

The Making of Ferguson

Long before the shooting of Michael Brown, official racial-isolation policies primed Ferguson for this summer's events.

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In 1968, Larman Williams was one of the first African Americans to buy a home in the white suburb of Ferguson, Missouri. It wasn't easy; when he first went to see the house, the real estate agent wouldn't show it to him. Atypically, Williams belonged to a church with a white pastor, who contacted the agent on Williams's behalf, only to be told that neighbors objected to sales to Negroes. But after the pastor then gathered the owner and his neighbors for a prayer meeting, the owner told the agent he was no longer opposed to a black buyer.

Williams had been living in the St. Louis ghetto and worked as an assistant school principal in Wellston, a black St. Louis suburb. His wife, Geraldine, taught in a state special education school. They could afford to live in middle-class Ferguson, and hoped to protect their three daughters from the violence of their St. Louis neighborhood. The girls would also get better educations in Ferguson than in Wellston, where Williams worked, because Ferguson's stronger tax base provided more money per pupil than did Wellston's; Ferguson could afford more skilled teachers, smaller classes, and extra enrichment programs.

Williams was familiar with Ferguson because he once lived in the neighboring black suburb of Kinloch. (California Congresswoman Maxine Waters and the comedian and activist Dick Gregory grew up there.) In those years, Williams

could enter Ferguson only during daytime; until the mid-1960s, Ferguson barred African Americans after dark, blocking the main road from Kinloch with a chain and construction materials. A second road remained open so housekeepers and nannies could get from Kinloch to jobs in Ferguson.

Kinloch and some middle-class white neighborhoods that also adjoin Ferguson were once unincorporated in St. Louis County, but in the late 1930s the white neighborhoods formed a city, Berkeley, to separate their schools from Kinloch's. With a much smaller tax base, Kinloch's schools were inferior to Berkeley's and Ferguson's, and after Berkeley's incorporation, Kinloch took on more characteristics of a dilapidated ghetto. This arrangement persisted until 1975—several years after Williams moved into Ferguson—when federal courts ordered Berkeley, Ferguson, and other white towns to integrate their schools into a common district with Kinloch.

Other African Americans followed Williams into Ferguson, but the black community grew slowly. By 1970, Ferguson was still less than 1 percent black. But it had some multi-family buildings, so when public housing in St. Louis was demolished in the 1970s, the St. Louis Housing Authority gave vouchers to displaced families to subsidize rentals in Ferguson. By 1980, Ferguson was 14 percent black; by 1990, 25 percent; by 2000, 53 percent; and by 2010, 67 percent. Other northern and northwestern suburbs near St. Louis were similar. Meanwhile, those beyond the first ring to the south and west remained almost all white. Recently, the white population in the city itself has been expanding.

In what follows, I'll describe how St. Louis became so segregated—a pattern where racial boundaries continually change but communities' racial homogeneity persists. Neighborhoods that appear to be integrated are almost always those in transition, either from white to mostly black (like Ferguson), or from black to increasingly white (like St. Louis's gentrifying neighborhoods). Such population shifts in St. Louis and in other metropolitan areas maintain segregation rules established a century ago.

I tell this story with some hesitation. I don't mean to imply that there is anything special about racial history in Ferguson, St. Louis, or the St. Louis

metropolitan area. Every policy and practice segregating St. Louis was duplicated in almost every metropolis nationwide. Yet this story of racial isolation and disadvantage, enforced by federal, state, and local policies, many of which are no longer practiced, is central to an appreciation of what occurred in Ferguson this past summer, many decades later. Policies that are no longer in effect and seemingly have been reformed still cast a long shadow.

Larman and Geraldine Williams told their story at a 1970 hearing of the United States Commission on Civil Rights, along with another middle-class black integration pioneer, Adel Allen, an engineer who came to St. Louis in 1962 to work at the McDonnell Space Center. Allen was ready to quit and return home to Wichita, Kansas, after no realtor would sell him a suburban home. He was unwilling to live in a small apartment in the overcrowded St. Louis ghetto—apparently his only alternative.

