Making the third ghetto

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ABSTRACT
Chicago’s third ghetto is a cluster of “thinned out,” outlying neighborhoods that resulted from the demolition of public housing in “second ghetto” neighborhoods surrounding the central business district. The third ghetto shares some of the characteristics of the first and second ghettos—namely, the racial and economic segregation of the resident population. However, it also reveals notable, contemporary features. While the second ghetto was not deprived of public investment such as CHA developments, schools, police stations, and other public works, the third ghetto, in contrast, is a vacuum of private and public investment. It is also increasingly separated, spatially, from neighborhoods of rising prosperity. This disinvestment has created the underlying conditions for poor and working-class Black residents to feel either heavily policed or abandoned. This article traces the national and local sources of the neoliberal urban reforms of the 1990s and 2000s that ushered in a third ghetto in Chicago.

Introduction

If it did not produce a revolution in the scholarly interpretation of race and urban redevelopment, Arnold Hirsch’s Making the Second Ghetto: Race and Housing in Chicago, 1940–1960 (1983) surely forced a thorough reconsideration of the relationship linking liberal policy aims, the programmatic means used to achieve these aims, and the physical and social consequences of what has been called the “urban renewal order” (Klemek, 2011). The core of Hirsch’s argument was that an older form of urban racial separation—derived from widely shared white racial prejudice, routinely upheld by statute and through real estate and community organization practice, punctuated by incidents of violent racial boundary enforcement—had been replaced by a “second ghetto.” Although a crucial legal enforcer of late 19th and early 20th century urban racial separation, the restrictive covenant, was struck down by the U.S. Supreme Court in 1948, very shortly thereafter the federal government through its Urban Renewal and public housing programs would generate a new mode of racial separation: “...the federal public housing programs became the mechanism to accomplish massive segregation. With their high-rise projects, the housing authorities created a previously unknown degree of social isolation in a highly unequal society” (Duneier, 2016, p. 134).

The reach of the “second ghetto” interpretation is demonstrated by its widespread application in the work of historians, sociologists, journalists, and even literary scholars (Sugrue, 1996, pp. 9–13; Journal of Urban History, 2003; Bickford & Massey, 1991; Coates, 2013; Rotella, 1998, pp. 214–237). In the analysis to follow, we return to Hirsch’s home city,
Chicago, and following in his footsteps, use the recent experience of Chicago to argue that the wholesale redirection of federal urban policy in the 1990s and early 2000s combined with a local politics of downtown neighborhood reinvestment has contributed to the emergence of a new form of urban racial separation, a “third ghetto.”

The third iteration of the racial ghetto in Chicago shares some features with the second ghetto, such as racial separation and pervasive social and economic disparities, but it departs from its predecessor in important ways. The most prominent difference between the second and third ghettos is the shift in the spatial location of Black poverty from inner-city neighborhoods surrounding the Loop, to the external boundaries of community areas once considered a part of the second ghetto, and beyond into the farther South, Southwest, and West sides of Chicago. The shift in geography has substantial social and economic consequences. Instead of former public housing residents “moving to opportunity,” they have found themselves locked into a sprawling economic no-man’s land separated from a job-rich downtown on one side and the prosperous exurbs on the other.

The second major difference from the second ghetto involves the nature and extent of public and private investment. In the transition from second to third ghetto, the federal, state, and local governments went from contributing substantial, though often ill-advised public investments in the form of segregated housing and schools to a regime of resource curtailment, as typified by the demolition of public housing and the closing of public schools. And, as we demonstrate below, private investment in the third ghetto matches public investment in its miserliness. In a sense, the government’s role has gone from making public investments that bolstered segregation to outright fiscal abandonment. We argue in the pages to follow that the change to patterns of public investment in Chicago, underlined by private disinvestment typical of neoliberal urbanism, has wiped away even the thin veneer of social protection and has led to residents’ deeper immiseration in the third ghetto.

We are mindful of sociologist Small’s (2008) admonition that presuming a simplistic causality whose point of initiation is “the state” does not yield a convincing explanation of the sources of the racial ghetto. In the pages to follow we frame our analysis via these steps: (1) describing how two broad processes—deindustrialization and globalization—have impacted neighborhood-level Chicago in recent decades, and, situating our analysis in relation to the emergent literature describing “hyperghettos”; (2) outlining the national urban policy trends that have driven local-level neighborhood change across the U.S.; and (3) examining the local political/policy environment in Chicago that has given particular shape to the broad-scale effects of national policy. Following this framing of our empirical analysis, we discuss the geographic and institutional dimensions of the third ghetto. We conclude by tracing the particular paths of neighborhood transition in Chicago, that is, just how the third ghetto emerged, and stepping back, discuss the implications of this on-the-ground neighborhood trend in one city.

**Context: Broad processes, trends in ghetto analysis**

The focus of this article is how post-1980s national urban policy and local politics in Chicago have produced a third ghetto. However, before describing the ideas, initiatives, and effects of this policy/political environment, we discuss how coinciding broad processes—deindustrialization and globalization—have contributed to the reshaping of neighborhood Chicago. And
secondarily, we note the emergent literature on “hyperghettos” in order to situate our analysis in relation to that body of work.

