subdivision near Florissant called Paddock Woods because of a builder’s covenant forbidding the sale of homes to African Americans. The interracial couple won the high court case, *Jones v. Alfred H. Mayer Co.*, about a month after the Fair Housing Act was passed. The Court held that Congress could regulate the sale of property to prevent racial discrimination.⁴



St. Louis housing reform

St. Louis continued to play a role in the national discussion around fair housing in the 1960s.

A. The Fair Housing Act was enacted in 1968 under U.S. President Lyndon B. Johnson. The law remains difficult to enforce without ongoing legal challenges.
Source: Wiki Commons

B. Joseph Lee Jones and Barbara Jo Jones were the successful plaintiffs in a federal Supreme Court Case alleging racial discrimination after the couple was denied purchasing a new house in North St. Louis County.
Source: St. Louis Post-Dispatch

C. Larman Williams, one of Ferguson's first African American homeowners, testified before a U.S. Commission on Civil Rights in 1970 on his difficulty buying the house (pictured) on an all-white street in 1968.
Source: Huy Mach, St. Louis Post-Dispatch



“We never sell to colored.”

Source: Gordon C. Mapping Decline: St. Louis and the Fate of the American City. Philadelphia, PA: University of Pennsylvania Press; 2008.

Racial steering

By the late 1960s, many of the entrenched legal protections encouraging residential segregation were challenged or overturned by legislation and litigation. But most professional real estate agents continued to selectively show homes or “steer” African American clients to just a handful of city neighborhoods or specific inner-ring St. Louis County suburbs.

Steering was further incentivized, ironically, under new legislation intended to help lower-income families purchase homes. After it was enacted in 1968, the Fair Housing Act established a new housing subsidy program referred to as “Section 235.”

Section 235 provided federal mortgage subsidy payments to lenders to assist low-income families unable to meet the credit requirements previously mandated by the FHA’s mortgage insurance programs.

Despite the program’s intentions, its effect was to preserve, and sometimes accelerate, patterns of racial segregation in the City of St. Louis and St. Louis County. The subsidies were passed through existing discriminatory private real estate institutions that continued to steer buyers into segregated neighborhoods.⁴

Section 235 was supposed to provide counseling programs for low-income buyers, but the programs went unfunded until the early 1970s.⁴ African American buyers were routinely shown and sold homes in neighborhoods in which they already lived, including the north side of St. Louis and the inner-ring suburbs of Pagedale, Normandy, and northern University City.

At the same time white buyers, some living in increasingly integrated neighborhoods, were steered by real estate agents to move to segregated, white suburban neighborhoods.

“We never sell to colored,” boasted one realtor in 1969. “When they ask for a specific house, we tell them there is already a contract on that house.”^{4(p. 87)}



In the early 1990s, officials in University City acknowledged that it was “common practice for real estate agents to steer blacks into neighborhoods north of Olive Street Road and west from Sutter Avenue to the Olivette city limits.”^{4(p. 8)}

Source: *St. Louis Post-Dispatch*, June 20, 1991

One black real estate agent noted the situation “seemed little more than a shell game moving people ‘from one substandard home to another’ so that realtors could collect a commission.”^{4(p. 104)}

A Civil Rights Commission investigation found recipients of the subsidies were “sorted by race” and frequently shown one house on a “take-it-or-leave-it” basis.^{4(p. 104)} Local realtors, public housing officials, and the local FHA office openly discussed the practice in St. Louis, the Civil Rights Commission found.

One review of Section 235 found racial steering in St. Louis locked about 75% of low-income African American homebuyers (about 800 buyers) into costly mortgages on deteriorating housing that they could not afford to maintain, let alone renovate. As one local mortgage company confided at the time, “Many of these [houses] should have seen their last owner.”^{4(p. 104)}

Also as part of the Fair Housing Act of 1968, the Office of Fair Housing and Equal Opportunity was created within the Department of Housing and Urban Development and was tasked with combatting racial steering.

The problem was clearly systemic. In the latter part of the 1960s aerospace manufacturer McDonnell Douglas, a major suburban employer in North St. Louis County, was struggling to find housing for some of its employees. The company was heavily recruiting African American workers—some 650 new hires in 1969. And yet, McDonnell Douglas found that these middle-class workers were routinely being steered to buy in Kinloch, an African American community with struggling schools and limited resources.⁵⁰

Evidence and testimony collected by the local chapter of the Association of Communities Organized for Reform Now and by a local grassroots coalition of black homeowners and renters called the Freedom of Residence Committee further documented the pervasiveness of this practice. Starting in the late 1960s, the Freedom of Residence Committee sent both African American and white volunteers into the real estate market to document racial steering. Volunteers posed as homebuyers and met with realtors to confirm the practice. In the 1970s, the U.S. Department of Housing and Urban Development began to document incidents of steering and continues to do so each decade.⁵¹

In the early 1990s homebuyers continued to grapple with coded messages that steered African Americans to the north of Olive Boulevard and whites to the south of Olive Boulevard,⁵² a roadway viewed as a dividing line between white and African American neighborhoods in the suburbs of University City and Olivette. The Metropolitan St. Louis Equal Housing Opportunity Council, the successor organization to the Freedom of Residence Committee, still utilizes auditors in rental and home buying markets, and they continue to find African Americans being steered by both realtors and property managers into North St. Louis and North County.⁵³

Development and displacement: Urban renewal, spot zoning, condemnation, and annexation

Though sweeping civil rights legislation had been enacted, barriers to integration in housing remained. Along with the ongoing challenges of racial steering, the Fair Housing Act also has had to compete with a variety of modern development tools and practices in the St. Louis region that have continued to displace African Americans in the name of progress. The policies, often utilized by cities competing to bolster their tax bases, have driven investment into wealthier parts of the region. Gordon believes development in the name of “renewal,” some of it large-scale and some directed at individual homeowners, ultimately displaced an estimated 85,000 people from 1950 to 1975 into areas of lesser opportunity. About 85% of the displaced were African Americans (personal communication, February 2018).

Urban renewal

The displacement of African American communities predicated on development and progress is part of a longstanding pattern in St. Louis history and continues to the present day.

The single largest displacement of African Americans in the region’s history occurred in the 1950s in the City of St. Louis under the banner of “urban renewal.”

The Mill Creek Valley neighborhood in midtown St. Louis had been home to African Americans since the start of the Great Migration. Its population grew quickly after World War II as many African American laborers from the South settled in the area bounded by 20th Street to the east, Grand Avenue to the west, Olive Street to the north, and the railyards to the south.



In 1956, St. Louis Mayor Raymond Tucker (left) overlooks Mill Creek Valley, a historic African American neighborhood in Midtown St. Louis slated for urban renewal. The demolition of the neighborhood just east of Saint Louis University displaced several thousand residents into low-income housing projects and deteriorating neighborhoods in North St. Louis and North St. Louis County and made way for Highway 64/40. Much of the remaining land languished vacant (right) until campus expansions at Saint Louis University and Harris-Stowe State University.

Much of the housing stock, consisting of row homes divided into apartments, did not meet standards of the day. After World War II more than half of the dwellings lacked running water, and 80% didn't have interior bathrooms.⁵⁴ Even so, by the early 1950s, the neighborhood was home to about 800 businesses and nearly 20,000 residents, 95% of whom were African American.⁵⁵

During this period St. Louis government officials and a group of corporate leaders called Civic Progress backed the increasingly popular concept of urban renewal, where poor neighborhoods were blighted and cleared for commercial and economic development with the help of bonds financed by both federal and state governments.⁵⁶ With the support of the local NAACP and the local press, \$110 million in bonds were approved to finance the project, which would bring an industrial park to midtown St. Louis.⁵⁶ More than \$11 million in city funds were used to bulldoze the 54-block neighborhood, which included 5,600 housing units and some 40 churches.⁵⁵

The St. Louis Chamber of Commerce endorsed the Mill Creek project, arguing that the move would hasten the “natural” movement of people to the suburbs.⁴ But the

reality was much different for the people who lived there. When work began in 1959, most African American residents moved to segregated, low-income housing complexes in the city, including the Pruitt-Igoe development in North St. Louis, or to substandard housing both in North St. Louis and rapidly transitioning inner-ring suburbs in North St. Louis County such as Wellston.^{56,57}

The Mill Creek Valley project


City funds were
used to bulldoze a
54-block
neighborhood

5,600
housing units &
40 churches
were destroyed

Source: Mill Creek Valley. University of Missouri–St. Louis.

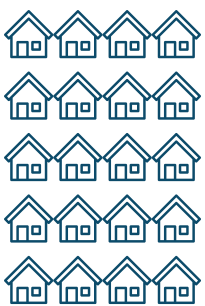
Critics called the urban renewal project and others like it “Negro removal.”

Source: Gordon C. Mapping Decline: St. Louis and the Fate of the American City, Philadelphia, PA: University of Pennsylvania Press; 2008.

“As black families moved repeatedly to stay ahead of the urban renewal bulldozers, space in the city itself disappeared, and a wholesale movement to the northern and northwestern suburbs began,” Richard Rothstein observed.⁵

A federal audit later found few of the displaced families received relocation assistance, though money had been allocated for it.⁴ Some of the redevelopment was earmarked for new housing, but by the time work began on those apartments in 1961, only 20 original families still called Mill Creek Valley home.⁵⁴ Critics called the urban renewal project and others like it “Negro removal.”^{4(p. 206)}

The Mill Creek Valley project



As urban renewal progressed only

20 original families
still called Mill Creek Valley home in 1961

Source: O’Neil T. (2009). A Look Back: Clearing of Mill Creek Valley Changed the Face of the City.

The project was never intended to create economic opportunity for the African Americans it displaced. Architects of the plan backed the creation of large-scale, low-income housing projects such as Pruitt-Igoe as a signature goal.⁵⁶ But Mill Creek Valley’s redevelopment further harmed existing services for African Americans in St. Louis. Based upon a review of city directories, it is estimated that more than half of the businesses and institutions that were forced to relocate had disappeared from the City of St. Louis by the mid-1960s. Some had moved to St. Louis County, but about 70% of them closed.⁵⁸

In their 2005 paper, Joseph Heathcott and Máire Agnes Murphy argue that the economic viability of the African American community in Mill Creek Valley was never considered in redevelopment plans.

“Their reward, in the minds of planners and officials, would be the gleaming new high-rise public housing projects already taking shape on the north and south sides of the city, such as the massive Pruitt-Igoe complex,” according to Heathcott and Murphy.^{56(p. 160)}

The southern part of the Mill Creek Valley project ultimately made way for Interstate Highway 64/40. The remaining reclaimed land did not draw the industrial economic investment that was planned for the area. In the mid-1960s the area was referred to as “Hiroshima Flats” because of its flattened and desolate landscape.⁵⁴ In the absence of other development, Saint Louis University began acquiring land in the 1970s and eventually expanded its campus eastward from Grand Boulevard to Compton Avenue, the bulk of which contains athletic fields, an indoor athletic facility, and campus buildings. Harris-Stowe State University, a historically black institution, expanded its campus on land east of Compton Avenue.⁵⁴

Eminent domain

The Mill Creek Valley project was the most disruptive because of its size and its intentions to direct displaced African Americans into the type of high-rise public housing that is now considered a notorious failure throughout the country.⁵⁹ But similar development strategies and policies displaced African Americans both in the central city and in the suburbs.

In the late 1960s about 500 residents were displaced from the African American community of Pleasant View to build Interstate 55; they were given vouchers to relocate to Pruitt-Igoue.⁶⁰

McRee Town, originally a working-class neighborhood of row homes, was cut off from the adjacent Shaw neighborhood after the construction of Highway 44 in the early 1970s. The neighborhood suffered severe disinvestment afterward and became an area known for deteriorating low-income housing for mostly African American residents. In 2003 the nearby Missouri Botanical Gardens aggressively lobbied for a redevelopment project for McRee Town that utilized eminent domain. Botanical Heights, the new development built in its place, provided no low-income housing.⁶¹

In the early 1980s, much of the residential and commercial property in Kinloch, Missouri's first incorporated African American city,⁶² was bought out by the St. Louis Airport Authority for noise mitigation. Critics claim the authority was making way for a runway expansion across Interstate 170 that never materialized. Kinloch lost more than 80% of its population from 1990 to 2000.⁶³

Spot zoning and condemnation

Displacement also occurred as a result of spot zoning, or the re-zoning of small parcels of land not in keeping with the zoning of the surrounding neighborhood. Though rare and now illegal, spot zoning to exclude an unwanted neighbor was sometimes employed to keep upwardly mobile African Americans out of white suburban neighborhoods in the St. Louis area.

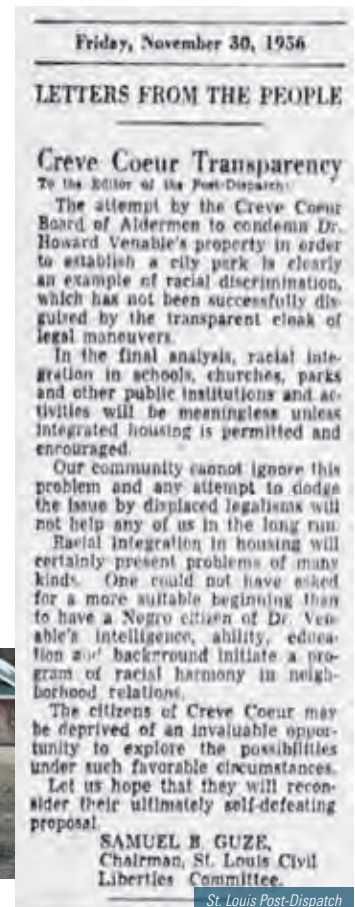
Perhaps the most egregious use of spot zoning occurred in 1956, when Dr. Howard Phillip Venable,⁶⁴ a prominent African American eye surgeon who practiced at the historic Homer G. Phillips Hospital, and his wife Katie, attempted to build a house on two lots in the suburban city of Creve

Dr. Howard Venable

In the 1950s, the esteemed African American physician was blocked from building a home in Creve Coeur by spot-zoning and condemnation.



National Medical Association Ophthalmology



Coeur. A hastily formed all-white citizen's committee pressured the Venables to sell their land, and the city refused to issue plumbing permits. The couple was undeterred and continued with construction. However, mid-construction, Creve Coeur successfully moved to condemn the property and rezone it as a small, 7-acre park with a playground, which remains to this day.⁶⁵

It wasn't just individuals who were targeted through spot zoning. Fifteen years after the Venables were blocked from living in Creve Coeur, the city eliminated a small African American neighborhood off of Ladue Road, just west of Lindbergh Boulevard, through aggressive enforcement of code violations and by refusing permits for remodeling.⁴ In 1971 the neighborhood consisted of small homes on tiny lots deeded before the city's zoning law required much larger ones.⁴ The then mayor of Creve Coeur said that "he personally did not want any colored in there."^{4(p. 213)} The city began buying up lots in the neighborhood via an anonymous straw party.⁴ The area was eventually bought out and the residents displaced. It is now home to Malcolm Terrace Park.



Kirkwood Historical Society



Clark Randall



Laura Brossart

Meacham Park is a historic suburban African American community dating back to the mid-1800s. The small city was annexed by Kirkwood in 1991. A significant portion of Meacham Park was later redeveloped into a large shopping center with tax incentives granted to the developers by Kirkwood officials.

Annexation and forced loss of neighborhoods

Historic African American neighborhoods in the suburbs were also annexed by adjacent cities and zoned out of existence.⁵ Elmwood Park in St. Louis County was settled after the Civil War by formerly enslaved people from nearby farms. It consisted of 37 meager homes and lacked paved roads or sewers. When the adjacent city of Olivette annexed part of the enclave in 1950 to “straighten its borders,” Elmwood Park residents had no say, nor were they given any of the amenities and services offered to its wealthier white residents.⁵

Instead, a large barbed-wire fence was erected to separate Elmwood Park from a nearby affluent subdivision. Unaware that they were now dependent on Olivette for services, residents received bills for back taxes and saw some of their homes auctioned off because of the debts.⁵ Yet, the neighborhood remained until about 1960, when Olivette applied for and received federal urban renewal project funds that enabled it to condemn the properties.

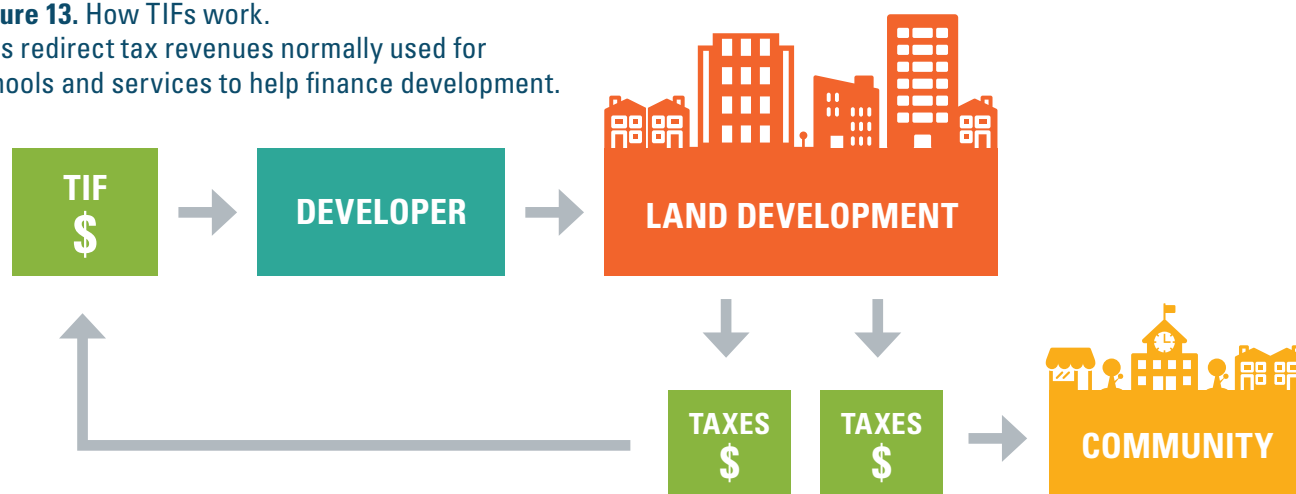
Elmwood Park was rezoned for industrial uses. Olivette took ownership of the properties through eminent domain and began charging rent to residents who had previously owned their homes outright.⁵ At the same time, St. Louis County moved to condemn homes in an unincorporated area bordering Elmwood Park and razed 170 homes for industrial development and more expensive housing.⁵ African American residents relocated to areas with less opportunity, including segregated public housing in the City of St. Louis and inner-ring suburbs such as Wellston and Pagedale.³⁰

The city of Clayton also eliminated a thriving downtown African American neighborhood dating back to the early 1800s. The city zoned the area for commercial uses and pushed it out of existence between 1950 and 1960 with the help of federal urban renewal project funding.⁶⁶ Losses included African American churches and a historic African American school. A hotel and various office buildings exist on the land today. The loss in long-term housing equity to many of these displaced African American residents cannot be overstated. Clayton, with a top-ranking school district, remains one of Missouri’s most affluent communities, with a median home value around \$600,000.

This pattern of displacement through annexation and re-zoning endures. Meacham Park, another African American neighborhood dating back to 1892, was annexed by Kirkwood in 1991.⁶⁷ The annexation was overwhelmingly supported by residents under the assumption that the neighborhood would retain its residential character and that Kirkwood would enhance services and conditions in the mostly low-income neighborhood of tiny homes.

But four years later, Kirkwood developed a plan that dedicated about two-thirds of Meacham Park’s landmass to a shopping center featuring Target, Lowe’s, and Walmart stores. Most of the homeowners in the new commercial footprint were bought out, and a few houses were taken through eminent domain. Though affordable housing was built in a remaining section of Meacham Park and about \$4 million in community improvements were dedicated to the neighborhood, its population had shrunk by nearly a third just four years after the annexation.⁶⁸

Figure 13. How TIFs work.
TIFs redirect tax revenues normally used for schools and services to help finance development.



Use of TIFs and other development incentives

The fate of Meacham Park was facilitated by a popular development tool often used by competing municipalities in the St. Louis region to lure retailers and other businesses. Kirkwood granted \$17 million in tax-increment financing, commonly known as TIF, to developers of the commercial project that displaced a large proportion of Meacham Park.⁶⁹

TIFs essentially grant developers a portion of property, sales, or earnings taxes generated by the new development to pay for some of their construction costs and required community improvements.

TIFs and other forms of developer incentives, such as property tax abatement, are intended to be used in disinvested areas that would not be able to lure development otherwise. They are, essentially, meant to draw development to low-income neighborhoods and increase economic opportunity for their residents.

Proponents of the Meacham Park deal saw no issue with the use of TIF for the development.

“That was a city ghetto sitting in a suburban community,” said Herb Jones, mayor of Kirkwood from 1984 to 1992. “Now it looks like a normal neighborhood.”⁷⁰

Many residents of Meacham Park felt differently. They believed that their historic African American neighborhood was broken apart by the TIF and that it drove longtime families to relocate to areas of lesser opportunity. They argued that Kirkwood was not working in their best interests.

“I just wish that the African-American community [Meacham Park] of this City of Kirkwood had been embraced and respected and assisted in the improvement of their lives and their well-being, rather than being used, mistreated and disregarded,” one resident told a researcher. “It could’ve been a great thing because when the people in Meacham Park annexed, voted to have this area annexed, it was never their [the residents] intent to be manipulated into a situation where they would not gain and Kirkwood would, at their expense.”⁷¹(p. 83-84)

Kirkwood was not the only suburban community to redevelop a historic African American neighborhood into retail properties to build its tax base. In the mid-1990s municipal leaders and developers in Brentwood saw the location of a thriving middle-class African American neighborhood as a missed revenue opportunity. The neighborhood, named Evans Place and originally called Evens-Howard Place, was located near the intersection of Interstate 64/40 and Highway 170, and was considered a prime retail area just a mile away from the Galleria shopping mall.⁶⁸

Evans Place had been in existence for 90 years. It contained 130 homes and 30 businesses and was home to about 800 people when it was displaced through a combination of home buyouts and TIF financing for the developers.⁶⁸ Many residents relocated to North St. Louis County. The neighborhood was initially created to house African American and immigrant families working in a nearby brick factory. Historically, it was one of the few middle-class communities in the St. Louis region in which African Americans could buy new homes. The area today is home to a Target and other chain stores.⁶⁸

A larger review of TIFs and other development incentives in the St. Louis region points to clear deviation from their original intent and economic harm to African Americans.

In general, most incentives in the St. Louis region elude high-need African American neighborhoods and are concentrated on wealthier, white ones.

One study estimates that 84% of TIFs granted between 2000 and 2014 in the City of St. Louis went to neighborhoods in the increasingly lucrative central corridor and downtown, places that are home to relatively little of the city's African American population and where assessed property value per square foot is much higher than areas that don't get incentives.⁷² Overall investment prompted by TIFs amounted to more than \$338 million gone to mostly white or commercial neighborhoods that likely could have lured investment on their own.

In March of 2018, the City of St. Louis Comptroller estimated tax abatement arrangements for developers cost the City \$29.6 million in the 2016 fiscal year, including about \$18 million in tax revenues that would have gone to St. Louis Public Schools.⁷³

As examples of just how stark this deviation from original intent can be, the following incentives have been granted with the goal of alleviating blight, a complex, variously defined term used to denote urban decay⁷⁴ and disorganization:

2012

In 2012, \$10 million in TIFs were approved for a high-end condominium complex containing an upscale grocery chain in the City of St. Louis's affluent Central West End.⁷⁵ Less than two years later a full-service grocery store shuttered on North Grand Boulevard,⁷⁶ leaving the high-need, predominantly African American Fairground Park neighborhood without a large supermarket. The store remains vacant. Though property tax abatement enabled the construction of smaller grocery stores about a mile south of the closed store, those incentives were dwarfed by the TIF granted in the Central West End.

2016

In 2016, city officials in affluent Clayton in St. Louis County granted \$75.6 million in real estate tax abatements over 20 years to help a Fortune 500 company expand its campus in an area described as the Midwest's second priciest office address, rivaled only by Wacker Drive in Chicago.⁷⁷

In 2016, City of St. Louis officials blighted property adjacent to a boutique hotel and thriving concert hall just east of the successful University City Loop area. The city approved 16 years of real estate tax abatement estimated at \$12.8 million for a 230-unit apartment building. Rents start at \$1,475 a month for a studio.⁷⁸

2017

In 2017, the City of St. Louis granted 15 years of real estate tax abatement to developers of a 39-story luxury apartment tower to be constructed on Kingshighway across from Forest Park in one of the region's most exclusive real estate markets. The City additionally granted a 50% sales tax reduction on building materials for the developer. Opponents argue that the incentives were granted despite submitted paperwork suggesting the developer's return on investment would be significant even without tax abatement.⁷⁹

There are examples of TIF funding that have been used successfully in areas of high need in the St. Louis region. This includes \$2 million in tax increment financing arranged by the nonprofit Beyond Housing and approved by the small North St. Louis County community of Pagedale.⁷² The TIF and other financing enabled the 2010 construction



James Byard, Washington University



of a grocery store and other amenities for a community in which the median annual income was below \$27,000.

