

Race Relations and the Shaping of the 20th Century Urban Environment in Cincinnati

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In 1968, the Kerner Commission, in its report on urban riots, said the United States was moving toward the development of two societies, "one largely Negro and poor, located in central cities; the other predominantly white and affluent, located in the suburbs."¹ The report was not just describing black geographic and social isolation; it was discussing the transformation of segregated living patterns into a major urban crisis. Blacks and whites were not simply separated in physical space, but also they lived in very different types of communities.²

A disproportionate number of whites resided in neat suburban neighborhoods, with good schools, rising property values, high employment and labor force participation.³ Crime was not a worry and most people were optimistic about the future. African Americans lived in a different type of residential settlement. In big and small cities alike, most blacks were trapped in teeming ghettos, characterized by dilapidated housing, declining property values, poor schools, joblessness, poverty, social and political marginalization, and a sense of hopelessness.⁴

Most scholars trace the post-industrial urban crisis, ghetto formation, and residential segregation to the actions of realtors, white violence, and the discriminatory lending policies of the Veterans Administration, the Federal Housing Administration, and the Home Owners Loan Corporation.⁵ Arnold R. Hirsch broadened our understanding of this process by accounting for the role played by downtown business interests, urban renewal strategies, and the policies of housing authorities.⁶ Thomas Sugrue further extended the frontiers of knowledge by demonstrating that plant closings, automation, chronic waves of unemployment, and the movement of industry to suburban, rural and other hard-to-unionize areas in the forties and fifties contributed greatly to the decline of urban areas and increased residential segregation.⁷

¹ U.S. National Advisory Commission on Civil Disorders, *The Kerner Report* (New York: Pantheon Books, 1988): 1, cited in Douglas S. Massey & Nancy A. Denton, **American Apartheid: Segregation and the Making of the Underclass** (Cambridge: Harvard University Press, 1993): 4

² William Julius Wilson, "Introduction of the Wesleyan Edition," in Kenneth B. Clark, *Dark Ghetto: Dilemmas of Social Power*, 2nd Edition, (Middletown:CT: Wesleyan University Press, 1989; originally published in 1965); 1x-xxv; Paul A. Jargowsky, **Poverty and Place: Ghettos, Barrios, and the American City** (New York: Russell Sage Foundation):116-184.

³ M.P. Baumgartner, **The Moral Order of a Suburb** (New York & Oxford: Oxford University Press, 1988): 6-13.

⁴ Kenneth B. Clark, **Dark Ghetto**, pp. 21-62; 81-110.

⁵ Douglas S. Massey & Nancy A. Denton, **American Apartheid: Segregation**: 17-59; Thomas J. Sugrue, **The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit** (Princeton: Princeton University Press): 17-55; 231-258; Christopher Silver and John V. Moeser, **The Separate City: Black Communities in the Urban South, 1940-1968** (Lexington: The University of Kentucky Press, 1995); 125-162; Allan H. Spear, **Black Chicago: The Making of a Negro Ghetto, 1890-1920** (Chicago & London: The University of Chicago Press):11-110.

⁶ Arnold R. Hirsch, **Making the Second Ghetto: Race & Housing in Chicago, 1940-1960** (Chicago & London: The University of Chicago Press, 1983; 1998): 1-39; 212-258.

⁷ Thomas J. Sugrue, *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit* (Princeton: Princeton University Press, 1996): 3-14; 259-271

In this setting, which was also characterized by a housing shortage, Sugrue says neighborhoods became battlegrounds as whites fought to keep the expanding black population out of their communities.⁸ Meanwhile, Christopher Silver and John V. Moser and Thomas Hanchett demonstrated the differential manner in which southern cities developed.⁹ Both Zane Miller and Bruce Tucker and Robert Fairbanks added texture to the story by unpacking the complex ideological perspectives and theories that informed those planners and leaders who shaped the urban environment.¹⁰

These studies deepened our understanding of the complicated forces that segregated blacks and triggered the contemporary urban crisis, but many unanswered questions still remain.¹¹ Ghetto formation and residential segregation did not simply happen because whites were bigots and a transportation revolution made racial separation and outward expansion possible.¹² It was more complex than this. Blacks were not just separated, but also they were kept out of the suburban region, concentrated in the central city, and forced into neighborhoods located on the worst residential lands in the urban metropolis. The emergence of this type of segregated living pattern took place in a setting that not only included racism and a transportation revolution, but also the construction of a new model of residential development, which sorted and sifted the population by class and race.¹³

The argument offered here is that between 1900 and 1950, the increased segregation of African Americans and the formation of ghettos were precipitated by the construction of a new model of residential development and the forging of a public policy and legal framework that would allow

⁸ Thomas J. Sugrue, *The Origins of the Urban Crisis*, pp.231-258.

⁹ Christopher Silver and John V. Moser, *The Separate City: Black Communities in the Urban South, 1940-1968* (Lexington: the University of Kentucky Press, 1995): 1-14; 125-162.

¹⁰ Robert B. Fairbanks, ***Making Better Citizens: Housing Reform and the Community Development Strategy in Cincinnati, 1890-1960*** (Urbana & Chicago: The University of Illinois Press, 1988): 25-37; 41-57; Zane L. Miller and Bruce Tucker, ***Changing Plans For America's Inner Cities: Cincinnati's Over-the-Rhine and Twentieth-Century Urbanism*** (Columbus: Ohio State University Press, 1998): 13-40.

¹¹ For example, we have very little understanding of the internal organization and structure of black residential areas, especially how blacks related to and interacted with those non-black institutions they shared space with. Moreover, the studies on residential segregation, ghetto formation, and the urban crisis fall into two categories. One set of studies look at the formation of the "first" ghetto, which formed during the World War 1 era, and the second set of studies examine the rise of the second ghetto, which they directly link to the contemporary urban crisis. These latter studies concentrate primarily on the period between 1940 and 1970. My research suggests that this approach hides as much as it reveals. The events of the entire period between 1940 and 1950 must be taken as a whole in order to understand fully the forces that triggered the post-industrial urban crisis. Henry Louis Taylor, Jr. and Walter Hill, eds., *Historical Roots of the Urban Crisis: African Americans in the Industrial City, 1900-1950* (New York and London: Garland Publishing, Inc., 2000): 1-25.

¹² In some respects, both the theories of Douglas Massey and Nancy A. Denton and Thomas Sugrue imply that the transportation revolution created the material conditions that made possible ghetto formation and residential segregation. I agree with this perspective. However, many different types of urban developments could have taken place within the context of this expanding urban metropolis. The divided and segregated metropolis was but one scenario.