At the midpoint of the 20th century, Chicago was the industrial hub of the mid-continental U.S. (Cronon, 1991; Meyer & Wade, 1969). Its main areas of production included heavy industry, notably steel production, and a variety of finished commodities such as agricultural equipment and household appliances. Long famous as “hog butcher to the world,” in addition to meatpacking Chicago was a leader in the production of a wide array of processed foods. In relation to other industrial centers in the U.S., for example, New York City, Chicago manufacturing was concentrated in larger factories and industrial nodes such as the far South Side steel works district (Warner, 1972, p. 92). Compared to Detroit, the other manufacturing powerhouse of the Midwest, Chicago’s industrial economy was diversified rather than tied to a single type of product.

 Nevertheless, after the middle decades of the 20th century one industry after another was peeled from Chicago’s portfolio. In the case of meatpacking, trucking replaced rail as the principal means of shipping product, and the packing houses decentralized their operations to increase proximity to both suppliers and markets (Pacyga, 2015, pp. 137–176). Chicago’s steel firms—in part, distracted by alternative corporate ventures—fell behind in modernizing their facilities, and their products could not compete with the output of more recently constructed mills in East Asia (Bensman & Lynch, 1987; Bensman & Wilson, 2005).

Two neighborhood-level effects of these big processes are noteworthy. First, due to the particulars of the Chicago region’s geography—with the main rail and highway routes running along the southern shore of Lake Michigan and into the city, and with water connections to the Mississippi River basin running southwest from Chicago—local industry had historically concentrated on the city’s South and West sides. With the decline of industrial Chicago, it was the residential areas in these sections of the city that suffered the most dramatic impacts of widespread job loss. And further, as job loss reduced the incomes of neighborhood residents, local businesses—retailers, service providers, and the like—suffered due to the slumping demand for their goods and services (Pattillo, 2007, pp. 68–70).

Of all the literature on Black ghettos produced in recent years, Loïc Wacquant’s scholarship on North American ghettos based on his study of Chicago’s Black ghetto is most pertinent to our analysis. Our “third ghetto” construct shares several features with Wacquant’s “hyperghetto,” but adopts a distinct approach to causality while giving analytic priority to the geographic resituating of the Black ghetto. We nonetheless concur with Wacquant that the current institutional and social makeup of segregated Black urban communities is different from the classic “communal ghetto.”

Wacquant’s communal ghetto mirrors Arnold Hirsch’s second ghetto formulation in that residential segregation forced Blacks of all classes to live together and build parallel institutions in a “city within a city” (1997, p. 344). In Wacquant’s view, the hyperghetto succeeded the communal ghetto in the 1970s, which “implode[d]” through a combination of ghetto riots and Black middle class flight abetted by the Fair Housing Act of 1968. In the aftermath were Black inner cities segregated by race and class, “reinforced by a state policy of welfare withdrawal and urban abandonment” (2008a, p. 114). Wacquant sees hyperghetto residents doubly victimized, both by the market—capital flight and deindustrialization—and the state—workfare replacing welfare entitlement (1997, p. 346).

The core difference between Wacquant’s argument and our discussion of the emergent third ghetto is our emphasis on the spatial reconfiguration of segregated Black urban
communities. Our third ghetto formulation shares with Wacquant’s view the importance of commercial and fiscal abandonment of Black hyperghettos, highlighted by the alteration in federal welfare policies in the 1990s. Wacquant treats public housing demolition after 1990 as a further step in the federal withdrawal from hyperghettos (2010, p. 77). He recognizes that inner city gentrification was the impetus and beneficiary of high-rise public housing demolition, and that a policy of dispersal does not reduce poverty as much as it makes it less visible (2008a, p. 117). In our account of the third ghetto’s emergence, public housing demolition and resident dispersal are the specific levers driving the spatial restructuring of the Black ghetto in Chicago. While Wacquant sees “spatial decentering” as a feature of hyperghettos, we see it as a major point of departure from the communal second ghetto (2008b, p. 52). The confluence of federal and municipal policies to demolish/redevelop public housing shifted the spatial boundaries of Chicago’s Black ghetto south and southwest in order to protect the public-private investment in the gentrifying neighborhoods surrounding the Loop. These policies increased the spatial isolation of poor Blacks by pushing them out of what we call the Zone of Affluence, thereby separating them from needed jobs and services. In short, a policy of public housing restructuring produced a new geography of Black poverty in Chicago.

The centrality of Wacquant’s work on ghettoization is evidenced by his influence on other scholars such as geographer David Wilson. In the latter’s Cities and Race: America’s New Black Ghetto, the French sociologist’s formulation of the hyperghetto is a major point of departure (2007, pp. 3, 13). While Wacquant sees the hyperghetto emerging in the 1970s and persisting to the present, Wilson identifies three “waves” of Black ghetto development. The first wave of “black ghetto marginalization” largely overlaps the denouement of Wacquant’s communal ghetto of the 1950s and 1960s. The second wave of “ascendant neoliberalism” in the 1980s and the third wave of “ghettoization” coincide with Wacquant’s temporal demarcation of the hyperghetto. Wilson focuses on the institutional and discursive underpinnings of what he calls the “glocal black ghetto.” His view of globalization producing “strategic uneven development” by new entrepreneurial cities deviates from both Wacquant’s and our work (2007, p. 6). Nonetheless, Wilson’s focus on the role of local policy regimes, especially the outsize influence of real estate capital in the 1990s, is aligned with our focus on national policy and urban politics in launching public housing restructuring during that decade. While we agree with his conclusion that this third wave has produced “deepen[ed] ghetto isolation,” Wilson, surprisingly, makes no mention of public housing demolition and dispersal as levers of “third wave of black ghetto marginalization,” which we argue are central to producing the third ghetto.