Once he moved in as the second African American there, “for sale” signs sprung up on neighboring lawns; eight years later, the ratio was 30 black homeowners to two white homeowners.

Allen finally succeeded in getting a white friend to make a “straw purchase” (hiding the true buyer) of a home in Kirkwood, another nearly all-white St. Louis suburb; a second friend gave him \$5,000 toward the \$16,000 price. The funds were probably needed because the Federal Housing Administration would not insure mortgages for African Americans in Kirkwood, and no bank would issue them. Allen’s income was higher than those of the 30 white homeowners on his block—he alone had a college degree. Once he moved in as the second African American there, “for sale” signs sprung up on neighboring lawns; eight years later, the ratio was 30 black homeowners to two white homeowners.

Allen described life in Kirkwood in 1962 and then in 1970:

[W]hen I first moved there ... I don't know if [the police] were protecting me or protecting someone from me. We had patrols on the hour. Our streets were swept neatly, monthly. Our trash pickups were regular and handled with dignity. The street lighting was always up to par. ... We now have the most inadequate lighting in the city ... [P]eople from the other sections of town ... now leave their cars parked on our streets when they want to abandon them. ... [W]hat they are making now is a ghetto in the process. The buildings are maintained [by owners] better than they were when they were white but the city services are much less.

The commission's general counsel then asked if Allen had ever been stopped by police. He responded:

Yes, I don't think there's a black man in South St. Louis County that hasn't been stopped at least once if he's been here more than two weeks. ... There's an almost automatic suspicion that goes along with being black. ... [T]here is an obvious attempt toward emasculation of the black man. I've been stopped, searched, and I don't mean searched in the milder sense, I mean laying across the hood of a car. And then told after they found nothing that my tail light bulb was burned out ... something like that.

Nearly three years before Larman Williams and Adel Allen gave their accounts, African Americans had rioted in scores of cities. President Lyndon Johnson then asked a group of prominent Americans, headed by Illinois Governor Otto Kerner, to investigate the riots' causes. The Kerner Commission concluded that stories like those of the Williamses and Allen were typical: discriminatory provision of municipal services, police practices reflecting "attempts toward emasculation of the black man," housing discrimination, and much more. Kerner's report concluded that the nation was "moving toward two societies, one black, one white—separate and unequal."

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than Ferguson's unique problems.

August's confrontations in Ferguson suggest less has changed than many Americans think. Yet the government's response has been to examine Ferguson as an isolated embarrassment. The Department of Justice is investigating the death of Michael Brown and the racial practices of Ferguson's police department, but has not suggested recent events reflect anything broader than Ferguson's unique problems.

Media reports have explained that suburbs once barred African Americans with private agreements among white homeowners (restrictive covenants) and with racially neutral zoning rules that restricted outer-ring suburbs to the affluent, with inner-ring suburbs flipping from white to black because of "white flight." Modern segregation, in other words, is attributable to private prejudices of white homeowners who abandon neighborhoods when blacks arrive, and to the inability of African Americans to afford communities restricted to single-family homes on large lots.

No doubt, private prejudice and suburbanites' desire for homogeneous middle-class environments contributed to segregation in St. Louis and other metropolitan areas. But this explanation too conveniently excuses public policy. A more powerful cause is the explicit intents of federal, state, and local governments to create racially segregated metropolises. The policies were mutually reinforcing:

- Zoning that defined ghetto boundaries within St. Louis, turning black neighborhoods into slums;
- Segregated public housing that replaced more integrated urban areas;
- Restrictive covenants adopted by government mandate;
- Government-subsidized suburban development for whites only;
- Boundary and redevelopment policies to keep blacks from white neighborhoods;

- Real estate and financial regulatory policy that promoted segregation;
- Denial of services in black ghettos; convincing whites that “blacks” and “slums” were synonymous;
- Urban renewal programs to shift ghetto locations, in the guise of cleaning up those slums;
- A government-sponsored dual labor market that made suburban housing less affordable for blacks.

