

**THE DIFFERENTIAL IMPACT
OF GENTRIFICATION ON COMMUNITIES IN CHICAGO**

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For the

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The cycle of community reinvestment and displacement of low-income residents is a process present in cities throughout the U.S., Europe and other developed nations. It has been well documented in numerous studies (Dreier et al 2001; Nelson 1988; Palen and London 1984; Schill and Nathan 1983; Smith and Williams 1986). Also referred to as gentrification and displacement, it has been the source of considerable policy debate in Chicago at both community and citywide levels.¹ Displacement can also move affected populations further away from the very housing, educational, and employment opportunities that could ameliorate the problems of past social and economic exclusion. A recent study (primarily of Chicago's suburbs) completed by the Leadership Council for Metropolitan Open Communities found that "Households with limited incomes have very few housing options in parts of the region with the greatest opportunities: 87% of the housing affordable to households earning \$25,525/year is in 'low opportunity communities'" (Lukehart et al. 2005, 1).² The authors of the study add that "Black and Hispanic households are located almost entirely in low opportunity' communities: 94% of Black residents and 83% of Hispanic residents live in these communities" (1). This current study of the impact of gentrification different groups of Chicagoans is undertaken at the request of the City of Chicago Commission on Human Relations. In particular, the experiences of different racial, ethnic, and economic groups are examined.

In addition to documenting demographic patterns in the city, the study measures perceptions of community leaders regarding the impact of the gentrification process. Business leaders, community-based organization executive directors, social service agency staff, religious leaders, and others who are familiar with daily life in Chicago's communities are among the most perceptive of social and economic changes in their communities. They are also aware of how residents perceive, interpret, and react to the changes around themselves. While perceptions may not always perfectly parallel realities, they do represent one interpretation of community change. Clearly, different members of the community can interpret the same event through different lenses and react differently to that event. Because these interpretations are the basis for human behavior, they have a real impact on day-to-day life in Chicago's neighborhoods.³ Differing perspectives can produce competing interpretations of community change. They can also result in clashing priorities of what community "improvement" and positive community change should be. In the course of examining perceptions of gentrification and displacement we have

¹ The use of the terms "gentrification" and "reinvestment" can have different meanings to different people. In a meeting with the staff of the Commission on Human Relations early in the research process, we were advised to use the term "gentrification" in our interview and focus group questions. Since developers and those uncritical of the gentrification and displacement cycle are more likely to use the term "reinvestment," it was felt that use of this term might be perceived as biased by respondents. However, in the report itself we do use the two terms interchangeably.

² "Low opportunity communities" were defined using a measure of fiscal, transportation, jobs, quality of life, and public school indicators. Such communities would score low on items such as: property tax capacity per household, age of housing, mean travel time to work, jobs within ten miles, asthma/hypertension rates, housing value change, violent crime rate, average ACT score in public schools, graduation rates, and school mobility rate.

³ In this report, where perceptions and reality dramatically veer apart, we have tried to note this.

documented these different interpretations and clashing definitions of community futures in Chicago.

Focus groups and interviews were used to understand perspectives on gentrification and displacement from a range of leaders familiar with the social, economic, and cultural impact of community-level economic development. Those interviewed included businesspersons, religious leaders, educators, non-profit organization directors, community-based organization staff, among others. Some interviews were completed to get a sense of citywide trends while others focused on two areas of the city that have experienced the most visible reinvestment recently. The West Town and Humboldt Park communities have been experiencing significant new residential and retail construction as well as residential displacement. Similarly, the Mid-Southside communities of Douglas, Grand Boulevard, Oakland, and Kenwood have seen major reinvestment after years of disinvestment (See Table 1 for details on study participants).

This report is not intended as a public opinion survey report. This is not an in-depth survey of real estate developer attitudes about investment practices, nor is it a study of attitudes of middle-class gentrifiers. Rather, it is an effort to understand perspectives of existing community residents and leaders that can provide important insights to decision makers in the government as well as in the private and non-profit sectors. To the extent that the city is interested in facilitating better communication and relations among different groups, this report highlights some of the potential points of conflict as well as points of cooperation.

THE REINVESTMENT AND DISPLACEMENT CYCLE

It is a sign of a thriving city to see regular reinvestment and renewal in residential and business districts. New construction and rehabilitation of existing buildings and neighborhoods can be effective in meeting changing demands of both residents and businesses. Such new investment can make a city an attractive place to live and visit. It can also strengthen the tax base, allowing government to be more effective in addressing the needs of all residents.

However, reinvestment does not occur in a random pattern. At any one time it tends to be concentrated in particular neighborhoods—typically neighborhoods where private investment dollars are most likely to realize maximum return. Such investment can be encouraged by government policies and actions; examples of this are the creation of a Tax Increment Financing District,⁴ improvement of city streets or other public amenities, acceptance of tax breaks to attract large business that might anchor neighborhood business economies, and stricter enforcement of city building codes. Certainly the even larger factor are decisions by private developers, homebuyers, commercial property buyers to purchase and/or rehab property in a given city community. Both government and private sector actions can help to define “hot” neighborhoods. In talking with prospective homebuyers real estate agents can define a neighborhood as having a

⁴ Tax increment financing districts (TIFs) are used in Chicago as well as in many other cities and states. Typically, a specific geographic area is defined as “blighted” or in need of economic assistance. Once created, an annual tax revenue benchmark is established. Over the life of the TIF (typically 23 years), any tax revenue received over this benchmark is earmarked for use on TIF improvements. These can include community infrastructure enhancement, building improvements, residential or business construction, or other public benefits such as parks. Close to 30 percent of Chicago currently falls in a TIF (Neighborhood Capital Budget Group 2005) and at \$329.5 million, TIF district revenues represent one-third of the City’s total property tax income (Hinz 2005). More information is available at Neighborhood Capital Budget Group (2005) and City of Chicago (2005).

“good return on investment,” or as a place where first-time homebuyers can get “a good housing buy for their money.” Although typically following initial residential development in a community, new retail development can fuel or speed up the gentrification process.

At the same time, the reinvestment process is often intertwined with displacement of existing residents or existing businesses. Existing low-income residents are forced out by increased rents, condominium conversions, and increased homeownership costs (particularly due to the real estate tax increases that accompany community reinvestment). The general pattern of displacement can include several phases, often predicated by a disinvestment process where minimal repairs are made to residential property and retail stores have disappeared. The stages can include: 1) displacement to make way for demolition or rehabbing of homes; 2) increased property value of these homes and related increases in property taxes in the entire area; 3) higher rents in the improved buildings, or simply because neighborhood property taxes are rising; and 4) displacement of low-income and/or fixed income renters and homeowners who cannot afford the higher rents or taxes.

Sometimes this displacement is something that began years earlier. For example, housing and business disinvestment took place over several decades on Chicago’s Mid-South Side. The displacement of residents and the process of reinvestment were spread out during a longer period of time—measured in decades rather than single years. The “them versus us” conflicts between the gentrifiers and the displaced residents that happen when those being displaced literally see the gentrifiers moving into the neighborhood have been less apparent in the Mid-South Side. Years and even decades have separated the displacement from the gentrification process. A cycle of population shifts, economic decline, and increased absentee ownership resulted in deterioration and eventual destruction of housing and businesses. Vacant lots became the visible indicators of displacement; they were effectively the placeholders for future development. That development is now taking place, but the gentrification has been separated by years or even decades. The only exception to this separated displacement and gentrification process is the tearing down of the Chicago Housing Authority high rise buildings on the Mid-South Side. However, even in this case, displacement happened as long ago as the 1980s when buildings were slowly vacated by residents.

In other cases, such as in West Town, or Humboldt Park, the displacement and reinvestment process has been more rapid. While some new construction in these communities has taken place on land that has been vacant for years, a higher proportion of reinvestment has come in the form of condominium conversions and a more rapid building tear-down/new construction cycle. To existing residents, the forces of gentrification are less abstract; they have a face. Developers place their names in front of construction sites next door to current residents. As new middle-income residents move into the community, lower-income residents are more likely to see them as the people who displace their low-income neighbors. For remaining low-income residents fearing their own displacement, these new middle-class neighbors are the “them” in the “them-versus-us” tension.⁵

⁵ The term, “middle-class” is used loosely by the general public. On the one hand some interviewees talking about “middle-class” gentrifiers, while others talk about the “middle-class” being displaced by gentrification. Generally when interviewees talked about middle-class gentrifiers, they seem to be talking about upper middle-income residents, e.g. household incomes over \$100,000-200,000, but when they talk about middle-income being displaced they may be talking about more about people near Chicago’s median household income of \$38,625 (U.S. Census, 2000).

GENERAL TRENDS IN CHICAGO

Data from a number of sources was used to get a general view of community reinvestment trends in Chicago. Analysis of changes in property assessments in Chicago from 1991 to 2000 shows a significant trend of increased property value moving up the northern lakefront and into northwest neighborhoods. Using data from the Cook County Assessors Office, Figures 3-6 show this dramatic trend. Since gentrification is a combination of household income change, property value increases, increased numbers of residential mortgages and business loans, and new construction among other factors, broader gentrification indexes are useful in identifying trends. In a report published by the Urban Institute, Sean Zielenbach, Research Director of the Housing Research Foundation, completed a multi-variable analysis of gentrification in Chicago (2005). In his analysis, ending in 2000, he concludes:

Four of Chicago's neighborhoods--Logan Square, West Town, the Near West Side, and the Near South Side--experienced arguably the most significant improvement during the 1990s. Each of these communities no longer qualified as low-income in 2000. Their rates of positive change generally outpaced that of the city as a whole (often by large margins). What were struggling neighborhoods in 1990 had become some of the city's most desirable 10 years later. (2005, p. 4)

Using Zielenbach's composite index of neighborhood change, we have provided a map of index score changes from 1990 and 2000 for all Chicago community areas (See Figure 6).⁶ West Town, the Near West Side, and the Near Southside (indicated in yellow) show the greatest change in this ten year period. Significant changes (indicated in light green) are also apparent in all of the Mid-South communities under study in this report (Douglas, Grand Boulevard, Oakland, and Kenwood), as well as Logan Square, Lincoln Square, North Center, Lake View, East Garfield Park, and Armour Square. (A map of Chicago community areas is included in Figure 7.)