The national sources of the third ghetto

In the 1990s, a policy consensus joined by social scientists, foundation executives, mayors, Democratic congresspersons, and most significantly, major figures in the presidential administration of Bill Clinton determined that high-rise public housing buildings and associated visible concentrations of poor people had condemned still another generation of Black urbanites to poverty, and in addition, stunted central city economic development. In order to rebuild central city neighborhoods and commercial areas, public housing needed to be demolished and replaced with low-density, mixed-income housing (Cisneros & Engdahl, 2009). This decision represented a signal shift in national housing policy, which combined with local politics laid the groundwork for the emergence of a third ghetto in Chicago.
Policy elites routinely condemned the concentration of public housing families, the design of high-rise public housing buildings, and their location determined by segregative politics as misguided and harmful public policy (Vale, 2013, pp. 1–38; Hunt, 2009, pp. 3–13). The typical line of argument emphasized the debilitating impact of government-owned and managed developments on their occupants, contending that the permanent subsidy of public housing as well as its governmental control promoted anti-social behaviors and “dependency” (Imbroscio, 2008).

Liberal social scientists, informed by concepts of “dispersal” and “social mixing,” thought that the way to “save” public housing residents was to expel them from their homes and communities (Darcy, 2013; DeFilippis & Fraser, 2010; Goetz & Chapple, 2010; Imbroscio, 2008). Former public housing residents, in their view, could become self-sufficient by relocating to distant neighborhoods that promised plentiful jobs, good schools, and middle-income neighbors with abundant social capital (Bolt & Van Kempen, 2013; Darcy, 2013; Greenbaum et al., 2008). These theories informed key urban planning documents like the “Plan for Transformation” (PFT), which codified the demolition of high-rise public housing in Chicago after 2000 (Chicago Housing Authority [CHA], 2000; Vale & Graves, 2010).

HUD’s Moving to Opportunity (MTO) and Housing Opportunities for People Everywhere (HOPE VI) programs attempted to implement the concepts of dispersal and income mixing. The MTO demonstration project distributed housing vouchers to a select group of public housing tenants to relocate to low-poverty neighborhoods in five metropolitan areas. The program’s effort to place poor Black families in high-income suburban communities was a nonstarter (Biles, 2011, pp. 327–328; Mollenkopf, 1998, pp. 485–486). The HOPE VI program, which in contrast, incorporated both induced dispersal and income mixing, gained widespread political support. The federal program’s popularity can be attributed to its emphasis on the demolition and redevelopment of public housing, and less on the destination of displaced former public housing residents (Biles, 2011, pp. 340–345).

The emergence of the third ghetto in Chicago was crucially shaped by the national policy framework for the transformation of public housing embodied by HOPE VI and the Quality Housing and Work Responsibility Act of 1998 (QHWRA). Initially, HOPE VI program distributed funds to cities seeking to demolish their high-rise public housing. Subsequently, the program encouraged using a combination of public housing capital grants, Low-Income Housing Tax Credits, and market-rate mortgages and rents to finance the construction of mixed-income developments. By 2010, 150,000 units of public housing had been demolished, and 262 public housing projects had been redeveloped at a cost of $6.2 billion (Schwartz, 2015, p. 184).

The enactment of QHWRA, which amended the 1937 Wagner-Steagall Housing Act, was necessary to codify the demolition and redevelopment of public housing. The new legislation achieved three major tasks. First, QHWRA required “viability tests” for all public housing with 300 or more units and a vacancy rate of more than 10%. Second, it facilitated a wider range of incomes in public housing by eliminating federal admissions preferences for extremely low-income households, and giving housing authorities the ability to set ceiling rents in order to retain higher income tenants. Finally, QHWRA ended the mandate of one-for-one replacement for each demolished unit, a critical change that resulted in more demolition and a net reduction in public housing units (Vale, 2013, p. 26; Biles, 2011, p. 341; J. L. Smith, 2006, pp. 35–36).

Demolition, devolution, and market discipline emerged as guiding policy principles among a new generation of Democrats who sought to distance themselves from New
Deal housing and welfare policies in an effort to appeal to fiscally conservative suburban voters (Goetz, 2012; Mollenkopf, 1998). Due in part to Clinton’s economic policies, which fueled both growth and inequality, many large city downtowns experienced an economic renaissance (Goetz, 2012; Biles, 2011, pp. 318–347; Hyra, 2008; Reed, 2014). Big city mayors and local developers advocated for the elimination of public housing developments in order to free up prime real estate for the market, generating enormous profits and streams of public capital for fiscally strapped cities (Goetz, 2012). Growth coalitions of mayors, planners, developers, and construction unions embraced devolution as local public housing agencies worked with private capital to attract federal subsidies to demolish public housing developments and relocate their tenants to other sections of the city. Big city mayors like Richard M. Daley in Chicago used the termination of public housing development to spur government-sponsored gentrification and revitalization of neighborhoods adjoining booming downtowns (Bennett, 2006).