It is important to note that the Pagedale TIF was unusual, and benefitted from a larger financing package that included a private donor.⁸⁰ Though TIFs are intended for lower-income areas, it is often difficult for communities in weaker retail markets to lure developers to a potential TIF because they are competing against wealthier municipalities that are also offering competing TIFs for other projects.

In 2011, the East-West Gateway Council of Governments, a cooperative encouraging coordinated development of St. Louis regional policy, wrote an extensive report about the detrimental effects of TIFs.⁸¹

“The use of tax incentives has exacerbated economic and racial disparity in the St. Louis region,” the report read. “Historically, tax incentives to private developers are less often used in economically disadvantaged areas and their more frequent use in higher-income communities gives those jurisdictions what amounts to an unneeded, extra advantage.”⁸¹

Conclusion

The rapid rise of fragmented and competing suburbs coupled with exclusionary zoning shaped a segregated landscape in St. Louis County that actively discriminated against African American renters and homebuyers. Even as fair housing protections emerged during the Civil Rights Movement, racial steering kept many homebuyers and renters out of areas of opportunity in St. Louis County and further contributed to segregation. Urban renewal and more modern development tools continued to displace African Americans from established neighborhoods. The current use of development tax incentives has directed investment into wealthier communities and neighborhoods and bypassed areas with the greatest need for jobs, businesses, retail, and better housing.

Final Thoughts

The development of the suburbs and competition among the City of St. Louis, St. Louis County, and dozens of suburban municipalities contributed to pervasive patterns of segregation in our region. Many African Americans in our region remain isolated in disinvested areas without critical opportunities for upward mobility.

NORTH ST. LOUIS COUNTY: SEGREGATION AND TENUOUS DIVERSITY

From the early 1970s to the present, a third migration has taken place in our region. Middle-class African Americans and whites began to move out of many parts of North St. Louis County as working-class African Americans from the City of St. Louis began to move in. It's a particularly complicated and emotional piece of the region's recent history, presenting both challenges and opportunities.

Racially similar communities

Missouri Wonk calculated a “dissimilarity index” (Figure 14) to capture the present day impact of decades of policies and practices enforcing segregation in the St. Louis region. The dissimilarity index is a common measure of segregation. Specifically, it is a numerical comparison of the racial composition of an area relative to the overall racial composition of the larger geographic area in which it is located—in this case it is the City of St. Louis and St. Louis County.

Areas in red, orange, and darker yellow in Figure 14 represent places in our region where residents are more likely to live among neighbors who are the same race, with red representing the most homogenous, or racially similar, areas. Many of the factors to be discussed in this chapter have contributed to creating suburban communities in the west, southwest, and southern parts of St. Louis County that are almost exclusively white. Conversely, many areas in North St. Louis and North St. Louis County also score high on the dissimilarity index. These areas also reflect policies and practices that have increasingly forced many working-class African Americans into segregated areas with less opportunity.

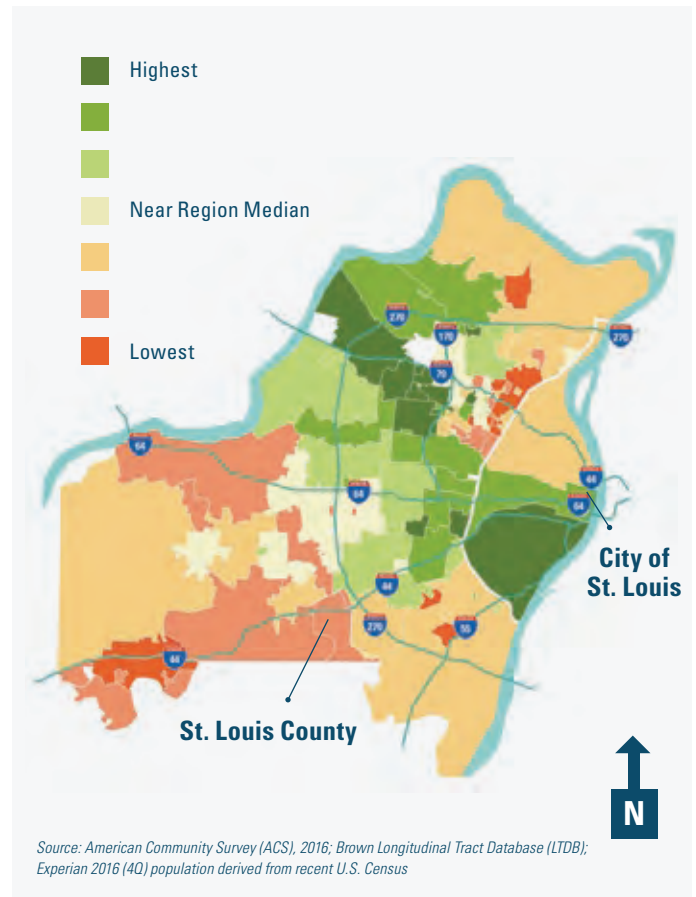
The green and lighter green areas of Figure 14 indicate areas of diversity, with dark green being the most diverse. Note the areas of relatively high diversity emerging from the southern half of the City of St. Louis and extending northwest through St. Louis County into communities such as Hazelwood and Florissant.

A third migration: Segregation of African Americans in inner-ring suburbs

Despite the challenges that we have reviewed, laws and protections have had some impact on increased housing mobility for African Americans in our region in the past 50 years. Todd Swannstrom, of the Public Policy Research Center at the University of Missouri-St. Louis, notes that middle-class African American home ownership and rental opportunities have increased in several St. Louis suburbs, particularly in Creve Coeur, Bridgeton, Hazelwood, Florissant, Bel-Nor, and Pasadena Hills (personal communication, January 2018).

Additionally, several low-income African American neighborhoods in the City of St. Louis have experienced increases in their white population, including parts of the West End, Tower Grove and South St. Louis. But this has also raised the risk of gentrification, which will be addressed in the next chapter.

Figure 14. Dissimilarity Index. In most parts of St. Louis people live in neighborhoods in which their neighbors are the same race or ethnicity.



These may be hopeful signs of increasing diversity in pockets throughout the region. On the surface, North St. Louis County, with 45 cities, appears exceptionally diverse.⁸² Data from the 2014 American Community Survey put it at 41.3% white and 52.9% African American.⁸³

Some scholars argue that this indicates a refreshing change that should be supported and maintained.

“Increasing in number and growing rapidly, diverse suburbs have replaced central cities as the places most likely to provide the potential benefits of integrated neighborhoods and schools to whites and nonwhites alike,” write scholars Myron Orfield and Thomas F. Luce.^{84(p. 1)}

Orfield and Luce go on to argue that American suburbs taken as a group are now more diverse than cities, and these diverse suburban communities could potentially carry tremendous political power if their diversity is supported and maintained.

But one recent national study by Daniel T. Lichter, Domenico Parisi, and Michael C. Taquino suggests that, for African Americans, the broad statistical increases in integration emerged from the continued depopulation of whites from certain neighborhoods, particularly within inner-ring suburbs and the decreased demand among whites for homes in these increasingly diverse neighborhoods.⁸⁴ The researchers argue that cities and suburbs overall have grown more segregated over the past 40 years, and persistent and intensifying racial disparities have emerged between white communities and those populated by people of color.⁸⁵

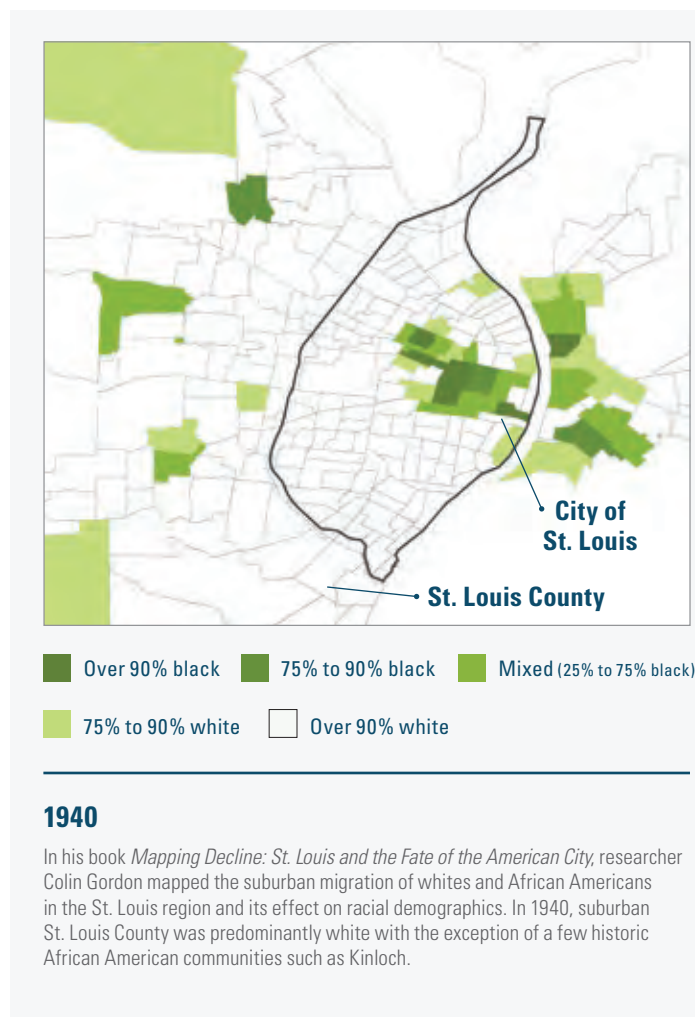
The study notes that “whites may be increasingly concentrating in places that are overwhelming white, especially at the [suburban] fringe,” and both whites and African Americans are increasingly separated in daily interactions.^{85(p. 845)}

John A. Powell, director of the Institute on Race and Poverty at the University of Minnesota Law School, notes that the “white suburban wall began to crack for middle-income blacks after the passage of the Fair Housing Act of 1968. As a result, middle-income blacks have begun to move to the suburbs in record numbers. However, they are often resegregated in the suburbs and remain isolated from the more powerful white suburbs that still capture most the opportunities and resources.”⁸⁶

Indeed, as more infrastructure is built to promote the growth of exclusionary, outer-ring suburbs, Powell argues, “It is hard to imagine an effective civil rights and social justice movement that promotes racial justice and addresses the negative consequences of concentrated poverty without addressing the fragmentation associated with sprawl.”⁸⁶

After Michael Brown was killed by a police officer in Ferguson in 2014, the relatively recent history of white and middle-class flight in North St. Louis County received national attention. Ferguson’s demographics were reflective of the hypersegregation and disinvestment affecting a large segment of its African American population. Though Ferguson appeared diverse at first glance, in reality the majority of African Americans lived in poor and segregated neighborhoods within Ferguson. Rothstein in “The Making of Ferguson” observed that Ferguson had “ghetto conditions we had come to associate with inner cities now duplicated in a formerly white suburban community.”⁸⁵ Those conditions included high-poverty segregated neighborhoods, lower performing schools, abandoned homes, and a sense of community powerlessness.⁸⁷

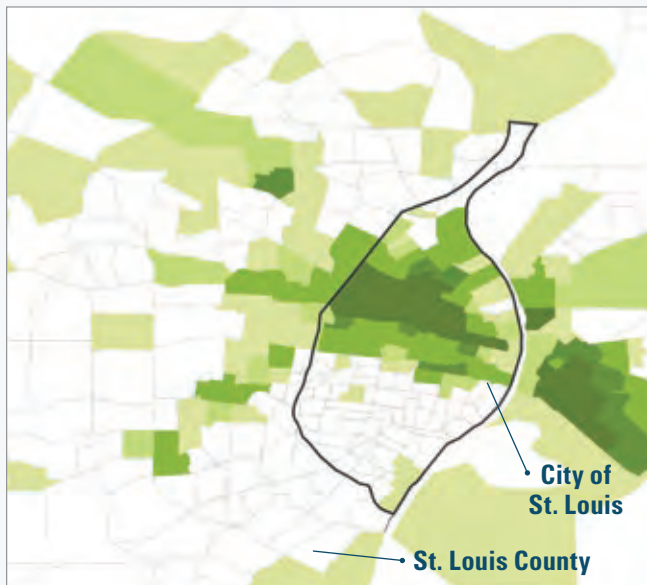
Figure 15. Racial makeup of the City of St. Louis and St. Louis County at three time points: 1940, 1970, and 2000.



It became clear that the demographic numbers did not tell a complete story about the isolation and segregation experienced by African Americans *within* Ferguson and other North St. Louis County communities.

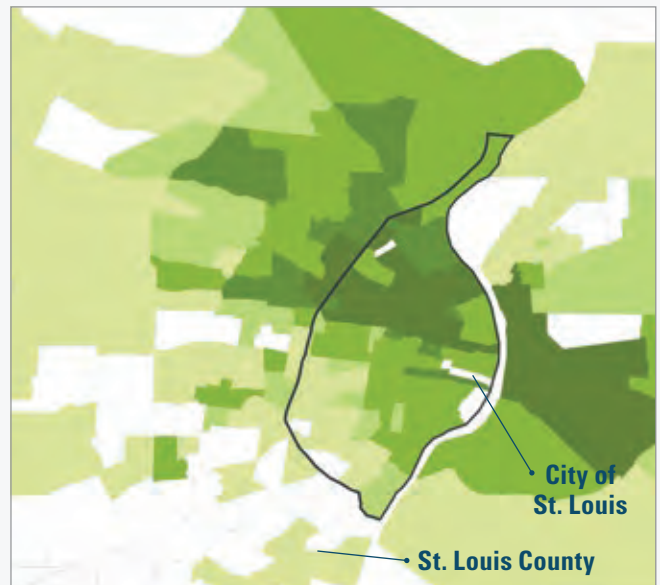
“Whites have left Ferguson, mostly for white suburban communities even farther from the urban core that is St. Louis. The racial composition of Ferguson went from about 25 percent black to 67 percent black in a 20-year period. Though one would be correct in saying that segregation decreased between neighborhoods in Ferguson, the change simply reflects massive white depopulation,” said Daniel T. Lichter, author of a 2015 study on macro-segregation.⁸⁷

These complicated changes within North St. Louis County in the past 50 years represent a third migration in the St. Louis region in which the middle class moved westward into outer-ring suburbs as low-income and working-class African Americans settled in the inner ring.



1970

By 1970, urban renewal projects, highway construction, and substandard conditions at the Pruitt-Igoe housing complex in St. Louis were driving African Americans further into North St. Louis City and parts of North St. Louis County.



2000

By 2000, many whites had moved from North St. Louis County to western St. Louis County and St. Charles County, while African Americans had moved in great numbers from the City of St. Louis to parts of North St. Louis County. Some inner-ring suburbs such as Wellston and Pagedale experienced a rapid racial turnover.

Source: Gordon C. (2008) *Mapping Decline: St. Louis and the fate of the American City*.

Once again the migration has left behind many low-income African Americans in an area of increasingly disinvested suburbs.

It's a period of history that many residents, both white and African American, know first hand. Generations of middle-class white and African American families uprooted themselves from established communities in North St. Louis County as resources and new housing increased in the outer suburbs and St. Charles County, the latter of which experienced a tremendous boom in new home construction starting in the 1970s through the Great Recession. From 1990 to 2007, St. Charles County's population increased by 61.6%, with new residents relocating from both the City of St. Louis and St. Louis County.⁸⁸

The white migration west out of North St. Louis County is clearly documented in *Mapping Decline* through a series of maps illustrating white and African American migratory patterns from 1960 through 2000.⁴

"In a sense, the suburban color line had drifted west from the City limits to encompass much of near northeastern St. Louis County (Wellston, Bridgeton, Normandy, Jennings, Ferguson, Bellefontaine Neighbors) south and east of Lindbergh Boulevard," writes Gordon of the period from 1990 to 2000.^{4(p. 25)}

The above illustrations in Figure 15, also in *Mapping Decline*, compare white and African American demographics in the City of St. Louis and St. Louis County in 1940, 1970, and 2000. Note the rapid demographic turnover from white to African American along the northwestern border of the City of St. Louis. According to census data, by 2000, once nearly all white municipalities bordering North St. Louis had become more than 75 percent black, with the majority at 90 percent or more.⁴



Wellston 1940s to present

- A. Wellston, circa early 1970s
Source: McWoods Family
- B. Wellston Loop, circa early 1960s
Source: Linda Tate of www.wellstonloop.com
- C. Wellston Loop, present-day
Source: Carolina Hidalgo of St. Louis Public Radio
- D. Wellston street scene, present-day
Source: Whitney Curtis
- E. J.C. Penney building, circa 1948
Source: St. Louis Post-Dispatch
- F. J.C. Penney building, present-day
Source: Nancy Cambria



In the 1950s and early 1960s the St. Louis suburb of Wellston had a thriving retail center at the end of several trolley lines that particularly attracted nearby St. Louis shoppers because its stores were open on Sunday. A modern J.C. Penney anchored the shopping area. In the late 1960s and early 1970s Wellston experienced extreme white flight and disinvestment as African Americans were encouraged to move into Wellston. The once elegant Wellston Loop station remains standing in extreme decay, and the J.C. Penney is now an abandoned shell.

Much of this early migration of African Americans into North St. Louis County was fueled by the demolition of Mill Creek Valley starting in 1959 and then the 1972 demolition of the Pruitt-Igoe housing complex in the City of St. Louis, which consisted of 33, 11-story apartment buildings deemed uninhabitable by federal and state officials. Displaced residents of Pruitt-Igoe were given housing subsidies to move to Wellston and other inner-ring suburban areas. The migration also was occasioned by the demolition of African American communities such as Elmwood Park and Evans Place, which were discussed earlier.⁵

The migration of working-class African American families into once all-white St. Louis County communities had a rapid effect on suburban cities such as Wellston. In little more than a decade, Wellston's population went from almost completely white to entirely African American, and the city suffered extreme disinvestment.

From the 1950s until roughly around when the Hodiament trolley line was shut down in 1964, the Wellston retail area was a bustling place for people to gather. Its thriving commercial district along Easton Avenue (now Dr. Martin Luther King Drive) was sometimes referred to as the "Western Gateway to St. Louis." At one point the St. Louis County Bus Company ran seven bus lines to Wellston and served 25,000 people daily.⁸⁸

Today the Wellston Loop retail area contains mostly boarded up commercial buildings and vacant lots. A popular and architecturally significant J.C. Penney Department store shuttered in the mid-1970s. The building and the nearby bus and trolley station remain vacant and deteriorating in the center of Wellston.

Though racism and negative public attitudes toward integration played a role in the "white flight" out of Wellston and other cities in North St. Louis County, scholars of this period also point to the public policy, real estate industry practices, and other economic drivers of white and middle class residential patterns since World War II. Scholars such as Rothstein have said that our region has failed to make progress because of the myth that racism at the level of the individual was the only factor that fueled white flight.

"When we blame private prejudice, suburban snobbishness, and black poverty for contemporary segregation, we not only whitewash our own history but avoid considering whether new policies might instead promote an integrated community," Rothstein warns in "The Making of Ferguson."⁵

White homeowners in North St. Louis County had been enabled to buy their first homes through post-World War II Federal Housing Administration (FHA) loans. And yet, federal policy at the time excluded the vast majority of African Americans from obtaining them. In North County, many of these white homeowners began to experience unease beginning in the 1970s and 1980s as middle-class neighbors with spending power moved away and realtors steered whites away from their communities. Their concerns were not entirely about race, though.

For many, an economic calculus driven by public policy motivated them to cash in their equity and relocate to newer subdivisions further west—often to the other side of the Missouri River in growing St. Charles County, where the current population is more than 90% white and less than 5% African American. This movement was incentivized by federal and state transportation and infrastructure policy. More than \$500 million, plus millions more in land acquisition and other costs, was spent to complete the Page Avenue Extension into St. Charles County in 2014. The 20-mile stretch of divided highway, also known as Highway 364, was built to alleviate traffic congestion as St. Charles County grew in population.⁸⁹



Laura Brossart

Aimee VonBokel's great-grandparents lived in this now vacant North St. Louis duplex on Wells Avenue during the first part of the 20th Century. In her *St. Louis American* column, VonBokel chronicled the history of the house to explain the adverse economic dynamics of redlining and white flight and its impact on the African American community.

In a 2017 column in the *St. Louis American*, Aimee VonBokel, who is white, wrote eloquently about the causes of white flight, through the history of her now vacant and deteriorating ancestral family home on Wells Avenue in North St. Louis. It's a story that repeated itself decades later in North St. Louis County.

In her column VonBokel describes practices like redlining and racially motivated housing policies that eventually drove housing prices down in the neighborhood as it became increasingly poor and African American. It led her white grandfather to rent the house and buy a house in the suburb of Glendale, a place where home values have risen dramatically over decades, enabling families to accumulate wealth. Meanwhile the African American family that went on to rent and later own the St. Louis house gained no such wealth as it continued to depreciate in value.

As VonBokel describes it, "The story we uncovered was not a story of emotion, but rather, a story about money, and the rational, logical choices [her grandfather] made under circumstances that were beyond his immediate control."⁹⁰

After publishing her commentary VonBokel said, "There's just a lot of emotional tension that prevents people from speaking honestly about race. The result of racist housing policy is that we don't live near each other, we don't know each other, we don't speak to each other, we don't understand each other, and we don't even fully understand the policies and laws that got us here. There's a pretty massive learning curve" (personal communication, December 2017).

Though patterns of white and middle-class flight have been in St. Louis for many decades, no substantial public policy has been created to deter the migration of white and African American middle-class residents out of North St. Louis County.

The recession of 2007 and the bursting of the nation's housing bubble took a major bite out of financial gains in homeownership in North St. Louis County.⁹¹ Foreclosures hit African American households particularly hard; many had been targeted by the mortgage industry with predatory lending products. The situation continued to drive down housing prices and incentivized more middle class residents to move.⁹²

“There’s just a lot of emotional tension that prevents people from speaking honestly about race. The result of racist housing policy is that we don’t live near each other, we don’t know each other, we don’t speak to each other, we don’t understand each other, and we don’t even fully understand the policies and laws that got us here.”

Source: Aimee VonBokel, personal communication, December 2017

The continuing shift toward African American segregation in North County is particularly concerning when considered in the context of accumulating research about white and African American housing preferences. Overall, African Americans would prefer a 50-50 mixture of whites and blacks in the neighborhood in which they live, while whites have a preference for neighborhoods in which no more than 20% of their neighbors are black.⁹³ Not only does this sentiment influence white flight, but it also deters white homebuyers and renters from considering homes in increasingly diverse neighborhoods.

Michael Brown’s death, protests, and a militarized police response to those protests sparked numerous conversations and analysis about what happened and ways to bring heightened opportunity back to North St. Louis County.

This included the publication of *Forward Through Ferguson*, an exhaustive report with 189 calls to action to increase racial equity in the region. Though federal dollars have been earmarked for youth development,⁹⁴ and there has

been some public-private investment,⁹⁵ there has been little policy at the state or local level to stabilize housing or otherwise invest in North St. Louis County.

Richard Rothstein sums up the current situation as follows: “Whereas 20th century segregation took the form of black central cities surrounded by white suburbs, 21st century segregation is in transition—to whiter central cities adjoining black suburbs, while farther out white suburbs encircle black suburbs.”³⁰

Isolated and left behind, again

North St. Louis County's history of suburban zoning coupled with the lack of significant infrastructure now causes distinct problems for poorer African Americans left behind in segregated suburban cities that have experienced rapid disinvestment.

Smaller ranch homes in fragmented municipalities separated from retail and other services declined in value and condition and became unplanned low-income housing as middle-class whites and middle-class African Americans left. Retail and other jobs followed. North St. Louis County residents often find themselves in isolated neighborhoods with less access to social services and support agencies, poor transportation options, and declining schools and tax bases.

Those utilizing Affordable Housing Choice Vouchers in these suburban neighborhoods typically report a better quality of life than they experienced in older, deteriorating neighborhoods in the City of St. Louis that experience higher rates of crime and homicides, according to Molly Metzger, an assistant professor at Washington University specializing in housing policy and segregation (personal communication, January 2017).

However, the infrastructure and suburban-style housing in these neighborhoods pose great challenges for lower-income residents who do not own cars, cannot afford upkeep on single-family homes, and live geographically separated from important retail and service hubs.