For the purposes of this study, both the changing communities (experiencing change between 1990 and 2000) and the areas adjacent to them (likely to be the next to experience change), are of interest. We are also interested in selecting communities with different ethnic and racial characteristics. Consequently, we selected the four Mid-South neighborhoods which are predominantly African-American and are currently experiencing significant community reinvestment and restructuring. West Town and neighboring Humboldt Park are included because of past and continuing reinvestment patterns, along with their significant Latino population.⁷ What follows is an analysis that uses interview, focus group, and demographic data drawn from the city as a whole and from these particular communities. Basic demographic profiles of the city and the two community area clusters are provided in Tables 2-4.

⁶ As described by Zielenbach, the index "represents the weighted average of the three indicators relative to the city: per capita income (50 percent), conventional home mortgage purchase rates per 100 housing units (25 percent), and median single-family property values (25 percent)." (Zielenbach 2005, 3) The data used here were provided by the author to researchers in this study. This index was developed by Zielenbach in *The Art of Revitalization* (2000).

⁷ Throughout the report, we use the terms Latino and Hispanic interchangeably because while our respondents mostly used Latino, the Census uses Hispanic. When we discuss African-Americans and black residents, we are referring to the Census' category of non-Hispanic blacks. When we discuss whites, we are referring to the Census' category of non-Hispanic whites.

METHODS

In order to best understand the diverse and complex impact of neighborhood change, interviews and focus groups were conducted with a total of 68 community leaders and residents. Of these participants, 40 were interviewed one-on-one and 28 participated in three different focus groups which took place in three areas recently experiencing gentrification activity (Uptown, West Town/Humboldt Park, and the Mid-South). Participants represent various domains of the community, including business persons, religious leaders, bankers, educators, non-profit organization directors, community-based organization staff, and residents. Participants were selected based on their first-hand experience with, and knowledge of, the impact of gentrification at the neighborhood level. Table 1 in Appendix A shows the demographic characteristics of the study participants.

The majority of our participants come from two specific areas of Chicago—the combined West Town and Humboldt Park community areas and the Mid-South Side. The Mid-South is comprised of four Chicago community areas: Grand Boulevard, Douglas, Oakland, and Kenwood (See Figure 1). These two areas of Chicago are currently experiencing high levels of redevelopment and reinvestment accompanied by residential displacement. West Town/Humboldt Park and the Mid-South have been identified by city and community leaders, as well as academic researchers, as the city’s current gentrification “hot spots” (Zielenbach, 2005).

Interviewees and focus group participants were chosen because of their experience with groups of interest to the City of Chicago Commission on Human Relations. These include women, immigrants, Asian Americans, people with disabilities, and the homeless. While the majority of interviewees and focus group participants spoke to specific trends in the gentrifying communities, some of these participants primarily had experience with specific populations or general citywide trends.

Interviews and focus groups were conducted using a semi-structured approach that included both specific questions and opportunities for participants to raise points that the researchers did not explicitly address in their questions (See Appendix B for the schedule used for both the interviews and focus groups). Focus groups were conducted in April 2005, and the interviews took place between April 2005, and August 2005. Most interviews were completed by CURL research staff; however, 12 interviews were completed by the Commission on Human Relations staff.

GENTRIFICATION AND ITS IMPACT

The impact of gentrification in any community is multifaceted. New residential development or increased housing costs can displace some residents while bringing new residents into the community. The demographic structure of the population can change; for example fewer older residents and fewer children may be present in the gentrified community. This demographic shift can change the culture or character of the community, particularly in the case where the community has a particular racial or ethnic identity that is anchored not only in its residents, but also in a variety of institutions, such as stores, religious institutions, and community organizations. All of these changes can feed tensions and misperceptions among the various groups of community residents.

The Loss of Community and Ethnic/Racial Identity

Part of the tension between existing residents and gentrifiers is related to control over community identity or fears by existing residents of “loss of community.” The issue of identity is a thread throughout our interviews. In addition, stereotypes about the new development and new people moving into the neighborhood punctuate these concerns. It is not uncommon to hear criticisms about the appearance of the new construction, even though some might see it as an improvement in residential quality.

In some cases, the physical appearance of new development is seen as being insensitive to the visual character of the existing community. New houses are described as “cookie-cutter” houses that threaten the distinctiveness of the community. One West Town/Humboldt Park community leader asserts that “There’s a sense of history, a sense of connection that [developers] are basically killing off.” He sees an irony in this destruction of his community, observing that developers and real estate agents work to create “new trends” and “create a sense of community and sell that. Why? ...In these areas that they’ve gentrified there is no sense of community. You get a bunch of people that don’t know each other.” Whether true or not, there is a perception that strong neighborhood social networks are being replaced by faceless, anonymous, disengaged homeowners and renters.⁸

Gentrification and displacement in West Town/Humboldt Park have taken on a distinctively Latino versus non-Latino debate. Puerto Rican culture has defined the neighborhoods since immigration of Puerto Ricans in the 1960s. Residents describe a block-by-block gentrification process that they liken to removing their community piece-by-piece: “I call it erosion because that Puerto Rican character, the Latino character in this area is being eroded. There are huge, huge areas of Humboldt Park that are gone, that are lost to us through gentrification. There are whole neighborhoods here.” The cohesiveness of the Latino community is viewed as threatened: “There are a lot of neighborhoods that have no Puerto Ricans—period, have no people of color—period. It’s a huge impact, you know, and I think it’s going to get worse before it gets better, being realistic.”⁹

In the Mid-South communities, initiatives to preserve African-American historical institutions in Bronzeville have become a focus of community leaders and economic development proposals. These are not necessarily linked to plans to reduce residential displacement (which has already occurred), but rather are connected to the preservation of Chicago’s African-American historical roots on the Southside. The Bronzeville area served as a hotspot for African-American arts, culture, and society in the 1920s and later, claiming historical figures such as Langston Hughes, Nat King Cole, Louis Armstrong, and Lorraine Hansberry as residents.

⁸ There are numerous studies of social networks in urban communities. Herbert Gans’ *The Urban Villagers* is one prominent example, studying the strong, tightly-knit Italian community in the North End of Boston and its disappearance as a result of urban renewal and movement to the suburbs.

⁹ At the same time, the growth of an African-American community in southern Humboldt Park is also seen as undermining the identity of the community. In Puerto Rican-African-American relations, income is also a factor. The perception among the Latino community is that these are people displaced from the transformation of Chicago’s public housing developments. Whether true or not, there is a stigma placed on African-American residents by Latinos in the community.

Housing Development and Community Impact

Changes in housing most visibly mark the onset of gentrification, and can therefore become a highly contentious issue. When asked what changes respondents notice in their communities, the most frequent answer is, “housing.” Descriptive words include “drastic,” “dramatic,” and “radical.” Participants give examples of condominium developments, an increase in market rate housing, and the elimination of public housing high rises. In general, participants across interviews and focus groups expressed concern about the displacement of low-income residents by new upper middle-income homeowners. However, respondents raise the issue that many who consider themselves “middle-class” are also being displaced. For example, one respondent noted that a “high-ranking police officer” is unable to own a home in Uptown, which now has less diverse housing options. This reduction of housing options available to moderate-income teachers, fire fighters, police officers, and other professionals is something noted by State Representative Larry McKeon, who commissioned a report to examine the loss of housing options affordable to a broad mix of residents in Uptown (Haas et al., 2002).

Comparing interviews across community areas, the Mid-South responses emphasize a major shift in housing landscape over the last ten years, largely due to the tearing down of CHA developments and building on previously vacant lots. During the initial changes on King Drive when upper-middle class African-Americans began rehabbing houses in the 1990s, one respondent comments, “It was like being on a stage set. You’d drive down King Drive, which is almost intact with some spectacular buildings, and you drive one block west and you’d hit Prairie and its empty lots.” Participants from the Mid-South generally expressed a desire for improved housing that will help create a more visually pleasing neighborhood, and instill pride in its residents. However, this positive view is moderated by a fear that “skyrocketing” property values and taxes accompanying this new housing investment could displace a significant number of existing residents. In particular they point to the elderly on fixed incomes, lower-income residents, working-class residents, and some middle-class residents.

Compared to the West Town/Humboldt Park area, the Mid-South has had more vacant land in recent years.¹⁰ Therefore, much of the housing investment has been to develop these plots of land. Describing one impact of this housing boom, one banking representative familiar with the Mid-South reports that seven years ago land cost \$7 a square foot compared to \$28 today--a 400% increase. He notes that there is a visible movement of middle-income residents from the North Side where rent prices have pushed them out, resulting in them paying relatively high rents for buildings on the South Side, and therefore pressuring rental buildings to “go condo.” This example illustrates how gentrification in one community can prime the pump for economic reinvestment in other communities. This displacement of more modest middle-class residents of one community into another newly gentrifying community, while welcomed by some, is a cause for concern for others. Many interviewees call for some form of protection against this displacement for the vulnerable, indigenous residents

Compared to the Mid-South, the West Town/Humboldt Park area is experiencing a more direct gentrification/displacement process. There is no vacant land for new construction which could provide a buffer between new investment and existing residential stability. Reinvestment is taking the form of either an immediate purchase/teardown/new construction process, or conversion of existing rental properties into condos, directly displacing existing renters.

¹⁰Although as noted elsewhere in the report, this vacant land that has been apparent in recent years was the product of displacement over a long period of time of earlier decades.

A strong “them versus us” perspective is clear in interviews and the focus group discussion in Humboldt Park. The view is that the new housing that may be improving the community is not meant for existing residents. As one West Town/Humboldt Park community leader summed up: “People can’t afford the housing that’s being built, and the housing is not meant for them. The housing is meant for people who have higher incomes, most of whom are white... not all of them, but most of them.”