According to HUD calculations, across the 1990s the new urban policy regime produced a reduction of 940,000 units affordable for “extremely low-income” households nationwide (National Housing Law Project, 2002, p. 9). By 2011, nearly twice as many low-income households held rental vouchers as resided in public housing (Schwartz, 2015). In the end, the New Democrats and congressional Republicans combined to forge a new national urban policy framework grounded in limited direct federal spending, local fiscal retrenchment, devolution of policy-setting authority to the states, and direct subsidies to private capital. This national framework provided the authority and resources for municipal government to demolish high-rise public housing and displace poor Black public housing residents from the inner city core, which ushered in a third ghetto in Chicago.

The local sources of the third ghetto

In 1989, Richard M. Daley, son of the city’s famous political leader from the 1950s to the 1970s, Richard J. Daley, was elected Chicago’s mayor. His tenure in office ultimately stretched to 22 years. The incoming Mayor Daley’s initial approach to city governance was an amorphous recipe of “not Washington” rhetoric (given the intense political contestation marking the mayoralty of Harold Washington in the mid-1980s) and standard “big project” development items (Koeneman, 2013; Rast, 1999, p. 136; Biles, 2018; Rivlin, 2013).

The “end of public housing as Chicago knew it” was precipitated by a specific event, the fatal shooting in 1992 of 7-year-old Dantrell Davis, who was walking to school on the grounds of the Chicago Housing Authority (CHA) Cabrini-Green public housing development. Vincent Lane, head of the CHA, had served on the National Commission on Severely Distressed Public Housing, and with the roll-out of the federal HOPE VI initiative, vowed to rebuild Cabrini-Green. The CHA’s initial, targeted redevelopment efforts were followed in 1995, by federal takeover of the agency and shortly thereafter, a viability assessment process determining that the majority of CHA residential units could not be economically rehabilitated. With the CHA’s return to local control in 1999, the “Plan for Transformation” a program of near-total high-rise building demolition, mixed-income redevelopment, and privatized property management was initiated (Hunt, 2009, pp. 259–283; Bennett, 2010, pp. 147–177; Goetz, 2013, pp. 76–88).

The PFT aimed to reduce Chicago’s portfolio of public housing units from 38,000 to 25,000 new or renovated apartments. Concurrently, the CHA would issue thousands of federal Housing Choice Vouchers to families that would be permanently exiting public
housing or that would be temporarily relocated during site redevelopment. In the words of the Urban Institute’s Susan Popkin (2016, p. 38): “[T]he CHA’s early efforts at relocation did not go well. Most families who took relocation vouchers ended up in neighborhoods that were racially and economically segregated . . .”

In the wake of pressures exerted by media and advocacy groups, by the mid-2000s the CHA, in collaboration with the Chicago Department of Human Services, was able to “gradually refine and enhance its resident services” (Popkin, 2016, p. 39). The PFT ultimately set in motion the resettlement of an estimated 17,000 families.

The implementation of the PFT has taken two decades (Dumke, 2017). Across Chicago there remain virtually no high-rise “family” residential structures, the CHA is approaching the achievement of its targeted 25,000 new or rehabilitated housing units, and in portions of the city’s West and South sides new urbanist mixed-income residential developments have replaced rundown high-rise complexes (Chaskin & Joseph, 2015). The PFT was, in fact, a part of a broader Richard M. Daley-led campaign to redevelop downtown and near-downtown Chicago, and in effect, rebrand the city as a major global, post-industrial economic hub (Bennett, 2006). On this point, a comment offered by former City of Chicago Housing Commissioner Jack Markowski is telling: “[T]he Mayor said ‘this [the PFT] is the major urban redevelopment initiative in the city’—he made it every agency’s highest priority” (Goetz, 2013, p. 82). This broader redevelopment campaign, which demolished thousands of near-downtown public housing units, was enabled by a variety of accelerated planning and project approval processes (Weber, 2015, pp. 144–155).

The Daley redevelopment agenda was routinely affirmed by the Chicago City Council, through public-private partnership advanced by a cohort of major real estate developers, and in crucial ways was assisted by key players in the city’s civic leadership. Note Popkin’s (2016, pp. 35, 36) description of the MacArthur Foundation’s role in advancing the PFT, which she characterizes more than once as “a true civic enterprise”: “[T]he Plan would not have unfolded as it did without the full backing of the Chicago-based MacArthur Foundation . . . All told, between 1999 and 2010, the Foundation invested $147 million in [sic] to support various aspects of the plan . . . .” Richard M. Daley, who had entered office with the fuzziest programmatic goals, had found a winning political and policy identity: skilled urban rebuilder ( Ehrenhalt, 1997).

Other Daley interventions, such as in the Chicago Public Schools (CPS) certainly conformed to this story line. In the latter 1990s, CPS operations were centralized, and a testing-centered strategy identified poor performing schools for sanctions or closure (Shipp, 2006). By the end of Daley’s tenure the Renaissance 2010 initiative added charter school support to the testing-driven student and school assessment regime (Dell’Angella & Washburn, 2004). With the election of Rahm Emanuel as Daley’s successor in 2011, school privatization in Chicago, if anything, shifted to overdrive with another wave of school closings and charter rollouts (UChego Consortium on School Research [UCSR], 2018).