"The suburban lifestyle works well for middle- and upper-class families, who can afford the multiple automobiles required in low-density suburbs characterized by widely separated land uses," writes Swanstrom.^{96(p. 9)} "The initial price of a home in an inner-ring suburb may be quite affordable, but this affordability ignores the operating costs of a home."^{96(p. 8)}

Many African American residents in highly segregated suburban areas also struggle with inequitable tax rates and services. Typically, their cities lack business and retail tax revenue, and are forced to tax lower-valued real estate more intensively to cover services.⁹¹

Segregated suburbs have smaller tax bases



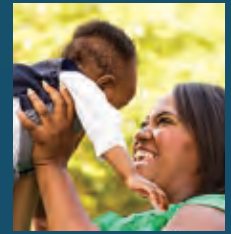
Source: Orfield M, Luce T. *American's Racially Diverse Suburbs: Opportunities and Challenges*. 2012. https://scholarship.law.umn.edu/cgi/viewcontent.cgi?article=1056&context=imo_studies.

Research finds predominantly nonwhite suburbs are more acutely affected by meager tax bases. One analysis found resegregated suburban neighborhoods have the lowest tax bases, at just 66% of national regional averages.⁸⁴ And though median incomes and poverty rates may be nearly the same in segregated urban and suburban areas, research has found that urban, central cities have much stronger tax bases to provide services.

As already discussed, pockets of integrated municipalities remain in North St. Louis County and actually represent a national trend in which older suburbs overall are now among the most racially diverse communities in the nation. Swanstrom argues more efforts are needed to preserve them and prevent any possibility of "tipping" to entirely lower-income and African American due to continued middle-class movement into areas of greater economic stability (January, 2018).

Scholars Orfield and Luce argue these integrated suburban cities can leverage tremendous political power if their diversity is preserved to "ensure both the stability of their communities and the future opportunity and prosperity of a multiracial metropolitan America."^{84(p. 3)}

But they warn that stable integration does not happen by accident: "It is the product of clear race-conscious strategies, hard work, and political collaboration among local governments."^{84(p. 3)}



Conclusion

So where does this leave our region? St. Louis today is a metropolitan area that lives uncomfortably with a legacy of more than a century of laws and policies that have kept African Americans excluded from opportunity. These exclusionary practices have created a hypersegregated region.

Studies indicate that the St. Louis region remains among the 10 most segregated in the country.⁹⁷

With the reaction to the fatal shooting of Michael Brown in Ferguson followed three years later by the exoneration of a City of St. Louis police officer in the shooting death of Anthony Lamar Smith, St. Louis has become a place now roiled by intermittent conflict and protest. Issues of inequity and segregation underlie much of the discontent. Pockets of integrated neighborhoods exist, but systems and policies have not been put into place to preserve their diversity and keep them from transitioning to disinvested, newly segregated communities.

In the next chapter we will explore the contours of exclusion in contemporary St. Louis and hear firsthand the impact that modern segregation has on our region's residents.

St. Louis remains highly segregated



Source: Logan JR, Stults BJ. *The Persistence of Segregation in the Metropolis: New Findings from the 2010 Census*. US2010 Project, 2011.

Final Thoughts

St. Louis is a place stifled in its everyday life rhythms and future potential by segregation. How people work, shop, play, and learn remains separated at a grave cost to the region's overall well-being. And yet, there remains tremendous potential to embrace diversity as an asset within many communities.

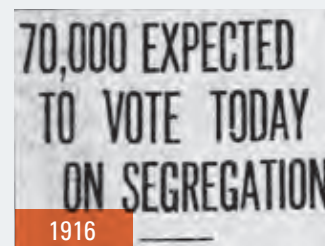


HISTORY OF SEGREGATION AND HOUSING

This timeline highlights national, state, and regional events that perpetuate or combat segregation and its impact on housing.

SLFREE RACIAL ZONING ORDINANCE PASSES

St. Louis Real Estate Exchange successfully campaigns for a racial zoning ordinance to be placed on 1916 city-wide ballot.



EFFECT

African Americans prohibited from purchasing homes or residing on blocks with more than 75% white residents.

Photo Source: St. Louis Post-Dispatch

EMPOWER MISSOURI IS
FOUNDED AS THE MISSOURI
CONFERENCE ON CORRECTIONS
AND CHARITIES

< 1900

1915

MISSOURI JOINS
THE UNION AS A
SLAVE STATE

DRED SCOTT V. SANFORD DECISION

Supreme Court case declared slaves and descendants of slaves were not U.S. citizens and could not sue in federal court.



EFFECT

Court ruling frustrated abolitionists and increased tensions between the North and South.

Photo Source: Museum History Museum

MISSOURI LEGISLATION SUPPORTS SEGREGATION

Missouri Supreme Court rules that segregated schools are not in conflict with U.S. constitution.



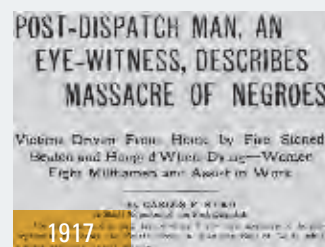
EFFECT

A law is passed ordering separate schools for African Americans.

Photo Source: Wiki Commons

EAST ST. LOUIS RIOTS

An estimated 100 African Americans are killed by white mobs during two days of terror following white police deaths.



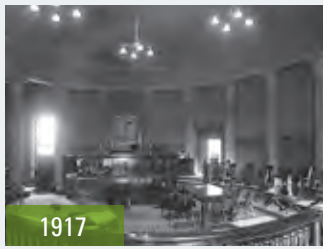
EFFECT

African Americans fled across the river to St. Louis for refuge.

Photo Source: Carlos F. Hurd,
St. Louis Post-Dispatch

BUCHANAN V. WARLEY DECISION

Supreme court case successfully challenges racial zoning ordinances.



1917



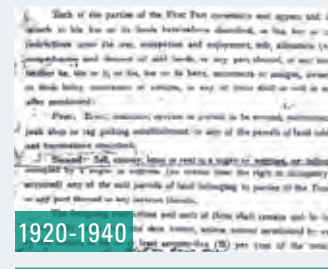
EFFECT

Racial zoning found unconstitutional as a violation of the 14th amendment.

Photo Source: Missouri History Museum

DEED COVENANTS ESTABLISHED

Agreements created binding homeowners to restrict certain land use including race of occupant.



1920-1940



EFFECT

These covenants prevented the sale of homes to a growing African American population in St. Louis.

Photo Source: Newstead Restrictive Covenant (April 1924), book 5896, 574-76, St. Louis Recorder of Deeds

THE GREAT DEPRESSION

1920

WOMEN GAIN THE RIGHT TO VOTE

1925

FIRST WINTER OLYMPICS

1930

1935

“Segregation is that which is forced upon an inferior by a superior.”

—Malcolm X

FHA ESTABLISHED TO INSURE BANK LOANS FOR HOUSING

Federal Housing Administration makes funds available for massive surveying and evaluation of existing housing stock.



1934



EFFECT

Residential security maps developed to assess whether housing in a neighborhood is a good or a bad financial risk, ultimately sustaining segregation.

Photo Source: Missouri History Museum

1940–1975 >

SHELLEY V. KRAEMER DECISION

Supreme court case successfully challenges racial covenants.



➔ EFFECT

Racial covenants deemed a violation of the 14th amendment and made unenforceable by the courts.

Photo Source: Jason Purnell

PRUITT-IGOE OPENS

High rise public housing project welcomes its first residents.



➔ EFFECT

Initially, project is praised as a success of urban renewal and equitable housing.

Photo Source: Missouri History Museum

1940

WWII STARTS

1945

PORTION OF ELMWOOD PARK ANNEXED BY CITY OF OLIVETTE

1950

TAX INCREMENT FINANCING (TIF) INITIATED IN CALIFORNIA

1955

ROSA PARKS ARRESTED FOR REFUSING TO GIVE UP HER BUS SEAT

STL IS REDLINED

Residential security map divides the city and county into four categories labeled A-D, with areas with expiring restrictions and increasing populations of African Americans labeled with a lower grade.



➔ EFFECT

Mortgage lenders discouraged from offering financial assistance for purchasing homes in lower grade areas.

Photo Source: National Archives

FAIRGROUND PARK RIOT

A riot ensues after African Americans are allowed access to Fairground Park pool, one of the largest pools in the Midwest. African Americans were attacked with bricks and bats by an angry mob of whites.



➔ EFFECT

Altercations lead to the injury of 15 people.

Photo Source: Laura Brossart

CIVIL RIGHTS ACT CREATES THE U.S. COMMISSION ON CIVIL RIGHTS

Mission is to inform the development of national civil rights policy and enhance enforcement of federal civil rights laws.



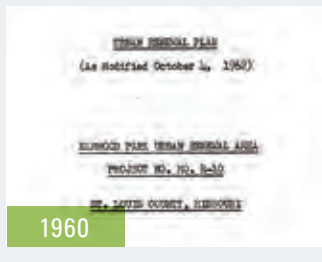
➔ EFFECT

Commission heightens awareness of civil rights issues to nation and sparks further legislation such as the Voting Rights Act of 1965.

Photo Source: United States Naval Photographic Agency

ELMWOOD PARK “RENEWED” BY CITY OF OLIVETTE

Olivette applies for and receives federal funds for urban renewal.



1960

➔ EFFECT

Elmwood Park is condemned and rezoned for industry and more expensive homes.

Photo Source: Brooks v. Land Clearance for Redevelopment (1966), RG 600, Supreme Court Case Files, Missouri State Archives

RUBY BRIDGES INTEGRATES
WILLIAM FRANTZ
ELEMENTARY SCHOOL
IN NEW ORLEANS, LA

THE U.S. BEGINS
TO USE ZIP CODES

1960

MILL CREEK
VALLEY
RENEWAL
BEGINS

GREATER ST. LOUIS
FREEDOM OF RESIDENCE
COMMITTEE FOUNDED

1965

1970

1975

JONES V. MAYER

Supreme Court determines that developers cannot deny family opportunity to purchase a home solely based on race.



1968

➔ EFFECT

This was later used as precedent for future housing discrimination cases.

Photo Source: St. Louis Post-Dispatch

REV. DR. MARTIN LUTHER KING JR. ASSASSINATED

President Johnson used this national tragedy to encourage Congress's approval of new civil rights legislation—the Fair Housing Act—one week after Dr. King's assassination.



1968

➔ EFFECT

Race-based housing discrimination and policies become illegal.

Photo Source: Wiki Commons

FAIR HOUSING ACT PROHIBITS “REDLINING”

1968 federal act prohibits discrimination in the sale, rental, and financing of housing based on race, religion, national origin, or sex.



1968

➔ EFFECT

White Americans move out of the cities into sprawling suburbs.

Photo Source: St. Louis Post-Dispatch

INTERSTATE 44 COMPLETED, CUTS OFF MCREE TOWN FROM THE REST OF SHAW

Highway displaces a majority of the neighborhood and creates a physical barrier between neighbors.



1973

➔ EFFECT

Population declines and businesses begin to close.

Photo Source: Wiki Commons, Map data © 2018 Google

U.S. COMMISSION ON CIVIL RIGHTS
HEARING ON USE OF FEDERAL
URBAN RENEWAL PROGRAM IN
ST. LOUIS COUNTY CONCLUDES

INADVERTENTLY
REINFORCES RACIAL
STEERING

DEMOLITION
OF PRUITT-IGOE
BEGINS

UNITED STATES V. CITY OF BLACK JACK

Eighth Circuit Court of Appeals in St. Louis finds zoning ordinance invalid.



1974

➔ EFFECT

City of Black Jack ordered to allow development of low-cost housing.

Photo Source: Paul Sableman

1980–2017 >

“It is hard to argue that housing is not a fundamental human need. Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: without stable shelter, everything else falls apart.”

—Matthew Desmond

1980

1985

1990

1995

MISSOURI PASSES REAL PROPERTY TAX INCREMENT ALLOCATION REDEVELOPMENT ACT

TIF incentives introduced as a tool for communities to redevelop blighted areas.



1982



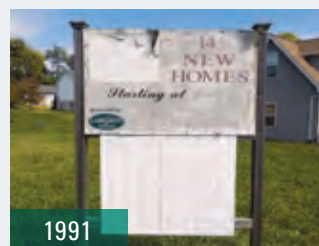
EFFECT

Enables cities across the state to finance redevelopment costs through property tax revenues generated after the land has been redeveloped.

Photo Source: Wiki Commons

KIRKWOOD ANNEXES MEACHAM PARK

Kirkwood promises to deliver better amenities to the historic black neighborhood that struggled to maintain services.



1991



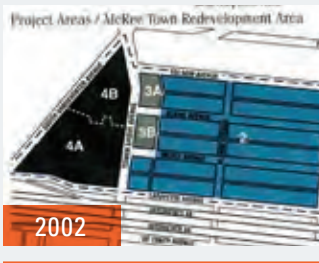
EFFECT

Two-thirds of the land is dedicated to development of a shopping center, and neighborhood population continues to shrink.

Photo Source: Clark Randall

MCREE TOWN REDEVELOPMENT CORPORATION GRANTED EMINENT DOMAIN

Board of Aldermen grant authority to condemn land and buildings of owners who refuse to sell.



2002

➔ EFFECT

Neighborhood demolished, and Botanical Heights neighborhood developed.

Photo Source: City of St. Louis

CITY OF ST. LOUIS AND NATIONAL GEOSPATIAL-INTELLIGENCE AGENCY ANNOUNCE A SITE IN NORTH ST. LOUIS CITY

The 97-acre site will be in the historic St. Louis Place neighborhood.



2016

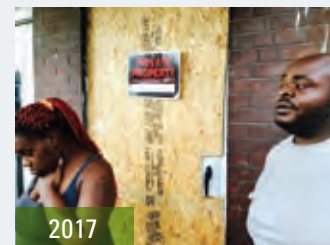
➔ EFFECT

Remaining residents in the site area are displaced.

Photo Source: Laura Brossart

BOARD BILL 87 PASSES IN CITY OF ST. LOUIS

Aims to discourage landlords from illegally removing items and/or changing lock on tenants without proper legal procedures.



2017

➔ EFFECT

Landlords can face fines, time in jail or both for locking out tenants.

Photo Source: Rebecca L. Gorley of ArchCity Defenders

2000

SEPTEMBER 11, 2001

2005

BARACK OBAMA ELECTED FIRST AFRICAN AMERICAN PRESIDENT

2010

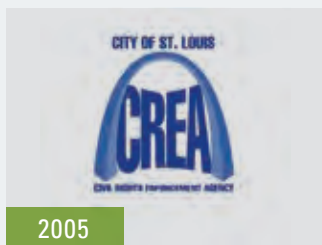
COMMUNITY BUILDERS NETWORK CREATED

2015

TEAM TIF BEGINS

CIVIL RIGHTS ENFORCEMENT AGENCY IN CITY OF ST. LOUIS

Established by Ordinance 67119.



2005

➔ EFFECT

Gives citizens further access to report discrimination via agency investigating fair housing complaints.

SCHNUCKS CLOSES IN FAIRGROUND PARK

Maryland Heights based grocery chain announces it will not renew its lease in this North City location.



2010

➔ EFFECT

This area of high need loses food access.

Photo Source: Jasmine Burris

MICHAEL BROWN IS FATALLY SHOT BY OFFICER DARREN WILSON

Ferguson protests highlight racial inequity in St. Louis County and the City of St. Louis, drawing national attention.



2014

➔ EFFECT

Acceleration of the #blacklivesmatter movement and formation of the Ferguson Commission.

Photo Source: Wiki Commons

BOARD BILL 260 PASSES IN THE CITY OF ST. LOUIS

Becomes illegal for a landlord to refuse a tenant's application because they are using a housing voucher.



2015

➔ EFFECT

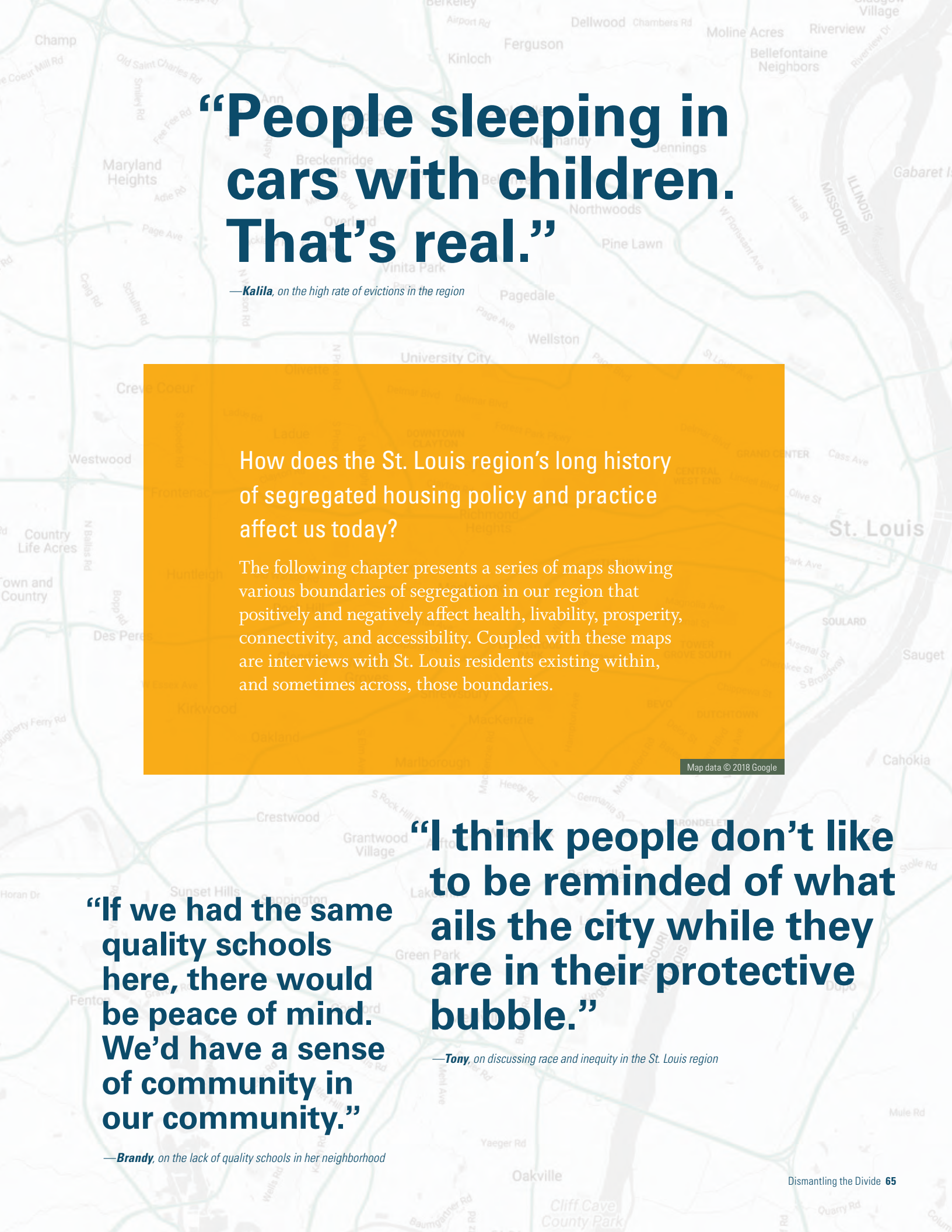
Source of income becomes a protected class.

A close-up, slightly blurred photograph of a young man with dark hair and glasses, smiling warmly. The image is overlaid with a semi-transparent orange filter. In the top left corner, there is a white circle containing the number '05' in orange. Below this, a thick white horizontal line spans the width of the page. The title 'SEGREGATION IN ST. LOUIS TODAY' is written in large, bold, white capital letters. Another thin white horizontal line is positioned below the title. The main body of text is in a white serif font. At the bottom left, there is a small page number and title in white.

05

SEGREGATION IN ST. LOUIS TODAY

Daily life in contemporary St. Louis has been shaped by a history of segregation and exclusion—to the detriment of African Americans and the entire region.



“People sleeping in cars with children. That’s real.”

—**Kalila**, on the high rate of evictions in the region

How does the St. Louis region’s long history of segregated housing policy and practice affect us today?

The following chapter presents a series of maps showing various boundaries of segregation in our region that positively and negatively affect health, livability, prosperity, connectivity, and accessibility. Coupled with these maps are interviews with St. Louis residents existing within, and sometimes across, those boundaries.

Map data © 2018 Google

“If we had the same quality schools here, there would be peace of mind. We’d have a sense of community in our community.”

—**Brandy**, on the lack of quality schools in her neighborhood

“I think people don’t like to be reminded of what ails the city while they are in their protective bubble.”

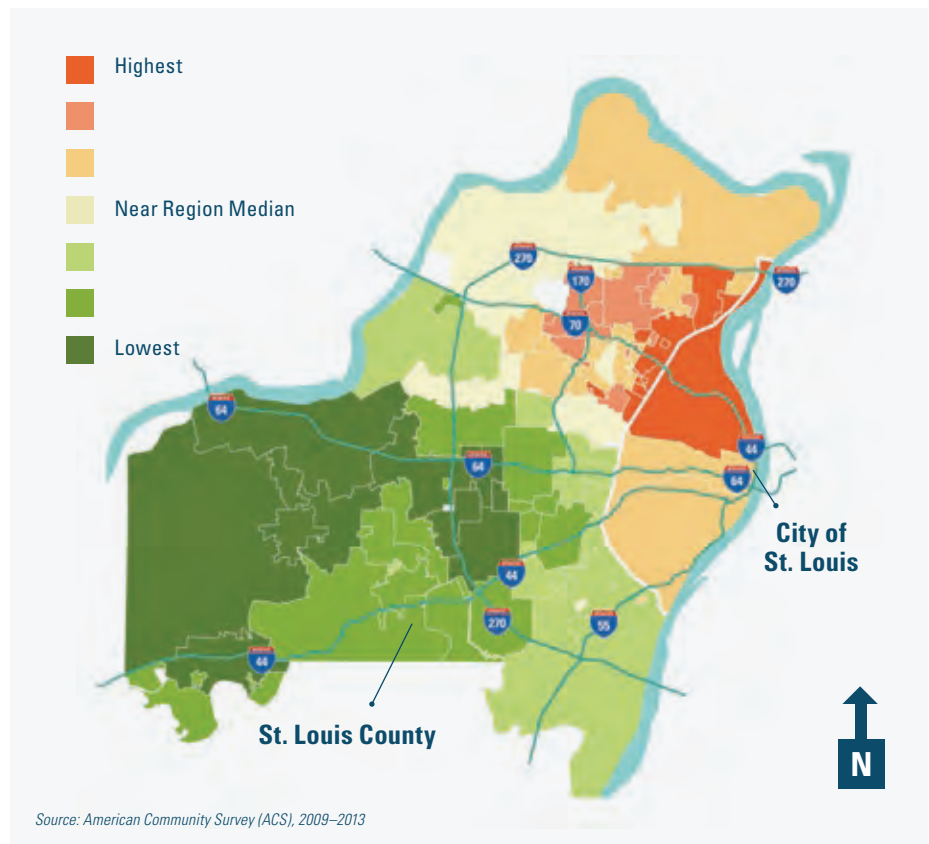
—**Tony**, on discussing race and inequity in the St. Louis region

The boundaries of exclusion

Just how separated are we by race and economics? Our team worked with analysts at Missouri Wonk to quantify regional exclusion using indicators with these traits: higher rental cost, housing values, and percentage of homes on larger lots; a lower percentage of African American population; and lower percentages of residents living below the federal poverty level and/or receiving housing assistance. An index combining these factors was developed, and each municipality in the St. Louis region was ranked by its level of exclusion. The results are shown in Figure 17. For the purposes of this analysis, the City of St. Louis was divided into northern, central, and southern partitions to aid in comparison. Municipalities shaded red or orange ranked the “most exclusionary,” meaning they remain inaccessible to most low-income and/or African American families in our region.

As Figure 17 shows, these exclusionary areas in the region are within the central corridor of St. Louis County, roughly along the route of Interstate 64/40 as well as most of far western St. Louis County. The second most exclusionary areas are adjacent to the most exclusionary, with most clustering in southwestern St. Louis County with the exceptions of Creve Coeur and Clayton. The third tier of exclusionary areas are mostly clustered in the southeastern portion of St. Louis County with the exceptions of Olivette, Richmond Heights, Webster Groves, Kirkwood, and Valley Park.

Figure 16. How do areas of St. Louis rank on a poverty index?



All areas within the City of St. Louis as well as most of North St. Louis County, and municipalities such as University City and Maplewood are either in line with the regional average or less exclusionary. Because the analysis is at the municipal level, our team was not able to depict areas *within* municipalities that are more or less exclusionary. This means that the map does not show whether there are parts of each municipality that are more or less exclusionary. It is also important to note that less exclusionary areas do not necessarily equate with areas of opportunity in terms of jobs, transportation, education, healthcare, and other resources.

Nearly all of the region’s most exclusionary communities have poverty rates that are significantly lower than the region average (Figure 16).