That government, not private prejudice, was responsible for segregating greater St. Louis was once widely recognized.

That government, not private prejudice, was responsible for segregating greater St. Louis was once widely recognized. In 1974, a federal appeals court concluded, “Segregated housing in the St. Louis metropolitan area was ... in large measure the result of deliberate racial discrimination in the housing market by the real estate industry and by agencies of the federal, state, and local governments.” The Department of Justice stipulated to this truth but took no action in response. In 1980, a federal court ordered the state, county, and city governments to devise plans to integrate schools by integrating housing. Public officials ignored the order, devising only a voluntary busing plan to integrate schools, but not housing.

Although policies to impose segregation are no longer explicit, their effect endures. When we blame private prejudice and snobbishness for contemporary segregation, we not only whitewash history but avoid considering whether new policies might instead promote an integrated community.

In the early 20th century, St. Louis’s small black population resided alongside other low-wage workers and their families, including European immigrants.

Some blocks had greater African-American concentrations, interspersed with blocks concentrating other groups.

But then, segregationist sentiment and activity increased nationwide. In 1916, St. Louis voters approved a referendum prohibiting blacks from moving to predominantly white blocks. One year later, the Supreme Court banned such ordinances, so St. Louis and other cities relied upon new, nominally race-neutral zoning rules that defined boundaries of industrial, commercial, multi-family residential, and single-family residential property. According to the city's chief planner, a zoning goal was to prevent movement into "finer residential districts ... by colored people." St. Louis's first zoning ordinance deliberately designated areas for industrial development that were in or adjacent to neighborhoods with substantial black populations. The policy continued for decades. In 1942, the Plan Commission rezoned a commercial area as multi-family so it could "develop into a favorable dwelling district for Colored people." In 1948, it designated a U-shaped industrial zone to create a buffer between black residences inside the U and white residences outside.

Polluting industry, taverns, liquor stores, nightclubs, and houses of prostitution were permitted in black neighborhoods but violated zoning rules elsewhere. After the Federal Housing Administration (FHA) was established during the New Deal, these establishments rendered black neighborhoods ineligible for mortgage insurance, because they devalued nearby residential property. Later, ghettos were designated for slum clearance because zoning rules had made them unfit for habitation.

Urban zoning set patterns for the suburbs. Those farthest from St. Louis were typically zoned for single-family homes with large lots only. Those closer were more likely to permit multi-family residences.

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Racial motivation was sometimes open. In 1940, Kirkwood officials prepared a plan to shift its small black population to St. Louis because it was “more desirable for all of the colored families to be grouped in one major section.” A 1963 plan in Webster Grove, a town between St. Louis and Kirkwood, outlined steps to prevent enlargement of a “developing ghetto” across a rail bed it called the “Great Divide.”

In 1933, Congress authorized a public housing program, headed by Franklin Roosevelt confidante Harold Ickes, whose “neighborhood composition rule” declared that public housing could not alter neighborhood racial characteristics. But as Roosevelt’s biographer James MacGregor Burns concluded, cities “in which prewar segregation was virtually unknown ... received segregated housing, starting a new ‘local custom’ still in force many years later.”

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St. Louis proposed to raze a 40-percent black tenement neighborhood to construct a whites-only project. When federal officials objected to the failure to accommodate African Americans, St. Louis eventually proposed an additional blacks-only project, removed from the one for whites and in another previously integrated area. The segregated projects were eventually opened in 1942, with preference for workers in war industries and then, later, for veterans.

One scholar of the St. Louis urban landscape has observed, “[T]he City Plan

Commission, the St. Louis Housing Authority, the mayor's office, and the Board of Aldermen conspired to transform two multiethnic mixed-race neighborhoods—one on the north side and one on the south side—into racially homogeneous projects.” A federal judge noted that the conspiracy included federal officials: “The limitation of [projects] to white occupancy was approved by the Public Housing Administration, conditioned upon the provision of [separate] facilities for non-white occupancy.”