¹³ Most studies of black community development focus only on central city black communities, while most studies of black suburbanization focus only on those communities established in the suburban region. The methodology used in this study uses a metropolitan conceptualization, which views black central city residents and those living in the suburbs as one community. Hence, in my analysis of residential patterns, I view the movement of those in the city and suburbs as part of one process. For an alternative perspective, see William H. Wilson, ***Hamilton Park: A Planned Black Community in Dallas*** (Baltimore & London: The Johns Hopkins University Press, 1998): 1-9.

the model to grow and develop.¹⁴ *This model was based on the principles of economic rationalization, home ownership, the stratification of neighborhoods on the basis of housing type and cost, and class separation and racial segregation.* Moreover, it was conceived, designed, and built across the entire metropolitan region. Once erected, the model spawned a powerful set of socioeconomic and cultural forces that intensified the sorting, sifting, and segregating of the population and that maintained this separation in perpetuity, making it more complex and entangled with American life and culture with the passage of time.¹⁵

So, in 1968, when the Kerner Commission described the segregated metropolis, they were talking about the outcome of forces unleashed by the model of residential development that evolved in the pre-1950 era. Lastly, This models emergence was not the preordained and inevitable outcome of immutable social, economic, and political forces. Instead, it intimates, was the result of choices made by planners, policy makers, and urban leaders and of *roads not taken* in building the American city.¹⁶

My thesis is that during the opening decades of the 20th century, a planning community emerged in Cincinnati that became pioneers in the development of this residential model, which was constructed at a time when US cities were grappling with problems spawned by the triumph of industrial capitalism and transformation of the nation from a rural to urban society.¹⁷ Also, I will argue that agency matters in the city building process. So, the process of constructing this new model of residential development was more complicated than planners and elites imposing their ideas of residential development and community onto a malleable black population. Instead, city building involved a clash between the planning community and black workers. Black residential development was a material reflection of their vision of the city and how their community fitted

¹⁴ It should be stressed that the emergence of this new model of residential development represented a structural change in the urban development process. As a structural change, it would influence the residential development process as long as it existed, regardless of modifications made in the model.

¹⁵ For decades the racial component of this model of residential development would conceal the economic character of the residential model. In this regard, race and class are intertwined in the black experience. Throughout the industrial era, the US labor market was a segmented one in which blacks held the hardest, dirtiest, and lowest paying jobs in the economy. This economic reality was reflected in the type of housing and neighborhoods they could afford to live in. Liesl Miller Orenic and Joe W. Trotter, "African Americans in the U.S. Economy: Federal Policy and the Transformation of Work, 1915-1945," in Taylor and Hill, **Historical Roots of the Urban Crisis**, 177-207.

¹⁶ Richard E. Foglesong, **Planning the Capitalist City: The Colonial Era to the 1920s** (Princeton: Princeton University Press, 1986): 167-198.

¹⁷ The concept "planning community" is used in this paper to describe the *collaboration* of business and civic organizations that came together to form both the United City Planning Committee and the Better Housing League and that led the urban planning movement in Cincinnati. The thesis is that urban planning was not guided by one individual or group, but rather by a collaboration of different groups. The term collaboration is a contemporary governance term used to describe high levels of cooperation and joint activity among individuals and groups. Collaborations normally focus on specific activities and a common vision and mission hold the collaborators together. This collaboration consisted of such groups as the United Jewish Charities, the Anti-Tuberculosis League and others. The thinking of politicians, business elites, realtors, civic groups, social reformers, and the housing community informed planning activities in Cincinnati. In particular, in Cincinnati, as historian Robert B. Fairbanks intimates, housing activities and planning activities marched in tandem. Indeed, the represented one movement. Minutes from meetings, correspondences, and other documents show the interactive relationships among those involved in the urban planning movement. Moreover, between 1924 and 1938, Mayor Murray Seasongood and City Manager Clarence A. Dykstra supported the planning movement, and so too did the city council. In this regard, in many ways, the BHL seemed to have been the lead organization in constructing the new residential environment. Throughout this study, the term planning community is used to refer to this collaboration that led the planning movement. Alfred Bettman, a Harvard educated lawyer, and Bleecker Marquette, Executive Secretary for the Better Housing League were the leaders of this planning community.

into it. In this sense, and from the perspective of Cincinnati's planning community, black residential development, and the resultant settlement patterns, was a "menace to the city." In essence, the planning community had their vision of the city and blacks had theirs. Cincinnati was shaped in part by the outcome of the struggle between these two groups.

From Tenement Reform to Home Ownership: Birth of a New Model of Residential Development

Before 1900, Cincinnati's residential environment, like that of most U.S. cities, was a cross-class, multi-cultural one in which the different classes and races lived within a stone's throw of each other. Even in the infamous Bucktown and Little Africa, blacks and whites shared residential space. Physical proximity, however, did not mean social interaction. Although blacks lived near each other, they resided in separate social worlds. Even so, by living in the same areas, both races frequently intermingled in the city's *zones of racial contact* and faced similar neighborhood problems.¹⁸

The city's primitive transportation system and limited spatial margin made possible the development of this cross-class, multi-cultural residential environment. In this era, Cincinnati's population was crammed into a small basin, surrounded by steep hills. Thus, unlike most U.S. cities, the tenement, not single-family house, was the main type of dwelling unit.¹⁹ In this congested setting, late 19th century urban leaders made tenement house reform their top issue. As early as 1865, the Cincinnati Relief Union (CRU), an association founded to aid the poor, argued that a relationship existed between bad housing conditions and poverty. So, they fought for tenement house reform. Most significant, the CRU said the unhealthy and unwholesome tenement house condition contributed to the number of indigents in the city and threatened its viability.²⁰ In their definition of the urban problem, the CRU argued that housing conditions of the poor created problems that threatened the city's future. This viewpoint dominated the thinking of urban leaders during the 1865 to 1919 period. They believed the *curse of the tenement house* not only caused unsanitary, unsafe, and deplorable living conditions among the poor, but also threatened the city's growth and development.²¹ Consequently, they placed tenement house reform at the top of their urban agenda. To solve this problem, urban reformers fought for passage of building codes, which mandated the improvement of dwellings deemed unsafe for habitation and for the construction of model tenements.²²

Thus, in the late 19th century and the opening decades of the 20th century, Cincinnati's leaders placed the housing problem of ordinary workers and poor people at the top of their urban reform agenda. This happened because these leaders felt tenement house reform and improving the living conditions of ordinary workers and the poor were central to building a great city. So, they made solving this problem a top priority.²³ However, with the evolution of Cincinnati's industrial

¹⁸ A *zone of racial contact* is a concept I developed that refers to those public space and place where blacks and whites came into contact. Such zones could be sidewalks, public squares, market places, and the like.