Commercial and Business Development

In general, the emergence of national chain stores and the development of local businesses serving middle-class customers have been regarded as major symbols of gentrification. Typically, gentrifying neighborhoods see the rise of these major chains and upscale stores and restaurants along with the fall of independent “mom-and-pop” stores and currency exchanges that serve a lower-income clientele. On the one hand, this change can improve the economic quality of life for everyone in the community—including low-income residents. Larger supermarkets can provide a broader range of higher quality products at lower prices. Bank branches can provide more reasonably priced financial services than currency exchanges. These are two changes that go a long way toward addressing problems that David Caplovitz describes in *Poor Pay More*, his 1967 classic analysis of low-income neighborhood economies (1967).

Business development itself is not necessarily a negative in gentrifying communities. A key problem identified by advocates for low-income residents is that improvement of the types of retail opportunities that can serve a broad range of consumers is often accompanied by the displacement of those very people, the low-income families, to whom this change represents an improvement, an opportunity for greater personal financial stability. Retail and other business development also improve job opportunities for residents. However, respondents in the Mid-Southside noted that there is a lag between these changes and the initial housing development. New residents need to move into a community to produce the market that can sustain the new businesses and services. The lack of business development in the midst of new housing development is particularly apparent in the Mid-South community.

One Mid-South community leader sums up a theme that runs through interviews: “the thing that’s been lacking most has been jobs, business development, an economic infrastructure for a community that is physically redeveloping itself, and that has not been satisfactorily addressed.” A banking representative in Lawndale asserts that three-quarters of the men 18-25 are unemployed in this community, emphasizing that there are “no jobs here for most men in this community.” In addition to improving consumer choices, Mid-South leaders articulate the need for more employment opportunities in order to provide for economic mobility of lower-income residents.

The CHA is also aware of the need to develop the retail infrastructure as its Plan for Transformation projects moves ahead. They recognize the delicate balance between having the sufficient consumer market to make new retail stores viable and having retail stores and services to attract new residents to the new housing. There have been retail improvements on 47th and King Drive, and attempts at developing the Cottage Grove corridor, 51st and to the south. These initiatives have been supported through efforts of a number of organizations and agencies including the Quad Communities Development Corporation, the Local Initiatives Support Corporation (LISC), local aldermanic offices, and the City of Chicago. TIFs have been established along Cottage Grove to facilitate business revitalization.

In gentrifying communities, the race and ethnicity of business owners is an issue. Mid-South respondents point to a lack of African-American business owners in the area, observing that a majority of business owners appear to be Asian and Arab. This is not a new issue, but one that has been a sore point in this and other low-income African-American communities throughout the U.S. for years.¹¹ In addition to improving African-American business ownership, community leaders expressed a desire to see new restaurants and stores that serve the tastes and needs of both new residents *and* existing residents of the Mid-South.

Concerns about the preservation of Puerto Rican businesses punctuate leaders' comments about new development in West Town/Humboldt Park, particularly along Division Street. Specifically, they see an increase in more expensive stores with pockets of traditionally Puerto Rican-owned businesses remaining. The business district of Paseo Boricua has been hailed as a positive example of the community developing itself from within rather than from external sources. Having grown into a distinctive Puerto Rican business district in recent decades, it received formal, visible support from the City with the placement of two large metal Puerto Rican flag arches over each end of the Division Street district in the mid-1990s. Respondents remark on the opportunity to spend dollars in their own community to support these businesses owned by community residents. This area is a great source of pride and an example of community empowerment allowing residents to take control of their own local economy instead of leaving it vulnerable to outside developers. However, there are fears among community leaders that visible and substantial changes on other parts of Division Street, outside of Paseo Boricua, seem to cater to "white yuppies" more than to the area's current residents. One former resident of West Town/Humboldt Park observes:

You still see pockets of either Eastern European or Latino business, Mexican restaurants, things of that nature, but definitely not what it was 10 or 15 years ago. Some of the newer upscale businesses... market toward yuppie type of clientele coming in, white urban professional, even though owned by a person of color.

Another community leader laments the loss of Puerto Rican businesses in recent years:

You can take a look at the development that's on Division Street and you can see east of the [Puerto Rican] flags, east of Western, it's a different kind of development . . . it used to be a Puerto Rican neighborhood . . . A Puerto Rican bakery/restaurant was replaced by a Bank One.

Concern about new "white" or "Anglo" retail developments displacing Latino businesses is prominent among leaders' concerns. However, this is interrelated with differing perspectives on whether stores in the business district should be locally-owned versus more upscale businesses, perceived as being owned by "outsiders" or by large national chains with little interest in the identity of the community. In West Town/Humboldt Park, community leaders make a distinction between businesses "started from within the community" versus businesses brought in from

¹¹ According to the latest U.S. Department of Commerce data (1997), while African-Americans constituted 12.7 percent of the U.S. population, African-American firms represented only 4.0 percent of the total U.S. firms, 0.4 percent of the total U.S. gross receipts, and 0.7 percent of the total U.S. employees. Hispanics represented 10.9 percent of the U.S. population and Hispanic-owned businesses represented 6.0 percent of the total U.S. firms, 1.0 percent of total U.S. gross receipts, and 1.3 percent of the total U.S. employees. Asians and Pacific Islanders represented 3.8 percent of the U.S. population and Asian-American owned firms represented 4.0 percent of total U.S. firms, 2.0 percent of total U.S. gross receipts, and 2.1 percent of total U.S. employees (U.S. Department of Commerce 2001).

outside of the community. The new “outside” businesses cited are typically health clubs, upscale restaurants, coffee shops, and “higher-end” convenience stores. These are seen as serving the incoming gentrifiers and not the more modest-income, existing Latino population.

The connection between diverse business development and a community’s ability to sustain diverse residential development (racial, ethnic, and economic diversity) is highlighted as an important issue in a U.S. Department of Housing and Urban Development-funded report on factors producing stable diverse communities (Nyden et al. 1998a).¹² Retail stores serve the needs of local consumers. If the needs of a particular sector of the community are not being met, the community becomes less desirable to that group of residents. Relatively little research has been done on this relationship, but the character of retail development clearly affects the quality of life for those living in the community.

Schools and Children

The gentrification and displacement cycle has significant impacts on both the institutions that serve children and the displaced children themselves. Gentrification is typically accompanied by both a reduction in the proportion of children in a neighborhood and by a lower population density. A lower proportion of middle-income young singles or couples moving into gentrifying neighborhoods have children compared to the population being displaced. The increased size in housing units and smaller household size of gentrified communities contributes to this pattern. Figures 8 and 9 show the declining percentage of children in Chicago’s gentrified or gentrifying north and northwest side neighborhoods between 1990 and 2000. This is consistent with the findings of a 2002 study by a citywide educational advocacy group (*CATALYST* 2002).

The decline in the proportion of children has also translated into declining enrollment in public schools in some communities. In some cases, the enrollment declines have taken place in communities where the Chicago Public Schools had invested substantial amounts of money in building new schools or significantly rehabbing existing schools to meet growing student populations. Research analysis published in the Community Renewal Society’s monthly education policy journal, *CATALYST*, reports that

[An analysis] of the most rapidly-developing census tracts—covering more than 60 percent of West Town, Lake View, Lincoln Park, the Near South Side and several other communities—found that the number of children there who attend public elementary schools dropped 18 percent between 1995 and 2000. In contrast, in the rest of the city, the number of public elementary school students grew 13 percent. (Weissmann 2002, 1).

Another study of public school underutilization found that among the prominent communities experiencing a loss of children and a related underutilization of schools were the gentrifying communities of the Near West Side, Grand Boulevard, Douglas, and West Town (NCBG 2004; Leavy 2005).

¹² Although not necessarily related to sustaining a retail business base to serve a surrounding economically diverse community, a movement to sustain predominantly locally-owned businesses is growing in Chicago. Led by such leaders as the executive director of the Andersonville Chamber of Commerce (representing an impressively revitalized business district comprised of primarily locally-owned businesses in Chicago’s northern lakefront community of Edgewater), a citywide support system to encourage distinctive, community-sensitive business development is growing. See Cunningham et al. 2005 and the Local First Chicago web site: <http://www.localfirstchicago.org/>.

This population shift has implications for the public schools in Chicago and for low-income families displaced by gentrification. In some communities prior to gentrification, new schools were built or existing schools were renovated to better accommodate the growing school age population. As the population shift takes place, these new schools often become underutilized because of the lower number of children (and because some middle-income families send children to private schools). At the same time, the displaced low-income population that has now moved to other communities is producing space strains on those schools, not to mention the negative impact that moves can have on a child's educational performance.

Data show that students who transfer schools perform at significantly lower achievement levels compared to their peers who do not transfer (Kids Mobility Project, 2000). Additional studies reveal that over the long-term (six years), students who transfer four or more times fall behind a full grade level and children who transfer more than three times before eighth grade are at least four times more likely to drop out of school (Hartman, 2002; U.S. Government Accounting Office, 1994). In the case of relocated public housing residents who have the opportunity to return to their communities of origin once the mixed-income developments are available, parents reportedly have concerns about the impact of their children transferring schools once again. One educator in the Mid-South stated:

And who are these people who think that the CHA residents who have gone are going to come back? They are not going to come back.... There are no jobs here for them, and their kids are in a different school, so they aren't going to yank them out of school again. They aren't going to come back.

While there have been cases where gentrification and declining school enrollments have produced underutilization of newly built or rehabbed public schools, there have been other instances where residents perceive school physical plant improvement to be a stimulus for gentrification. Several interviewees expressed suspicions about the timing of schools closing before extensive displacement occurs in communities, forcing children to transfer to other schools. Once these schools have been closed and newer residents are settling into the community, new schools open, some of which require an application and/or test score for entrance, or are specialized magnet schools not designed to serve the needs of the entire community. This raises concerns about who benefits from improved schools, for whom they are built, and inequitable access to quality education. Remarks on these issues by several research participants include:

Some of these schools are terrible. The resources available to them are poor, the teachers are stressed out, overworked, and some are under qualified. So I think new schools which improve on all these things are of course a plus for the neighborhood, but who gets to go to these schools? -*African-American resident of Mid-South*

I think there is unevenness, [inequality] in terms of resources in this whole school system. -*Citywide community activist*

So it's really not clear what CPS is doing, but a lot of people feel that displacement is driving a lot of decisions in the community so that CPS is sort of waiting until most of the poor people are gone. A lot of the middle and upper income blacks moving in are young or old, so they don't have school age children ... those that do have school age children send them to private schools or selective admission schools. -*Mid-South community leader*

Whether or not there is any racial, ethnic, or class bias on the part of Chicago Public School officials, there is a perception among low-income, African-American and Latino residents that improved schools are not intended for them. As one West Town/Humboldt Park community leader asks, “Why are all the better schools for white kids?” An article reporting on public reaction to the CHA’s Plan for Transformation in the Mid-South indicated concern among residents and community leaders regarding whether existing families will be able to benefit from the neighborhood and school improvements (Williams 2004).