With a nationwide civilian housing shortage, President Truman proposed a massive public housing effort in 1949. Republican opponents introduced a “poison pill” amendment prohibiting segregation in public housing, knowing that if it passed, southern Democrats who otherwise supported public housing would kill it. Liberals had to choose either segregated public housing or none at all. Illinois Senator Paul Douglas argued, “I am ready to appeal to history and to time that it is in the best interests of the Negro race that we carry through the [segregated] housing program as planned, rather than put in the bill an amendment which will inevitably defeat it.” The amendment failed and the 1949 Housing Act, providing federal finance for segregated public housing, was adopted.

Several African-American World War II veterans soon sued the St. Louis Housing Authority after being denied more desirable whites-only apartments. In 1955, a federal judge ordered the authority to cease segregation, but the ruling came too late. By then, FHA policy to move working-class whites to suburban home ownership was in full swing. St. Louis's white-designated projects gradually added African Americans as previous residents, many with federally guaranteed mortgages, departed for the suburbs from which blacks were excluded.

At this time, St. Louis also began constructing the Pruitt-Igoe towers. Pruitt had been intended for blacks and Igoe for whites, but by their 1955–1956 opening, few whites were interested; there were so many inexpensive options for them in south St. Louis and the suburbs. Igoe then filled with black families as well.

Pruitt-Igoe became a national symbol of dysfunctional public housing,

characterized by welfare-dependent families and pervasive gang activity. It gave the lie to Senator Douglas's promise that it would be in the "best interests of the Negro race that we carry through" with a segregated program. Deteriorating social conditions and public disinvestment made life in the projects so untenable that the federal government evicted all residents and dynamited the 33 towers, beginning in 1972.

When St. Louis leaders developed zoning rules to control black population movement early in the 20th century, private real estate agents and individual white homeowners began to enact restrictive covenants to prevent African Americans from purchasing covered property. The National Association of Real Estate Boards provided model language. Its St. Louis affiliate, the Real Estate Exchange, provided a "Uniform Restriction Agreement" for neighborhood groups to use. By 1945, about 300 neighborhood covenants were in force. The city's Plan Commission hesitated to zone an area "first residential" if covenants were absent. Courts in Missouri and elsewhere ordered sales canceled if made in violation of such agreements.

Although the Supreme Court upheld the legality of such covenants in 1926, it found in 1948 that state courts could not enforce them without violating the 14th Amendment. The decision came in Detroit and St. Louis cases (others were litigated elsewhere), and came to be known by the St. Louis case, *Shelley v. Kraemer*.

It arose from a homeowners association covenant requiring a black family's eviction. A Presbyterian church sponsored the association and funded the lawsuit. Another church was also a signatory; its pastor had previously defended the covenant in court. Such sponsorship by tax-exempt institutions constituted a federal subsidy. In an unrelated case four decades later, the Supreme Court found Bob Jones University ineligible for tax exemption because of its prohibition of interracial dating, but the government never questioned the prominent involvement of tax-exempt churches, hospitals, and universities in enforcing segregation. If church leaders had to choose between their tax exemptions and racial exclusion, there might have been many fewer covenants blanketing white St. Louis.

Racial covenants were an important condition, almost a requirement, of FHA suburban mortgage insurance. The FHA's 1938 underwriting rules stated that "restrictive covenants should strengthen and supplement zoning ordinances." It financed construction of entire subdivisions by making advance commitments to builders who met FHA standards for construction, design, and racial exclusivity. Developers with such commitments could get low-interest loans to underwrite construction, and could assure potential (white) buyers that homes were FHA-approved for low-interest mortgages, with no or limited down payments.

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The FHA's suburban whites-only policy continued through the post-war housing boom that lasted through the mid-1960s. In 1947, the FHA sanitized its manual, removing literal race references but still demanding "compatibility among neighborhood occupants" for mortgage guarantees. In 1959, the Commission on Civil Rights summarized: "With the help of FHA financing, all-white suburbs have been constructed in recent years around almost every large city. Huge FHA-insured projects ... have been built with an acknowledged policy of excluding Negroes."