¹⁹ Gail Radford, *Modern Housing for America: Policy Struggles in the New Deal Era* (Chicago and London: The University of Chicago Press, 1996): 9.

²⁰ Robert B. Fairbanks, ***Making Better Citizens: Housing Reform and the Community Development Strategy in Cincinnati, 1890-1960*** (Urbana and Chicago: University of Illinois Press, 1988): 13-14.

²¹ This theme that the tenement represented a threat to the ability of Cincinnati to compete successfully in the rivalry with other centers is the engine that drove the quest for tenement reform. Fairbanks, ***Making Better Citizens***, 17-24; 25-37. Throughout the period, city leaders sought to win public support for their efforts through massive public relations campaigns. In some respects, the highpoint of this effort took place on September 29, 1912 with the premiere of the movie, "Darkest Cincinnati," which depicted the city horrid tenement district. These and other efforts were designed to support tenement reform and the improvement of living conditions among the poor. Pp. 27-28.

²² Fairbanks, ***Making Better Citizens***, 17.

²³ During this period, an intense debate was taking place both in the United States and Europe over the worsening housing condition of the poor. Much of this debate centered on urban population concentration,

economy, a dramatic increase in the city's population, and the urban planning movement rise, the housing problem of ordinary workers and the poor became increasingly marginalized as the urban problem facing Cincinnati was redefined.²⁴

The first hint of this shift in thinking came in 1912, when Mayor Henry T. Hunt called for an active housing movement that would "secure a real home for every man, woman, and child in Cincinnati"²⁵ and predicted that the proposed rapid transit system loop about the city would allow wage earners more freedom in choosing their housing locations.²⁶ Hunt seemed to be talking about the growing significance of the single-family, owner-occupied house, and the development of new neighborhoods on the city's periphery and in the suburban region.

This emerging trend was accelerated with the founding of the United Planning Committee in 1915 and the Better Housing League (BHL) in 1916, and was reflected by a shift in emphasis from the housing problem of ordinary workers and the poor to that of higher paid workers and the middle and upper classes, by redefining the urban problem, and by forging a new approach to the building of a modern city.²⁷ For example, the 1919 report of the Better Housing League said that

overcrowded and bad housing and the building of garden cities. In many ways, this early reform movement ended with the publication of Benjamin C. Marsh's *An Introduction to City Planning: Democracy's Challenge to the American City* in 1908 and the first national conference on housing, which was held in New York City in 1909. After this, the movement to keep the housing problem of poor people and ordinary workers at the top of the U.S. urban agenda waned. Richard E. Fogleson, **Planning the Capitalist City** (Princeton: Princeton University Press, 1986): 171-173; 167-198.

²⁴ For example, between 1850 and 1910, Cincinnati's population jumped from 115,435 to 363,591, an increase of 248,156 residents. The housing problems of the poor, as the work of Robert B. Fairbanks and Zane Miller and Bruce Tucker demonstrate, would continue to be a concern of Cincinnati's leaders throughout the industrial era; however, it would no longer be a priority.

²⁵ It is important to note as Cincinnati's leaders embraced the housing problems of the higher-paid workers and the middle-classes as central to the city building effort, they also changed their definition of the housing problem of the poor at the same time. For example, Rev. Frederick Theodore Bastel, in his report to the Continuation Committee of the World in 1912 defined the cosmopolitanism of Cincinnati in the following way, "In this respect, Cincinnati resembles cities like New York and Chicago; with this difference, however, that while the two above mention cities have their solid colonies of foreigners side by side, forming cities within cities, Cincinnati's foreign populations intermingle very easily. To be sure, they have their little groups, but they are not quite so marked as in other cities... in a single block were found Americans, Germans, Hungarians, Greeks, Italians and Irish—all living in perfect peace and unity (emphasis added). In another block live Negroes, Jews, Americans, Hungarians, Germans and Irish. In still another block, Negroes, Irish, Italians, Jews and Germans... *This intermingling of the races is a redeeming feature in the great foreign population* (emphasis added)" Report on the Survey of the Foreign Population of Cincinnati (Cincinnati: Continuation Committee of the World in Cincinnati, 1912), 5. Historical and Philosophical Society of Ohio. A copy of this report is on file at the Center of Urban Studies. A copy can be obtained by contacting Henry L. Taylor, Department of Planning, University at Buffalo. Later, the planning community would develop a concept of cosmopolitanism informed by a theory of cultural pluralism that called for the segregation of the population by race and ethnicity. This theory mirrored the settlement patterns dictated by the economic rationality of their emerging model of residential development. Miller and Tucker, **Changing Plans for America's Inner Cities**, pp. 13-28. Implicit in this notion of "real" is the view that the tenement house, no matter how well constructed, is not a "real" home. Only the single-family dwelling meets this standard. In the earlier period, the good housing movement focused exclusively on the basin and tenement house reform. Hunt's statement reflects a broadening of this perspective. Housing was now a city and region wide issue.

²⁶ Fairbanks, **Making Better Citizens**, p. 28.

²⁷ The founding of these two organizations represented the birth of the planning movement in Cincinnati. The planning community consisted of representatives of Cincinnati's business and civic community, and the group became the architect of the city's new residential structure. The movement was led by Alfred Bettman, a Harvard educated corporate lawyer and Bleecker Marquette, Executive Secretary of the Better Housing League. Bettman and Marquette stood at the movement's forefront until Bettman's untimely

tenements had been the city's most acute housing problem, but "the time is at hand that the housing problem includes all classes of dwellings." The report suggested this approach could prevent the problems of congestion and bad housing by guaranteeing that all new housing construction meet higher building standards and by promoting good housing standards. The report also embraced city planning and zoning laws as methods of protecting the future of residential areas.²⁸

Then, in its 1921 report, the BHL made it clear that they had broken with the past. In this report, they articulated a new direction in the city building process. "Any city's greatest asset is its homes," the report said. "Tenement houses do not provide real homes, no matter how well constructed. They are not the best places for children to live in.... We must see to it that the single-family habit is continued." Most significantly, the report stressed, "It would be a short-sighted policy to encourage the construction of small homes and to foster home ownership, and at the same time fail to take every precaution to see to it that the residential districts are not properly protected."²⁹

This complex of new ideas—*building codes, zoning laws, comprehensive city planning, and home ownership*—represented the building blocks being used in the construction of a new residential environment. Significantly, the confluence of these city-building ideas meant that Cincinnati's urban problem had been redefined and that the housing problem of higher paid workers and the middle and upper classes now dominated the planning community's agenda.