THE ROLE OF GOVERNMENT IN COMMUNITY REINVESTMENT

Community reinvestment is spurred on by both private and public forces. While the substantial proportion of new investment in gentrifying communities comes from the private sector, local government policies play a significant role in stimulating development—particularly encouraging development in a specific community. Interviewees and focus group participants are keenly aware that government officials and city programs play this “traffic cop” role in facilitating housing and commercial development in Chicago communities. In some cases residents see their alderman as working with residents to make reinvestment more equitable and in other the see their elected officials as “siding” with the developers. In the eyes of a number of respondents, public investments (such as street repairs and new city buildings) served as a welcome mat to private investors in any given community. This, in and of itself, is not perceived as a bad thing. What does produce concerns is the extent to which existing residents have a voice in this process.

Participants recognize that aldermen are key players when it comes to zoning and development issues in their wards. For those residents hoping to protect their neighborhoods from the negative effects of gentrification, the support of the aldermen is viewed as central to their success. If aldermen are on the side of the residents, they have the power and influence to obtain city funding for affordable development projects, to set up resident councils to provide input on proposed development plans, and to advocate for policies requiring affordable housing set-asides. Without the aldermen’s support, residents feel they have little power to influence how development is done in their area.

West Town/Humboldt Park participants repeatedly say they are thankful for support of their alderman, who has worked with community organizations to require affordable housing set-asides, require resident approval for development proposals, and to down-zone certain areas to prevent large-scale development. Their alderman also fought for and won public funding for the building of the two large Puerto Rican flags bordering Paseo Boricua, which are a significant source of pride for residents and an important symbol of community ownership.

Mid-South participants are often pleased with the leadership of one of their alderman and disappointed by the actions of the other. Of the two aldermen in the area, respondents repeatedly sang the praises of one who organized several community planning meetings, created a TIF advisory council, attends CAPS meetings (Chicago Alternative Policy Strategy, a community policing program), and regularly walks the streets to speak with and get to know her constituents. Residents are often frustrated by their other alderman who does not attend community meetings and who, from their perspective, often opposed resident-initiated plans because she feels politically threatened by grassroots leadership efforts.

Residents in both the Mid-South and West Town/Humboldt Park perceive that aldermen have a strong role in influencing development in their ward--particularly development that requires

some zoning variance. Aldermanic control is particularly noticeable if a specific development requires some zoning variance; in this case he or she can exert veto power over a proposed development. As DePaul political scientist Larry Bennett notes, traditionally other aldermen have been respectful of decision making by colleagues on such developments inside their wards. However, on large ticket developments that are of particular interest citywide—whether inside a ward or crossing over ward boundaries—the oversight of the Mayor and the City Council as a whole will typically overshadow any individual aldermanic view (Bennett 2005).

Many of the people with whom we spoke are community leaders who are actively involved in the planning process in their neighborhoods or who make a concerted effort to keep up-to-date on that process. However, many of them are frustrated with city officials for the timing of community planning meetings and other events designed to inform residents about upcoming changes or to get resident input on proposed changes. While not universally true, there is a perception among a number of interviewees that the city decision-making process, including when and where hearings are held, favors developers and prospective gentrifiers. For example, some interviewees complained that the City Department of Planning and Development and CAPS meetings were held at inconvenient times and/or are poorly announced and publicized. They perceive that because of this, meetings are sparsely attended and, of those who do attend, respondents feel that the meetings are dominated by “wealthier residents” who can afford to take time off of work. One respondent from Uptown said she feels as if the Department of Planning and Development is intentionally avoiding community input by scheduling meetings at 1pm on weekdays or on holiday weekends and by only announcing meetings the day before they are scheduled to take place. Two Bronzeville participants were frustrated by the 35th Street planning meetings, claiming residents make sacrifices to attend the planning meetings and give their input, but then the city and developers “just go ahead and do what they think is best anyhow.” Research outside of Chicago has shown that middle-class residents are more likely than lower-income residents to organize neighborhood organizations and work to influence private and public decisions affecting their community. Middle-class residents also have the education, experience, and financial resources to facilitate this process. (Kasinitz, 1988).

While it would take a more careful analysis of meeting schedules, announcements, attendance, and outcomes to affirm any of these complaints, the widespread suspicions regarding city motivations in scheduling meetings speak to the level of distrust that emerges in communities experiencing reinvestment. In many ways these communities represent contested terrain and contested development policies. Actions by city officials, elected representatives, other public agencies, and private developers will all be scrutinized to determine “whose side are they on.” Meetings are among the most visible events potentially providing (or not providing) residents with sufficient voice. Other visible city actions are also open to interpretation in this contested environment.

The sensitivity to private and public decision making in the eyes of low-income residents living in communities experiencing reinvestment will naturally be heightened given either direct personal experience with displacement or general knowledge from family and friends as to the potential for displacement. City infrastructure improvements that might be routine in some communities in normal times, can become indicators of “pro-gentrification” policies in contested communities. Community leaders and residents are skeptical of why the City “all of a sudden” decides to invest in street and sidewalk repairs, park improvements, and city buildings in the area. Participants claim that their communities have always needed and desired these improvements, but feel the City does not attend to them until the area is on the verge of gentrification. As noted earlier, residents perceive improvements as welcome mats inviting in new residents—residents

that current residents fear may displace them from affordable houses or apartments. The suspicions take many forms:

Investments [do] not really help the old residents. On Madison and Roosevelt Road many years ago there was this huge monstrous hole on the sidewalk, and if I should have happened to fall down into this huge hole, no one would have found me. When the United Center's development became a reality and when the Democratic Convention came to town, it took the City only a few days to fix the monstrous hole. Yet, no development came to this area for years and years. The point is no investment comes if poor people are present. -*West Town/HP community leader*

When I see the ward maps changing... I feel that gentrification will start coming in. When they started rebuilding the California El stop, I knew things were going to start changing. -*West Town focus group member*

They just paved our street. It's very nice, but I was wondering what do the people who have been living on this street for the past ten years think of this?... I didn't see them pave the street one time in 10-15 years. -*Mid-South resident*

The alderman was able to secure funds to improve Humboldt Park and to fix certain areas of it. [That] is a benefit to the existing community. Unfortunately, some people see it, the remodeling of Humboldt Park, as a result of gentrification in the area... not attributing it to efforts that are in the community. -*West Town/HP community leader*

The Mayor is also the target of many of the suspicions that leaders have regarding development policies. While recognizing the need to keep middle-class residents in the city as a way of strengthening the city's tax base, many of the people we spoke with believe that their communities were intentionally targeted for gentrification and displacement in order to develop new communities which will attract higher-income residents and increase the City's tax base. One community leader characterizes the mayor as set on "making Chicago a middle-class city," regardless of the individuals and families that are displaced in the process:

And I think he has...and the City agencies have intentionally decided to create sort of a buffer around the Loop, southeast, southwest, and north. They've been very successful in terms of moving low-income people farther and farther out to the fringes of the city, and I think that given that kind of either intentional or unintentional policy, it is very difficult for neighborhoods to counteract that.

Chicago Housing Authority

It is impossible to ignore the major past impact that public housing has had on some Chicago communities and the major present impact of the Chicago Public Housing Authority's Plan for Transformation on those same communities. Constructed in the 1950s, the high-rise public housing developments were seen as major resources to house the rapidly expanding low-income, African-American community in Chicago. Producing one of the largest internal migrations in American history, African-Americans left the declining agricultural economy of the South and moved into Northern cities seeking jobs in expanding manufacturing industries after World War II. While many African-Americans did find well-paid secure jobs in factories in Chicago, others did not fare as well. In the 1940s, 1950s, and 1960s low-income, African neighborhoods grew in Southside and Westside Chicago communities, fed by the migration and by racial discrimination blocking access to housing in other city neighborhoods and most suburbs (Hirsch 1983). Chicago

Housing Authority high rises were built as a solution to deteriorating housing in some Chicago neighborhoods. Initially seen as a positive, liberal response to provide quality affordable housing, the concentration of this housing in relatively few neighborhoods along with the ultimate deterioration of tenant screening and building management contributed to deterioration of a number of Chicago neighborhoods. Sociologist Sudhir Venkatesh (2000), who studied the Taylor Homes in the 1990s, describes this transformation of the character of public housing on Chicago's Southside:

In its first three years, Robert Taylor was a success by any definition, in large part because the CHA and tenants had the freedom and resources to meet household needs. The two parties screened applicants rigorously, mixed working and poor families in the high-rises, and drew on the resources of the wider community to support tenants and decrease their sense of isolation. By the mid-1960s, the deluge of impoverished households that came to the Housing Authority seeking shelter made this conscious planning and social engineering unworkable. Buildings soon became filled with households in poverty, the CHA and organizations in the complex were stretched beyond their capacities, and those in the surrounding communities themselves were coping with the growing population of poor families. (276)

The high concentration of CHA developments on the Southside of Chicago meant that this government housing program had a major impact on the character and quality of life in these community areas. Table 5 (CHA Buildings in and around the Mid-South) provides estimates of the past number of CHA housing units and projected CHA-resident earmarked units, or affordable units after the CHA Plan for Transformation is complete. The over 13,000 units of original CHA housing clearly had a major impact on the character of the community in past decades. Similarly CHA decisions to demolish most of the existing buildings and redevelop mixed-income communities containing 2000 affordable units and 2400 public housing units significantly reduces the available affordable or low-income housing in the area. While other communities experience changes as a result of "market forces," where a combination of private developer decisions change the housing market and community character, the experience in the Mid-South has been one where a major public agency—the CHA—has influenced community character.