The FHA seal of approval guaranteed that a subdivision was for whites only. Advertisements like those from 1952 (shown at right) were commonplace in St. Louis (and nationwide). The ad promotes "FHA Financed" Ferguson homes; the other ad promotes an "FHA approved" Kirkwood subdivision.

One builder, Charles Vatterott, obtained FHA guarantees for St. Ann, a town he started constructing in 1943. Its deeds stated, "No lot or portion of a lot or building erected thereon shall be sold, leased, rented or occupied by any other than those of the Caucasian race." Vatterott then built a separate, lower-quality subdivision a few miles away, De Porres, for African Americans. De Porres buyers had incomes and occupations—from truck drivers to chemists—

similar to those in St. Ann; had they been permitted, they could have moved to St. Ann or other white subdivisions built in the postwar period. Vatterott could not get FHA financing for his black subdivision, so many De Porres homes were rented. De Porres also lacked parks and playgrounds that Vatterott had built into St. Ann.

As covenants and zoning rules barred African Americans from most areas, a growing black population crowded ghettos on St. Louis's north and west sides. Trash collection, street lighting, and emergency response were less adequate than in white neighborhoods. African Americans paid higher rents than whites for similar space because their housing supply was constricted; less adequate city fire protection caused higher insurance rates. With FHA mortgages unavailable, families bought homes with very short repayment periods, or on contract where no equity accumulated. A late installment payment could trigger repossession. To make higher rent or contract payments, black families took in boarders or subdivided homes and apartments, exacerbating the overcrowding. With higher housing costs, African Americans with good jobs were less able to save than were whites with similar incomes, and reduced savings made leaving the ghetto for better surroundings more difficult. If a new black neighborhood developed, St. Louis sometimes changed its zoning to permit polluting industries and other deleterious businesses to locate there.

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Suburbs sometimes employed eminent domain procedures to prevent blacks from moving in. In 1959, an African-American couple attempted to build on a lot in the white suburb of Creve Coeur. The town approved permits and construction had begun when neighbors discovered the buyers were black. Townspeople raised contributions to purchase the property, but could not pressure the couple to sell, so the city condemned it for a playground. A Missouri appeals court ruled it could not question the town's motives, provided the condemned property was for public use.

In 1969, a church-sponsored nonprofit group proposed to build federally subsidized, integrated, multi-family units in Black Jack, a white suburb in unincorporated St. Louis County. Black Jack quickly incorporated itself and adopted zoning rules prohibiting more than three homes per acre, making new moderate-income housing impossible. African-American residents of St. Louis, noting their limited access to suburban employment, filed suit. A federal appeals court found that opposition to the project was "repeatedly expressed in racial terms by ... leaders of the incorporation movement, by individuals circulating petitions, and by zoning commissioners themselves. ... [R]ace played a significant role, both in the drive to incorporate and the decision to rezone." But meanwhile, the church group lost its financing, interest rates climbed, and the federal government feared further white opposition. The church group's lawyers acknowledged that, despite the ruling, "[n]o developer in his or her right mind" would proceed in the face of such hostility. It was never constructed.

Other suburbs, too, subsequently incorporated to forestall African-American movement from St. Louis, where, as more public housing was demolished, less housing remained. Perhaps learning from Black Jack, civil rights groups mostly didn't bother filing similar suits.

Several suburbs, with century-old black residential pockets, designed redevelopment projects that forced those residents to seek public housing back in St. Louis, while St. Louis itself implemented urban renewal that forced blacks into nearby suburbs and attracted white suburbanites to the city. Beginning in the 1950s, slum housing occupied mostly by African Americans

was razed and replaced with the Jefferson National Expansion Memorial (which includes the Gateway Arch), a museum, a sports stadium, new industry and hotels, university expansion, middle-class housing unaffordable to the former African American residents, and interstate highways (including ramps and interchanges) to bring suburbanites to white-collar city jobs. Sometimes, as happened nationwide, after African-American neighborhoods were demolished, planners' designs for redevelopment never materialized and cleared land remained vacant. One early 1960s St. Louis project demolished an African-American neighborhood of 70 blocks and 221 acres. Fifty years later, much of it remains vacant or paved over.