These exclusionary communities are often marketed by real estate agents as great places to raise families because of their strong schools. Newer suburban cities on the outer fringe of St. Louis County are also marketed to middle-class buyers for their inventories of new, larger, and more affordable homes. The long-term economic advantages to buying in these communities—if a buyer can afford it—are unmistakable, even luring buyers who may value diversity and understand the region’s history of race and segregation.

Most Exclusionary

- 1. Warson Woods
- 2. Westwood
- 3. Clarkson Valley
- 4. Ladue
- 5. Des Peres
- 6. Huntleigh
- 7. Country Life Acres
- 8. Crystal Lake Park
- 9. Town & Country
- 10. Frontenac
- 11. Wildwood
- 12. Chesterfield
- 13. Glendale
- 14. Ballwin
- 15. Fenton
- 16. Oakland
- 17. Sunset Hills
- 18. Creve Coeur
- 19. Champ
- 20. Manchester
- 21. Unincorporated Southwest
- 22. Ellisville
- 23. Eureka
- 24. Clayton
- 25. Brentwood
- 26. Grantwood Village
- 27. Crestwood
- 28. Twin Oaks
- 29. Webster Groves
- 30. Olivette
- 31. Mackenzie
- 32. Kirkwood
- 33. Unincorporated South
- 34. Rock Hill
- 35. Lakeshire
- 36. Winchester
- 37. Valley Park
- 38. Wilbur Park
- 39. Richmond Heights
- 40. Green Park
- 41. Bella Villa

Tony Messenger, the metro columnist for the *St. Louis Post-Dispatch*, is a prolific proponent of regionalism, social justice, and racial equity in his columns.

But he's often attacked on one short line in his biography. He and his family live in Wildwood. When Messenger and his wife relocated from Columbia, MO, to St. Louis in 2011, they chose to buy a home in the 11th most exclusionary municipality in the region according to our analysis. Wildwood, located within a 40-mile drive of his downtown St. Louis office, has a population that is more than 90 percent white. Less than 2 percent of its residents are African American.⁹⁸

Messenger said he and his wife found themselves in a situation common to many middle-class families who relocate to St. Louis. They encountered the double burden of finding affordable middle-class housing within a high-performing school district.

“When we first came to town, we had an interest in looking closer to the city,” he said. “But the houses that fit our lifestyle were two to three times more expensive than we could afford.”

Messenger said a dream home for sale in the city's Shaw neighborhood was too expensive, and it meant the family would likely incur private school tuition

costs for their two young children because of the poor performance of city schools at the time.

They settled in Wildwood because of newer homes that were more affordable and within a very strong school system. Their real estate agent was the one who suggested that it best fit their needs. And in a way, it does.

“We found a church nearby that we liked. And the great thing about Wildwood, it's got such great access to state parks and trails and the Meramec River. We've ended up enjoying it,” he said. “But I hate the commute, and I worry about my kids not experiencing the diversity I'd rather have them experience.”

Messenger makes a point of showing his white children his columns on inequity and racism. He walks his teenage son a mile from the *Post-Dispatch* parking lot to the Cardinal's games at Busch Stadium and talks about urban and equity issues they see along the way.

He says he has a lot easier time talking about racial inequity and social justice with his kids than his neighbors. One of the biggest trade-offs he encounters is the silence that many residents in mostly white suburbs adhere to regarding race and equity.

“When I'm at my kids' ball games in the suburbs, I always know the one or two parents interested in talking about the things I write about,” he said. “But I tend to avoid talking about those issues with anyone else. They're not interested in talking about it.”

Not long after they moved to Wildwood, Messenger took his daughter to a local café for a birthday breakfast. He was spotted by a state senator who posted publicly on social media that he was shocked to see him in Wildwood. Shouldn't he be in St. Louis volunteering at a soup kitchen, the senator wondered.

Messenger said attacks like that are designed to explicitly silence discussion in the suburbs about white privilege and equity. The politician was drawing a clear geographical boundary about where race and poverty can and should be discussed, he said.

“I think people don't like to be reminded of what ails the city while they are in their protective bubble, and I do that,” he said.

Tony Messenger's story illustrates our separation by race and class through housing market forces that drive where many African Americans and whites live. This separation makes it harder to openly discuss issues of racial equity and more difficult to establish the kind of empathy necessary to address it.

Christian Gooden, *St. Louis Post-Dispatch*

Life at Clinton-Peabody: Mice underfoot, bullets overhead



Tony Messenger
St. Louis Post-Dispatch

Jane Bradshaw was 18 months old when she fell from the stairs. A baby sitter wasn't paying attention. The toddler was in a crib and made her way to the top of the stairs. Even she was.

Bradshaw tracked her death. She had been sleeping. Today she lives on \$750 a month disability payments to the Clinton-Peabody public housing complex south of downtown.

She and her two children, 6 and 11, wake up every night to the sound of gunfire.

"I paid to move away from it," Bradshaw says. "It's not going to stop."

Larry (Lil) Gault, Bradshaw and several of her neighbors waited out from the burning complex across Tucker Boulevard for a meeting at 8 p.m. to discuss problems with the place they call home. The big topic was mice.

For months, residents of the 10-building complex reported up to 30. Later, Housing Authority staff have been suffering through a massive mice infestation. Of the 112 apartments in the complex, all serving low-income residents, at least 100 had mice problems as of a December survey by the city's health department. A follow-up inspection in February showed the number of infested units was down to 44.

Mice didn't bring Bradshaw to the meeting. Poverty did.

The meeting was organized by FLORENCE M. Lewis, a health-care worker that focuses on trying to reduce infant mortality in St. Louis. The organization believes that babies dying at birth is more than a health issue, it's about the



Tracy Boyd (left) and Elmer Williams listen in officials discuss mice and other issues at the Clinton-Peabody public housing complex. Before living there, Boyd was homeless.

— to other issues in a place like Clinton-Peabody. This housing complex used to have a tenant board to speak for the residents, but it dissolved last year because not enough people would serve.

The solution, state Rep. Lamar Frank, says, is about the city, and the surrounding community, putting time and money into making Clinton-Peabody a better place to live.

"It's about applying resources to a distressed community," says Frank, D-St. Louis. Along with state Rep. Jennifer Harshbarger, D-St. Louis, and Rep. Ward Adams, D-St. Louis, Frank attended Friday's meeting to talk and listen to residents about their concerns.

"One can't just give kids a bucket of cleaning supplies and say, 'This is the fix,'" Frank says.

Last year at this time, Tracy Boyd, now homeless, the 42-year-old is happy for a bid over her back. She says things have gotten worse for the families who live in the stacks of St. Louis, the city closed the Rev. Larry Ford's New Life, Evangelical Center.

Johnny Smith has only been in the public housing complex for a couple of months. But he feels his own place is being taken. Because the facility has no indoor heat, he's been forced to live outdoors, he says, about 1200 a month on his entry fee, he says.

He could do without the night guard.

"They start going off about 10," Smith says.

Bradshaw would love to move her kids to a place where she didn't worry about bullets flying in the air at night, but she

Exclusionary communities are often marketed by real estate agents as great places to raise families because of their strong schools.

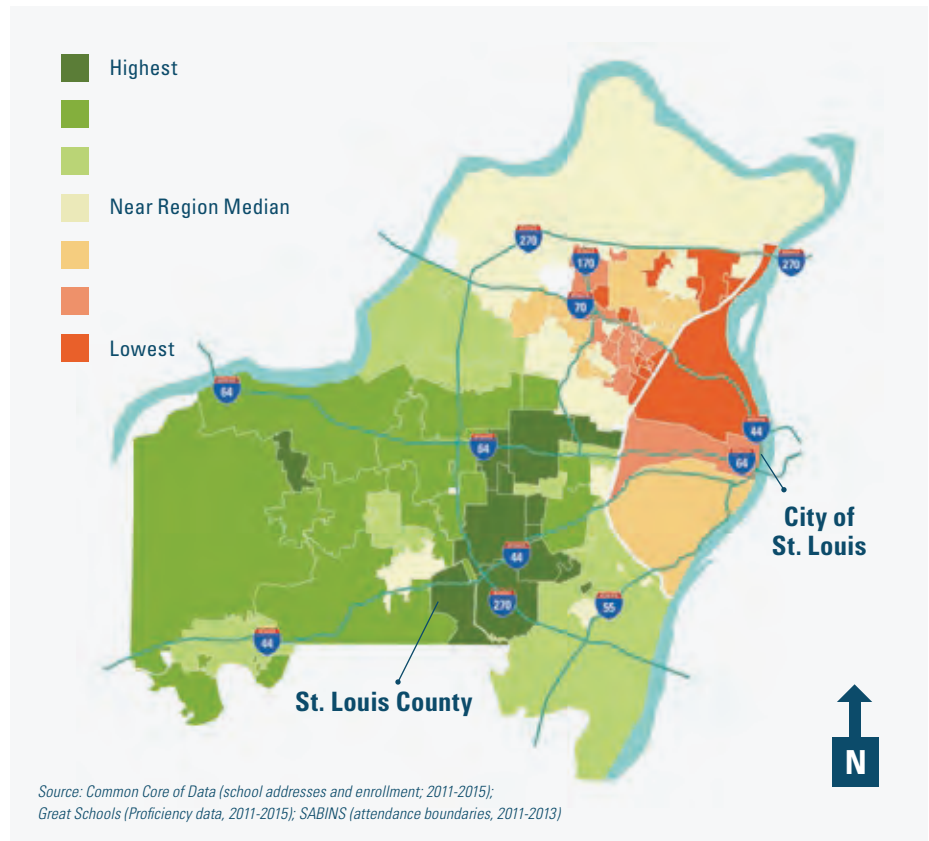
It's about the schools

Messenger's housing choice was driven by the size, newer construction, and affordability of the homes in the western suburbs of St. Louis and the presence of a quality public school district. The region's lowest performing schools exist in the very towns that experienced white flight and disinvestment (Figures 18, 16, and 14). They may rank as less exclusionary to African Americans and lower-income residents, but many residents have little, if any, equity in their homes. They often can't afford to move. And their children will likely be educated in underperforming schools without strong tax bases to support their districts. But the quality of schools does not exist in a vacuum. Very often dedicated educators are working hard to provide quality instruction to a student population that is facing significant social, economic, health, and other challenges. One of the more insidious consequences of economic segregation is that the children with the greatest needs often have far fewer resources at their disposal than children growing up with an abundance of opportunity.

The red, orange, and lighter orange shaded portions of Figure 18 indicate lower performing schools, while the greener shades indicate higher performing schools. Note that the highest performing schools typically exist in more exclusionary areas of our region (Figure 17).

So what are the actions families must take if they are unable or unwilling to buy housing in exclusionary communities but demand equal educational opportunities for their children?

Figure 18. Which St. Louis area schools have the highest and lowest proficiency ratings?



Darren and Brandy of South St. Louis have made educational opportunity a high priority for their three children.

Darren, who is African American, is a proud product of St. Louis Public Schools. But it hasn't been easy given that they live in a low-income area of St. Louis with underperforming schools.

When Darren was in 8th grade, his father woke before dawn one day to stand in line to enter an annual lottery. He won his son a coveted spot at Metro Academic and Classical High School, the state's highest performing high school with a national reputation for excellence.

When Darren and Brandy had their children, they expected to do the same

for them. But when the couple enrolled their youngest son in a feeder St. Louis magnet elementary school, problems arose immediately. The teachers and staff seemed disengaged. Disruptive and sometimes violent behaviors were common in the classroom and at the bus stop.

The couple eventually enrolled all of their children in the city's Voluntary Interdistrict Choice Corporation, otherwise known as the desegregation program or "deseg" for short. From the earliest years of elementary school their children were bused to schools in Kirkwood, more than 12 miles west on Highway 44.

Their oldest son has now graduated, but their younger children Kaleb and Aeden continue to attend high school and middle school in Kirkwood.

Last winter Darren and Brandy proudly displayed a Kirkwood Pioneer Cross Country sign on the small patch

of grass outside the family's brick ranch home. The house sits within earshot of Highway 55 in South St. Louis, a neighborhood south of Bevo Mill that has recently experienced several violent crimes.

At Kirkwood High School Kaleb made alternate to the 2017 state track championships. He plays the cello in the school orchestra. Both he and his younger brother have many friends at school. Almost all of them live in Kirkwood. Brandy and Darren know it's important to spend the gas money and travel time to ensure that their sons are involved with their friends and in many activities and programs through the school.

The desegregation program has been a blessing and a burden. Brandy said it was difficult to send her little boys off on a bus early every morning to go to school so far away. The couple felt like outsiders in the wealthier, less diverse school district.

There were early behavioral issues with their oldest son while attending elementary school in Kirkwood. The couple felt occasionally a teacher stereotyped their child as misbehaving because he lived in a lower-income area of St. Louis and his dad was black and his mom white—an assumption they believe would not have been made if he had been white and living in Kirkwood.

Class was also an issue: Darren is an electrician and Brandy is a waitress. Their older car and their city address were noticed. Families were sometimes aloof.

The couple decided to give living in Kirkwood a try to be closer to the schools. When their eldest son was nearing middle school, they put their house in the City on the market and



leased a cramped ranch house on the outskirts of Kirkwood with a rent that maxed their budget.

But they never settled in. Kirkwood just never felt like home, Brandy said. Their home in the city didn't sell, so they moved back into it.

"We still didn't feel included even though we lived in Kirkwood," Brandy said. "When we moved back we were like, 'Thank God.' The number one thing we felt was, this is our house. This feels like us. That never felt like us. But I felt sorry for the boys because we were so far away."

Darren and Brandy are proud of the efforts they've put into making the desegregation program work for their boys. But Darren worries the boys try to minimize their racial identity among their mostly white friends. He wonders if they would stick up for themselves if a friend made a racial joke.

"I wish they had exposure to more kids with their same social background," Darren said. "I think what they want is to be exposed to a whole variety of people with a variety of social and economic experiences."

Brandy and Darren also know the significance of what it means to lack a high-caliber school in their neighborhood. There is a school



within walking distance of their home. If it were of the same quality as a Kirkwood school, they know it would help their neighborhood. The value of their house has declined since they bought it, yet they've watched Kirkwood home prices soar in the past several years.

People don't sit out on porches in their neighborhood because of crime.

"If we had the same quality schools here, there would be peace of mind," Brandy said. "We'd have a sense of community in our community."

Darren and Brandy's story shows just how difficult it is for many working-class families in St. Louis to provide a quality education for their children while enjoying diversity and inclusion in their neighborhoods. Their story also demonstrates how lower-income neighborhoods suffer socially and economically because they lack the anchor of quality schools.

Affordable housing: Far from employment

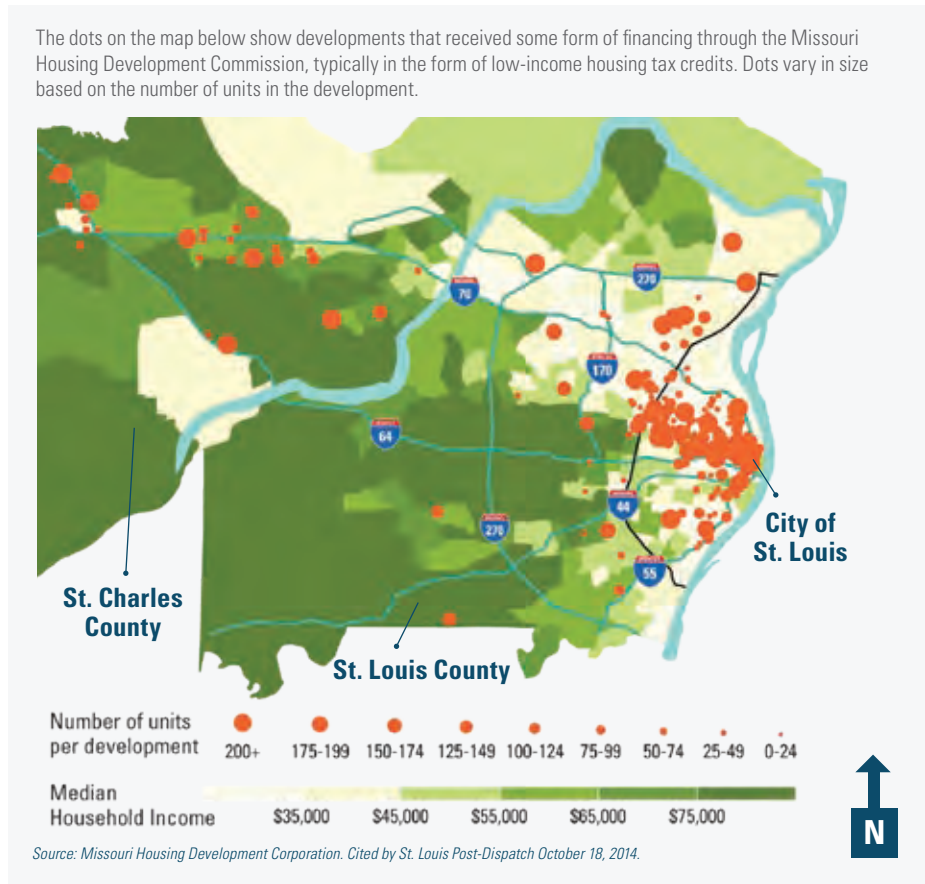
Figure 19 shows the location of high concentrations of affordable housing in the region. In the City of St. Louis and St. Louis County the highest densities of affordable housing exist in places characterized by high levels of poverty (Figure 16) and lower performing schools (Figure 18). The map further shows that low-income housing tax credits and other types of incentives to encourage affordable housing are rarely used in the region's most exclusionary municipalities (Figure 17).

Figure 20 shows the areas with the strongest and weakest access to jobs. Affordable housing in the central corridor of the City of St. Louis has strong job proximity. But note in Figure 20 that the highest density areas of affordable housing in St. Louis County are located in areas with poorer job proximity. This is particularly true in suburban areas of North St. Louis County that have experienced rising rates of poverty and increased segregation. These areas score the lowest on job proximity while also containing high densities of affordable housing.

Figure 20 also shows that some of the region's more exclusionary communities in western St. Louis County also have poor job proximity, requiring longer commutes to places of employment. But Figure 21 shows that residents in these communities typically have cars.

Figure 21 further shows that the majority of residents in areas with affordable

Figure 19. Where are the highest and lowest concentrations of low-income housing in the St. Louis region?



housing do not own cars that would enable them to easily commute to areas with greater employment.

The mismatch between the location of jobs, the placement of affordable housing, and low levels of car ownership place tremendous transportation stress on low-income residents in poor, segregated neighborhoods striving to earn a stable wage.

Shanette has struggled to maintain employment and support her children.

She's been hampered by limited affordable housing options, lack of proximity to jobs and job training, and few options for transportation. About five years ago, Shanette was living with her four children in a cramped North St. Louis County apartment. She was excited to find a larger house to rent for her family.

The little gray house on a cul-de-sac in Glasgow Village had a basement and a grassy backyard for the children and was in the same school district as her apartment. She was able to use her Section 8 Housing Choice Voucher to cover the rent. The landlord didn't require a security deposit.

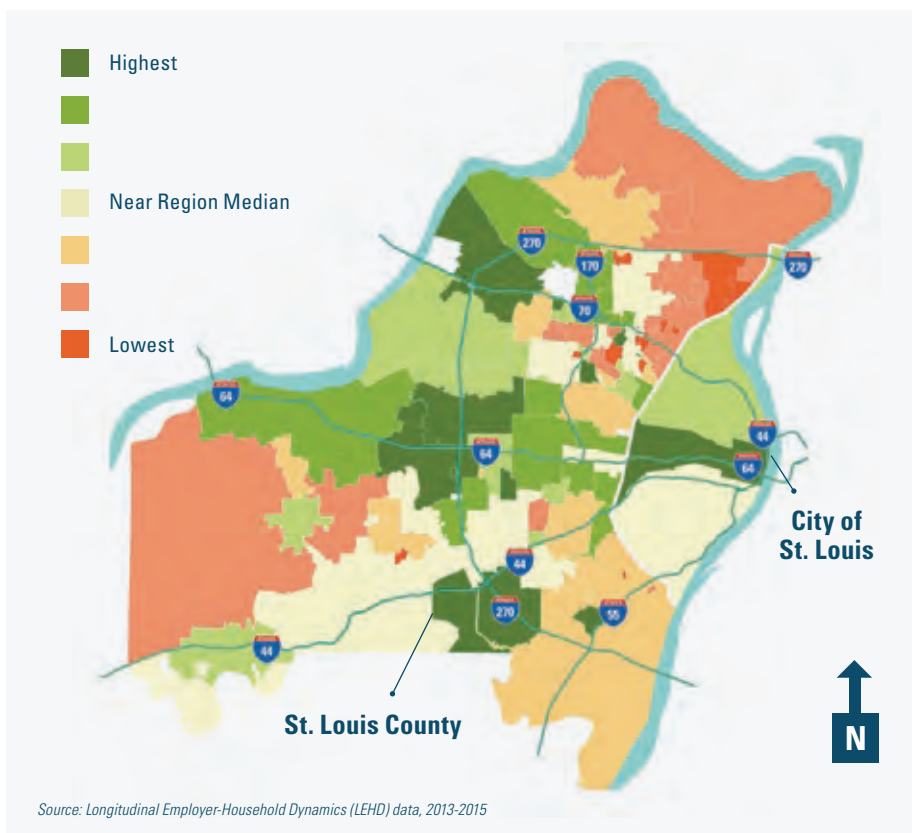
But within a day or so of moving, Shanette was up against a significant challenge that she hadn't anticipated: a hilly walk between her house and the sole Metro bus stop in the neighborhood. Shanette could not afford a car.

Her neighborhood is located on the far northern border of the City of St. Louis. As Figure 19 illustrated, there is a significant concentration of low-income, subsidized homes in her neighborhood.

When Shanette lived in her former apartment, active bus stops on Chambers Road were located steps from her home. In her new house, any commute was a physical challenge.

Figure 20. Which areas of St. Louis have the best and worst proximity to jobs?

Shanette



At the time of her move she was attending school 18 miles away in Earth City to become a dental assistant. Her new walk to the stop and additional bus transfers added up to a nearly two-hour commute each way. Shanette graduated from the dental program 18 months later despite health problems. But finding a job in the field without much experience or a car to get to far-flung dental offices was difficult. She ultimately could not use her training.

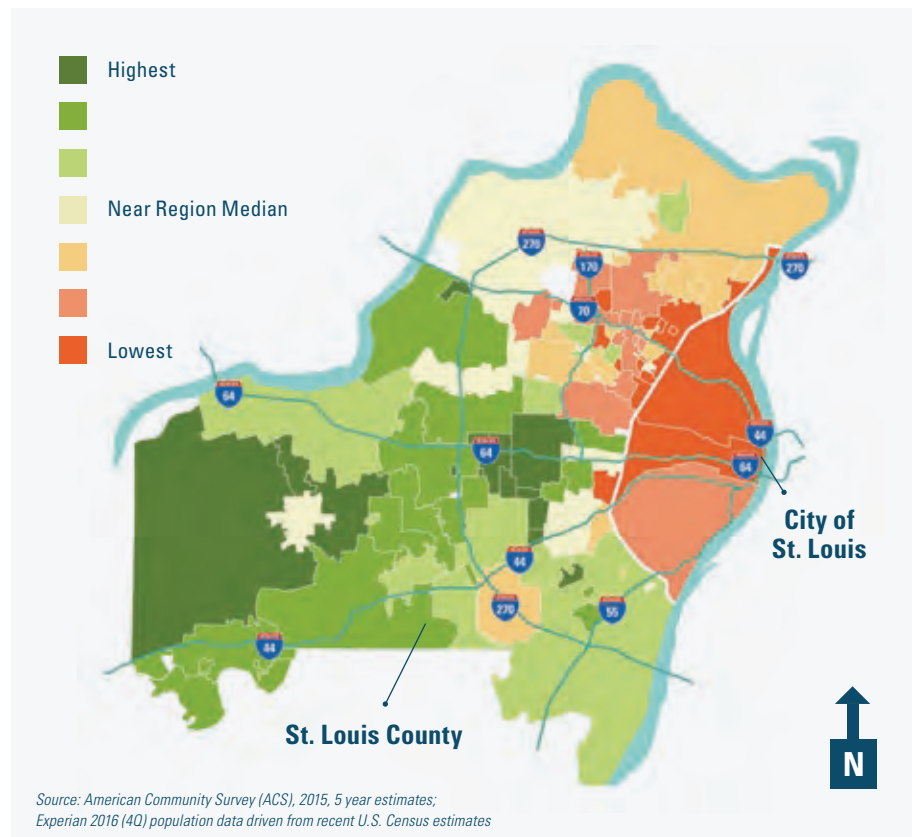
Shanette moved on to other employment, including a morning shift at a McDonald's in Chesterfield in the winter of 2015. She would wake around 4 a.m. and then wait at the bus stop in the dark to begin her two-hour commute. The job did not last. Her son's asthma began flaring up. Shanette was missing too much work while getting him to the doctor.