While initially the CHA high-rises were seen as positive investments in the Mid-South area, for most researchers and most of the interviewees in our study, the ultimate impact has been a negative one. An area that once had a mix of low-, working-, and middle-class residents was gradually replaced by a population that was among the poorest in Chicago. One Mid-South respondent explains that the original tenants in public housing were "working" people who "had wonderful properties that were well-maintained." However she goes on to explain that many established Southsiders "feel that it is the public housing residents that destroyed the community."

The current CHA Plan for Transformation has eliminated these housing projects and is building new mixed-income housing. As one of the largest public housing transformations in the United States, this is producing an extensive displacement of low-income African-American residents, while at the same time producing new opportunities for a limited number of former CHA residents to live in new, mixed-income buildings and communities.¹³ Many Mid-South

¹³ In fact, in recent years most new urban mixed-income communities have been produced by dismantling post-World War II public housing developments and replacing them with mixed-income communities (Smith, 2002).

respondents remarked on the need for these people to have a place in the community and not be lost in the bureaucracy of shrinking subsidized housing. This view is consistent with some research directly or indirectly critical of the plan.¹⁴ Respondents describe a conflicted community, however. They note a sense of relief among many residents who no longer have to live near CHA developments. At the same time, some of these same residents fear that they themselves might be displaced by the broader gentrification of their community.

Chicago Alternative Policing Strategy (CAPS)

Crime and safety are focal points in respondents' analysis of the impact of reinvestment on their communities. On the one hand, reinvestment is welcomed because of the perceived accompanying reduction of crime. On the other hand, many leaders report that crime and crime prevention are used by developers and gentrifiers to justify elimination of low-income housing and displacement of low-income residents. As one Uptown focus group participant put it:

Realtors reinforce the anger and negativity in the neighborhood. Cops are being used to pick on the low class of the neighborhood and say key things at the CAPS meetings. The police should protect everyone equally, from the lower class to the upper class people. They don't want to celebrate the diversity of the neighborhood, they want to destroy it. They should not be allowed to use city services against poor people or against people who they do not want in their community.

The perception among community leaders in our study is that community reinvestment and an increase in the proportion of middle-class residents leads to reduction in crime rates.¹⁵ Sometimes this is reported matter-of-factly, other times it contains an undertone of anger by leaders who feel that the reduced crime rate is more the result of police attention now that more middle-class people have moved into the community. While not accompanied by any particular facts, a number of interviewees state that the perception among low-income residents is that police are more likely to respond to middle-class white residents than to lower-income minority residents. One West Town/ Humboldt Park educator describes a sentiment she often hears: "I can't wait until white people move next door to me because then I won't have any gangs, I won't have any crime, and the police will definitely come by my neighborhood."

In addition to noting the connection between community population changes and crime, many respondents contend that crime and community policing are being manipulated to control or displace low-income residents. Although there is no direct question about community policing in

¹⁴ There have been a number of critiques critical of various facets of the Transformation Plan, for example Venkatesh et al 2004. A list of research analyses of the CHA Transformation—some critical others not—is available on the web site of CHAos, an organization critical of the CHA's plan: <http://www.chicagohousingauthority.net/resources.html>.

¹⁵ Data indicate that gentrifying communities—particularly during their mixed income stage—may have lower overall crime rates than some more homogeneous middle-income or more homogeneous low-income communities. An analysis of recent crime data from six sample community areas in Chicago by CURL Fellow Anis Parsa (2004), shows that overall 2003 crime rates in gentrifying Uptown and Logan Square is lower than the proportionately more middle-income Lincoln Park and Near North side or the proportionately more lower-income West Garfield Park and Washington Park. However there are differences in rates of different types of crimes in these neighborhoods. For example, in all six neighborhoods the 2002 theft rate was highest in the two middle-income communities. Robbery (2002) and aggravated assault and battery (2003) were significantly higher in the communities with high poverty rates.

our focus group or interviewee schedules, the number of times that the Chicago Alternative Policy Strategy (CAPS) is mentioned is notable.

The philosophy of CAPS rests on forming partnerships between the Chicago Police and the community in order to better prevent crime and increase community safety. One Mid-South resident who is highly involved in his CAPS program provides examples of how this system can function positively for a community. He emphasizes a number of strategies: active resident participation of residents of different races and classes; regular attendance at meetings; a consistent beat officer; and community-police collaboration to solve problems. He has seen this succeed in reducing drug activity, gang shootings, and overall crime in his Mid-South district. A citywide evaluation of CAPS since its inception shows a significant decrease in crime citywide between 1993 and 2003; the most extreme decline occurred in lower-income, African-American communities. The report cautioned, however, that several factors could account for this decline (Chicago Community Policing Evaluation Consortium 2004); one of which could be the tearing down of public housing.

Although reduction in violence and crime is a positive result of the changes associated with gentrification, the CAPS meetings are often characterized as intensifying tensions between incoming and current residents, particularly in the West Town community. Among the 15 interviewee and focus group participants who comment on CAPS, the qualitative data suggest that where low-income resident:gentrifier tensions are already high (in Uptown and West Town/Humboldt Park) there is a more negative view of CAPS. Of ten comments from these community areas, all are negative. In contrast, the four comments on CAPS from Mid-South respondents, are all positive. These interviews are far from a conclusive survey, but they do suggest that the City's community policing system can be directly or unwittingly drawn into community tensions and arguments over contested community terrain.

Some interviewees feel that CAPS is promoting the power of the higher-income, incoming residents, while disempowering the less affluent, current residents. Participants perceive conflicts and power struggles at CAPS meetings as indicative of the racism and classism underlying gentrifying communities. For one West Town/Humboldt Park community leader, "The police are used as a tool to gentrify the community. In the 14th Police District CAPS meetings, they talk about getting rid of the low-income people and people of color without any opposition from the police. At one meeting, I recall a person said, 'Let's have anyone who lives in an affordable housing unit wear an I.D. bracelet.'" Several interviewees describe instances of current residents feeling devalued and unimportant due to the police response to the newer residents' demands.

In some cases, the current residents become the "problem" to "fix" at the meetings. For example, a community resident who works with the homeless population to obtain housing describes the obstacles that homeless individuals have experienced to participating in CAPS meetings or other community meetings:

They feel horrified by going when we, as an organizing team encourage them to go as a group and they feel fortified and they go, but they stop going, not just because they're seen as the enemy, but people want to work on the issues that are not seen as real crime issues. They want to work on kicking homeless people out of the park instead of working on random drug dealing.

A commonly identified problem described by respondents is that the newer residents equate poverty or "being poor" with crime, instead of realizing that residents across class lines share the goal of reducing crime and improving the community.

Perceived differences in the police treatment of residents based on racial, ethnic, and income may reinforce perceptions of the use of CAPS as a gentrifying tool, rather than as an equitable initiative. The Institute for Policy Research 2004 study of CAPS documented important differences between racial groups in terms of perceptions of and attitudes toward police officers. Although ratings of police demeanor, responsiveness, and performance increased 15-20 percent over the previous ten years for Latinos and African-Americans, the proportion of survey respondents giving more positive ratings to police officers in 2003 was still under 50 percent. Furthermore, 25 percentage points separated whites from African-Americans in both 1993 and 2003 in their overall levels of positive ratings. For example, whites were 24 percent more likely to report that police are dealing well with important problems. In terms of income of respondents, the study found that the higher income group (annual earnings of more than \$40,000) rated the police 10 percentage points higher than the lower-income group (annual earnings less than \$40,000) (Chicago Community Policing Evaluation Consortium, 2004).

Based on responses in the interviews and focus groups, CAPS meetings often serve as the places where underlying tensions can erupt into real conflicts. This should not imply that CAPS causes these problems, but rather, these meetings provide a context for tensions and hostility to rise to the surface.

ATTITUDES TOWARDS/RESPONSES TO GENTRIFICATION

There is not a dominant pro or con perspective on gentrification among the community leaders and residents we interviewed. Many told us that gentrification is having a primarily positive effect on their community. Residents enjoy seeing aesthetic improvements to homes and businesses opening up in the area. In the Mid-South area particularly, new housing and businesses are being built on what had been vacant land or empty lots. Residents also appreciate improvements in local public works, such as new libraries, better parks and more green space, street and sidewalk repairs, better lighting, and increased safety. Participants in gentrifying neighborhoods frequently speak of the decreased visibility of crime, fewer gangs, and less drug activity. All of these improvements led several people to speak of a new sense of pride in their community. Residents are motivated to take better care of their homes and feel as if “the character of the community will be one that people will want to live in.”

Other respondents spoke primarily of the negative impact of gentrification in their community. Of prime concern to many is the displacement of long-time residents and, for those not displaced, the increased costs of living in the neighborhood. Even if residents can afford to stay, they often cannot afford to shop at the new local businesses which are often tailored to newer, higher-income residents (such as high-end grocery stores, boutique clothing stores, and upscale restaurants). Residents also reported being victimized or targeted by predatory lenders and unscrupulous developers who knock on their doors, place pressure on them to sell their homes, and acquire the homes of elderly residents for the cost of delinquent taxes. In addition, the new residents and the new developments often do not share cultural and historical roots with the older residents.

A third group of respondents spoke of having “mixed feelings” about gentrification. They recognize the positives of redevelopment, but question who actually benefits from all of the changes. These residents claim that the new homes and businesses are beautiful and attract attention to the neighborhood, but they are too expensive for many people to enjoy. Residents also realize that all of the positive changes mean increases in their property taxes which have the

potential to displace them from their homes. In the Mid-South area specifically, many respondents express ambivalence about the Chicago Housing Authority's Plan for Transformation. One Mid-South respondent confessed that "many homeowners had no love for the public housing residents anyway," and others said they are happy to see the dilapidated, blighted public housing torn down. Yet, these respondents also conveyed concern for former CHA residents who might not be able to find housing in the new mixed-income developments:

We have been very supportive of, and involved in, [the Plan for Transformation] even before it got started to be honest with you. But, at the same time, you have to ask yourself if one-third of the residents are coming back, then two-thirds are not. That's a very simple math issue.