Half of displaced African Americans were offered no relocation assistance. Displaced families relocated to public housing or to apartments adjoining their former ghettos that were as substandard as prior residences. When public housing itself became unavailable, the St. Louis Housing Authority issued rent supplement vouchers to eligible families. From 1950 to 1980, it assigned some 8,000 families to public housing or subsidized apartments, almost all in overwhelmingly African American neighborhoods.

As space in St. Louis disappeared and African Americans pushed out, realtors "blockbusted" northern and northwestern suburbs, neighborhood by neighborhood. The practice contributed to the transformation of inner-ring suburbs like Ferguson—from white communities that excluded African Americans to deteriorating nearly all-black (or becoming all-black) suburbs.

Blockbusting was not unique to St. Louis. It was commonplace nationwide. Typically, an initial African-American family, like the Williamses or Allens, found housing in a lower-middle-class white neighborhood just outside the ghetto. A realtor might arrange the sale, perhaps subsidizing it himself. Once the family visibly arrived, real estate agents solicited nearby homeowners to sell quickly before their homes lost value from the arrival of blacks.

Sometimes, agents hired black youth to drive around blasting music, placed fictitious sale advertisements in African American newspapers (and showed copies to white homeowners), or hired black women to push baby carriages around. Some speculators did not have initial African American buyers but

simply bought property and let it stay empty and deteriorate to depress the value of other nearby homes and panic homeowners to sell at reduced prices. Speculators could then buy the homes and resell at inflated prices to African Americans desperately needing housing. Some agents did not resell homes, but subdivided and rented them to black families. When Adel Allen described how “for sale” signs quickly went up on his Kirkwood block, real estate agents were probably involved.

Realtor practice and state action were inseparable in St. Louis and elsewhere. The St. Louis Real Estate Exchange surveyed its members in 1923 to define zones where African Americans could live. City government worked hand in glove with the exchange, providing it with data on changing racial residential patterns so the exchange could adapt its zoning accordingly. The exchange’s determination of whites-only neighborhoods corresponded to the Plan Commission’s single-family zones. By 1930, the Plan Commission estimated that 80 percent of the city’s African Americans were contained within zones established by the exchange. Zone boundaries were revised substantially in 1941, and continued to guide real estate practice afterwards.

The exchange had a rule adapted verbatim from the 1924 National Association of Realtors code: “A realtor should never be instrumental in introducing into a neighborhood ... members of any race or nationality ... whose presence will clearly be detrimental to property values in that neighborhood.” Both the exchange and state regulators, the Missouri Real Estate Commission, deemed sales to African Americans in white neighborhoods to constitute professional misconduct leading to loss of license.

In 1953, an FHA report acknowledged that St. Louis had 80,000 African Americans with stable employment who could have afforded to participate in the postwar suburban boom. But in 1955 (seven years after *Shelley v. Kraemer*), with no objection from the FHA or any regulatory body, the exchange notified realtors that “no Member of our Board may, directly or indirectly, sell to Negroes ... unless there are three separate and distinct buildings in such block already occupied by Negroes.” In 1969, a year after the Fair Housing Act’s enactment, a realtor boasted to an investigator, “We never

sell to colored.” At that time, St. Louis realtors still asserted they would lose their licenses if they violated the segregation rule.

Should these realtors’ practices be considered private or state action? Almost every industry is regulated to some extent, so state action requires more than mere regulation. Yet few industries are as regulated as real estate. Licenses require extensive study, testing, and recertification. Regulations cover detailed practices—not only rules for who can show homes or proper handling of escrow, but realtors’ private behavior. Yet while racial steering had been unlawful since 1866, Missouri and national realtor ethics rules required it. Even blockbusting was not deemed unethical by the Missouri Real Estate Commission until 1970, two years after federal law reiterated its illegality; subsequently, enforcement has been weak or nonexistent.