"Without transportation it's a lot of burden, especially if you have multiple children," Shanette said.

"As mothers, we do what we have to do. But it's stressful. You have to leave your kids, and let them get on the bus while someone else is watching them," she said. "You're not there to watch them get on the bus or get them out the door."

Shanette's story shows how the region's inventory of affordable housing is often isolated from places of opportunity, making it exceptionally difficult for working families to access critical job training and employment.

Figure 21. In which areas of St. Louis do households have the highest and lowest access to personal vehicles?



The public transit disconnect

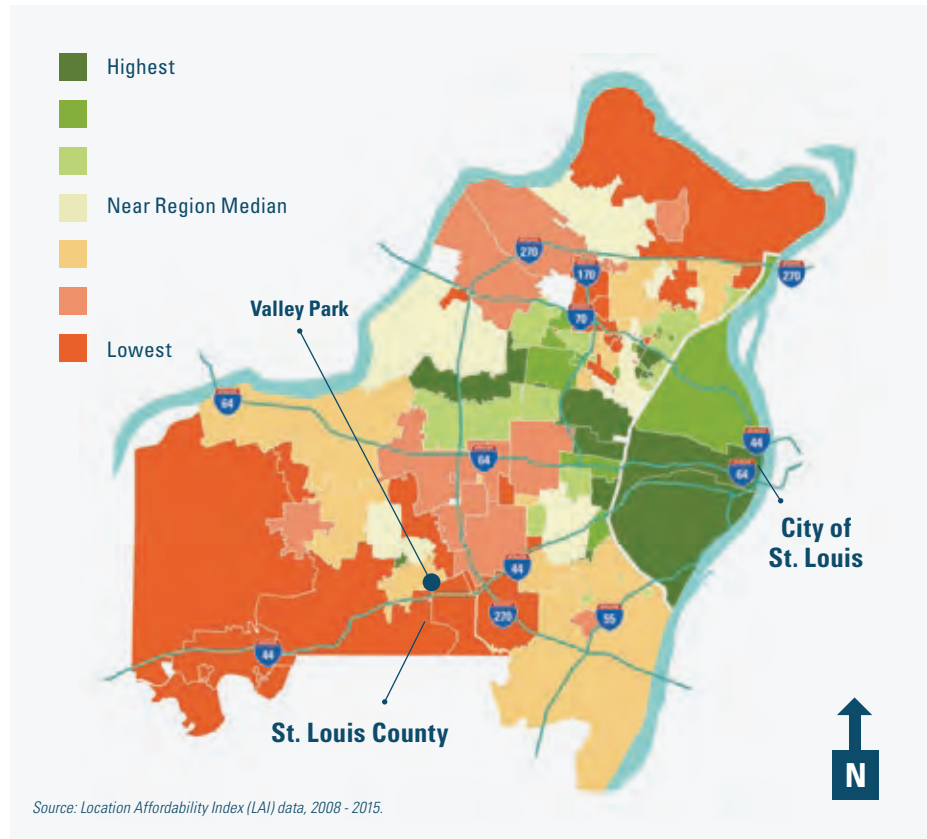
Shanette had limited job prospects due to health issues in her family, poor public transportation, and geographically limited choices for affordable housing.

Figure 22 shows the frequency of public transportation trips in the region for a single-parent family of three with 50% of the median income of a renter in the region. It again illustrates how areas with higher job opportunity remain inaccessible to many of the region's lower income residents. Note particularly how high transit usage for lower income residents is limited mostly to the City of St. Louis and a limited part of the central corridor St. Louis County, while some parts of North St. Louis County and far West County have very little transit usage by low-income residents.

In Figure 22, there is a tiny green spot of high transit usage in the Valley Park area of St. Louis County. The area is located north of Highway 44 and west of the 270 corridor. The area has affordable housing (Figure 19), higher performing schools (Figure 18), and moderate poverty levels (Figure 16).

This would seem to be an ideal place for those in search of economic opportunity for themselves and their children. But the situation in Valley Park also presents a cautionary tale about placing affordable housing in areas of higher opportunity that lack public transportation lines and infrastructure.

Figure 22. In which areas of St. Louis do lower-income households use public transit the most and the least?



LaTonya was 18 in October 2014, when *St. Louis Post-Dispatch* reporter Jesse Bogan met her at home in the Valley Park Apartments complex as she prepared for work.

Bogan was interested in reporting on the affordable housing complex because it is uniquely situated in an area of St. Louis County with a higher performing school district. Valley Park Apartments seemed like the antidote to a common problem: a key to integration and opportunity for lower income residents who are typically locked into affordable housing in impoverished, often highly segregated neighborhoods.

However, Bogan quickly discovered LaTonya's apartment complex is one of the most isolated from public transportation in the region. The closest bus line was located more than a mile away, and had limited service. Another was two miles away.

Lower-income residents in the Valley Park complex were using the transit but making long walks to get to the bus stop. However, the bus routes were not helpful to LaTonya.

Bogan was shocked to discover LaTonya routinely walked along a narrow shoulder of Highway 141 to get to her job at a Burger King. The bus lines do not run up that highway. The highway has no sidewalks in places, including a long overpass. Every day LaTonya made the choice of walking under the overpass by homeless men who verbally hassled her or walking on the overpass squeezed between the fast lane and a concrete barrier.

A lack of transportation forced LaTonya to walk along this stretch of Highway 141 to get to her job from her affordable housing complex in Valley Park.

“I walked with her every step of the way, but for that piece on the highway where I said, ‘No, I’m not doing that,’” Bogan recalled.

Bogan said he instead walked the dirt path beneath the overpass where he was hassled by a homeless man. He met up with LaTonya on the other side of the bridge.

LaTonya was working the \$7.50-an-hour job to contribute to the household. She was going to high school part time as part of a work-study program. The risk of getting to the job was worth it to help support young children in her family.

Not long after, the family relocated to another affordable housing complex in North St. Louis County with a needed extra bedroom. LaTonya changed school districts.

On Jan. 27, 2015, the night before she was set to re-start school, LaTonya, and her boyfriend were struck and killed by a car while walking on a sidewalk in Wellston. Her mother, when contacted by Bogan, said the move to North County was originally a relief because her daughter would no longer have to walk such a treacherous route to work.

Bogan said during reporting he had sat down with Metro, the region’s transportation coordinator.



“It seemed like a no-brainer to me. I asked, ‘Why don’t you have transportation here?’ But Metro basically said, ‘If you put a stop there, you’d take it away from somebody else.’ To this day there is no stop there.”

“Transportation is a big deal out there for us,” said LaTonya’s mother Tonya. “I’m glad my daughter’s story and what she had to go through is getting out there. She was a good girl, she loved to work and go to school. She had big dreams.”

LaTonya’s tragic story demonstrates how our region’s public transportation and infrastructure sometimes makes it exceptionally hard, and sometimes dangerous, for those in affordable housing in areas of opportunity to get to vital employment.

Food and retail access

Figures 23 and 24 illustrate how decades of disinvestment have left many of our region's poorest and most isolated neighborhoods without healthy, affordable groceries or common retail needs.

Figure 23 specifically reflects data on access to retail employment in the region, but we also know that access to retail employment further reveals the proximity of retail.

It is clear that residents in North St. Louis and North County in particular lack these essential resources within walking or quick commuting distances. These are the same areas in which residents are more likely to lack access to personal vehicles (Figure 21).

Interestingly, the far western part of St. Louis County shows poor retail employment access while also being home to one of the nation's largest retail strip malls in the Chesterfield Valley region of Chesterfield. However, the enduring lack of public transportation in the area, Chesterfield's low-population density from large lot, single-family homes, and the large geographic area encompassing Chesterfield means that residents spend relatively more time traveling to access retail goods and services than in other parts of the region.

Figure 24 was constructed using proprietary marketing data compiled in 2011 by the Centers for Disease Control and Prevention. Though no new maps have been generated since then, it is important to note that a large chain supermarket along North Grand

Figure 23. In which areas of St. Louis do residents have the best and worst access to retailers?

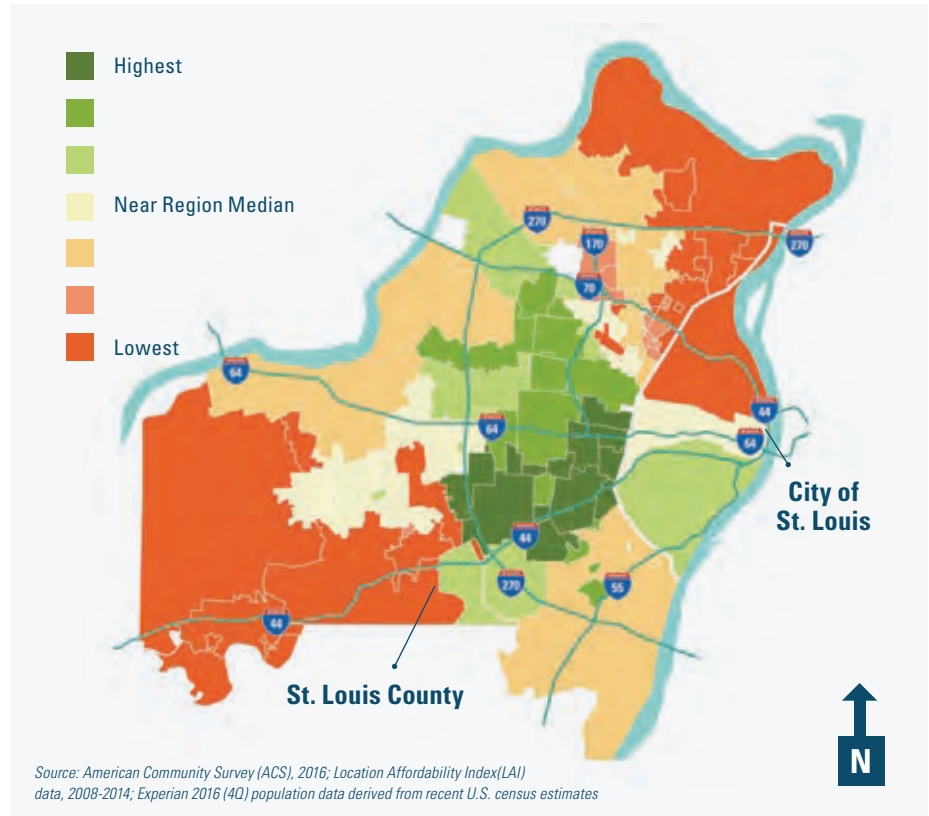
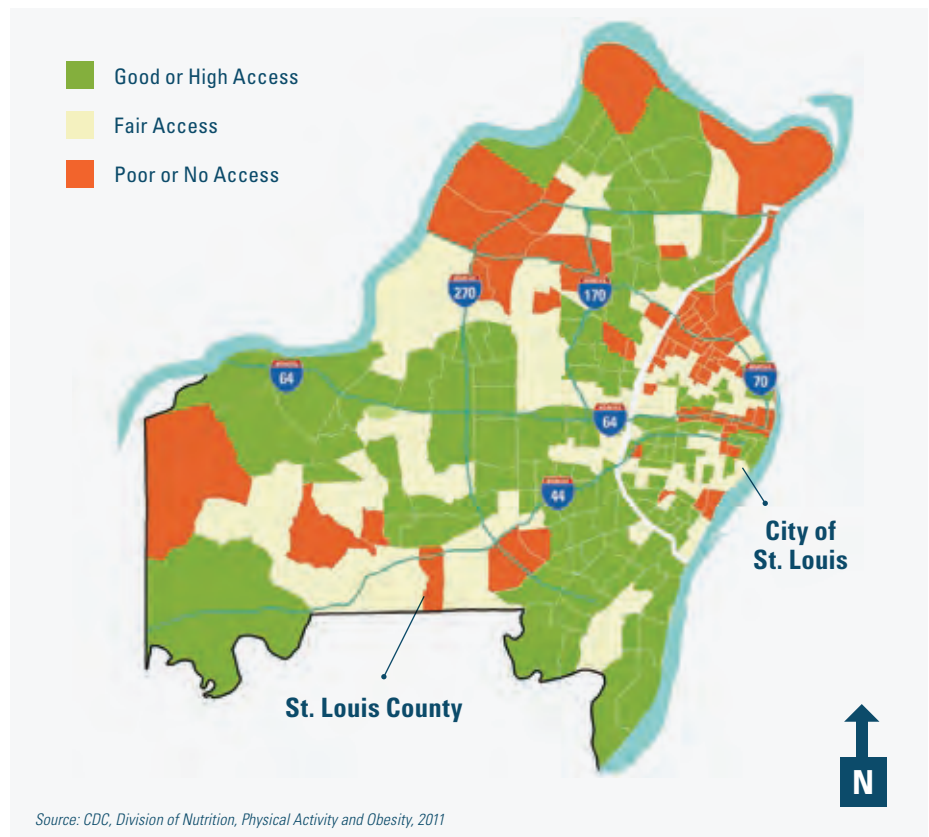


Figure 24. In which areas of St. Louis do residents have the best and worst access to food?



Boulevard in North St. Louis closed in 2014 and was not replaced. Surrounding low-income, mostly African American neighborhoods now lack a major supermarket within walking distance.

LaTosha, a mother of three who also helps care for a grandchild, spends substantial time commuting to obtain affordable, healthy food due to the lack of groceries in her North St. Louis neighborhood. She does not own a car.

Some mornings she wakes early to walk to a budget grocery chain. She has to come when the store first opens before quality items like milk and other dairy products run out.

“On certain days, if you don’t hurry up and get what you need at the store, you have very few items to pick from,” she said.

LaTosha lives just north of the Grand Center arts and entertainment district. A large supermarket is located on Lindell Boulevard about a mile and a half away. But the food there is not affordable, and she doesn’t always feel safe waiting for the bus.



Whitney Curtis

Sometimes she takes a bus to a food pantry about two miles down South Grand. But she said the produce is not fresh unless you arrive early on a certain day of the week.

“If you don’t hurry up and eat it quickly, it gets bad.”

What she’d like to see in her neighborhood is a Walmart Supercenter so she could shop economically and in bulk for the month. Instead, about once every six weeks, LaTosha prepares for a big shopping trip. She takes two buses to the Maplewood Walmart Supercenter seven miles away to get all of her shopping done. Then, because her daughter has a disability, she qualifies to use a Call-A-Ride to return home.

Under the rules of the door-to-door ride service, LaTosha said she was limited to three shopping bags on the van. But she’s since gotten creative.

“If you have a fold-up cart, they can’t turn you down. They can put the cart on the lifter for a wheelchair, and you can put how many bags you want in there. That’s what I do.”

It’s not always easy to plan ahead. When LaTosha came down with a bad cold, she needed cough drops. The nearby Family Dollar store was closed. She walked to a gas station. It was going to cost her about \$4 for a pack of four, a luxury she could not afford.

LaTosha’s story shows that it is exceptionally difficult for many working-class and low-income families in St. Louis and St. Louis County to obtain affordable household essentials and nutritious groceries in their neighborhoods. It can take hours on public transit to get to places that have affordable goods and services.

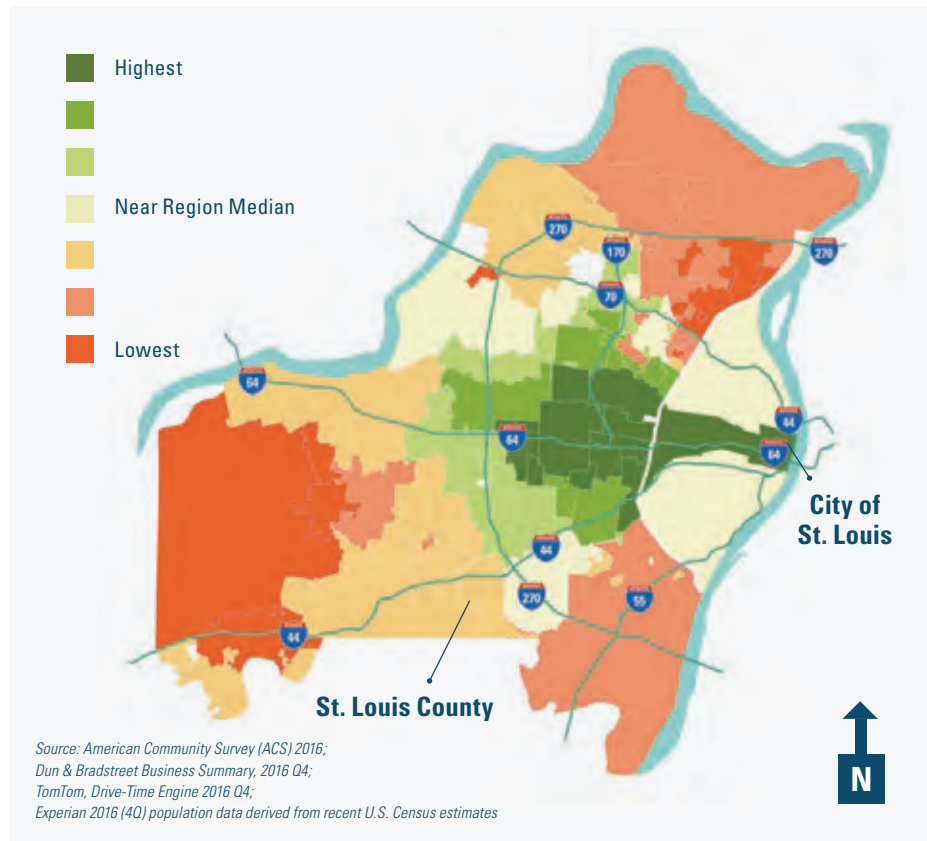
The medical gap

Medical care also is inaccessible for residents living in many of the low-income, African American neighborhoods highlighted in maps in this report. Figure 25 shows the accessibility of physicians in the region. Note from Figures 16 and 21 that physicians also typically don't have offices in the poorest areas in North St. Louis County, the same places where many residents don't own cars. This can make for long, difficult commutes on public transportation to get basic preventative and general medical care.

In 2016 *For the Sake of All* conducted a needs assessment in the Normandy Schools Collaborative as part of a cross-sector partnership to establish a school-based health center at Normandy High School. The school district covers 23 municipalities in North St. Louis County, most of them high-poverty and high-need areas. Surveys and interviews of students, parents, and staff found students were missing full days of school to take public transportation for routine visits to a doctor's office. In some cases, students were skipping medical care altogether or staying home to care for sick siblings who could not get to a doctor's office.

The assessment also found distinct medical needs for treatment of asthma and allergies, and more than a quarter of students reported needing behavioral health support due to poverty, trauma, and anxiety in their neighborhood, but they had poor access to such care.

Figure 25. In which areas of St. Louis do people have the best and worst access to physicians?



The Normandy Schools Collaborative footprint, as well as many other areas of North County and North St. Louis have many uninsured residents, as reflected by the red and orange shaded areas in Figure 26. However, even residents with Medicaid who live in close proximity to health care experience barriers, particularly when it comes to specialized care.

Alecia struggles with access to medical care for her two sons.

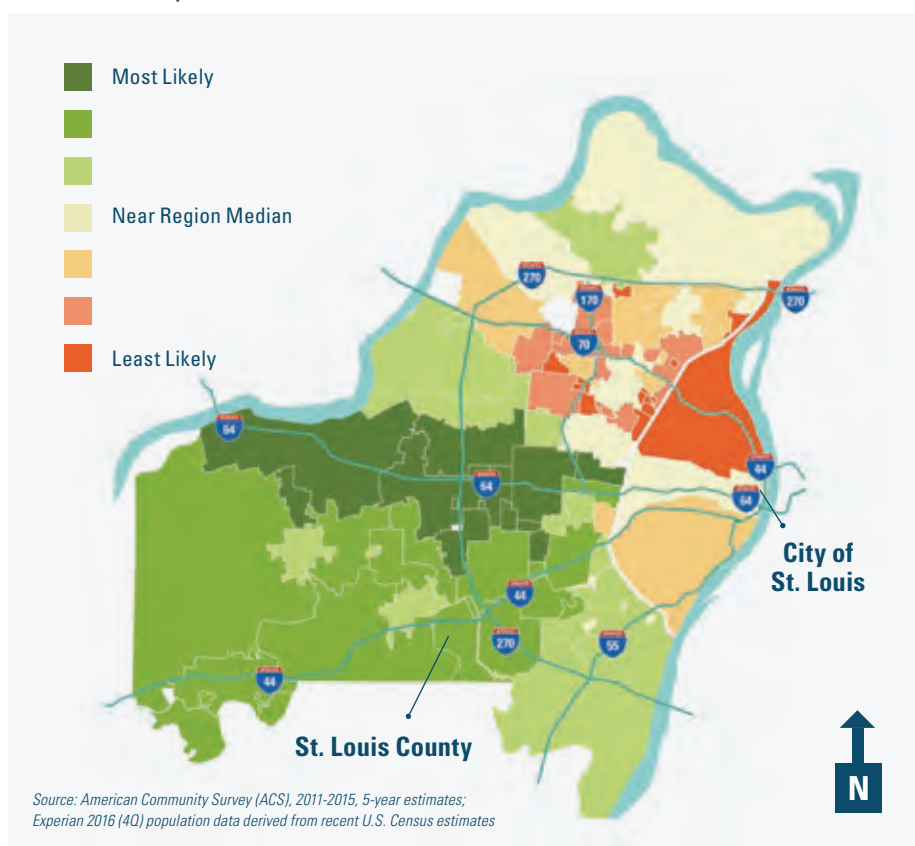
She lives with her two boys in an affordable housing complex on the eastern edge of the Central West End. There are two teaching hospitals within four miles of her home, and yet, the services her kids qualify for

under their Medicaid coverage are not all located within those medical facilities.

Alecia's oldest child, Ramonte, 14, has autism. Earlier this year, her 3-year-old son, Martins, also began showing signs of being on the autism spectrum.

When Martins turned 3, he aged out of the state's First Steps program that provided free speech and other therapies to help him with developmental delays. Since then he's had little in-school therapy beyond what his preschool teacher can give him while managing an entire classroom. He struggles with sensory issues that make him sensitive to bright lights, loud noises, and overstimulation. He has difficulty sitting still and often must take breaks in a quiet corner to calm down.

Figure 26. In which areas of St. Louis are people the most and least likely to be insured?



Alecia



The closest behavioral health provider for Martins is located 15 miles away in suburban Creve Coeur.

Alecia's older son Ramonte also needs routine behavioral coaching and intervention for his autism. Yet the only outpatient behavioral facility that will accept Ramonte's Medicaid insurance is 45 miles away in Wentzville, a suburb near the western edge of St. Charles County. Alecia does not own a car. Medicaid will only pay for ambulance rides to and from the facility, not cabs or other special transportation.

A special ride service to get her children to other medical services also has been spotty. Sometimes

the vans don't show up. Alecia said she's been let down six times in the past six months.

"We're usually sitting there for 35 to 40 minutes past when they are supposed to come. So then I have to call the 800 number. They'll say it's on its way, or it got lost. Now mind you, I have a doctor's appointment at 2, and now it's 1:45. Now I have to reschedule."

Alecia knows early intervention and regular services will help both of her boys overcome the challenges of autism. She's even thought of moving to Wentzville for Ramonte so he gets the behavioral health care he needs, but it doesn't seem possible.

"They have low-income housing," she said. "But they do not have public transportation."

Alecia's story shows that health care that could make a profound difference in children's development are not easily accessible or readily available for the poor, putting their futures at risk.

Clean air, housing, and health

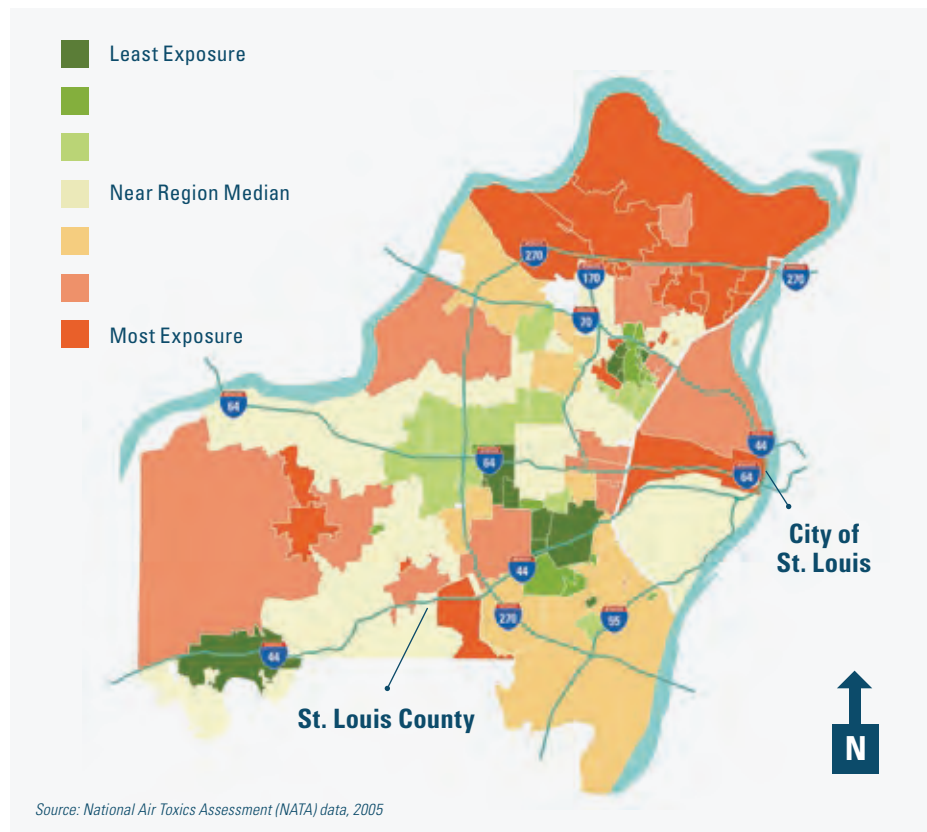
In Figure 27, areas shaded in red and orange show higher concentrations of air exposure to respiratory and neurological hazards in the St. Louis region. The map indicates that exclusionary areas of high opportunity and impoverished areas of low opportunity are exposed to environmental toxins.