Other residents expressed additional concerns about the reality of CHA being able to bring back those residents who were forced to leave. They say those families will be difficult to locate, it will be burdensome on both parents and children to move yet another time, and even that CHA might not want the former CHA residents to return. Participants who expressed ambivalence about gentrification recognize both the positive and negative impacts community changes can have. In the end, oftentimes their question is simply, "who benefits?" or "who is hurt?"

DISPLACEMENT

As noted above, in different communities and at different points in history, displacement resulting from community reinvestment can take on different forms and affect different ethnic, racial, and economic groups in varying ways. Indeed, defining who is "displaced" can be a subjective measure. Without a resident-by-resident survey, one cannot say for certain that a particular resident was "displaced" by gentrification. However, in analyzing community-level census data, we do know that when rents and housing prices increase, it places rental and homeownership out of the reach for lower-income residents.¹⁶ At the point when they decide to move out of their current housing unit, and often out of the community, they are "displaced" by reinvestment. Although there are other studies that have included examination of the micro-level displacement process (cited earlier), the primary way of detecting and measuring the level of displacement is through analysis of community-level income, housing cost, and other measures over time.

Displacement is not merely a housing issue. By definition, housing affordability is a measure of housing costs compared to income. If housing costs rise at rates significantly higher than the income of existing residents—typically the process in a gentrifying community—then affordability declines for those existing residents. Similarly, if living-wage jobs disappear or are not open to applicants at the education and skill levels of the current community residents, housing affordability among existing residents is affected. Thus, while the cycle of gentrification and displacement represents one force creating a housing affordability crisis, other longer-term trends, such as the loss of nearby living-wage entry-level jobs, can also exacerbate this problem and fuel displacement. Placing this problem in everyday terms, one participant states, "The landlord can get more rent, but the renter has no means of increasing his salary." Several respondents gave examples of rising housing costs and asked the same question, "Who [in the

¹⁶ We also know that housing affordability has declined nationwide (Joint Center for Housing Studies 2005). In some ways this is a tightening noose around those families who are affected by a specific gentrification/displacement cycle in a particular community. As they are displaced from their current community, fewer affordable options may exist in the city or regional housing market.

neighborhood] can afford it?" Many marveled at the idea that these homes had buyers for the steep selling prices, supporting the belief that home buyers come from outside of the community.

Although most interviews and focus groups emphasize the extensive displacement of low-income residents, one person in Uptown connects her own and others' displacement experiences to the fact that their middle-income earnings from jobs in the social service industry can no longer match the area's rising housing costs. The outcome is a widening gap in her community between the lower-income and upper-income residents. Clearly, the topic of displacement due to gentrification has great implications for changing community structures.

Implicit in the concerns over displacement is the disruption that adults and children experience just as they are seeing the private and public improvements in their neighborhood that open up new opportunities, such as safer communities, more jobs, higher quality housing, and better schools. The processes of uprooting social networks and movement of children from one school to another have been documented as having detrimental affects (Hartman, 2002; Kids Mobility Project, 2000).

The neighborhoods to which displaced low-income residents move do not generally represent a step-up or improvement in quality of life. Studies have shown that low-income families displaced from CHA developments and concentrated poverty communities tend to move into other similar concentrated poverty communities (Berg 2004, Fischer 2003). In examining national trends, housing expert Chester Hartman found that over 80 percent of renters displaced by gentrification, move to housing of lower quality, but at a higher rent (Hartman 1979). Reinvestment may improve the place, but not the people who had previously lived in that place. Mindy Fullilove, a clinical psychiatrist who has studied the impact of community displacement on mental health, has documented extensive negative impacts of wholesale community displacement, whether from urban renewal in the 1950s and 1960s or gentrification and displacement today (Fullilove 2004). Hence, central to the policy issues related to gentrification and displacement are the negative effects of community improvement on displaced populations.

In the course of interviews and focus groups, respondents indicated a broad range of residents affected by displacement. A common characteristic is that most of these are groups specifically represented on the Commission on Human Relations: women, homeless, elderly, African-Americans, Latinos, immigrants, people with disabilities, and gays/lesbians. In particular neighborhoods the emphasis may be on particular groups; for example, CHA residents on the Southside and Puerto Ricans in Humboldt Park. This means that in such communities gentrification is also seen as a force directed against particular groups. The abstract displacement process becomes anti-CHA resident or anti-Puerto Rican.

Displacement has taken on an anti-child character in affected communities in Chicago and elsewhere. Community leaders only half jokingly comment on the loss of children and the increase in the dog population. In Chicago community areas, losses in the population 17 and under are closely correlated with significant income increases--typically increases resulting from gentrification (see Figures 8 and 9). Closely paralleling the loss of children in gentrifying communities is a decline in the population of senior citizens. As shown in Figures 10 and 11, there has been a pattern of loss of the population 65 and older in north and northwest side census tracts in or near gentrifying communities. This is further discussed below. Looking at the overall "dependent" population (population 17 and under plus the population 65 and older), there is a noticeable loss of this population on the north and northwest sides of Chicago, as denoted by the lightest colored census tracts on Figures 12 and 13.

There are no clear data on where families and individuals displaced by gentrification go. As indicated above, within the city there is a movement of displaced families to low-income communities not yet affected by gentrification (Fischer 2003). In many cases these are communities nearby the community from which the residents have been displaced—communities likely to experience gentrification in the future and expose displaced residents to yet another move. The growth of poverty in the inner ring suburbs and movement of low-income Chicago residents from some neighborhoods suggests that some displaced residents have moved out of the city. During focus groups it was surprising to hear that some social service agencies have counseled low-income residents, displaced by gentrification, to move to rural Illinois or Indiana communities 200 or more miles from Chicago. These communities currently have employment and affordable housing opportunities. However, unlike the metropolitan area, there would be only limited alternatives if that housing or employment were lost in the future.

RACE, ETHNICITY, AND SOCIAL CLASS

In everyday interpretations of the world around us, race, ethnicity, and social class are woven together, sometimes in a tangle that makes it difficult to understand which variable is most important. In the current research project, it is clear that social class does underlie many of the differences and tensions seen in Chicago communities. The ability to afford housing and not be forced to move as rents or housing prices increase is ultimately a class issue. Access to quality education—from pre-school to professional school—is a class issue. Financial resources and wealth open doors to opportunities. As Peter Drier (a sociologist and former Boston Housing Commissioner in Boston) and his co-authors of *Place Matters* state:

Americans believe in equal opportunity. Economic segregation violates that bedrock value. We believe that where people live in relationship to jobs and other opportunities, especially education, is an important cause of rising economic inequality in the present period. Moreover, place accentuated inequalities in ways that are not captured by economic statistics, such as differential access to high-quality public services and retail shopping and differential exposure to crime and unhealthy environments. (Dreier et al 2001, p. 259-260)

This is not to say that race and ethnicity are not relevant. Given the long history of discrimination in American society, denied opportunities undoubtedly are connected to race and ethnicity. Racial and ethnic discrimination come to define the ability or inability to move up the social class ladder. While improvements have certainly occurred in recent decades, social science continues to document the connection among race, ethnicity, and social class.

In the process of shifting demographics of urban communities, new juxtapositions of racial, ethnic and class groups emerge. The negative aspects of adjusting to a community's new demographic composition include racism, classism, and clashes of cultures as people encounter their differences. The positive aspect, however, is the potential to develop an ethnically, racially, and economically diverse community that can enrich its residents. Although a majority of respondents discussed their experiences with prejudice and discrimination based on race, class, and cultural differences, many interviewees also express a desire to live in a harmonious community where all residents benefit from investment and experience positive relationships with each other. Major themes that dominated the interviews and focus groups include references to racism and ethnocentrism as part of gentrification. Conflicts of "values" cited by respondents are often closely related to income differences or the social class differences between "old" and

“new” residents. These issues, which often relate to a lack of understanding, communication, and contact, have contributed to hostility, tension, and conflict in many Chicago neighborhoods.

Racism and Ethnocentrism

A majority of respondents mentioned the role of racism and ethnocentrism in gentrification. While social scientists make a distinction between race and ethnicity (and racism and ethnocentrism), this difference is not as clear among the general public. For example, although African-American is defined as a race and Hispanic is defined as an ethnicity, anti-African-American and anti-Hispanic actions are often lumped together under the heading “racism.” While some of our respondents make a distinction between racism and ethnocentrism, most of the respondents blend these behaviors under the heading, “racism.”

In some cases racial differences appear to become synonymous with differences between gentrifiers and those who fear that they will be displaced. Respondents perceive gentrification as a racist process in itself:

Let’s not forget about there’s a huge race component here. They are the targets of displacement very outright, boldly, not simply by evolution. -*White Housing Organization Representative from Uptown*

There’s incredible racist overtones in this entire process. It’s not just a matter of housing and money necessarily, but also it operates on the realm of ideas and perceptions about this community, about Puerto Ricans, about blacks, about Mexicans, about what development should mean and what revitalization means.

-*Latino Youth Community Organization Representative from West Town/Humboldt Park*

Now I think we have real estate agents really selling gentrification as a positive thing. You’ll come in and this community is changing. What does that mean, change? Well, ‘they’ are moving out so in my opinion, it’s completely racist overtones and that’s how they’re selling this property. -*Latino Community Leader in West Town/Humboldt Park*

Systemic and institutional racism also play a role in the displacement portion of gentrification. As displaced residents need to find new homes, several Mid-South respondents indicated that African-American residents prioritize living in predominantly African-American neighborhoods rather than moving into white communities. A focus group participant in the Mid-South commented, “The areas of middle-class stable African-Americans are being invaded by lower classes and de-stabilizing the area; people do not feel comfortable living with blacks anywhere, good or bad.” Respondents shared anecdotes about discriminatory landlords refusing to rent to people of certain races or with last names indicative of Latino heritage. Others lamented the larger “racist” society that chronically “oppresses” racial minorities, impeding upward economic and social mobility. One person remarked on the perceived “disparity of funding for black and white schools.” This perception is consistent with the track record of school closings; as referenced earlier, 22 of 23 school closings from 2001 to 2004 were in low-income, African-American neighborhoods (Leavy 2005).