Only banking and insurance are more regulated than real estate, and these industries also played important roles in segregating St. Louis and the nation. For most of the 20th century, banks routinely and openly practiced “redlining”—refusing mortgages or home improvement loans to African Americans in predominantly white as well as black neighborhoods. Federal and state regulators took no notice. Until the 1960s, insurance companies likewise refused to serve African Americans in redlined areas or where restrictive covenants were broken. The nation’s leading insurance companies became developers themselves of segregated apartment complexes.

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The lower incomes of African Americans today, contributing to their inability to afford housing in the more affluent suburbs of St. Louis and other metropolitan areas, cannot be understood in isolation from this history of

pervasive housing segregation. In the nearly two decades beginning in 1950, the number of jobs in the city of St. Louis declined by 20 percent, while those in suburban St. Louis County increased by 400 percent. The spatial mismatch between St. Louis neighborhoods where African Americans mostly lived, and the better suburban jobs they had difficulty accessing, exacerbated racial income inequality. That inequality, in turn, reinforced the housing segregation.

Even for black workers who were able to work in the suburbs, incomes were effectively reduced relative to those of whites because of higher commuting costs. For example, from 1959 to 2009, Chrysler operated an assembly plant in suburban Fenton. Black workers living in the St. Louis ghetto and unable to live near the plant spent up to an hour commuting each way. Today, the town of Fenton remains 96 percent white, less than 0.5 percent black.

The auto industry and union were unusually hospitable to black workers. But not all industries and unions were. Those African Americans who could have commuted to better jobs were denied membership by many white-only labor unions. In St. Louis (and elsewhere), unions excluded black workers but nonetheless were recognized as exclusive bargaining agents by the federal government. Certification of such practices by the National Labor Relations Board was eventually found to be a constitutional violation, but not until the suburban housing boom was mostly complete. We now understand that, for both races, intergenerational income mobility is quite limited, which means we are still paying a price for these practices, with Ferguson but one illustration.

A century of evidence demonstrates that St. Louis was segregated by interlocking and racially explicit public policies of zoning, public housing, and suburban finance, and by publicly endorsed segregation policies of realty, banking, and insurance industries. These government policies interacted with public labor market policies that denied African Americans access to jobs that comparably skilled whites obtained. When all of these mutually reinforcing public policies conspired with private

prejudice to turn St. Louis's African-American communities into slums, public officials razed those slums to devote acreage to more profitable (and less unsightly) uses. African Americans who were displaced then relocated to the few other places available, converting towns like Ferguson into new segregated enclaves.

As the federal court observed more than 30 years ago, school desegregation requires housing desegregation. Some schools in Ferguson today are 90 percent African American; performance of students this isolated is inadequate. As the tragic death of Michael Brown shows, the interaction of black men with police has much in common with Adel Allen's experiences 50 years ago and black experiences nationwide, when such treatment set off the riots (Ferguson's was mild) that the Kerner Commission investigated.

Litigation has revealed that in the 2000s, federally supervised banks marketed exploitative subprime loans to African American communities like Ferguson, expecting that African Americans (particularly the elderly) were too gullible to resist false promises. When the loans' exploding interest rates combined with the collapse of the housing bubble, black neighborhoods' devastation compounded. Half of Ferguson homes today are underwater, with owners owing more than their homes are worth.

Many practical programs and regulatory strategies can address the problems of Ferguson and communities like it nationwide. One example is a rule prohibiting landlords from refusing to accept tenants whose rent is subsidized; a few states and municipalities currently do prohibit it, but most do not. Another is to require even outer-ring suburbs to repeal their racially inspired exclusionary zoning ordinances. Going further, we could require every community to permit development of housing to accommodate its "fair share" of its region's low-income and minority populations; New Jersey, for example, has taken a very modest step toward this requirement.

But we won't consider such remedies if we remain blind to how Ferguson became Ferguson. We flatter ourselves that the responsibility is only borne by rogue police officers, white flight, and suburbanites' desire for economic homogeneity. Prosecuting the officer who shot Michael Brown, or

investigating and integrating Ferguson's police department, can't address the deeper obstacles to racial progress.

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