For example, in Wildwood and Chesterfield, environmental health is poor primarily due to emissions from the Labadie coal-fired power plant in nearby Franklin County. The Environmental Integrity Project ranked the plant 20th in the nation for high emissions of arsenic, chromium, lead, and mercury.¹⁰⁰ The plant's owner, the state of Missouri, and the U.S. Environmental Protection Agency have come under criticism and faced legal action for not requiring "scrubbers," a pollution control that can significantly reduce toxic emissions from the smokestacks of coal-fired plants.¹⁰¹

In Jefferson County, just south of St. Louis County, two other coal-fired power plants also are operating without scrubbers along the Mississippi River.¹⁰²

Figure 27 also shows that nearly all areas of low opportunity and high African American population in the City of St. Louis and St. Louis County have average or below on environmental quality. In North St. Louis County and

Figure 27. In which areas in St. Louis are people exposed to the most and least environmental toxins?



parts of the City, much of this is attributable to more than a century of heavy industry along the Mississippi and Missouri rivers.

A secondary cause of poor environmental health is related to heavy urban traffic and diesel motors from buses compounded by decades of deteriorating and abandoned housing and factories within these areas.¹⁰³ Not only do decaying buildings release pollutants into the outside air, they cause health problems for adults and children residing within them.¹⁰⁴

Asthma is the most common among those health problems. It is a complex disease. Factors such as pollution, mold, household stress, tobacco and other smoke exposure, and allergies can bring on an asthma attack in which air pathways in the lungs swell and discharge mucus, making it difficult to breathe. Emissions from coal-fired plants lacking scrubbers also are considered a trigger of asthma.¹⁰²

Children in the City of St. Louis have asthma rates at twice the national average.¹⁰² Nearly 20 percent of all children in the City of St. Louis have been to the ER because of asthma, double the state average.¹⁰⁴ Though St. Louis has many programs to manage asthma in children, there are multiple local environmental factors that trigger asthma attacks. Poor air quality coupled with the poor quality of affordable housing overwhelmingly contributes to high incidence of asthma.

All three of Danielle's children have asthma.

They are 9, 8, and 6. In the fall of 2017 she was told by her children's physicians that her low-income apartment was triggering her children's asthma. But she had few affordable housing options and could not move. For nine years she has languished on a waiting list for a Section 8 Housing Choice Voucher, a subsidy that could help her afford to move to a better apartment.

Danielle lived two blocks north of the Wellston Loop. Wellston, one of the region's first inner-ring suburbs to experience white flight in the 1960s and 70s, is now one of the poorest cities in the nation.

Danielle's apartment complex was on a street with vacant buildings and boarded up storefronts that are nesting areas for rodents, which can migrate into homes. Both rodents and insects can trigger asthma.¹⁰⁵

Mice had eaten holes in the walls and flooring in Danielle's apartment. A cosmetic paint job by the property management company, new rubber floorboards, and quick fixes to seal the holes didn't get rid of the mice living in the walls and floors.

Bugs also were everywhere. Their pencil point droppings stuck to the top of pantry and closet doors. Powdery traces of white boric acid lined the apartment where the floor meets the wall to keep them at bay.

The pests put irritants into the air that could trigger an asthma attack.¹⁰⁵ The attacks started with pain and heaviness in her children's chests. Danielle was quick to act with inhalers and breathing treatments to minimize the attacks. But sometimes the kids would miss school; about a week every school year.

Theft and gunfire were common in her neighborhood. A bystander was killed in a shooting while walking on the sidewalk nearby. Danielle could not open the windows to air things out. Some were nailed shut.

"The kids are not allowed outside. Period," Danielle said, so the yellow spiral slide in the small playground adjacent to the apartment complex went unused.



Colds in the winter also can cause asthma attacks.¹⁰⁶ Danielle knows to quickly get the children on steroids to better protect them from an attack. But the steroids cause them to become hyperactive, which added to the stress in the tiny apartment.

Danielle mostly gave up on cooking because she could not store much beyond frozen food and canned goods in the apartment. The mice and bugs got into everything. She relied heavily on take-out food at a nearby market. This also put a dent in her fixed income.

Danielle said her housing situation was stressful and disheartening. This, too, is hazardous because stress not only triggers asthma, but may increase the risk of depression.¹⁰⁷ Danielle had struggled with post-partum depression, which made it difficult for her to parent her children when they were younger. She had been on antidepressant medication in the past and was trying to take care of herself so she did not have another episode.

"It would be great to find someplace else so my kids and I can feel like we are in a home and be healthy and comfortable," she said.

Just after Halloween last year she and the children went to Walmart and purchased a small Christmas tree. They decorated it in the front corner of their living room.

In December the property management company agreed to relocate the family to another apartment in North St. Louis after Danielle had a legal services attorney intervene. The children would have to transfer schools, but at least the apartment seemed better.

Three days before Christmas, it was moving day. The Christmas tree was gone. Clothing, bedding, and kitchen supplies were piled in its place. The kids dragged their clothes and toys down a flight of outside wooden stairs to a pick-up truck.

"I think people basically think people who are poor are supposed to have their kids live like this in these conditions," Danielle said. "But it's not their fault."

Danielle's story demonstrates how substandard affordable housing and surrounding environmental health risks are making many children in our region sick. This creates a cascade of setbacks for families, including serious chronic illness, regular school absences, housing insecurity, and increased household stress.

Substandard housing and infant-child health

Substandard and poorly maintained affordable housing can sometimes drive residents to make risky health decisions.

Sam and his family witnessed the situation firsthand while living at the Clinton-Peabody affordable housing complex just south of downtown St. Louis.

A mice infestation in the complex was causing mothers to sleep with their babies at night and not use cribs—an unsafe sleep practice for infants.

Sam is part of a group that is trying to get the African American community involved in tackling high infant mortality rates in the region, so he knew bed sharing was particularly dangerous. In St. Louis, African American infants are about seven times more likely than white babies to die of suffocation from unsafe sleep practices like bed-sharing. Several ZIP codes in St. Louis have infant mortality rates higher than state, national, and sometimes international averages, and those ZIP codes have predominantly African American populations.¹⁰⁸



Whitney Curtis

Sam was deeply committed to bettering conditions in Clinton-Peabody. He had even purchased an old bus to help fellow residents get to church and go shopping. He also used it to transport residents to community events and hearings on housing and poverty issues so that his neighbors' voices could be heard.

As local politicians and housing officials debated how to solve the mice infestation, living conditions in Sam's apartment worsened to the point that he and his wife Delois began shuttling their children to a relative's home so that they did not have to sleep there. The mice lived in the walls and squeezed into apartments through holes in the floor and in the walls near radiators, leaving droppings everywhere.

"Right now everyone who lives here is doing what's in the best interest for the children," Sam said. "They're using traps, washing things with bleach and

gloves, and all sorts of this, and all sorts of that. But from my personal situation, it is a no-win battle."

In December 2017 the family decided to pack up the bus and leave for temporary housing.

There was, however, a silver lining to living in Clinton-Peabody. A program at the apartment complex had enabled the family to accumulate savings in an escrow account. The family hoped to be able to use that money to put a down payment on a house in the City.

.....
Sam's story shows that conditions in some affordable housing in our region causes major family disruptions, hurts community connections, and puts infant health at risk.

Eviction: A spiraling descent into poverty

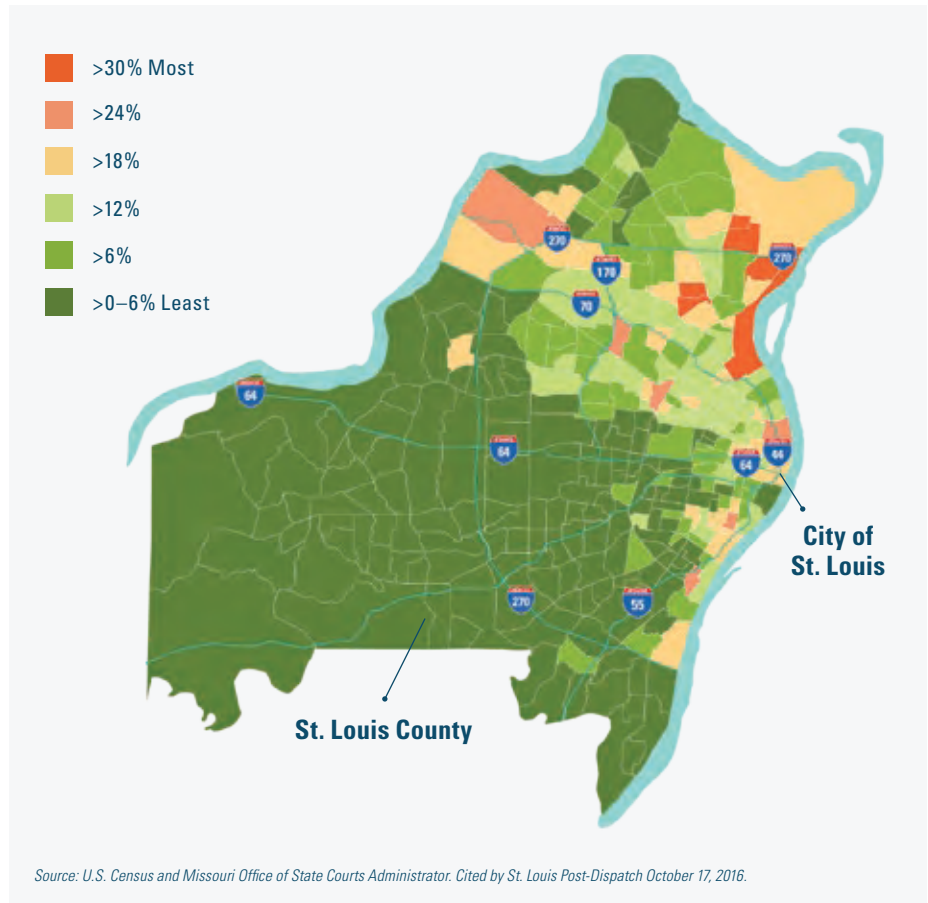
A 2016 analysis of eviction lawsuits in the St. Louis area by the *St. Louis Post-Dispatch* found eviction rates ranged as high as nearly 50% of housing units in areas of North St. Louis and North County.

Figure 28 shows the frequency of eviction and back-rent law suits in the region. Areas in our region that have endured white flight and poverty (Figures 15 and 16) also experience extreme housing instability. From 2013–2016, 16 to 48% of housing units in North County and North St. Louis had residents who were involved in the eviction process, according to the *Post-Dispatch*.

The *Post-Dispatch* analysis also found that, in 2015, nearly 16,000 lawsuits for back rent or apartment possession were filed against tenants in the City of St. Louis and St. Louis County. The report concluded that “years into the economic recovery” from the Great Recession, “thousands of households at the bottom rung of the rental market have yet to find stability.”¹⁰⁹

Eviction remains a major driver of increased poverty in highly segregated and disinvested communities. Once tenants gain an eviction on their court

Figure 28. In which areas of St. Louis areas are eviction lawsuits the most and least common?



records, most landlords refuse to rent to them. As the *Post-Dispatch* explained, “tenants then fall into a secondary housing market consisting of a smaller group of private landlords with relaxed or nonexistent screening policies, into apartments that are more likely to be substandard or situated in high-crime, high-poverty areas.”¹⁰⁹

“Evictions really do make people homeless. That’s not just something people say,” said Kalila Jackson, a lawyer at the Metropolitan St. Louis Equal Housing and Opportunity Council. “People sleeping in cars with children. That’s real.”¹⁰⁹

What’s particularly unsettling in St. Louis and elsewhere is the lack of legal representation and housing counseling available to tenants who must appear in eviction courts. In many cases, tenants don’t know their rights and show up to court without a lawyer. They are often encouraged by court clerks and officials to sign documents prepared by the landlord’s attorney, unaware that by doing so, they are consenting to an eviction. In St. Louis, as elsewhere in the country, the vast majority of residents in eviction court are African American women.¹¹⁰

Ciara's eviction was chronicled in the *St. Louis Post-Dispatch*.

Ciara appeared without a lawyer when she was summoned to eviction court in St. Louis in August 2016. At stake was her chance to remain in her subsidized apartment in a South St. Louis complex overlooking Interstate 55.

Ciara, a hotel housekeeper, said she made some bad financial decisions and had no financial cushion. She was three months behind on rent on the apartment she shared with her daughters, then 13, 8, and 6. Before she was called to the bench to talk with a judge, a lawyer representing the landlord called her name.

Ciara whispered with him on a wood bench in the courtroom and then agreed to sign a consent judgment with him.

The lawyer said she could go to the complex manager and arrange a plan to pay \$1,469 in back rent and fees. Ciara signed it.



Nancy Cambria, *St. Louis Post-Dispatch*

“I’m not evicted,” she said on her way to the elevator.

But a week later Ciara learned that eviction was imminent. The property manager wanted her out and was unwilling to establish a payment plan.

It was infuriating to Ciara because her employer had an emergency fund that would have helped her pay the rent—but only if she was guaranteed she would not be evicted.

The family moved in with Ciara’s mother in University City. They slept on air mattresses as Ciara scrambled to find an apartment she could afford through a website that advertised low rent apartments requiring little or no security deposit. They were mostly in poor neighborhoods. As she looked, the court garnished her wages for back rent.

Ciara wondered if she should go back to court to try to reclaim the back-rent being taken out of her paycheck. She wanted to argue that the complex was unsafe, poorly maintained, and infested with mice.

She did not know that by signing the consent judgment in the courtroom that day she had waived the chance to make that argument before a judge.

Ciara’s story is emblematic of many working mothers who are subject to eviction without proper legal representation. This puts them at grave risk of homelessness and steers them into an alternative housing market in excessively poor neighborhoods with highly substandard housing.



Conclusion

The configuration of neighborhoods in contemporary St. Louis is a result of policies and practices that have reinforced segregation for more than a century. This chapter shows that many neighborhoods with high rates of poverty and substantial African American population are often characterized by substandard housing and lack healthcare access, healthy foods, and retail outlets to obtain household essentials. These neighborhoods are also the most separated from areas with strong employment and educational opportunities. High eviction rates push residents into increasingly disinvested neighborhoods with even poorer performing schools and worse housing. All of this has very real consequences for children, families, and individuals in our region.

Final Thoughts

The personal stories shared in this chapter provide compelling evidence of the daily hardships created by segregation in our region. Many people press on and do their best with grace and resolve, raising families, working jobs, and making differences in their communities. But how much better could St. Louis be if these obstacles were removed so everyone had an easier daily experience and equal chances to succeed?

A teal-tinted photograph of a smiling man holding a baby. The man is on the right, looking towards the camera with a warm smile. The baby is on the left, looking slightly away from the camera. The background is a solid teal color.

06

DISMANTLING THE DIVIDE: SEGREGATION'S INVISIBLE BOUNDARIES

Our everyday social interactions and lifestyles are often limited by invisible boundaries created by decades of segregation. It is time to recognize and dismantle these divides for a more consciously inclusive and equitable St. Louis region.

—**Shauna**, on the power of feeling included

—**Christina**, on discovering the positives of diversity in a neighborhood

Map data © 2018 Google

—**Kameel**, on the toll of white flight

GENTRIFICATION

Separated by gentrification

When we discuss racial progress in our region, we often point to the growth and resurgence of certain St. Louis neighborhoods that appear to reflect growing diversity. Some allude to the revival and extended growth of the Central West End, where middle-class whites and African Americans are moving into areas that were once predominantly lower-income African American neighborhoods. Or they look to Tower Grove, a once disinvested neighborhood that has experienced an influx of younger, middle-class families choosing to live in the City instead of the suburbs. The historic housing stock is often viewed as an asset for a city looking to bring residents and wealth back to the urban core.

Redevelopment often comes at the expense of existing working class residents, though. Affordable housing is typically not preserved when a neighborhood redevelops or gentrifies to meet the tastes and preferences of only its new, middle-class residents.

In April 2017 Thera was given 60 days to move out of her apartment of 15 years.

New landlords had more than doubled her monthly rent from \$340 to \$695. All six of the tiny row houses in the up-and-coming Benton Park neighborhood were being rehabbed. They were getting stainless steel appliances and white subway tiles in the kitchens.



Whitney Curtis

Thera, then 46, was on disability and living on a fixed income because of asthma and chronic obstructive pulmonary disease (COPD), a lung disease that often tethers her to an oxygen tank to breathe. Before her illness, she had worked for 13 years as an eligibility caseworker in a Missouri family assistance office, often helping families living in poverty. Thera didn't want stainless steel appliances. She just wanted to stay in her home.

But that was not an option.

"I honestly thought I was going to have to go back and move in with my dad," Thera recalled. "They could have given us a little more warning to get together and decide what the best thing was for that building. They just didn't give a crap. They do these things, these developers and these real estate companies, without even thinking who they are displacing."

Thera said she watched her diverse neighborhood of mostly working-class families empty out and fill in with young white professionals, including tourists who were renting a growing number of apartments rehabbed into short-term vacation rentals. It bothered her, not only because she felt invisible to her newer, wealthier neighbors, but also because she felt that the neighborhood was losing its character.



Whitney Curtis

"I don't want to live in an all-white area, and I never have. I like diversity, or having people around me that represent the rest of the world instead of the white microcosm."

Thera said she lucked out when an \$800 inheritance came her way so that she could make a down payment on an apartment in the Tower Grove South neighborhood. Her only other options would have been to move in with her father or relocate in a poorer, more isolated area with more crime. She likes her new apartment, despite paying \$85 more a month, which is a hardship.

"It's a pretty diverse neighborhood, too. But I don't know if it will remain that way because people are buying things up."

How much more powerful would our region be if everyone was included in our housing development plans—so that our neighborhoods thrived with different points of view and diverse identities?

DIVIDES

Excluded from social networks

Chapter 1 discussed the importance of social networks for health, opportunity, and well-being. Social networks consist of friendships and connections in all aspects of life, be it in employment or in everyday social interactions. Those with strong social networks have better access to resources such as employment opportunities and health, financial, and other types of information. But St. Louis has invisible boundaries preventing people from feeling comfortable and connected to one another, even at some of its most beloved venues.

Sisters Shauna and Stephanie grew up listening to St. Louis Cardinals games with their grandfather on the living room radio.

Now in their 60s, they were raised in a middle-class African American family and lived in a diverse neighborhood in St. Louis near Union and Delmar Boulevards.

The 1960s were the heyday of the Cardinals. Shauna remembers seeing the last game Stan Musial played at Sportsman's Park on September 29, 1963, when she was seven.

The sisters moved away from St. Louis in the early 1970s to go to separate colleges. They pursued successful careers in engineering and theater

management. Both eventually settled in the New York area. Their love of baseball continued. They donned blue and headed to Yankees and Mets games. They loved the thrill of the crowd and the camaraderie of the game: high-fives and hugs.

“We’d go and we’d be in our team colors,” Shauna said. “When the team was successful, everybody celebrated together. For that three hours we were all together. We were all pulling together.”

When it was time to retire, the sisters chose to return to St. Louis. One of the factors that brought them back was their beloved Cardinals team. It was thousands of dollars cheaper to buy season box tickets for the Cardinals than the Yankees. For Shauna the thought of regularly attending dozens of games a season was a heavenly way to spend retirement.

In some ways it was. On May 26, 2015, Shauna caught a foul ball on the fly off the bat of Matt Holliday with her baseball glove. It qualified her for a Cardinals “honoring contract,” a prized document celebrating her achievement. It was the same game Holliday tied Albert Pujols’ record for reaching base in consecutive games.

But after three seasons, the sisters stopped buying season tickets. Shauna said the invisible boundary between her and the other nearly all white season ticket holders was palpable.

Early on, when a big play happened on the field, Shauna instinctively held up her hand for a high-five with the fans behind her, but she did not get a celebratory slap in return.

“They would look at you like, ‘What do you want?’” Stephanie recalled.



The stadium friendships they expected with other season ticketholders didn’t materialize. Even though their T-shirts were the same, it became increasingly apparent that they weren’t socially connecting with other fans.

“I was spending a fortune on these tickets and getting a singular experience when I really wanted a collective one,” Shauna said.

Following an especially divisive election and the perception among many that openly racist behavior was on the rise, their slight discomfort at Cardinals games had become genuine uneasiness.

The sisters still love their Cardinals. They still go to games on occasion. Shauna, the engineer, follows the stats. But in all her calculations about retirement, she didn’t take into account an invisible color line within their Cardinal Nation.

What friendships and assets are we missing out on as a region if we continue to self-segregate ourselves from rich and rewarding social interactions?

CONFRONTING THE PAST

The emotional boundaries of white flight

The history of white flight has also created intense emotional boundaries between people in our region. This history has also caused a sense of loss that is deeply felt but seldom expressed across racial lines.

Christine Schmiz and Cheeraz Gorman told their personal experiences of white flight through a fall 2017 “We Live Here” podcast on St. Louis Public Radio.

Christine is white. Cheeraz is African American. They had never met, but in the podcast they both mourned the North St. Louis neighborhoods that no longer resemble the places they remember as children. Both shared a powerful sense of loss and remorse.

Co-producers Kameel Stanley and Tim Lloyd said the fall 2017 podcast was one of the most popular they’ve produced on St. Louis.

“We’ve gotten a lot of feedback from people, especially locals who really said that it just resonated with them whether they were in Christine’s position or Cheeraz’s position,” Stanley said.



Carolina Hidalgo, St. Louis Public Radio

“This is the story of many people in St. Louis, and I would go out on a limb and say, it’s a story also happening outside of St. Louis. Anyone who has experienced life in a city that has declined probably has had these feelings. They are recognizing their own implicit role in society’s problems.”

Christine, now in her mid-60s, grew up in a small brick house in North St. Louis near the now demolished Sportsman’s Park. Cheeraz, a generation younger, grew up about a mile further north on Grand Boulevard in the College Hill neighborhood.

“We thought we were the coolest of all because we lived across from the baseball stadium on North Grand,” recalled Christine in the podcast. “The lights of the stadium shone in our bedroom.”

Christine said her childhood in the neighborhood was “somewhat magical,” with everything they needed within blocks of their house. The house was the first the family ever owned and was purchased jointly by her parents and grandparents, who combined their resources to make it work.

When Christine was a teenager in the mid-1960s, anxiety overtook the area as more African American families began moving into the area. Rumors spread that property values would fall.

“We were raised during that time in church where the priest would say everyone is equal, color doesn’t matter... until this whole thing about your property values,” Christine said. “They had this house, and the thought of losing your home—losing the value of your home—was really frightening.”

So, when she was 14, her family sold the house to a speculator for about \$9,000. Christine’s parents paid double for a house in an all-white subdivision in South St. Louis County. It was a hardship for her family, both financially and emotionally. Her grandparents moved to an apartment in the City. Christine lost her daily connection to childhood friends because the bus ride from her new house to her old neighborhood was impossibly long. Their family life grew more complicated. Her brother went to Vietnam. Her sister went through difficult times. In a way, Christine felt she had lost her life compass.

“I never felt like I belonged anywhere for a long time.”

Christine’s story was followed by Cheeraz’s. Cheeraz also explained the impact of white flight on her neighborhood a generation later. In 1969, her grandmother became one of the first black homeowners in College Hill centered around the historic North Grand Boulevard water tower. At first, people egged the home, but acceptance came. Cheeraz lived in the house until she went away to college and later went into advertising.

As a child, Cheeraz remembers a thriving neighborhood with shops, nearby jobs, and industry. Her neighbors were bricklayers, teachers, and auto workers. Everyone knew everyone else on the block. One of the family’s closest friends was a white neighbor.