Before, the planning community believed Cincinnati's urban problem was caused by a host of socioeconomic problems, spawned by the *curse of the tenement house*. Now, they believed the city's problems stemmed from years of unplanned, unregulated, and chaotic patterns of growth and development and that the only way to "correct" past mistakes and ensure that the city's growth and development proceeded in an orderly fashion was to pursue city planning.³⁰ The ideas informing the new residential model and the urban planning approach to city building were codified into law with adoption of the official 1925 City Plan.

Within this context, the single-family, owner-occupied house was key to building a modern residential environment. The new residential model was based on the principles of economic rationalization and home ownership and was to be built on a metropolitan level. The planning community thought and acted in metropolitan terms.³¹ To them, the central city and suburb was one big city, despite the political fragmentation. This metropolitan-wide residential model was built between 1915 and 1950, and evolved through two stages of development. The first phase took place during the era of city planning, which lasted from 1915 to 1925. The second phase occurred

death in 1945. Jon C. Dowling, "Creating City Planning as a Government Function: Alfred Bettman and the City Planning Commission of Cincinnati" (paper presented at the Fifth National Conference on American Planning History, Chicago, November 19, 1993); Bleecker Marquette, "The History of Housing in Ohio" (paper presented at the Conference of Ohio Housing Authorities, Youngstown, Ohio, June 9, 1939), BHL Papers, UC Archives and Rare Books; BHL, "Housing Progress in Cincinnati: Second Report," July 21, 1921, BHL Papers, UC, Archives and Rare Books.

²⁸ Fairbanks, *Making Better Citizens*, 22; BHL, Report of Committee on Zoning Ordinance, December 11, 1923. Better Housing League, Box 6, Folder 41. The Special Collections Department, University Libraries, University of Cincinnati.

²⁹ The BHL was speaking for the entire planning community when it issued this report.

³⁰ BHL, *Houses or Homes: First Report of the Cincinnati Better Housing League*, Cincinnati, 1919, p. 23, BHL Papers, UC, Archives and Rare Books.

³¹ This perspective is clearly outlined in the 1925 City Plan. In the first chapter, in the opening statement on the future growth of Cincinnati, the plan says, "The great fundamental question that affects the City Plan is: How fast will Cincinnati grow? How much will it grow? And, in what direction? By Cincinnati, we mean metropolitan Cincinnati—that is, the whole surrounding region that is directly tributary to the city." City Planning Commission, *The Official City Plan of Cincinnati, Ohio, 1925*, p. 7

from 1926 to 1950, when the planning movement shifted its emphasis from city to regional planning.³²

One Big City: Race, Class, and the Rise of the Industrial Metropolis

The planning community's city building ideas did not take place in isolation of events taking place in the city. Rather, their beliefs were based on an interpretation of the impact the spontaneous city building movement and the community building and place-making activities of its residents was having on Cincinnati's development.³³ Against this backdrop, the city planning community fashioned a strategy to build a great city, which was informed by their interpretation of the spontaneous city building movement.

The spontaneous city building movement was a remarkably democratic process. Mechanisms of land-use control were extremely weak during much of the 1900 to 1950 period. So, factories and businesses could locate in most parts of the city and suburbs and ordinary workers and the poor could build their homes anywhere. Thus, when Cincinnati's industrial economy took root and the population exploded, factories and people poured across the hilltops and valleys into the city's periphery and suburban hinterland.³⁴ The resultant settlement and community building process linked together the city and suburbs and transformed Hamilton County into one-big city.³⁵

At the dawning of the 20th century, about 180,175 people, or 51% of all Cincinnatians lived in the Basin, where their dwellings were intermingled with a jumble of factories, office buildings, shops, stores, and tenements. During the ensuing decades this settlement pattern changed. After 1900, thousands left the Basin for other parts of Cincinnati and the suburban region. Between 1900 and 1950, the Basin population plunged by 30 percent (N = 53,985), and the proportion of all Cincinnatians living in this small place dropped from 51% to 25%. At the same time, the central city population surged by 122 percent (N = 207,783) and the suburban population leaped by 163% (N = 136,377). As people vacated the Basin, those neighborhoods located on the city's periphery grew the fastest, with the communities of Hyde Park, Oakley, Kennedy Heights, Pleasant Ridge, and Avondale leading the way.³⁶

³² City Planning Commission, *The Cincinnati Metropolitan Master Plan and The Official City Plan*, 1948, pp. 3-5. Actually, the history of planning in Cincinnati dates back to the preparation of the Kessler Plan of Public Parks, which was written in 1907.

³³ The spontaneous city building movement refers to the community building and placemaking activities urban residents prior to the rise of land use regulation, which greatly limited this spontaneous movement. This refers not only to the activities that Sam Bass Warner labeled regulation without laws, but also to the activities of ordinary workers and the poor. These community building and placemaking activities represented the individual and collective decisions of thousands of residents, who sought to realize their own vision of the city and their place in it. Placemaking is a concept used most by anthropologists, architects, urban designers, and planners, and it is used to describe how people transform and create the physical environment into neighborhood and community places that reflect who and what they are. The concept embraces a broad range of activities, from home building, street paving, and gardening to housing painting and decorating. As a planner, I have found it a very useful way of understanding neighborhoods and planning for them. As a historian, I find it a very helpful way to understanding the city and community building process of early US communities. Lynda H. Schneekloth and Robert G. Shibley, *Placemaking: The Art and Practice of Building Communities* (New York: John Wiley and Sons, 1995)

³⁴ Graham Romeyn Taylor, *Satellite Cities: A Study of Industrial Suburbs* (New York and London: D. Appleton and Company, 1915): 99-126.

³⁵ This idea was first advanced by historian Robert B. Fairbanks.