No less devastating for poor and working-class African American neighborhoods has been the Chicago Police Department’s decades-long “tech-heavy,” quasi-military approach to crime control. Community and police tensions reached a flashpoint in 2015 when it was revealed that a Chicago police officer had fatally shot an unthreatening African-American teenager, Laquan McDonald (Austen, 2016). The Laquan McDonald shooting and subsequent controversy have, of course, been paralleled by similar sequences of events in many U.S. cities (Zimring, 2017).
The neoliberal program of urban governance as advanced by the Daley and Emanuel mayoral administrations has given specific shape and character to Chicago’s third ghetto. The “transformation” of public housing uprooted thousands of low-income Black families, for many, inducing their relocation from near-Loop neighborhoods to more distant parts of the city’s South and West sides. For the working-age individuals in this diaspora, relocation to Chicago’s periphery was not advantageous: the city’s core job growth area is the Loop and its environs, which, given Chicago’s radial rail transit system, are much more easily accessed from “near in” rather than “farther out” neighborhoods. Nor is the belt of inner-ring suburbs adjoining Chicago’s South and West sides a particularly strong economic growth node. Coincidentally, “market-logic” school reform has closed dozens of public schools in both second and third ghetto neighborhoods, reducing the density of often-used (and for a variety of purposes) local community institutions and narrowing the life chances (either to “move on” or to remain in their neighborhoods as productive adults) available to young people. In an analogous fashion, militarized policing has criminalized many third ghetto youth while contributing very little to overall neighborhood security.

**Chicago’s third ghetto**

Chicago’s third ghetto is an aggregate of neighborhoods stretching from the city’s West Side, across the Southwest Side, and into the mid- and farther South Side. As such, the third ghetto is more distant from the Loop than near-downtown community areas such as the Near North Side, the Near West Side, and Douglas—the core of Hirsch’s second ghetto—in which huge public housing developments were constructed in the 1940s, 1950s, and 1960s. Since the 1990s, these latter community areas have experienced varying trajectories of gentrification. The third ghetto community areas are “thinned out,” having lost substantial numbers of residents in recent decades, and they are also physically “de-densified” in the sense that property abandonment, fire, and demolition have left many blocks—formerly sites of residential properties or commercial establishments—empty, or nearly so. The geographic redistribution of Black poverty seen in the new, third ghetto is its most striking statistical feature, and multiple indicators confirm that Black poverty in Chicago exhibits a new spatial character. However, the third ghetto has not merely relocated. Its residents experience trends in violent crime that resist the sharper decline in such crime reported elsewhere in the city. The new ghetto is further “thinned out” due to both private and public disinvestment. In third ghetto neighborhoods, the on-the-ground reality of declining population, property abandonment and demolition, the near-absence of legitimate business enterprise, and scaled back public services evoke the “planned shrinkage” scenarios offered by some policy experts reacting to the New York City fiscal crisis of the mid-1970s (Metzger, 2000; Starr, 1976).

**The third ghetto is “thinned out”**

We use 1990 as a starting point to depict these trends, as that year roughly coincides with initial efforts to redevelop CHA complexes such as Cabrini-Green. Chicago’s Black population declined by 21,000 persons during the 1990s, a trickle that turned into a flood during the 2000s when the loss of African-American residents reached 181,000. Blacks continue to leave Chicago, and as of 2019, there were 127,000 fewer African Americans than at the 2010 census point.
Figure 1 displays the resituating of Chicago’s low-income Black population by highlighting census tracts in 1990 and in 2014–2018 with at least 1,000 Blacks in poverty. The changing residential patterns of low-income Blacks are illustrated here using census tract boundaries that are standardized to permit comparisons over time. This trend may be seen by the relative preponderance of black-shaded tracts near the western and southern borders of the city, representing tracts that today have large numbers of low-income Blacks but which did not have large numbers of low-income Blacks in 1990. Conversely, closer to the city’s center, there are greater numbers of unshaded tracts (marked by their outlines); these tracts had large numbers of low-income blacks in 1990, but not in 2014–2018.

As areas of concentrated poverty have shifted west and south, the numbers of poor Blacks have drastically declined in what we call the Zone of Affluence (bounded by the dark line in Figure 1) that encompasses the downtown and nearby, increasingly affluent neighborhoods. In this generally prosperous area the great majority of census tracts (74%) have household incomes that are 50% higher than the citywide average as of 2014–2018. The Zone of Affluence

*Figure 1. Chicago tracts with 1,000+ low-income African Americans (2014–2018).*
is the site of extensive housing construction. For example, in 2019, the Zone was the site of 42.4% of permits issued by the Chicago Department of Buildings for new construction, even though only 17.4% of Chicago residents live within the Zone. In tandem with residential and commercial development, arriving corporate office projects have further densified the Zone of Affluence. Since 1990, areas of high-poverty African-American settlement have been eliminated from the Zone of Affluence, which previously had been the site of both the CHA Cabrini-Green and Henry Horner Homes. Today, not a single census tract in the Zone of Affluence has 1,000 poor Blacks, while in 1990 there were 10.

Figure 1 also shows substantial declines in poor Black settlement around the former Robert Taylor Homes in the mid-South Side. This was the largest of the public housing complexes in Chicago. The departure of African Americans from this and nearby areas has a particular cultural resonance due to its centrality to the famed “Black Metropolis” documented by sociologists Drake and Cayton (1945/1991), and more recently promoted as a heritage tourism destination by local community development organizations, affluent homeowners, real estate developers, and the City (Boyd, 2008; Hyra, 2008; Pattillo, 2007; P. Smith, 2019).