The long past history of racism in Chicago provides a lens through which residents still view the world around them. Respondents across the city pointed out the extent of segregation in Chicago:

I think due to some other systematic factors that have constantly been in place historically in Chicago around whether its racism or classism, has really kept folks divided and really not sure where to stand around that. -*African-American Grand Boulevard resident*

Chicago is one of the most segregated cities and I think there is already an embedded culture about race relations so the city will do very well by expanding their human relations program to pretty much understand the dynamics of communities. -*West Town Focus Group participant*

I was born here, I love the city. I love its diversity, the neighborhoods themselves, the pockets. But there is a cultural divide between the North and South, South and West, there are perceptions that people in the North get everything. There is segregation within people, within neighborhoods, which is unfortunate. -*Southeast Asian Community Leader*

Respondents also shared anecdotes about experiences and specific conflicts between community residents that seemed grounded in racism. As one African-American couple felt the increasingly white presence in the West Town/Humboldt Park area, they described feeling less and less part of the community:

I remember about a month before we moved we walked into a restaurant, looked at each other, we walked out . . . we were the only black people there, people kind of stopped. This is a place we had eaten at a number of times, we used to eat there quite frequently. We got to a point that we didn't want to go to any restaurants.

New racially or ethnically-charged incivilities influence social interaction among new and old residents. A Latina interviewee from West Town/Humboldt Park related an incident when she heard a "yuppie" couple fighting in the early morning: "She's saying 'why the f*** did you have to bring me here with these f***ing sp**cs? Don't you know I'm f***ing scared of these God d***ed people?'" Another West Town/Humboldt Park respondent identified the changing population as sparking racism:

Humboldt Park is not a completely Puerto Rican community but the dominant culture that is here is Puerto Rican. Mexicans and blacks that have lived here 30-40 years have adopted it as their culture. Now you have a new influx of people that are devaluing the connection to that culture and imposing their values on it.

The respondent went on to discuss the "inherent racism inside of those values" based on negative stereotypes of racial and ethnic minorities as "gangbangers," drug dealers, or unemployed because they spend time in front of their homes.

Latino-Anglo Tension Versus White-Black Tension

In looking at diverse neighborhoods in both the city of Chicago and its suburbs, it is more likely that Anglos and Latinos live in the same neighborhood compared to whites and blacks. As shown in Table 6, in 2000 the level of segregation (index of dissimilarity) of white from black residents was 81.8. The level of segregation of Hispanic from white, Non-Hispanic residents was only 56.6. This indicates that while there is still segregation between Hispanics and white, Non-Hispanics, there is significantly less residential segregation than experienced between whites and blacks. In fact segregation of blacks from Hispanics (81.8) is the same as that seen when comparing whites and blacks.

Historically Latino neighborhoods have been a buffer between predominantly white and predominantly black communities in the city. Because of greater white Anglo willingness to live in close proximity to Latinos, compared to living close to African-Americans, the two groups are more likely to live in the same neighborhoods. Ironically, because of the greater likelihood for interaction in the same community, at the neighborhood level, Anglo versus Latino neighborhood-based tensions are more likely to arise than white-black tensions. This is particularly the case since Latino communities are in the path of community reinvestment apparent on the edges of Anglo middle-class neighborhoods. For example, if you look at the changes in property values as represented by the Cook County Assessment increases (Figures 3-6), you can see the movement of property value increases moving north and northwest from the Loop/North Michigan Avenue central business district, into neighborhoods that are, or were, predominantly Latino. If one compares these property value maps to the 1990 and 2000 maps of the Non-Hispanic white population (Figures 14 and 15) with the Hispanic population (Figures 16 and 17), and African-American population (Figures 18 and 19), it is clear that Latino communities not only are the buffer between white and black neighborhoods, but they are in the path of neighborhood gentrification if one interprets the property value increases as a key measure of gentrification trends. As one participant suggested, Latinos have been disproportionately affected by gentrification because white people are more comfortable living near Latinos than near African-Americans.

Because there is less inter-racial or inter-ethnic contact in the Mid-South communities, residents there are less likely to give examples of interpersonal racism compared to West Town/Humboldt Park residents. The Mid-South is experiencing an in-migration of a middle-income population that is predominantly African-American, unlike West Town/Humboldt Park where the newer population is likely to be middle-class *and* Anglo. Consequently, black-white tensions in the mid-South are not prominent, although some class-based tensions within the black community have been noted.

Anglo-Latino Relations

Gentrification is generally seen by Latinos as middle- and upper-income white Anglos moving into their neighborhoods. As detailed above, white “yuppies” are viewed as isolated, racist, intolerant, and even hostile towards the Puerto Rican and Latino people and cultures in West Town and Humboldt Park. There is little interaction between the whites and Latinos in these areas, while the little interaction they do have tends to be characterized as tense or conflictual. Latinos in West Town/Humboldt Park are frustrated by the perceived unfriendliness of the newer white residents (evidenced by them “not saying, hello” when walking past on the street) and their perceived lack of interest in community life (as evidenced by them going out of the neighborhood to socialize and for spending most of their time at work or inside their homes with the door closed).

Yet not all Anglos residents are viewed “gentrifiers” by our Latino participants. Some of our interviewees are careful to distinguish “yuppies” from whites in general, thereby making a social class distinction. Newer white residents who move to the area because of their desire to live in a mixed-income, diverse, lively, and artistic community are discussed with less vitriol than young, white, higher-income, urban professionals who move to the area because of the relative affordability of the housing. Non-“yuppie” white Anglos are not welcomed with open arms, however, because they are often the first wave of whites to come to the area. These residents, by their presence and activities, help to define an area as “trendy,” which can attract the attention of yuppie whites and gentrifying developers. Nevertheless, the additive affect of ethnic *and* social class distinctions, where the new in-migrants are seen as not just “middle-class,” but “wealthy,” creates distinctions that produce stereotypes and tensions that are more difficult to bridge.

White/Anglo residents are often unfamiliar with many aspects of Puerto Rican and Latino culture, which leads to a sense of discomfort and suspicion. Anglo residents have little experience with loud, outdoor neighborhood celebrations, small gatherings on the front porch of a house, or ethnic pride festivals. Without the context with which to understand these behaviors, white/Anglos, interpret these as “incivilities” and put them in the same category as criminal activity and street altercations, which are perceived as threatening.¹⁷

Black-Latino Relations

African-American-Latino relations have been the subject of both scholarly research and community-level discussion. Contrasts between the rapid growth of the Hispanic population in both Chicago and the wider metropolitan area, and the relatively unchanging African-American population is, one factor affecting inter-racial and inter-ethnic relations. Latinos are becoming the largest single ethnic or racial group in the city of Chicago, clearly changing political and social dynamics in this city. A point of concern has been the contrast between improvements in the social and economic indicators among Latinos and limited or no improvement in these same indicators among African-Americans. It can grow into an object of tension when African-American leaders once again point to a new immigrant group “leap frogging” over established African-American communities in gaining access to opportunities in housing and employment.¹⁸ One dimension of this has been the sensitive political territory when legal protections for immigrants or undocumented immigrants have been pursued, while African-American communities perceive that their rights as U.S. citizens have still not been fully realized.

The West Town/Humboldt Park area is known for its large numbers of Puerto Rican and Latino residents. There has also been a significant presence of African-Americans in the community—particularly in Humboldt Park. Recently, some blocks, most notably in the southern sections of the community area, have seen an influx of new African-American residents, many of whom are former CHA residents displaced due to the redevelopment of Cabrini Green and the high rises on the South Side (Fischer, 2003). Still other areas of West Town/Humboldt Park have seen a decrease in the African-American population. With these newer African-American residents comes the renewal of underlying tensions between Latinos and African-Americans.

The Puerto Rican and Latino residents in West Town/Humboldt Park have worked hard to establish Latino businesses, community centers, and cultural arts centers to identify West Town/Humboldt Park as a distinctly Latino area. Some of our participants claimed that the newer African-Americans in the community consequently have the perception that the area is “for Puerto Ricans only.” They believe the long-time black residents know that the Latino development is not meant to be exclusive, but sense tension with the new residents who may feel unwelcome or excluded.

Moreover, Latino residents in West Town/Humboldt Park approach these displaced CHA residents with a fair amount of ambivalence. On one hand, as a community which is fighting the

¹⁷ Criminologist Wes Skogan (1992) has discussed these “incivilities” in the context of residents or visitors using such behaviors to flag undesirable neighborhoods. In this case, youth activity on the street, graffiti, loud parties, people hanging out on front steps late at night, and metal grates on store windows, are the kinds of flags that people use in unconsciously and consciously categorizing neighborhoods as safe or unsafe. In some ways the tensions described here represent gentrifying efforts to eliminate such behaviors and practices to make it a more comfortable neighborhood from their perspective.

¹⁸ See for example Daleiden 1998 and Perlman 2005.

pressures of gentrification and displacement itself, the Puerto Rican and Latino residents are sympathetic to their situation. On the other hand, Latinos may have some resentment towards the CHA residents due to what many feel has been a systematic exclusion of Latinos from public housing. This was legally documented ten years ago when Latinos United, a citywide housing advocacy organization, won a consent decree and a \$1.1 million settlement from the U.S. Department of Housing for outreach and counseling to remedy CHA discrimination against low-income, Latino families in Chicago. Our participants told us that “CHA has discriminated against Latinos,” and “Latinos have gotten some public housing but their numbers are limited.” Beneath many of these comments is a sense of competition between Latinos and African-Americans for scarce public assistance resources and resentment that those African-Americans have benefited from public housing while low-income Latinos have not.

In addition, although a few of our participants mentioned a general negative perception of former CHA residents, one West Town/Humboldt Park church leader gave specific examples of how their influx is related to a perceived increase in criminal activity in his community. His impressions illustrate a common perception of CHA residents:

We’re a receiving community for an awful lot of the folks being displaced by public housing. So we’re a receiving community for a lot of Section 8 Housing... As more African-Americans settle in the community...the community doesn’t appear to be changing from Hispanic to African-American. Hispanics don’t seem to be moving out so much as African-Americans have moved in. It appears that a number of African-Americans that have moved in have come in on Section 8... The challenge is then, perhaps the difficulty too, because last summer and this summer prostitution has become a major problem right on North Avenue here... and drug dealing in the parish grounds... I think it’s probably because of, as best as we can surmise in our conversations, the impression is we have a number of Section 8 folks here, a small percentage of whom, and it’s a noticeable percentage, are in the alternate economy with drug dealing and commercial sex.