³⁶ The analysis of the growth of the population and their movement across the suburban hinterland is based on two sources of information. First, there was a detailed study of the population of Census of Hamilton County for the period between 1850 and 1950. Data on the population of Hamilton County was gathered by race, and where possible by ethnicity, for the entire period by county, township, and urban places with a population between 2,500 and 10,000 and for the central city. Also, the data on Hamilton County were analyzed by wards and, for the later periods, by census tracts. Second, I studied numerous population

The outward movement involved people from across the income, occupational, racial, and ethnic spectrum. Skilled, semi-skilled, and unskilled workers, joined with white-collar workers and professionals moved from the Basin area to outlying central city neighborhoods and into the suburban region. The democratic nature of the intra-urban migratory movement extended to the suburban region. In the industrial metropolis, suburbanization was an emblem of working class culture. For example, a random survey of 392 suburban residents listed in the 1944 Hamilton County Directory showed that 61% of the listed suburbanites were blue-collar workers, including a surprising number of semi-skilled and unskilled workers. Those workers moving into the suburbs settled in unincorporated areas, the blue-collar municipalities of the workers, the white-collar municipalities of the new middle class, and the bucolic municipalities of the rich.³⁷

Four interactive forces made possible this pattern of population movement and settlement. First, the transportation revolution open up the city's periphery and the suburban region for mass settlement and the relocation of industry. Second, the availability of large tracts of vacant land, including rural land, meant that new neighborhoods and communities could be developed throughout the metropolis. Third, the availability of cheap land and the existence of a well-organized, "secondary" housing market made it possible for ordinary workers and the poor to acquire land and build housing almost anywhere in the metropolis. Finally, the existence of a weak system of land use control meant that any type of house could be built and any type of subdivision could be developed anywhere in the metropolis.³⁸

The Pattern of Black Residential Development

The existence of these four factors made possible a surprising degree of residential mobility among black workers. Studies of ghetto formation have minimized black residential mobility during the industrial era. Without question, Jim Crow racism restricted the residential options of African Americans and played a role in ghetto formation. However, the story of black residential development is more complicated than a simple narrative about residential segregation and ghetto formation.

The black residential pattern varied from city to city and region to region. For examples, in many southern cities, such as Charleston, Knoxville, Nashville, Louisville, and New Orleans and in the northern city of Philadelphia and the western city of San Francisco, no quintessential ghetto existed. Rather, the residential pattern was polycentric, with several large neighborhoods located in different parts of the city and suburbs. In this setting, no one neighborhood served as the cultural and institutional center of the community. In other cities, such as Buffalo, Chicago, Dayton, Detroit, Milwaukee, New York City, and Cincinnati most blacks lived in a typical ghetto, which served as the cultural and institutional center of the entire black community.³⁹

reports prepared by various groups involved in the city building efforts. These reports were helpful in understanding the population issue from the perspective of the leaders. I will hereafter refer to the dataset based on the census records as **Cincinnati Census Report**.

³⁷ To gain insight into the suburban class structure, I studied the **1944 Hamilton County Directory**, which not only provided a portrait of people living in the suburbs, but also a listing of where in the suburbs they resided. **Williams Hamilton County Directory**, 1944 (Williams Directory Company).

³⁸ Richard Harris, **Unplanned Suburbs: Toronto's American Tragedy, 1900 to 1950** (Baltimore and London: John Hopkins Press, 1996): 1-20. Harris discusses the widespread prevalence of owner built housing during this period.

³⁹ The data on the residential structure of the black community is based on a study of census tract reports on these cities for 1940 and 1950. Data was gathered on a range of variables for each census tract in the city. The data are in both hard copy and electronic form. See for example, U.S. Bureau of Census, **Population and Housing Statistics for Pittsburgh, Pa** (Washington, D.C.: U.S. Government Printing Office, 1942): 4-7; 159-188. The data have been assembled into a database called **The Industrial City Black Neighborhood File**.

Most important, in both these settlement patterns, a significant number of black residential enclaves could be found scattered throughout the metropolitan region. For example, in places like Detroit, Baltimore, Memphis, Nashville, Milwaukee, Birmingham, and Philadelphia, many census tracts contained as many as 14, 35, 45, 61, and 100 blacks. So, *concentration* and *dispersal* were characteristic features of black residential development in the industrial metropolis.⁴⁰

Also, throughout this period, blacks and whites were never completely separated in physical space. Even in the ghetto, many whites shared residential space with African Americans. Moreover, beyond ghetto walls, black residential clusters were typically located in white dominated residential areas. Not only this, but as historian Andrew Wiese indicated, thousands of blacks also lived in the suburban region between 1920 and 1950. This suburbanization movement was sparked by the World War I and World War II migration of African Americans to northern cities, and their endless quest to find good housing and neighborhood conditions.⁴¹

By 1940, Wiese estimates that about 1.5 million African Americans lived in census defined suburban areas. Everywhere, these suburban African Americans often commuted to downtown jobs, had interactive relations with central city blacks, and considered themselves part of the African American community.⁴² African Americans, then, although highly concentrated, in every region of the country, could be found living in almost every part of the urban metropolis. What can we conclude from this pattern of black residential development? Although whites attempted to trap blacks behind a high wall of racial segregation, black residential clusters could still “pop-up” anywhere in the urban metropolis.

Cincinnati Blacks

Black Cincinnati had a residential experience similar to African Americans in other parts of the United States. By 1930, although most blacks were *concentrated* in the Basin, African Americans could still be found living in every part of the urban metropolis. So, then, in Cincinnati like elsewhere, the black residential pattern was characterized both *by concentration* and *dispersal*. Significantly, those blacks being *concentrated* were moving into the Basin, which was being abandoned by whites, while those *dispersing* blacks were primarily moving into locales where whites were flocking. These were communities with moderate to high rates of rent and homeownership.⁴³

Moreover, most *dispersing* blacks were unskilled, low-income workers, who were following higher income blacks. Thus, the *dispersal process* often led to the formation of cross-class black residential enclaves, where African Americans from across the income spectrum lived together. So, neither racism nor high rents and high rates of home ownership could keep blacks out of white-dominated central city residential areas. For example, as late as 1935, 14 of Cincinnati's 27 communities, not including the Basin, had at least 100 blacks living in them, including five communities that had 500 or more black residents. Even in prestigious communities like Hyde

⁴⁰ **The Industrial City Black Neighborhood File.**

⁴¹ Andrew Wiese, “Blacks in the Suburban and Rural Fringe,” in Henry Louis Taylor, Jr. and Walter Hill, **Historical Roots of the Urban Crisis: African Americans in the Industrial City, 1900-1950** (New York and London: Garland Publishing, Inc., 2000): 145-173.

⁴² Wiese, pp. 145-173.

⁴³ In fact, a number of blacks were moving into the eastern sections of Cincinnati, where the highest rentals in the city were found.