“The whole thing of being white and black, and that being a tense relationship or contentious ... did not even compute to me as a kid,” she said. “That tension didn’t even exist on this block or in the neighborhood when I was growing up.”

But as most of the whites and middle-class African American residents left, so did local jobs and resources.

“It was closer to the late 80s, early 90s when things started turning—when you could see the effects of the underground drug economy ticking up, and things started feeling a bit unsafe,” Cheeraz said.

During one of her visits home Cheeraz looked around at the abandoned buildings and empty lots where once



regal homes had been demolished. She felt loss. She wrote a long poem about it she later read at a local forum.

Christine happened to be in the audience and felt an immediate connection with Cheeraz.

In the podcast both Christine and Cheeraz visit their childhood homes on blocks with abandoned homes and weedy lots.

Christine’s old house looked smaller than it was in her memory. But the emotions were intense.

“I’m not a person who likes to go back,” Christine said. “It mainly now feels sad because I feel like it’s such a ridiculous waste.”

Cheeraz struggled to recite her poem out loud while standing on her childhood street in College Hill.

She was choked up. The neighborhood looked nothing like the caring village recalled in her childhood memories of security and promise.

“There’s something really blasphemous about taking away things that are precious to people. And I think people

don’t realize how precious buildings are, and environments are, and the memories that come to mind, and, you know, the things that happened.”

Cheeraz was asked what would have happened if people stayed.

“What would have happened if people hadn’t been afraid?”

“You might have walked through this world more whole...You would have had some great memories. You would have had some great friends who would have become adopted family members.”

“Yeah, you missed out on some really meaningful connections,” Cheeraz said.

How could we strengthen and unify our region by coming to terms with the human toll of our long history of housing segregation?

INTENTIONAL DIVERSITY

Crossing boundaries, building community

What does it take to change more than a century of ill-fated housing policy that has left too many in our region excluded, isolated, and disconnected?

In the next chapter we will explore numerous policy recommendations to build fairer, more equitable housing and opportunity for all residents in our region. It will take community action, and policy and systems change.

But it will also take a willingness for the people of St. Louis to more freely cross both the visible and invisible boundaries that segregate them and ultimately hold the region back.

We end this chapter with two stories highlighting personal ways people are breaking down these boundaries.

About a year ago, John was so pleased by his new North St. Louis County neighborhood that he began a special Instagram account tagged “Pasadena Hills” and started tagging real estate agents from around the region.



Whitney Curtis

The account highlights the architecture and the natural beauty of a historic neighborhood that was one of the nation’s first planned suburban communities in 1929.

“I thought, if we could really promote the area we could lure a lot more buyers here,” said John, who is white, and who purchased his home with his husband in 2015.

Once an all-white community, Pasadena Hills is 66% African American and 28% white.¹¹¹ John’s purchase in a community in which the majority of the population is African American bucks the trend reported in research that finds white homebuyers lose all interest in neighborhoods that lean beyond 40% black.¹¹²

John, a St. Louis native who has lived in Clayton and various neighborhoods in the City of St. Louis, said not enough people really understand the potential of North St. Louis County. Though he has friends who value diversity, he said they rarely consider looking at North County, even though crime is statistically less than in trending areas of the City of St. Louis, and homes are far more affordable.

A year ago, John hosted an open house for about 80 people in Pasadena Hills to show off the neighborhood at the request of Anthony Bartlett of STL Transplants. The organization has been working to break down barriers that prevent renters and homebuyers from finding homes in diverse neighborhoods throughout St. Louis.

Bartlett, who is not a real estate agent, works with local companies hoping to recruit new talent to St. Louis and retain employees considering leaving. The key, says Bartlett, is not only showing familiar areas like Tower Grove in the City, but diverse neighborhoods like Pasadena Hills, Bel-Nor, Bridgeton, Overland, Ferguson, Hazelwood, Florissant, and others that often go undiscovered by newcomers due to decades of stereotyping and racial boundaries.

Bartlett says younger adults and transplants coming to St. Louis both nationally and internationally know very little of that history and are demanding diversity and easy access to urban amenities. As Bartlett put it, the new generation of talent is, “running to diversity, not from it.”

And yet, “a lot of the newcomers to St. Louis find themselves in very remote, homogenous, and prairie pop-up types of suburbs,” he said.

“They are led to believe that only certain neighborhoods are an option. The new generation of talent 50 and under wants to be in areas that are diverse. They want to see people of different ages, backgrounds, and colors.”

Real estate agents Kevin and Christina Buchek said they are experiencing an increased interest in diversity among buyers as well. They’ve been promoting North St. Louis County towns like Bel-Nor, Pasadena Hills, St. Ann, Normandy, and Ferguson as strong places to live because of their diversity and their proximity to the City of St. Louis and nearby employers like the University of Missouri-St. Louis, Boeing, and Washington University.

The Bucheks both served terms as elected leaders in the town of Bel-Nor, one of the few places in the region where they say African Americans and whites have lived side-by-side for several decades. The small city is currently 48% African American, 46% white and 4% Asian.¹¹¹ Christina said African American homebuyers are more actively looking for diversity, and often seek out Bel-Nor. White homebuyers, however, often don’t put diversity at the top of their wish list, but are attracted to Bel-Nor because of its price point and its charming stock of older houses.



Whitney Curtis

“Once they move in, they begin to embrace the diversity, and they view it as a bonus,” she said.

Diversity became an added bonus last spring for Elle and Kevin, when they bought a 1930s home in nearby Overland, an area that offered them affordable, vintage housing.

Elle, who is white, was expecting their first daughter. She loved the house and immediately noticed the children playing in the street the day they were first shown the home.

Kevin, who is African American, had grown up in rural, mostly white St. Clair, MO. He said he was most attracted to the town’s close proximity to the City of St. Louis and the easy commute to their jobs. But now that their daughter is four months old, he sees further benefits.

“With our daughter, I think it will be great for her growing up in this area,” he said. “It’s not going to be a culture shock when she sees a different race because we live around all races: black,

white, Asian, and Hispanic. She’s going to be well-versed in that area. It’s exciting.”

Bartlett of STL Transplants, said it is important that residents like John, Elle, and Kevin speak up about the value of diversity in their neighborhoods to attract both St. Louis area natives and newcomers.

“By directing newcomers immediately off to Wildwood and other homogenous places, we’re losing out on a lot of people who otherwise could be the change makers in these diverse neighborhoods,” Bartlett said.

How much more would the region thrive if we intentionally viewed inclusion and diversity as assets in our neighborhoods?

INCLUSION

Starting young

Research shows that implicit racial bias—unconscious attitudes or behaviors that affect decision-making and behavior—starts as early as preschool.¹¹³

What if the region became more comfortable talking about equity and race during childhood to reduce or prevent bias from taking root?

Betsy decided to address the possibility of implicit bias with her own children three years ago through a group called We Stories.

The non-profit seeks to prevent racial bias by coaching parents to talk with their kids about race and equity through children's literature. At the time the Clayton resident was expecting her third child and had a toddler and a preschooler.

"I always considered myself to be anti-racist," she said. "If you told a racist joke at a party, I was the one who would say something."

But as a white woman, the relative newcomer to St. Louis felt she wasn't truly addressing racism as well as she could. She was aware that there were uncomfortable divides in St. Louis and that they were the result of decades of habits and perceptions that weren't being challenged.

"I did notice that there was a line, and that some white people that I knew were not willing to cross it. It was a geographical line and also



Whitney Curtis

a demographic line," she said. "It was as if people were told the same thing over and over again: 'You can't live north of Delmar or live in the Central West End.' And people just passed it on rather than fully experiencing it or understanding it themselves."

When she learned "implicit bias" forms in children as early as age 5, she knew she had a chance to make an impact with her children through We Stories.

"Here was an opportunity to mitigate that in my kids," she said.

At bedtime Betsy lies in bed with her kids and reads to them. There are the usual classics like Dr. Seuss. But now there are also picture books featuring children of color and age-appropriate topics regarding equity and fairness. The books are all recommended by We Stories. Parents who are in the program become a part of a reading community where they share thoughts and ideas about talking about race with young children.

There are two favorite books in the family repertoire right now.

One of them is *Please Baby Please* written by film maker Spike Lee and his wife Tonya Lewis Lee.

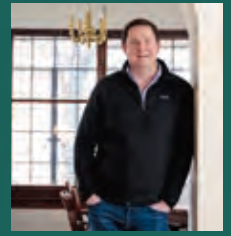
"That one is just really cute," Betsy said. "It has very few words, with a lot of rhythms and repeats. My daughter just read it to the baby tonight. Well, not read it, she knows it by memory."

Another is *Ron's Big Mission*, about Ron McNair, an African American astronaut who died in the *Challenger* explosion. But the book focuses on Ron's early childhood in the 1950s, when he held a protest in his segregated local library to win the right to a library card.

"It was really more explicitly about social justice and racism, and it helped to spur some conversations. We still go back to that book two years later," she said.

Betsy knows this is still an experiment. It's hard to tell whether the books and conversations will stick with her children. But she did get a hint at a recent conference with her son's kindergarten teacher. The teacher had asked students what they would like to change about school or home.

"He said, 'I want to change the rules. I want to make sure they're fair for everybody—both black and white.' So, okay, I think, something about this is working."



Betsy said We Stories has changed the way she views St. Louis. It's changed the way she talks to her children. And it has changed the way she spends her philanthropic money and volunteer time.

“It’s about breaking the cycle and getting out of the bubbles that we live in,” she said. “We end up isolating ourselves in these pockets of St. Louis, and I think that is to everyone’s detriment. We need to get more comfortable talking about how we are different and how we are the same, and then we can work together to force change.”

How would our region transform if our children were nurtured to understand and embrace racial differences and overcome the boundaries that keep us apart?

Conclusion

The St. Louis region continues to grapple with substantial racial divides that have limited our social networks and our opportunities for friendship, empathy, and understanding.

But there are growing efforts to break down these invisible boundaries. In Chapter 7 we explore recommendations and highlight activities already underway to dismantle these divides. With community involvement and support, St. Louis can break through those boundaries and thrive as a more inclusive and unified region.

Final Thoughts

More than a century of housing segregation in the St. Louis region may have divided us, but it no longer has to define us. Specific strategies can dismantle the divides between us to create a stronger, healthier, and more prosperous region.



RECOMMENDATIONS

A long history of housing segregation remains a significant barrier to prosperity and well-being for many African Americans and low-income families in our region. But it could be different. It is time for St. Louis to break free of the boundaries that separate us and limit our region's potential.

For over a century, African Americans in the City of St. Louis and St. Louis County have endured housing policies and development strategies that have trapped generations of some families in segregated and disinvested neighborhoods.

Despite the Civil Rights Movement, despite landmark U.S. Supreme Court housing decisions originating in St. Louis, and despite the Fair Housing Act of 1968, segregation continues to persist nationwide.¹⁴ In St. Louis, impoverished mostly African American communities continue to exist within miles of great wealth among predominantly white communities.

Disinvestment in low-income and African American neighborhoods has led to significant inequities in access to quality, affordable housing in areas of opportunity; employment and health care; strong schools; nutritious food and essential household goods; effective public transportation; and critical social networks.

Exclusionary zoning and its accompanying lack of affordable housing in wealthier suburbs make it nearly impossible for working-class African American families and struggling families of all backgrounds to move to areas of opportunity in our region. The situation has left children and families behind in impoverished neighborhoods where they must cope with environmental health hazards and debilitating trauma caused by poverty and crime. Despite the resilience and ingenuity of families seeking better opportunities, many avenues to opportunity are blocked. Skewed development incentives also prevent critical investment from helping these neighborhoods improve into areas with more opportunity.

In 2014 *For the Sake of All: A Report on the Health and Well-Being of African Americans in St. Louis and Why It Matters for Everyone* found factors such as quality and length of education, lack of economic opportunity, and isolated and segregated neighborhoods harmed African Americans' health and well-being.¹ The report found African Americans suffer from chronic diseases and other illnesses at much higher rates than white St. Louisans living in different neighborhoods. Life expectancy among predominantly white and black neighborhoods less than 10 miles apart can vary by as many as 18 years.¹

This report builds upon these prior findings, showing that affordable housing is a key factor determining the health and well-being of the entire region. It illustrates the ways in which our region is racially and economically divided by a lack of affordable housing in areas of opportunity. Racial boundaries established through years of policy and practice influence where people feel safe and included. As a result,



James Byard, Washington University

African Americans sometimes feel less safe or welcome at community events like St. Louis Cardinals games or in specific neighborhoods in the St. Louis region. Similarly, whites and African Americans deeply mourn the loss of once vital St. Louis neighborhoods that have declined due to flight and disinvestment.

White, middle-class families often give up on living in more diverse urban areas because they lack quality schools, forcing them into a segregated suburban housing market in distant areas of St. Louis County and beyond. Once there, longer commutes and traffic jams are the norm for families dependent on highways and cars to get to work. Suburban life, with its larger lots and lack of walkable downtown areas, causes residents to shop and access services in strip malls, reducing community life. Vibrant, diverse communities in North St. Louis County face uncertain futures due to a lack of financial and community incentive to keep middle-class families of all racial groups in these neighborhoods.

Despite decades of scholarship, litigation, and legislation to address the mechanisms that have enabled segregation, many policies and systems remain that perpetuate the region's divisions.

The problem of segregation can be solved. New policies, programs and incentives, and better enforcement of current policies can reverse the effects of more than a century of damaging housing policy. We can reshape our communities to be more diverse, inclusive, and prosperous for everyone.

1 AFFORDABLE HOUSING

a Create an Affordable Housing Trust Fund for St. Louis County

The Problem:

In the past three decades, smaller single family homes and older apartment complexes have morphed into unplanned and sub-standard low-income housing in many parts of North St. Louis County and some parts of South St. Louis County.⁹⁶ Many of these deteriorating homes are isolated from public transportation. They also require expensive upkeep that landlords will not make due to the declining value of the properties. Tenants and homeowners cannot afford to make repairs and improvements on their own, and the financial risk of investing in the area results in an inability to obtain loans for repairs. Mortgage lending, particularly in areas that were once redlined, remains minimal.³⁴ This contributes to an unstable renter and homeowner market, with continued deterioration of homes and neighborhoods affecting the well-being of residents. Efforts to spark development of low-income housing in wealthier areas lack local incentives and often face significant resident resistance in the form of NIMBYism (Not in My Back Yard).

The Strategy:

Encourage St. Louis County lawmakers and officials to establish an Affordable Housing Trust Fund either through the re-allocation of existing resources or the establishment of new sources. Consider a voter campaign to establish a small sales tax to generate revenues for the trust fund. Earmark resources for a variety of projects, including development of new mixed-use housing in areas of economic opportunity; a fund for home and rental improvements; assistance for utility and other housing expenses; and expanded transportation infrastructure to connect existing affordable housing to areas of economic opportunity.



In St. Louis: Affordable housing funding

A coalition of community nonprofits was recently established to advocate for increased funding of the Affordable Housing Trust Fund in the City of St. Louis. In 2016 the trust fund, though not fully funded, helped restore 47 affordable, energy-efficient homes in the historic Fox Park and Tower Grove neighborhoods of St. Louis for recent Bhutanese refugees rebuilding their lives in St. Louis. According to Community Builders Network of Metro St. Louis, affordable housing trust funds have been proven to stabilize communities, increase property values in low-income areas, reduce crime rates, build wealth, and remediate lead exposure.

b Comply with voter-mandated regulations to fully fund the Affordable Housing Trust Fund in the City of St. Louis, and increase contributions to the fund

The Problem:

In 2002, City of St. Louis voters approved an annual \$5 million appropriation to an Affordable Housing Trust Fund.¹¹⁵ The trust fund enables non-profit housing organizations to secure grants and low-interest loans to build new homes, repair or modify rental homes for people with disabilities, and provide rent, mortgage, and utilities subsidies to keep people in their homes. Despite the law, the trust fund has not been fully funded since the 2011 fiscal year.¹¹⁵ New sources of revenue that could fund it have been diverted to other development projects, including a failed initiative to build a professional soccer stadium.

The Strategy:

Build a broad coalition to appeal directly to the St. Louis Board of Aldermen about the intent of the trust fund and its potential impact on reducing homelessness, neighborhood instability, child trauma, poor educational outcomes, and crime in neighborhoods most in need of resources and interventions.



In Detroit: Greenlining mortgage-lending

The Detroit Home Mortgage Initiative enabled banks to grant second mortgages to homebuyers to bridge the “appraisal gap,” a situation in which a house’s listing price is higher than its appraisal. Detroit has experienced a 25% increase in new home mortgages since the inception of the program.

C Create a Greenlining Fund, enabling high loan-to-value lending to help low-income families obtain mortgages for home ownership and combat the legacy of redlining

The Problem:

From the close of the Great Depression into the 1940s the Federal Housing Administration graded urban neighborhoods in terms of mortgage risk through the mapping of American cities. Red areas marked neighborhoods that were home to mostly African American residents. They were ranked with a “D,” indicating that they represented the highest risk for banks and other lenders.^{4, 30} African Americans wanting to buy homes in their “redlined” neighborhoods could not get bank mortgages and were subject to predatory lending that emerged in place of federally backed home loans. African Americans were unable to build equity in their homes in these neighborhoods. This hobbled their ability to accumulate wealth. Working-and middle-class whites in the post-World War II era were given many lending incentives to buy affordable homes while African Americans and other ethnic and minority groups were not. Even though redlining was outlawed by the Fair Housing Act of 1968, many of today’s areas of racially concentrated poverty in St. Louis exist within the original redlined areas.³⁴ Maps of current-day mortgage lending show little, if any, lending happening in those neighborhoods. The Delmar Divide did not occur by accident. African American home ownership remains exceptionally low in these neighborhoods.³⁴ In many cases, tenants are paying total rent on devalued houses that far exceed the potential sale price. Yet, they are unable to secure bank mortgages to purchase homes in their current neighborhoods because sale prices exceed appraised values.¹¹⁶



The Strategy:

Support the St. Louis Equal Housing and Community Reinvestment Alliance (SLEHCRA) and others in efforts to establish a Greenlining Fund supported by the banking and philanthropic community. The fund would foster homeownership for lower-income residents in redlined areas by issuing mortgages in excess of the appraised value of the home. Greenlining would enable renters to break free of high rents on depressed homes and build equity in home ownership. Home ownership stabilizes neighborhoods and is attractive to outside investment.

d Increase affordable housing options in areas of opportunity

The Problem:

Most affordable housing in the City of St. Louis and St. Louis County exists in impoverished communities disconnected from jobs, quality schools, and other vital resources. The situation makes it harder for poor families without cars or efficient transportation to gain and maintain employment. This leaves too many families isolated in disinvested neighborhoods vulnerable to generational poverty. Efforts are being spearheaded by Missouri's current governor to significantly cut or cap the state's use of Low-Income Housing Tax Credits, a critical incentive to develop affordable housing.¹¹⁷

The Strategy:

Mobilize fair housing advocates and others to convince state lawmakers to maintain Missouri's existing Low-Income Housing Tax Credits. Issue incentives to entice landlords and developers to create significant affordable housing in areas of opportunity through the acceptance of Housing Choice Vouchers and other supports. Provide further incentive for Low-Income Housing Tax Credit projects to be built in areas of opportunity, and reduce or eliminate the requirement for community approval for project proposals. Support organizations like Ascend STL Inc., an organization that works with families to help them secure affordable housing in areas of better opportunity. The organization's Mobility Connection program partners specifically with families who participate in the Housing Choice Voucher Program to help them utilize Housing Choice Vouchers in neighborhoods in which less than 10% of families live below the poverty level.

e Eliminate housing discrimination based on source of income in St. Louis County

The Problem:

Currently, landlords and property owners in St. Louis County can refuse to accept tenants who pay their rent with a Housing Choice Voucher.¹¹⁸ This steers most low-income renters into impoverished areas of clustered affordable housing in St. Louis County and severely limits their access to communities with jobs, quality schools, and other resources.



In Memphis, Chicago, and New York City: Protecting users of housing choice vouchers

Source of income anti-discrimination laws have been enacted in many cities and some states around the country. Urban areas with such laws include Memphis, Chicago, Washington, D.C., and New York City. A 2011 report prepared by Lance Freeman of Columbia University for the U.S. Department of Housing and Urban Development found greater utilization of housing choice vouchers in areas with such protections in place.

The Strategy:

Propose a "source of income" law in St. Louis County that forbids landlords or property managers from rejecting rentals to tenants who receive housing subsidies or other supports. Provide greater enforcement and education on a similar law passed in the City of St. Louis.

2 EQUITABLE DEVELOPMENT AND ALLOCATION OF RESOURCES

a Support efforts in the City of St. Louis and St. Louis County to reform TIF and other public tax incentive programs to ensure optimal community input, transparency, and implementation

The Problem:

Tax increment financing (TIF), tax abatement, and other economic development tools are often misused in St. Louis to finance development in already thriving areas.⁸¹ These areas are typically wealthier, predominantly white neighborhoods, most notably in the central corridor of the City of St. Louis and St. Louis County. For example, a new apartment building housing an upscale grocery chain in the Central West End was given a TIF incentive⁷⁹ around the same time that a local chain supermarket pulled-out of the high-need Fairground Park neighborhood about four miles to the northeast.⁷⁶ Not only do many African Americans in our region lose out on the opportunity for investment in their neighborhoods, they remain separated from new employment opportunities. In some cases, these incentives have been used to displace historic African



Nationwide: A watchdog for TIF transparency

The use of TIFs and other development incentives is being scrutinized nationwide. Good Jobs First is a national policy resource center promoting accountability regarding economic development. It encourages “smart growth” to prevent suburban sprawl that can lead to segregation. The organization has a “subsidy tracker” enabling grassroots groups from around the country to access data on development incentives nationwide. Good Jobs First further provides “best practices” regarding development, fairness, and job growth for working families.

American neighborhoods existing amid wealthier communities. Kirkwood, for example, approved \$17 million in TIF financing for a shopping center that includes a Walmart and a Target.⁶⁹ This development displaced the majority of residents in Meacham Park, an African American neighborhood dating from the late 1800s.

The Strategy:

Support the community engagement, education, and policy advocacy of Team TIF, which encourages a tiered approach to housing and development tax incentives so that they are used in neighborhoods that need them most. Incentives also should be regulated to prevent the reduction of affordable housing and the displacement low-income residents.

- b Motivate businesses, philanthropies, and others in the private sector to support a regional Community Reinvestment Fund. The Fund would equitably invest in all neighborhoods dealing with economic hardship via grants, low interest loans, and tax abatement**

The Problem:

Decades of inequitable housing policies and practices have led to disinvestment in neighborhoods in St. Louis, leaving mostly African American residents with a cascade of

burdens. They include deteriorating housing, environmental hazards, vacant buildings, limited educational opportunities, lack of local businesses and employment, and crime. Residents often lack resources to address these problems and draw investment to their communities. Though some specific St. Louis area neighborhoods have rebounded in the past three decades, they have had the support and investment of well-resourced private partners such as hospitals and universities in their footprints.

The Strategy:

Support the efforts of Invest STL to create a unified Community Reinvestment Fund backed by the private sector in St. Louis to commit to projects in disinvested neighborhoods lacking strong anchor institutions to invest and foster progress. The fund would provide technical support, foster community engagement, and support innovative grassroots solutions that focus on a neighborhood’s strengths and needs.



In St. Louis, Cleveland, and New Orleans: Public-private partnerships for investment

Cleveland, Portland, Washington D.C., New Orleans, and Oregon have developed public-private partnerships to fund local community development organizations with comprehensive neighborhood improvement plans. The national organization Urban Strategies, Inc. has used a similar funding model to spark community development in neighborhoods throughout the country, including the construction of a community-focused child care center in the Murphy Park neighborhood in the City of St. Louis.

- c Establish a Community Benefits Agreement policy in the City of St. Louis and St. Louis County that gives neighborhood residents legal leverage to demand particular neighborhood improvements and remediation from developers**

The Problem:

Developers of large-scale projects value low-income neighborhoods for their sometimes cheaper land and depressed housing values, which enable them to quickly accumulate larger tracts of land. Residents are easily displaced through buy-outs or eminent domain, and the final development product does little to enhance the surrounding neighborhood. Sometimes, developers and city planners target pockets of affordable housing within up-and-coming neighborhoods for re-development, which can lead to the displacement of lower-income residents. The residents often move to more isolated affordable housing in areas of less opportunity.

The Strategy:

A Community Benefits Agreement policy in the St. Louis region would empower local residents to negotiate with developers on specific neighborhood improvements and mitigations to be done in conjunction with a proposed development in their neighborhood. Residents would have the power to sign off on a negotiated contract with a developer, legally binding the company to fulfilling the agreement.