On Chicago’s North Side, near Lake Michigan, the departure of low-income Blacks is certainly due to the elimination of numerous subsidized units, but it also reflects broader gentrification pressures and declining local housing affordability (see Figure 2). For example, in the Near North Side community area, previously site of the Cabrini-Green Homes, overall Black population fell from 14,538 in 1990 to 7,319 in 2014–2018, while White population rose from 44,622 to 63,902. In the Black to White transition, the area’s median income rose from $76,663 in 1990 to $99,654 in 2014–2018. More strikingly, in the Near West Side community area, site of the former Henry Horner Homes, African Americans fell in number from 30,700 in 1990 to 17,616 in 2014–2018. White residents increased from 8,672 to 25,940, and the median household income grew, remarkably, from $18,260 in 1990 to $82,194 in 2008–2012.

The area occupied by the former Robert Taylor Homes has experienced Black depopulation but has not yet shown signs of gentrifying and joining the expanding Zone of Affluence surrounding the Loop. The Taylor Homes were farther from the Loop than either Cabrini-Green or Horner, and were physically isolated from downtown by highways, railroads, and other barriers. In the three community areas in which the Taylor Homes were located (Fuller Park, Grand Boulevard, and Washington Park), Black population fell from 59,134 to 34,042 between 1990 and 2014–2018. Little change occurred among other racial/ethnic groups. Median household income was below $33,000 in each of the three areas as of 2014–2018.

The reduction in the African-American population around the former Taylor Homes has not been accompanied by a significant inflow of Whites, but the area is not far from incipient gentrification emanating from the Loop. Directly to the north of the former Taylor Homes, the Douglas community area (Figure 2), situated immediately south of the booming Near South Side area, lost over 13,000 Blacks between 1990 and 2014–2018 and gained over 4,065 Asians, Whites, and other groups. Median income in Douglas rose from $25,412 to $31,370 over that period.

These large-scale relocations/transfers of African Americans in Chicago have yielded little integration or social mixing. As measured by the index of dissimilarity, in 1990, 87.4% of either Whites or Blacks would have needed to move from their census tract to achieve a uniform population distribution of the two groups. By the 2013–2017 period, Chicago’s Whites and Blacks remained highly separated, with a dissimilarity index value of 82.1.
The “thinned out” third ghetto is further illustrated by Table 1, which presents Chicago census tracts with at least 1,000 African-Americans in poverty in 1990 and subsequent periods. The number of poor residents has diminished substantially by 119,000 since 1990. In part, this reflects the overall decline in Chicago’s African-American population. The number of low-income Blacks per square mile in these tracts has fallen from 6,420 to 3,612. The concentration of all households in these areas has also fallen from 6,837 per square mile to 5,464 per square mile in 2014–2018. At the same time, the distance between tracts with 1,000 or more Blacks in poverty and the city’s affluent downtown has increased. The median distance of these tracts from Chicago’s City Hall (located in the middle of the downtown area) has risen from 6.2 miles in 1990 to 7.9 miles in 2014–2018.

**The third ghetto is marked by disinvestment and public safety deficits**

Violent crime rates have fallen in Chicago in recent decades, including within Chicago’s third ghetto neighborhoods, but those neighborhoods experience the slowest improvements in crime. Table 2 presents violent crime data for 2001 and 2017, for the city at large, and grouped by community areas in which large public housing developments were removed, which gained at least 1,000 low-income Black residents, and the city’s gentrifying core. The number of violent crimes has fallen substantially since 1990, and Table 2 demonstrates this decline for selected community areas.

Figure 2. Racial transition in selected Chicago community areas: 1990 to 2014–2018.
Table 1. Changes to Chicago census tracts with 1,000+ Blacks in poverty.

| Metric | 1990 | 2000 | 2008–2012 | 2014–2018 |
|--------|------|------|------------|-----------|
| Square Mileage of Tracts | 35.02 | 32.7 | 33.1 | 29.2 |
| # Blacks in Poverty | 224,814 | 156,405 | 138,737 | 105,466 |
| Blacks in Poverty/Square Mile | 6,420 | 4,783 | 4,193 | 3,612 |
| Total Households | 239,446 | 194,473 | 195,077 | 159,556 |
| Total Households/Square Mile | 6,837 | 5,947 | 5,894 | 5,464 |
| Median distance (miles) from City Hall | 6.2 | 6.8 | 7.7 | 7.9 |

Table 2. Violent crime in Chicago.

| Location | Violent Crime Rate 2001 | Violent Crime Rate 2017 | Point Change | Percent Change |
|----------|-------------------------|-------------------------|--------------|---------------|
| Chicago city | 48.5 | 28.0 | −20.5 | −42% |
| Community areas with growth in poor Blacks* | 45.8 | 31.3 | −14.5 | −32% |
| Community areas formerly home to large public housing complexes** | 79.6 | 34.4 | −45.2 | −57% |
| Gentrifying city core*** | 62.6 | 34.0 | −28.6 | −46% |

*Increase of 1,000+ Blacks in poverty between 1990 and 2014–2018 in Ashburn, Chatham, Chicago Lawn, South Chicago, South Deering, Washington Heights and West Ridge.
**Cabrini Green, Henry Horner, Robert Taylor Homes.
***Near North Side, Near West Side, Near South Side, Loop community areas.