Park, Clifton, and Avondale, blacks managed to find housing they could afford, both rental and owner-occupied.⁴⁴

Low-income blacks were also moving into the suburban region during this period. However, black suburban settlement patterns differed from those found in the central city. In the suburbs, industrial geography determined where blacks lived. Consequently, most suburban blacks moved into the Springfield and Sycamore townships, where the center of industrial development was located.⁴⁵ Even so, clusters of African Americans could be living in other sections of the suburbs. While a few blacks moved into existing suburban municipalities, most settled in the unincorporated sections of Hamilton County, where land use controls were almost non-existent. Here, speculators could develop any type of subdivision and residents could build any type of house.

This led to the formation of all-black suburban neighborhoods, dominated by home owners, many of whom built their own homes. These communities of “crudely” constructed dwellings were often located in areas that were ideal for the development of higher income subdivisions.⁴⁶

Planning and the Black Residential Development Process

The black residential development process greatly concerned the planning community. Although concentrated in the Basin, some ambitious and determined African Americans left this area in search of a good place to live and raise their families. So, racism and housing discrimination, notwithstanding, these clusters of low-income blacks could pop-up anywhere in the metropolis.⁴⁷

Building a modern residential environment, with neighborhoods segregated on the basis of housing cost and type, was a top priority among the planning community. The single-family, owner-occupied, house was the anchor of this modern residential environment. The problem was the planning community felt home ownership was not for everyone. The planning community believed most African Americans could not afford to live in a new house. They argued that single-family houses could not be built to sell for less than \$5,000, including the land. “In fact,” stated the 1925 Official City Plan, “it is extremely doubtful whether it is possible today to produce a well-built house for \$5,500. Prizes offered for the best \$5,500 house have produced no competitors. Even these homes would have to rent for at least \$600 a year to produce a safe investment.”⁴⁸ The Plan concluded that it was not possible to construct single-family houses to meet the needs of most black workers.

The Plan then went on to restate the 1924 strategy advanced by the BHL, after black leaders and members of the Cincinnati Community Chest, asked them to develop a strategy for addressing the worsening black housing problem. The BHL told blacks and their supporters “it is impossible to build houses directly for the colored people because the facts show that their wages are insufficient to pay the cost of present day construction.” The BHL then suggested that friends of African Americans should be encouraged to invest their money in the building of new houses for whites. “This,” the BHL indicated, “while not relieving colored families directly would tend to

⁴⁴ Department of Sociology, “Tables Showing No. Negroes by Sex, No. and Percent for Cincinnati Census Tracts 1930 (Total population of each tract, all classes, based on Federal Census, Census Tracts).” University of Cincinnati, Archives and Rare Books, S.28.27.22; Regional Department of Economic Security: Regional Census of Hamilton County, Ohio: Table 18—Summary of Family and Home Data, Cincinnati, 1935.

⁴⁵ City Planning Commission, **Industrial Areas**, June 1946.

⁴⁶ Henry Louis Taylor, Jr., “The Building of a Black Industrial Suburb: The Lincoln Heights, Ohio Story,” Unpublished dissertation, Department of History, University at Buffalo, 1979.

⁴⁷ **Cincinnati Census Reports**

⁴⁸ The Cincinnati Planning Commission, **The Official City Plan of Cincinnati, Ohio** (Cincinnati: The City Planning Commission, 1925): 51

relieve them indirectly by drawing white families out of the district now occupied for the most part by colored people.”⁴⁹ The idea was to concentrate the black population in the Basin.

Two strategies would be used to achieve this objective. First, the “trickled-down” housing strategy, advocated by the BHL in 1924 and the Official City Plan in 1925, would be used to produce a supply of housing to accommodate the rapidly growing black population. Second, zoning laws, building codes, and subdivisions regulations would be used both to “protect” white neighborhoods, dominated by single-family, owner-occupied homes, from invasions by low-income blacks and to concentrate them in homogenous, low-income communities.

The planning community considered low-income residential settlements, with their cheap housing and crudely constructed houses, a *menace to the city*. This, combined with the tendency of these residential enclaves to “pop-up” made controlling the dispersal of low-income groups, especially African Americans, an important component of the city building strategy.⁵⁰ Zoning, in particular, was viewed as a powerful weapon in the struggle to control and concentrate low-income groups. In a 1923 report, the BHL Committee on Zoning Ordinance, said a zoning ordinance “will do more to prevent congestion and bad housing and to promote the development of good housing standards in the future than any other single measure proposed for this city in years.”⁵¹ The report went on to say, “Good residence neighborhoods have been destroyed, families who have put all of their savings into small homes have seen these homes made undesirable and their values greatly reduced as a result of such invasions by objectionable uses.... With our present unsatisfactory regulations, one year of bad home building can undo all our efforts of the past ten years in trying to remedy existing bad conditions. There can be no solution of the housing problem until we have a zoning system that will safeguard the future homes of the city.”⁵² The dispersing tendency of low-income groups and the nature and character of their neighborhoods, from the planning community’s perspective, represented a “menace,” which threatened the home ownership ideal. Zoning was a tool that could protect neighborhoods dominated by the single-family home from “invasions” by low-income groups.

The zoning strategy advocated by the Better Housing League was codified in the 1925 Official City Plan, and called for the development of three types of residential areas: Residential Class A reserved land exclusively for single-family homes, Class B permitted both two- and four-family housing units, and Class C allowed for the building of any type of dwelling unit. The central idea behind the zoning code was to confine low-income groups to Class C neighborhoods. Within this framework, some ordinary workers might be able to afford to live in Class B neighborhoods, but for the most part ordinary workers and the poor were to be confined to Class C communities, where the worst housing and residential lands in the metropolis were found. Concurrently, in these neighborhoods, “trickle-down” housing, rather than new construction, would be used to create a housing supply for residents.⁵³

⁴⁹ Bleecker Marquette, **Housing Progress, 1924**, BHL Papers. Archives and Rare Books, University of Cincinnati, 1-9.

⁵⁰ C.M. Stegner (Commissioner of Buildings), “The Menace of the City.” 1932. Stanley Rowe Papers, Box 5, Folder 4, Cincinnati Historical Society. In 1940, BHL President Standish Meacham called the black suburban community, Lincoln Heights, “The ugliest collection of nondescript, unsanitary shacks in the country.” **Cincinnati Enquirer**, “Protest is Written to Housing League,” The Urban League Papers, Newspaper Clip File, Cincinnati Historical Society.

⁵¹ BHL, Report of the Committee on zoning ordinance, December 11, 1923. Box 6, Folder 21, Better Housing League, Committee on Zoning, 1923. Special Collections Department, University of Cincinnati., p. 1-2.

⁵² BHL, Report of the Committee on Zoning Ordinance, December 11, 1923, p.2, 6.