**In cities nationwide:
Creating community benefits agreements**

Community benefits agreements first started in Southern California but have since been promoted in Atlanta, Boston, Denver, Los Angeles, Miami, Milwaukee, Minneapolis/St. Paul, New York City, San Diego, Seattle, and elsewhere. In Los Angeles, a community benefits agreement was negotiated prior to the construction of the Los Angeles Sports and Entertainment District, a large multipurpose project that included the Staples Center arena. The agreement stipulated mandatory creation of living wage jobs in the entertainment district as well as construction of some affordable housing and seed money for additional housing projects.

3 HOUSING AND NEIGHBORHOOD STABILITY

- a Diminish the spiraling damage to lower income children and families from evictions and illegal lockouts by building support and infrastructure to provide housing services, legal representation, and better tenant protections**

The Problem:

Evictions from rental housing plague low-income families in the St. Louis region, particularly among poor, African American communities.¹⁰⁹ They post a red flag on an individual's credit and rental history, regardless of whether the circumstances behind the eviction were fair or not. Families facing homelessness through evictions are typically forced into a secondary rental housing market of substandard homes in areas of very low economic opportunity, poor transportation options, and underperforming schools, all contributing to deepening poverty and inequity.¹⁰⁹

Those summoned to eviction court in both the City of St. Louis and St. Louis County rarely come with legal representation.¹⁰⁹ During the process most are steered by court administrators to sign on-the-spot documents presented by the landlord's attorney without a clear understanding that those agreements prevent them from arguing a case before a judge and still result in an eviction.

Illegal lockouts also create problems for renters in the City of St. Louis and St. Louis County.¹¹⁹ In these cases, landlords or property managers do not take required legal action to evict a tenant, but instead replace locks or padlock rental units. Tenants, unaware of legal recourse, face immediate homelessness and often lose all of their possessions. Police officers are often uncertain about whether they can intervene.

The Strategy:

Build a preventative, community-based social service support system with housing and utility assistance programs that includes onsite social workers, housing placement specialists, and attorneys to assist with housing matters *before* an eviction lawsuit is filed by a landlord. The program would help mediate disputes between landlords and tenants and reduce the risk of evictions and homelessness.



In St. Louis: School-based eviction prevention

In the wake of the Great Recession, the American Recovery and Reinvestment Act released temporary funding in 2009 through the U.S. Department of Housing and Urban Development to prevent homelessness. The City of St. Louis utilized \$8.2 million in funds to create a program called Hope Is Moving In. The program partnered with local agencies to send housing caseworkers into four geographically diverse public schools and a downtown charity to better engage residents at risk of eviction and homelessness and match them with assistance. The program was not sustained through federal funding, but was considered a model for the prevention of evictions and homelessness.

Require that the existing Legal Services of *Eastern Missouri Landlord Handbook*¹²⁰ be provided by landlords to tenants at the beginning of each lease term to ensure that tenants have current information about their legal rights.

Create tenant self-help materials to be placed on court websites and in local courts so that tenants can raise affirmative defenses and counterclaims in response to eviction lawsuits filed by landlords. Such self-help materials and forms are already available to landlords.

b Protect tenants by eliminating unfair local nuisance ordinances which disproportionately put domestic violence survivors and people of color in low-income or transitional neighborhoods at greater risk for eviction, homelessness, and poverty

The Problem:

Nuisance ordinances have been passed in parts of St. Louis County and have been on the books in the City of St. Louis.^{121, 122} The ordinances vary but are intended to stabilize neighborhoods and deter crime such as drug dealing out of houses. Properties can be deemed a “nuisance” after several police calls are made to the same property.¹²¹ Landlords are then at risk of losing

their rental license unless they evict the tenant. In some cases, tenants evicted from nuisance properties are prohibited from renting in that jurisdiction for a specific period of time.

But nuisance ordinances can often be discriminatory. They may particularly harm domestic violence survivors who must call the police or other authorities for protection.¹²¹ Nuisance ordinances can also unfairly affect tenants dealing with high crime in their neighborhood or who are caring for relatives with behavioral health issues that are difficult to manage. In general, nuisance ordinances discriminate against renters who are more likely to need emergency services, more likely to have police or criminal legal system contact, and less likely to have legal representation in housing matters.

The Strategy:

Mobilize to remove existing nuisance ordinances from the books. Discontinue the practice of proposing and passing these laws.



In St. Louis, New York, and Pennsylvania: Fighting discriminatory nuisance ordinances

In 2016 the U.S. Department of Housing and Urban Development issued legal guidance on local nuisance ordinances, warning of their potential to discriminate against domestic violence survivors and others in need of emergency services in violation of the Fair Housing Act. The American Civil Liberties Union has filed lawsuits in Florida, Missouri, New York, and Pennsylvania arguing nuisance laws discriminate against vulnerable tenants and victims of crimes, including domestic violence survivors.



c Establish “Consciously Inclusive Communities” to unite neighbors in focused action to make their communities welcoming and accessible in terms of income and racial and ethnic diversity to build ties that support human development and connection

The Problem:

Our long history of segregation continues to hold back the St. Louis region. Restrictive racial covenants and exclusionary laws and policies brought middle-class white neighbors together to keep African Americans and lower income residents out of their communities.⁴ The legacy of these policies and practices has created a St. Louis so thoroughly separated that its divides are palpable to recent transplants and visitors. Though there are established and emerging diverse communities such as University City, Maplewood, Creve Coeur, and small enclaves in North St. Louis County that stand as exceptions, inclusion has not been a regional priority. Vibrant communities provide opportunities for *all* residents to flourish and capitalize on

the creativity and connection that everyday interactions across difference facilitate. Thoughtfully executed, such communities could also serve as a much-needed answer to the social isolation and sense of disconnection in our contemporary society. To the extent that they are multi-generational, they could also provide an opportunity for older adults to remain engaged as they “age in place” in the context of a supportive community.

The Strategy:

Mobilize residents in areas of opportunity and in neighborhoods that have the capacity to rebound from prior population loss or disinvestment to become “Consciously Inclusive Communities,” where individuals and families from different racial and ethnic, economic, and generational backgrounds commit to inclusion and cooperation. Encourage vital personal connections and shared decision-making to increase understanding, with the shared belief that compassionate and welcoming communities enhance health, wellness, and life satisfaction for everyone.

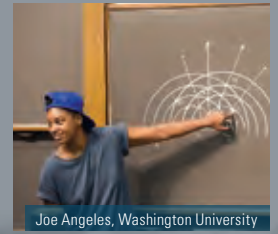
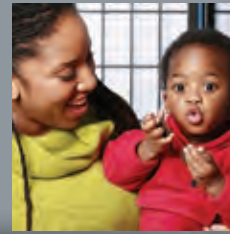


Nationwide: Co-housing for inclusive communities

Residents often lament the loss of daily interaction and friendship in their neighborhoods due to the demands of the modern world. For some, this has led to an increasing interest in cooperative housing arrangements that are intentionally multi-generational and emphasize stronger neighborhood interaction and community ties. One way to achieve this is through co-housing, in which neighbors may have a shared gathering space for meals and agree to other types of supportive activities. According to *The New York Times*, there are 165 co-housing communities in the United States and another 140 in planning stages. It would be a powerful influence in St. Louis if such communities focused on inclusion and racial and economic diversity.



Courtney Chazen, Washington University



Joe Angeles, Washington University

Conclusion

Change is possible. There are multiple organizations that are already working to enact these recommendations to improve access to affordable housing, break the boundaries of segregation, and increase opportunity for all residents in our region regardless of income or race.

These include ArchCity Defenders, Ascend STL Inc., Community Builders Network of Metro St. Louis, Empower Missouri, Invest STL, Metropolitan St. Louis Equal Housing Opportunity Council (EHOC), Team TIF, and many others. Several of these organizations partnered to produce this report. They share a vision of a stronger, more inclusive place that ultimately will break free of the segregation that has harmed our region. They envision a united St. Louis that will be a stronger, healthier, and more economically successful place for all those who call it home. They need our support in making that vision a reality.

Final Thoughts

We hope this report presents the information that the people of the St. Louis region need to understand our history, our present challenges, and the action needed to move forward.

GLOSSARY OF TERMS

Annexation

The act or an instance of annexing, or adding to something larger, especially the incorporation of new territory into the domain of a city, country, or state.

Dissimilarity index

A measure of segregation that describes how evenly neighborhoods or regions are integrated. It can be understood as the proportion of one racial or ethnic group that would need to move from a neighborhood in order to have a more even distribution of groups in an area.

Eminent domain

An exercise of the power of government or quasi-government agencies (such as airport authorities, highway commissions, community development agencies, and utility companies) to take private property for public use.

Exclusionary zoning

A residential zoning plan whose requirements (as minimum lot size and house size) have the effect of excluding low-income residents.

Fair Housing Act

Legislation enacted in 1968 (and amended in 1974 and 1988) providing the HUD Secretary with fair housing enforcement and investigation responsibilities. A law that prohibits discrimination in all facets of the home-buying process on the basis of race, color, national origin, religion, sex, familial status, or disability.

Federal Housing Administration (FHA)

Provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single-family, multifamily, and manufactured homes and hospitals. It is the largest insurer of mortgages in the world, insuring over 34 million properties since its inception in 1934.

Federal Poverty Level

A measure of income issued every year by the U.S. Department of Health and Human Services. It is adjusted for inflation and is used to determine eligibility for federal and state benefit programs like the Supplemental Nutrition Assistance Program (SNAP; commonly known as food stamps) and, Medicaid.

Gentrification

The process of renewal and rebuilding accompanying the influx of middle-class or affluent people into disinvested areas that often displaces poorer or long-time residents.

Great Migration

Refers to the massive internal migration of African Americans from the South to urban centers in other parts of the country between 1916–1970.

Greenlining

Efforts aimed at increasing investment in neighborhoods which have been redlined or are otherwise disadvantaged.

Home equity

The monetary value of a property or business beyond any amounts owed on it in mortgages, claims, liens, etc.

Hypersegregation

When a race/ethnic group is highly segregated in multiple ways, no matter how segregation is conceptualized or measured.

Implicit bias

Refers to the attitudes or stereotypes that affect our understanding, actions, and decisions in an unconscious manner.

Office of Fair Housing and Equal Opportunity (FHEO)

An agency within the U.S. Department of Housing and Urban Development whose mission is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development, and public understanding of federal fair housing policies and laws.

Predatory lending

The practice of lending money to a borrower by use of aggressive, deceptive, fraudulent, or discriminatory means.

Racial steering

Deliberately guiding loan applicants or potential purchasers toward or away from certain types of loans or geographic areas because of race.

Redlining

The practice of denying a creditworthy applicant a loan for housing in a certain neighborhood even though the applicant may otherwise be eligible for the loan. It has its origins in the mapping practices of the Home Owners' Loan Corporation in the 1930s.

Restrictive racial covenants

A covenant acknowledged in a deed or lease that restricts the free use or occupancy of property.

Social mobility

The ability of individuals or groups to move within a social hierarchy with changes in income, education, occupation, etc.

Spot zoning

The rezoning of a small parcel of land within the limits of another zone that is illegal when not done in accord with a comprehensive zoning plan or when arbitrary or discriminatory.

Tax abatement

An amount by which a tax is reduced.

TIF or tax increment financing

A tool that allows cities to borrow against future tax revenue in order to finance or encourage development in the present day.

Urban renewal project

A project planned and undertaken by an LPA [Local Public Agency] in an urban renewal area with federal financial and technical assistance under Title I of the Housing Act of 1949. A project may involve slum clearance and redevelopment rehabilitation and conservation, or a combination of both. It may include acquisition of land, relocation of displaced site occupants, clearance of site, installation of site improvements, rehabilitation of properties, and disposition of acquired land for redevelopment in accordance with the Urban Renewal Plan.

U.S. Department of Housing and Urban Development (HUD)

Established in 1965, HUD's mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination.

White flight

The departure of whites from places (such as urban neighborhoods or schools) increasingly or predominantly populated by racial or ethnic minority groups.

METHODOLOGIES

What follows are descriptions of data sources and methodologies used by Missouri Wonk to create specific maps and indices in Chapters 3 and 5 of the report.

The zoning analysis in Chapter 3 lays the foundation for examining the region’s zoning policies. It represents a comprehensive study of zoning in City of St. Louis and St. Louis County. The description of the zoning analysis outlined in this section presents the data sources and methodology used to develop a new “County Equivalent Zoning” classification applied to parcels throughout the St. Louis region.

The indices presented in Chapter 5 provide context for segregation’s impact on the region. They also illustrate wide disparities in access to basic needs and amenities that are critical to healthy living. In some cases, the indices in the chapter were recommended for inclusion by the Department of Housing and Urban Development’s Affirmatively Furthering Fair Housing guidelines. The researchers and authors felt strongly that other measures were important for the region to consider as it grapples with the impacts of segregation. This section further describes these indices and details the data sources and approaches used in their calculation.

Zoning analysis included in Chapter 3

Missouri Wonk conducted a survey of residential zoning ordinances for the City of St. Louis, St. Louis County and each of the County’s municipalities.² After conducting an in-depth review, Missouri Wonk determined that a few municipalities follow closely, or have inherited outright, the County’s “R-1” through “R-8” zoning classification system and closely match its lot size and use classifications. However, many zoning ordinances have come to deviate from this standard, in both zone naming and in lot requirements. With several hundred unique zoning classifications among St. Louis County’s municipalities,

the difficulty in making an “apples-to-apples” comparison has hindered the efforts to analyze differences between and among them. For instance, how would a Ladue single-family “C” zoned lot compare with a Town & Country property with a SL classification? What would be its equivalent in Sunset Hills?

Working from the zoning classifications contained within the City of St. Louis and St. Louis County Assessors’ databases³ and utilizing zoning classification information within municipalities’ and the County’s zoning ordinances,⁴ Missouri Wonk recoded the zoning classifications of residential parcels in the region and assigned each a “County Equivalent Zoning” classification. This new classification standardizes the lot-size metrics to the existing St. Louis County zoning classification system, which allows lot-size and density to be compared across the region. St. Louis County’s residential zoning classifications are listed below.

St. Louis County Residential Zoning Classification

| ZONE | SIZE (SQ. FT.) | TYPE |
|-------|----------------|--------------------------|
| R-1 | 43,560 | Single-Family |
| R-1A | 22,000 | Single-Family |
| R-2 | 15,000 | Single-Family |
| R-3 | 10,000 | Single-Family |
| R-4 | 7,500 | Single-Family |
| R-5 | 6,000/unit | Duplex |
| R-6A | 4,000/unit | Multi-Family |
| R-6AA | 3,000/unit | Multi-Family |
| R-6 | 2,000/unit | Multi-Family, 4 Story |
| R-7 | 1,750/unit | Multi-Family 200’ Height |
| R-8 | 500/unit | Multi-Family 200’ Height |

This County Equivalent Zoning classification allowed for the creation of Figures 9 and 12 contained in Chapter 3.⁵

² Missouri Wonk made several attempts but was unable to obtain zoning ordinances for the municipalities of Champ, Calverton Park, Kinloch, Cool Valley, Country Club Hills, Flordell Hills, Charlack, Mackenzie, and Hillside.

³ Missouri Wonk utilized the Assessor’s Rolls dated December 2016 for the City of St. Louis and June 2016 for St. Louis County. The County’s parcel data can be purchased from the County’s GIS Service Center: <http://data-stlcogis.opendata.arcgis.com/>. St. Louis City’s parcel data is available free of charge at the following link: <https://www.stlouis-mo.gov/data/parcels.cfm>.

⁴ Ordinances are frequently amended, and as a result, current or future ordinances may be different than what was utilized in the analysis. Missouri Wonk obtained the referenced ordinances throughout the 2016 calendar year and utilized the information as provided by the municipality at the time it was obtained. Following the analysis, voters of Vinita Terrace and Vinita Park elected to merge, and voters in Mackenzie will decide upon the disincorporation of the municipality in April 2018.

⁵ The figure classifies large lots as those with a CEZ classification of R-1 or R-1A. However, for purposes of calculating the Exclusionary Index in Chapter 4, a “large lot” is defined as a parcel with a CEZ classification of R-1, R-1A or R-2.

Indices included in Chapter 5

The Index of Exclusivity (Figure 17) illustrates the lack of inclusivity of a neighborhood and its housing. It includes six indicators: the percentage of rental units with a rental cost below the regional median rental cost, the percentage of owner-occupied housing with a housing value below the regional median housing value, the percentage of the African American population of the municipal region, the percentage of the population with an income below the Federal Poverty Level, the percentage of the municipality or area of the region's (i.e., subdivided areas of the City of St. Louis and unincorporated areas of St. Louis County) housing units receiving housing assistance, and the percentage of residential parcels zoned as "large lots."

Data source:

- > Experian (4Q) population data derived from recent U.S. Census estimates
- > U.S. Department of Housing and Urban Development datasets on:
 - Housing Choice Vouchers
 - > The number of vouchers by Census tract was converted to municipal region based on the area square mileage of the Census tract relative to the municipal region.
 - Low-Income Housing Tax Credits
 - Project Based Rental Assistance
 - Public Housing Buildings

The analysis does not account for instances in which a single housing unit receives assistance under multiple housing programs.

- > St. Louis County and City of St. Louis Assessors' Parcel Databases from June 2016 and December 2016, respectively
- > Zoning ordinances of municipalities collected throughout calendar year 2016

How Calculated:

Municipalities and areas of the region were ranked for each indicator. A municipality or area was determined to be more exclusive if it had:

- > A lower percentage of rental units below the regional median rental cost;
- > A lower percentage of owner-occupied housing with a housing value below the regional median housing value;
- > A lower percentage of African American population;

- > A lower percentage of population with an income below the Federal Poverty Level;
- > A lower percentage of housing units receiving housing assistance; and
- > A higher percentage of residential parcels zoned as "large lots" (with County Equivalent Zoning of R-1, R-1A or R2).

Municipalities or areas that shared a value for an indicator were provided the same rank and the municipality or area that followed was provided the rank of the next sequential number. Missouri Wonk then created a composite rank by adding each municipal or area's rank for each of the indicators and dividing by the number of indicators (six).

Note 1: In creating this index, researchers recognize that many factors could be included in an index that measures the housing exclusivity of a region. The six indicators listed were chosen because of their representativeness of exclusivity, the availability of data, and the ease with which such data could be converted to the geographic unit of analysis (municipal region).

Note 2: Some municipalities and areas of the region included in the analysis have small populations and low numbers of housing units, which results in small sample sizes and increases the potential for error in the measurements. As a result, the indicators may overstate or understate the presence or prevalence of a measure, which could influence the municipality or area's rankings relative to other municipalities or areas.

Other indices

The values for the indices that follow were transformed to values that represent the geographic area of the municipal region. For instance, when a tract or block group spanned multiple study areas, weighted averages for municipal regions were calculated using Census block population data.

The Poverty Index (Figure 16), School Proficiency Index (Figure 18), Job Proximity Index (Figure 20), Transit Trips Index (Figure 22), and Environmental Health Index (Figure 27) are discussed more in-depth in the July 2016 version of the Affirmatively Furthering Fair Housing (AFFH) Data Documentation document.

The values for municipalities and areas of the region as visualized in the maps in Chapter 4 were determined by dividing the weighted average for the municipal region (transformed as described above) by the weighted average of the entire region's (St. Louis City and County) value for the indicator.

The Poverty Index (Figure 16) illustrates the number of families living at or below the Federal Poverty Level. The poverty rate is determined at the Census tract level.

Data source: American Community Survey (ACS), 2009–2013

How Calculated:

$$POV_i = \left[\left(\frac{pv_i - \mu_{pv}}{\sigma_{pv}} \right) * -1 \right]$$

The mean (μ_{pv}) and standard error (σ_{pv}) are estimated over the national distribution. For this index, a low score indicates high poverty and a high score indicates low poverty. For ease of interpretation, the map for this variable presented in Chapter 4 labels the lowest scoring areas as “Highest Poverty” and the highest scoring areas as “Lowest Poverty.”

The School Proficiency Index (Figure 18) illustrates the performance of 4th grade students on state exams. The level of proficiency indicates school system quality.

Data Source: Great Schools (proficiency data, 2011–2015); Common Core Data (school addresses and enrollment, 2011–2015); SABINS (attendance boundaries, 2011–2012)

How Calculated:

$$School_i = \sum_{n=i}^3 \left(\frac{S_i}{\sum^n S_i} \right) * \left[\frac{1}{2} * r_i + \frac{1}{2} * m_i \right]$$

Where 4th grade students proficient in reading (r) and math (m) on state test scores for up to three schools ($i=1,2,3$) within 1.5 miles of the block-group centroid and S denotes 4th grade school enrollment.

The Job Proximity Index (Figure 20) illustrates the accessibility of job locations within a geographic region in relation to where one resides.

Data Source: Longitudinal Employer-Household Dynamics (LEHD), 2013–2015

How Calculated:

$$A_i = \frac{\sum_{j=1}^n \frac{E_j}{d_{i,j}^2}}{\sum_{j=1}^n \frac{L_j}{d_{i,j}^2}}$$

Where i indexes a given residential block-group, and j indexes all n block groups within a CBSA (Core Based Statistical Area). Distance, d , is measured as “as the crow flies” between block-groups i and j , with distances less than 1 mile set equal to 1. E represents the number of jobs in block-group j , and L is the number of workers in block-group j .

The Household Personal Vehicle Access Index (Figure 21) illustrates areas where households are more or less likely to own a motor vehicle for personal use.

Data Source: American Community Survey (ACS), 2011–2015 5-year estimates; Experian 2016 (4Q) population data derived from recent U.S. Census estimates

How Calculated:

This is calculated by dividing the number of households without access to a vehicle by the total number of households in an area.

The Transit Trips Index (Figure 22) represents how the Department of Housing and Urban Development models transportation behavior for eight household types, showing a mix of family sizes, incomes, and number of household commuters, in order to help determine the impact of particular locations and their amenities on households’ housing and transportation expenses. The modeling was completed for each household type for a renting household and a home-owning household. The index, based on transit usage of one of the eight household types, gauges how likely residents in a community are to utilize public transit.

Data Source: Local Affordability Index (LAI) data, 2008–2015

How Calculated:

This index is based on estimates from one of HUD’s eight household types, specifically: a 3-person single-parent family with income at 50% of the median income for renters for the region (i.e. the Core-Based Statistical Area (CBSA). HUD’s model, the Location Affordability Index Model (LAIM) Version 2, was developed using:

- > 2008–2012 American Community Survey data;
- > U.S. Census TIGER/Line Files; and
- > U.S. Census Longitudinal Employment-Household Dynamics (LEHD) Origin-Destination Employment Statistics (LODES).

Additional information is available at: www.locationaffordability.info.

The Retail Employment Access Index (Figure 23) illustrates access to retail employment and serves as a proxy for residents' access to common household retail needs.

Data Source: American Community Survey (ACS) 2016; Local Affordability Index (LAI) data, 2008–2014; Experian (4Q) population data derived from recent U.S. Census

How Calculated:

As described by the National Environmental Database, “The retail access index considers both the quantity of retail jobs and the distance to those jobs relative to each Census block group. This variable uses a gravity model, a model that includes inverse distance weighting, that considers retail employment both in and adjacent to a given block group.”

The Health Care Access Index (Figure 25) illustrates the number of physicians' offices accessible to households within a 15-minute drive during off-peak travel times.

Data Source: American Community Survey (ACS) 2016; Dun and Bradstreet Business Summary (4Q), 2016; Experian (4Q) population data derived from recent U.S. Census estimates

How Calculated:

This is the count of offices of physicians as defined by North American Industry Classification System (NAICS) classification 621111 within a 15 minute non-peak time drive. Offices of physicians, according to the NAICS of the US Census, includes “establishments of health practitioners having the degree of M.D. (Doctor of Medicine) or D.O. (Doctor of Osteopathy) primarily engaged in the independent practice of general or specialized medicine (except psychiatry or psychoanalysis) or surgery. These practitioners operate private or group practices in their own offices (e.g., centers, clinics) or in the facilities of others, such as hospitals or HMO medical centers.”

The Uninsured Population Index (Figure 26) illustrates the percentage of population that is medically uninsured.

Data Source: American Community Survey (ACS) 2011–2015; Experian 2016 (4Q) population data derived from recent U.S. Census estimates

How Calculated:

This is calculated by dividing the uninsured population by the total population.

The Environmental Health Index (Figure 27) illustrates potential exposure to harmful toxins using a combination of standardized EPA estimates of air quality, respiratory, and neurological hazards.

Data Source: National Air Toxics (NATA) data, 2005

How Calculated:

$$EnvHealth_i = \left[\left(\frac{c_i - \mu_c}{\sigma_c} \right) + \left(\frac{r_i - \mu_r}{\sigma_r} \right) + \left(\frac{n_i - \mu_n}{\sigma_n} \right) \right] * -1$$

Where means (μ_c , μ_r , μ_n) and standard errors (σ_c , σ_r , σ_n) are estimated over the national distribution. With this data, a high value indicates least exposure and a low score indicates most exposure. The legend for the map provides labels that indicate most exposure and least exposure areas.

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