(The analysis here uses community areas because the data for individual census tracts are not available.) Violent crime rates fell by 42% citywide, by 57% in areas formerly home to large public housing complexes, and by 46% in the gentrifying city core. In contrast, violent crime rates fell by only 32% in areas experiencing an increase of Blacks in poverty.

Homicides are a marker of the most extreme violence and the source of crippling fear in crime-prone areas. Citywide in Chicago, the number of murders was largely unchanged between 2001 and 2010, rising by 10 incidents. In the city’s gentrifying core (the Loop and the three adjoining community areas) the number of homicides fell by a net −5. The number of homicides declined by nine in the community areas that had been home to the Cabrini-Green, Henry Horner, and Robert Taylor Homes (which have also experienced substantial Black population loss). In community areas gaining poor African-American residents a different story emerges. Seven community areas have gained more than 1,000 poor Blacks since 1990. In these areas, the net change in homicides between 1990 and 2017 was +34.

The third ghetto is subject to pronounced disinvestment, both private and public. Legitimate economic activity is limited to marginal retailing and small-scale personal services. Markedly absent are large-scale employers. Table 3 displays a simple illustration of the degree of private disinvestment. We begin by grouping information on privately issued small business loans (to

Table 3. Bank access, loans in Chicago community areas with concentrated Black populations, 2017.

| Area            | Total | Black Population | Black Pct of Population | # Branch Banks | Loans to Businesses with Gross Annual Revenues < $1 million | Loans per 1,000 persons |
|-----------------|-------|------------------|-------------------------|----------------|----------------------------------------------------------|------------------------|
| Chicago         | 2,702,471 | 877,891         | 32%                     | 610            | 21,072                                                   | 7.8                    |
| 18 90%+ Black   | 466,780 | 446,123         | 96%                     | 38             | 1,665                                                    | 3.6                    |
| Population Areas|       |                  |                         |                |                                                          |                        |
| Remainder of City| 2,235,691 | 431,768         | 19%                     | 572            | 19,407                                                   | 8.7                    |

Source: The Woodstock Institute, 2018 Chicago Area Community Lending Fact Book.
firms with less than one million dollars in revenues per year) and the numbers of branch bank locations for the city at large, the 18 community areas in which the African-American population exceeds 90% of the total population, and the remaining 59 community areas. On a per capita basis, small business loans across the heavily African-American community areas are less than half as frequent as for the city at large, or nearly two and one-half times less frequent than in the city’s remaining community areas. Perhaps more strikingly, the heavily African-American community areas represent 17% of Chicago’s population but contain only 6% of the city’s branch banks. There are, in fact, no branch banks in five of these community areas: Fuller Park, Washington Park, Burnside, Riverdale, and Oakland.

A closer look at the first four of these community areas reveals the following: like a string of beads, these community areas run from the mid-South Side to Chicago’s southern boundary; in each, at least 47% of households report an annual income of less than $25,000 (the citywide figure is 25%); in each, the population has declined by at least 20% since 2010; in each, at least 21% of housing units are vacant (Chicago Metropolitan Agency for Planning [CMAP], 2020; Rob, Paral, & Associates, n.d.). These are characteristic empirical markers of third ghetto neighborhoods. The contrast with the fifth of the 90+% African-American community areas lacking local banks is also instructive. Oakland is, from a real estate standpoint, desirably situated along Lake Michigan and nearer to downtown Chicago. Its population has increased in the last decade, and its housing vacancy percentage is 7.5. Oakland was once the site of several Chicago Housing Authority developments—since demolished—and is beginning to feel the impact of residential gentrification extending south from the Loop and north from the nearby, prosperous Hyde Park community area. We expect that in the coming years branch banks will return to Oakland.

Finally, we present a snapshot of public disinvestment in the third ghetto. Figure 3 overlays (using dots) the locations of the 49 neighborhood Chicago public schools closed in 2013 onto the locations of the census tracts with 1,000+ African Americans living in poverty. The pattern is unmistakable: the bulk of the school closings were in or adjoining the areas of Chicago that we characterize as the third ghetto, neighborhoods to the south and west of the nearer-Loop second ghetto neighborhoods. This aggressive school closure initiative—the largest single termination of schools since mayoral control of the CPS was stepped up in the 1990s—which was executed in Mayor Rahm Emanuel’s first term as mayor, was highly controversial, and we hasten to note that a number of charter schools subsequently opened in the affected neighborhoods (UCSR, 2018). Nevertheless, the lost public schools were widely viewed as neighborhood “signs of stability,” described to a local education reporter by one North Lawndale parent as “the only thing children and families have left” (Karp, 2013). As articulated by opponents to school closings and pullbacks of other city services, in neighborhoods of the third ghetto terminated public schools, clinics, and other public facilities represent essential community assets subject to seemingly unceasing reduction.

**Interpreting the third ghetto**

Chicago’s second ghetto was constructed during a two-decade span running from the end of World War II into the mid-1960s. Its anchors, a series of huge CHA residential developments—often disparagingly described as warehouses of poor people—were located on the margins of redevelopment areas and had initially offered relocation shelter for populations un-housed by downtown-oriented Urban Renewal and privately initiated construction. Although several
of the largest CHA developments were near Chicago’s downtown core, they were, in addition, sited in undesirable locations adjoining highways, railroads, and industrial facilities. This second ghetto—as initially specified by Arnold Hirsch and further documented by an army of social scientists and journalists—can be considered the byproduct of policies principally directed at “saving” Chicago’s commercial core. Chicago’s third ghetto was in formation over a longer span of time and is the product of a series of interacting forces including globalization and deindustrialization, which we have noted in contextualizing our main focus, public policies that have contributed to that formation.