⁵³ Official City Plan, pp. 25-37; BHL, “Report of Committee on Zoning Ordinance,” December 11, 1923. BHL Papers, Box 6, Folder 41, Committee on Zoning Ordinance, 1923. University of Cincinnati, Archives and Rare Books.

The “trickle-down” housing strategy and the codification of zoning laws helps to explain why blacks and whites experienced the central city differently. In the 1920s and 1930s, when the owner-occupied single-family house dominated the housing construction industry, blacks were being increasingly concentrated in the Basin. So, as thousands of whites moved out of the crowded Basin, thousands of blacks moved into the locale. For example, between 1935 and 1950, as the white Basin population fell by 29% (N = 27,755), the black Basin population jumped by 39% (N = 15,955).⁵⁴ Not only this, but also most Basin blacks lived in the West End, which had been zoned for industrial and business land usage. This was the worst residential land in the metropolis.⁵⁵

Concurrent, to win support for its public policies, the planning community conducted a massive public relations campaign. The campaign’s goal was to “arouse the public to the serious housing plight of the poor” by creating “a graphic picture of the conditions under which our underprivileged families are compelled to live.” This campaign consisted of public speeches, newspaper articles, and a moving picture. The blighting effects of bad housing and the need to contain it were the campaign’s central themes.⁵⁶ Since most blacks lived in bad housing, and their housing situation was the worst in the city, the public relations campaign may have exacerbated the racial animosity and made whites even more fearful of having black neighborhoods. This combined with the growing commodification of housing caused by mortgage lending policies helped to transform neighborhoods into defended territories and white efforts to keep out blacks.⁵⁷

These urban policies contributed greatly to the concentration of blacks in the Basin and helped to transform that area into a slum. The area was being transformed into in a volatile land use conversion zone where housing units were being demolished to make way for economic development. Blacks living in this part of Cincinnati built their community in an unstable setting characterized by omnipresent construction and destruction. For instance, in sixteen select years between 1908 and 1938, 29.3 % of the 1,990 new factories, offices, service shops, and amusement places constructed in Cincinnati were built in the Basin. In the same period, 47.5% of the 3,449 building demolished in Cincinnati were located in the Basin, including more than a thousand dwelling units.⁵⁸

Black Suburbanization

Declining living conditions in the Basin’s West Side neighborhood helps to explain why some blacks were so determined to leave that area. For example, Sims Thompson, a black migrant who came to Cincinnati in the 1920s, when asked why he moved out of the Basin, said,

“The West End was so bad. Fighting was going on all the time. I was going to church one Sunday, and a guy almost hit me with a brick while throwing it at someone else. That happened right down on Fourth Street. He threw it out of one of those alleys.

⁵⁴ Cincinnati Census Reports.

⁵⁵ “Zoning Map: Project: Ohio 4-4,” Stanley Rowe Collection, Loan Application Project, Ohio 4-4, Box 3, Folder 1, Cincinnati Historical Society.

⁵⁶ “Lights and Shadows in Cincinnati,” Public Meeting Held in Emery Auditorium, 21 April, 1924, BHL Papers, Archives and Rare Books, University of Cincinnati.

⁵⁷ Sugrue discusses how this commodification process led to the rise of defended territories and racial violence in Detroit. Sugrue, **The Origins of the Urban Crisis**, pp. 209-229; 230-258.

⁵⁸ For a full discussion of this land-use conversion process and the impact it had on Black Cincinnati, see Henry Louis Taylor, Jr., “City Building, Public Policy, the Rise of the Industrial City, and Black Ghetto-Slum Formation in Cincinnati, 1850-1940,” in Henry Louis Taylor, Jr., **Race and the City**, 156-192.

Some people were just interested in fighting and raising sand. I said to myself, I'm going to get out of here."⁵⁹

The existence of a secondary housing market that catered to the needs of low-income workers made it possible for ambitious, determined African Americans, like Sims Thompson, to move from the Basin to the hilltops and valley regions or the suburbs. This secondary housing market consisted of real estate speculators, building material companies, banks, savings and loan companies, builders, and an army of carpenters all willing to help low-wage workers build their own homes.⁶⁰

Taking advantage of the conditions that made migration to the suburbs possible, a critical mass of African Americans migrated to the suburban hinterland between 1920 and 1950. Most of those moving into the suburbs, settled in the unincorporated sections of Hamilton County, where land-use controls were nonexistent. In this setting, many blacks built "crudely" constructed houses in subdivisions that had been developed without paved streets and urban infrastructure.⁶¹ These black suburban residential settlements were "segregated" communities, but this form of "segregation" was related more to the desire of blacks to find a good place to live, become property owners, and live among friends and loved ones, than the racism and hostility of whites. In this sense, their limited residential options were more a reflection of their location at the bottom of the occupational ladder and the economic rationality of the residential environment than the racist attitudes of white home owners. Not only this, but while the West Side was considered a declining, undesirable residential area, black suburbanites were settling on highly desirable residential lands.⁶²

These issues notwithstanding, these suburban black residential enclaves, no matter how *unrefined*, were communities of proud home owners, and offered low-income blacks a viable alternative to community building in the declining, turbulent West End neighborhood.⁶³ So, despite its "primitive" character, the black suburban neighborhoods grew over time. By 1930 blacks had developed residential settlements in the suburbs of College Hill (the Steele Subdivision), Kennedy Heights, Wyoming, Lockland, Woodlawn, and Hazelwood.

The Planning community was deeply concerned about the development of these black residential enclaves in the suburban region. As early as 1923, the BHL expressed concern about the dangers expressed over the danger of bad housing developing in the suburban region. They understood that low-income groups had great residential mobility and consequently "bad" housing could pop-up anywhere. This is why zoning and its extension to the suburban region was so important to them. "There is nothing in our present laws to prevent the development of potential slums and huge tenements in almost any suburb of this city," members of BHL's Committee on Zoning Ordinance said in its 1923 report. "In some instances bad spots have developed. That worse housing has not grown up in our suburbs is due to good fortune more than to anything else. Zoning will for the first time make such developments impossible and give

⁵⁹ Sims and Elverna Thompson, interview by author, Cincinnati, April 1977.

⁶⁰ Roger D. Simon, **The City Building Process: Housing and Services in New Milwaukee Neighborhoods, 1880-1910** (Philadelphia: The American Philosophical Society, July 1978). This housing market existed in most cities and Cincinnati was no exception.

⁶¹ Taylor, **Building a Black Industrial Suburb**, pp. 165-217.

⁶² In a letter to Robert Taft in 1935, Ladislav, a nationally known planning consultant, stressed the importance of the unincorporated areas to the residential development of Cincinnati. In particular he said that a county zoning law was the only way to prevent "the creation of new slums in the undeveloped area in place of the old ones in the center..." Ladislav Segoe to Taft, 6 July 1935. Alfred Bettman Papers, Box 9, S.1/9/2/

⁶³ Rhoza Walker, "Housing as an Educational Problem for Negroes in Cincinnati." MS Thesis, University of Cincinnati, 1940, p. 40.

absolute assurance that in the future all residences will provide adequate open spaces for light and ventilation...”⁶⁴

In 1926, when the planning community shifted its emphasis from city to regional planning, efforts to keep low-income groups out of the suburbs became a top priority. The quest to close to suburban frontier to low-income groups took the form of a struggle to extend zoning, subdivision regulations, building codes and urban planning to the suburban region. On November 15, 1927 Bleecker Marquette first voiced concern over the development of low-income black suburban settlements. He informed the BHL Board of Directors that tentative plans had been formulated “for regulating the undesirable type of sub-divisions (sic) that are being developed for Negroes in the county beyond Lockland and Glendale.”⁶⁵

To develop greater understanding of the black suburbanization problem and familiarize the Hamilton County Commissions of the dangers of suburban slums, BHL conducted a study of black subdivisions being formed in the unincorporated sections of the Upper Mill Creek Valley. The report said, “On the whole the (suburban) projects for white occupancy have been good but the projects for colored occupancy are a growing menace from the standpoint of health, housing and fire danger.” In describing the black settlement, the report stated:⁶⁶

In some subdivisions, a few loads of gravel and cinders have been dumped in the streets. There are no curbs, no sidewalks, no sewers, no water and no gas.... In the 8 (sic) subdivisions, there are 200 lots which means homes for at least 2,000 families or a population between 7,000 and 10,000 persons. We have old subdivisions, such as Steele, Dunbar, Fairfax, and Seketan that have been sore spots for years. It is inconceivable that we should continue to allow more potential slums to take up good building sites in the county.⁶⁷

In submitting his report to the county commissioners, Marquette urged them to “find ways and means of providing such regulations as will require future subdivisions to provide sewers, water, and paved roads before lots are offered for sale to the public.” The idea was to outlaw the type of subdivisions that made possible the establishment of low-income black residential settlements. Then, in a 1928 report, Marquette said, “We find developing just outside the corporation lines potential slums which will eventually contain all of the bad conditions we are fighting against.”

The planning community launched a campaign to stop the spread of low-income black suburban communities. This campaign consisted of three interactive activities. First, they fought for the establishment of regulatory mechanisms, such as the county zoning law and subdivision regulations that outlawed unimproved subdivisions and poorly constructed houses. Second, since they could not displace blacks currently living in the suburban region, the planning community tried to change the class character of those communities. If a black community had to exist in the suburbs, they reasoned, it should be a middle-class one. For example, to encourage high-income blacks to migrate to the suburban black community of Lincoln Heights, the planning community initiated two major housing projects. In 1941, the Valley View Homes, a 350-unit Defense Housing Project, rented units for about \$25.24 per month, or \$302 yearly, which was almost twice the average rental rate of other public housing projects in metropolitan Cincinnati. Then in 1944 and 1945, Marianna Matthews, daughter of William A. Proctor and Elizabeth Proctor of the Proctor and Gamble Soap Company, with the help of the BHL, built the Norris

⁶⁴ BHL, Report of Committee on Zoning Ordinance, December 11, 1923. BHL Papers, Box 6, Folder 41.

⁶⁵ Minutes, BHL Board of Directors, 15 November 1927. BHL Papers, Board Meeting, 1916-1940. Box 5. Archives and Rare Books, University of Cincinnati

⁶⁶ Bleecker Marquette to Commissioners of Hamilton County, 8 December 1928. City Planning Commissioner: Correspondence, December 7, 1928 – January 26, 1929. Alfred Bettman Papers, Box 9, Archives & Rare Books.

⁶⁷ BHL, “New County Housing Subdivisions,” November 1928. Alfred Bettman Papers, City Planning Commission. Archives and Rare Books.

Homes project, a subdivision of well-constructed, single-family houses for sale to middle-class blacks.⁶⁸

Finally, a metropolitan built environment was constructed that encouraged the settlement of low-income groups in the central city and high-income groups in the suburban region. Between 1940 and 1945, 89% of all new housing in the suburb was single-family dwellings, while only 30% of new housing in the central city were single-family units. Concurrently, most of the region's multiple family units were built in the central city. This combined with the use of "trickle-down" housing to supply inexpensive housing to low-income workers led to growing bifurcation of the metropolitan region by class and race.⁶⁹

The interplay of these three factors helps to explain why the proportion of blacks living in the central city remained virtually unchanged between 1920 and 1950, while the proportion of whites living in the central city declined significantly. For example, over this period the proportion of blacks living in central city remained at about 89%, while the proportion of whites living in the city proper dropped from 75% to 59%.⁷⁰

Conclusion

The findings of this study suggest that ghetto formation, increased residential segregation and white violence over the living place were the byproducts of the construction of a new residential environment based on economic rationalization, home ownership, and the stratification of neighborhoods on the basis of housing cost and type, class separation, and racial segregation. The new residential structure was built on a metropolitan level and, in time, operated to concentrate blacks in the central city and whites in the suburban region, thus creating two societies, "one largely Negro and Poor, located in the central cities; the other predominantly white and affluent, located in the suburbs.

To build this model of residential development, it was necessary to construct a legal framework consisting of zoning laws, subdivision regulations, building codes, and city planning. These activities involved mostly local planners, housing reformers, and civic leaders, and they centered on residential land-use issues, a shift in emphasis from the housing problems of ordinary workers and the poor, and a redefinition of the urban problem. Nationally, the effort to build a new residential environment, anchored by home ownership, was greatly aided by revolutionary changes in the money mortgage system and the lending policies of the Home Owners Loan Corporation, the Veterans Administration, and the Federal Housing Administration. The fusion of these local policies with national policies operated to produce the segregated metropolis and the post-industrial urban crisis.

⁶⁸ Cincinnati Metropolitan Housing Authority, Eight Annual Report, 1941. pp. 8-9.

⁶⁹ City Planning Commission, Communities: A Study of Community and Neighborhood Development, December 1947, The Metropolitan Master Plan.

⁷⁰ Cincinnati Census Records.