Like other U.S. cities, the trend in national urban policy since the 1970s has meant that Chicago’s city government has been increasingly pinched in terms of funding for social services and neighborhood-directed economic development and physical improvement.
projects (Hinton, 2016; Biles, 2011, pp. 250–287, 332–333). It is a broad but safe generalization to assert that among the primary impacts of the withdrawal/redirect of federal resources since the 1970s has been the acceleration of physical infrastructure decay and the unraveling of the everyday quality of life in many of the outlying Chicago neighborhoods of the West, Southwest, and South sides. The brunt of this public disinvestment was felt in areas that gained hundreds of thousands of African-American residents from the mid- to late 20th century. These are community areas that have subsequently de-populated (Great Cities Institute, 2019; Betancur & Smith, 2016, pp. 93–123).

With the 1990s, cresting neoliberal national policy converged with the emerging agenda of Richard M. Daley’s mayoral regime. High-rise public housing was demolished, “in-fill” mixed-income developments replaced most of the near-downtown CHA complexes, and thousands of former CHA tenants were displaced. New residential developments imported middle-class residents to near South and West side neighborhoods, and in the wake of this residential gentrification new commercial and office development followed. In the phraseology of downtown real estate boosters, an expanded “Super Loop” was in the making. Just as consequentially, the substantial national, local government, and foundation support directed at public housing “transformation” did not reach out to Chicago’s third ghetto neighborhoods. Consider the West Side North Lawndale of the 1990s portrayed in Eric Klinenberg’s Heat Wave (2002, pp. 79–128): depopulated, physically thinned out with block upon block of vacant properties, in no evident manner benefiting from the bump up in the decade’s federal interest and urban spending, municipal neighborhood development initiatives, or private investment. With the emergence of the third ghetto, neighborhood poverty in Chicago has been resituated—away from the city’s core, toward the outer edges of the second ghetto, and into areas “beyond” the second ghetto—and subject to patterns of disinvestment in excess of those experienced by the city’s impoverished neighborhoods of the 1950s, 1960s, and 1970s.

Many former CHA residents have relocated to outlying and largely African-American neighborhoods in Chicago (Dumke et al., 2016). A large share of these relocatees settled in the third ghetto community areas, but coincidentally, many incumbents of these same neighborhoods also moved: in many instances to Chicago’s southern and southwestern suburbs, in other cases to regions beyond the Chicago metropolitan area. These latter migrants constitute a part of the great reverse migration that is carrying African Americans from big cities of the North and Northeast to communities across the Sunbelt (Frey, 2014, pp. 107–130).

We close by noting an obvious question to be derived from the above: is Chicago’s third ghetto the result of a more or less unique confluence of trends, or are the “thinned out,” geographically peripheralized, largely African-American neighborhoods we have described the characteristic template of early 21st century urban poverty? Certainly, there is a body of research arguing that the purported deconcentration of urban poverty of the 2000s has run its course (Jargowsky, 2003; Kneebone et al., 2011; Swanstrom et al., 2006). In this article we have offered an explanation, not of the reversal of a positive trend, but rather of a patterning of broad forces and politics/public policy that, in a transitive fashion, resituated and redefined urban poverty. We have described a pattern of contemporary neighborhood decline observable in one city. Even though national policy provided cities with the means to transform public housing, displace its inhabitants, and reinvest in downtown neighborhoods, only future research will determine whether, and if so, how local political regimes used those tools to spatially resituate urban Black poverty to peripheral, fiscally strapped neighborhoods.
Notes

1. We use the terms “community area” and “neighborhood” interchangeably. Chicago is divided into 77 “community areas” whose boundaries have been relatively fixed since they were established for research and planning purposes a century ago.

2. Official census tract boundaries change over time. We use the standardized tract definitions for the 1990 through 2008-2012 periods published by Spatial Structures in the Social Sciences at http://www.s4.brown.edu/us2010/Researcher/Bridging.htm.

3. All dollar amounts inflation-adjusted to 2018 values. These and population counts are found at https://robparal.com/chicago-data/.

4. The Federal Bureau of Investigation identifies four categories of crime as “violent index crimes” used in the Uniform Crime Reporting Program. These include Murder, Criminal Sexual Assault, Robbery, and Aggravated Assault and Battery (Chicago Police Department, at http://home.chicagopolice.org/wp-content/uploads/2018/04/Definitions-IndexCrimeCategories.pdf). We created a comparable violent index crime by using identical crime categories reported at the City of Chicago Data Portal, with the exception of “Aggravated Assault and Battery” which is not reported as such at the portal and which we proxy with crimes of “Assault” and “Battery.” The figures in the table report crimes per 1,000 residents (Chicago Data Portal, at https://data.cityofchicago.org/Public-Safety/Crimes-2001-to-present/ijzp-q8t2).

5. One other Chicago community area, East Garfield Park, is without branch banks. West of the Loop, East Garfield Park’s population is heavily African-American and poor. Its housing vacancy rate approaches 20%. However, in recent years East Garfield Park’s population decline has slowed, and its white population has begun to increase. Like Oakland, it is beginning to experience gentrification, in this instance, radiating from the downtown and adjoining Near West Side.

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