The Latino community leaders we spoke with also express frustration in their attempts to communicate and organize with the African-American community in West Town/Humboldt Park. The Latino community has made great strides in the last 20 years to organize itself and develop community leaders and advocates. The African-American community in West Town/Humboldt Park does not have the same level of organization and infrastructure, leaving Latino leaders with few ideas about how to formally work to build inter-racial or inter-ethnic alliances. The relative absence of African-American organizations outside of the Southside of Chicago has been cited by other community leaders in the past.¹⁹

African-Americans and Latinos each feel uniquely affected by gentrification and largely unable to withstand its forces. As noted above, because of their role as a “buffer community” between white Anglos and African-Americans, Latinos often perceive themselves as being more directly affected by the gentrification process when compared to blacks. In contrast, African-American leaders point to their higher vulnerability to gentrification because of the relative lack

¹⁹ For example, organizers seeking to moderate low-income displacement in Uptown over the past 20 years have noted the limited number of distinctly African-American organizations in the community area. Some African-American churches represent organizing networks; to a lesser extent school-based parent organizations have provided another networking venue. One explanation for the limited presence of formal interest groups is the ongoing serial displacement of low-income African-American families in Chicago. When families and individuals get displaced multiple times, it is hard to establish community linkages.

of wealth in the black community compared to Latino communities. They see the existence of more wealth in Latino communities—wealth that can sustain stronger retail districts in Latino communities and wealth that can even be used in supporting low-income Latino housing initiatives.

A few African-American respondents claimed that “Latinos are not as affected” as they are. African-Americans are still being redlined from certain neighborhoods, are frequently on fixed-incomes, and have significant portions of their working-age adult population in prison or on drugs. These respondents also believe that Latinos’ entrepreneurial power has caused their communities to “[see] more of an upswing” while black communities are “going into a state of decline.” Moreover, one African-American respondent claimed that Latinos have a stronger family and community base, saying “...as far as education, family structure, extended family, political power, and economics, all of those are different. The Latino population is growing at a faster rate and I think it’s getting more political clout.”

The Asian Community and Gentrification

Income differences and ethnicity within the Asian community have produced different experiences with gentrification. Southeast Asian immigrants have lower income levels than other Asian ethnic groups and hence are more vulnerable to gentrification and displacement. Some interviewees (Asian and non-Asian) suggested that Asians are less affected by gentrification because they are “economically better off.” This view may be partially the result of buying into the stereotype of Asians as the “model minority,” rather than making distinctions among the wide variety of ethnic groups included under this broad racial category. For example, Southeast Asian immigrants from Vietnam, Cambodia, Laos, and Thailand have not had the income levels that immigrants from India have had (See for example *Chicago Tribune*, 2003).

Unlike other racial and ethnic groups, income differences in the Asian community are related to different levels of integration with the non-Asian community. This, in turn, is likely to result in different levels of vulnerability to displacement when communities experience reinvestment. As shown in Table 6, unlike white/black and white-Anglo/Hispanic patterns there is a difference in the level of segregation experienced by poor Asian households compared to affluent Asian households in the city of Chicago. Poor Asian households are characterized by higher dissimilarity index scores when contrasted to affluent Asian households. In segregation from whites, poor Asian household had a 52.8 score in 2000 compared to a similar score for affluent Asians of 40.9. Similarly, in segregation from Hispanics, poor Asian households had a 72.3 score compared to a 62.7 score for affluent Asian households. Both Asian income groups had similar high segregation scores when compared to African-Americans. There was also a high Asian-Hispanic segregation score for poor Asian households in 2000 (72.3);--much higher than segregation between poor Hispanics and white-Anglos (55.5). These point to different experiences among different income groups within the Asian community, most likely representing the differing experiences of different Asian ethnic groups, particularly Southeast Asian, who have lower income levels than other Asians.

A Southeast Asian community leader described the gentrification that they have experienced as different than what is happening in other communities. First, the gentrification was distinct because it constitutes upper-class Asians displacing lower-class Asians. One participant mentioned that what gentrification forces in play in Chinatown are caused by second generation Chinese immigrants: “Chicago’s Chinatown is where people used to come as a port of entry, but their goal was to move to the suburbs. These people’s children are now moving back to Chinatown and buying property. You don’t see that in other Chinatowns across the country.”

Second, according to interviewees, those displaced Asians are still able to find affordable housing in or near the Chinatown area. The perception is that low-income Asians are not being forced to leave the community altogether.

Chinatown may represent a model of more balanced development, or at least a model that is able to resist displacement of one ethnic group by another. Given the strong array of ethnic-based community organizations and other organizations established to promote economic and tourism interests, there are protections for residential and retail stability. The Chinatown Chamber of Commerce has worked to promote and protect the area's marketability as a tourist destination for the City. Our participants felt that it is the area's stable, thriving, and unique commercial district which has helped fortify it against gentrification. Moreover, there is a sense that perhaps Chinatown has not been "targeted" in the same way as other neighborhoods have been "targeted" because developers—formally or informally—have taken a hands-off stance since it is perceived as a valuable city-supported, and politician-backed, ethnic community.

However, there are other predominantly Asian communities in Chicago that have been challenged with gentrification and displacement pressures. Cambodian and Laotian leaders talk about displacement out of the community. The Cambodian Association itself has moved from Uptown to Albany Park. In Uptown, a primarily Southeast Asian residential and business community has experienced some tensions in relationship to new middle-income, white homeowners and renters. Specifically, the appearance of the Argyle Southeast Asian business district east of Sheridan Road, has become the object of community debate. As one Southeast Asian community leader observed: "On Argyle, residents and businesses clash between the existing Southeast Asian culture of Argyle and new residents who have a vision of how Argyle should look." One manifestation of is disputes over grates on storefronts. Business owners want to keep them up to protect their stores from burglaries, while new residents find metal lattices to be unattractive and unnecessary signals to outsiders that this is a high-crime district (*Chicago Tribune*, 2005a). Similarly, the Asian identity of the area is perceived by some established residents to be under challenge from new residents through their commissioning of a mural depicting a regular racial and ethnic realignment of the community, implying that the current Asian identity will also disappear just as earlier ones did.

Immigrants

Immigrant neighborhoods have long been part of Chicago's landscape. In 1900, 34.6 percent of Chicago's population was foreign born. In 2000, 21.7 percent of Chicago's population was foreign born, up from 16.8 percent in 1990. Immigrant population trends in Chicago have paralleled the ups and down in the larger country as a whole. In many instances, neighborhoods that were once occupied by one immigrant group have now been replaced by another. These changes have not necessarily happened through a gentrification and displacement process, but through a slower aging of neighborhoods and changing homeowner or renter patterns over time. Names of communities have different meanings at different times. While today's Pilsen is synonymous with Mexican and Mexican-American culture, it was once the home to Czechoslovakians from Bohemia.

Insofar as recent immigrant neighborhoods tend to be lower-income neighborhoods, they are vulnerable to gentrification and displacement. As indicated above, there are some times when strong ethnic organizations, capital available for business and residential investment, and attraction of tourists can stabilize immigrant communities and reduce the likelihood that a gentrification and displacement cycle will displace local residents. In other cases, communities that historically served as immigrant ports-of-entry may witness significant displacement if they

are in the line of reinvestment trends. For example, Uptown which has served as a port-of-entry for many immigrant groups still had a 33 percent foreign born in 2000. However, this community has seen significant displacement of immigrant families in recent years and this figure is likely to be lower by the end of the decade. Recently home to immigrant groups as diverse as Cambodians, Vietnamese, Thais, Chinese, Filipinos, Ethiopians, Nigerians, Bosnians, Tibetans, and Mexicans among others, the community leaders have described a decline in immigrant families. Although umbrella organizations such as the Organization of the NorthEast and mutual aid societies such as the Ethiopian Association, Chinese Mutual Aid, the Vietnamese Association, and the Southeast Asian centers have worked to preserve affordable housing for low-income residents—many of whom immigrated to the U.S. in the past two or three decades—affordable housing opportunities have declined as the gentrification and displacement cycle has taken hold (Haas et al., 2002).

Focus group participants from Uptown noted a shift of immigrant populations to other communities, such as Albany Park, which is now becoming a new port-of-entry for some immigrant groups, or to the suburbs. In a national study, the Brookings Institution has documented an increased movement of new immigrant groups directly to the suburbs (Singer 2004). In fact, the foreign-born population in Chicago suburbs has seen a dramatic increase over the past three decades, particularly during the 1990s, as shown in Table 7. Although some of these are higher-resourced immigrant groups, such as immigrants from India and Pakistan, this also reflects the gentrification of some traditional ports of entry in city neighborhoods. It also means that experience of immigrants, including movement into ports-of-entry communities and subsequent voluntary or involuntary movement elsewhere, is as much a suburban as an urban phenomenon. In fact, nationwide, most new immigrants are now moving directly to the suburbs (Paral & Norkewicz 2003; Singer 2004).

Related to the earlier discussion about the relationship between African-Americans and Latinos—particularly recent Latino immigrants, there is a broader historic tension between the African-American community and immigrant store owners. Tensions between the black community and Middle-Eastern, Korean, or Asian store owners have been documented in the past (Bailey, 2000). A similar tension—based on perceptions about who owns businesses—is also present in the African-American-Latino relations. An immigrant organization representative claimed there is a need for increased communication between the two groups to address the “simmering resentment” African-Americans sometimes feel towards immigrants because of the desirability and success of immigrant businesses and vitality of their communities: “This isn’t quite literal, but one side of Cermak is still heavily African-American, very heavily underinvested, in many respects disinvested. The other side of Cermak is Little Village which, while median incomes there might not be all that much higher, it still has the flavor of an economically vital area.” Immigrant communities have experienced at least some degree of economic mobility and success since taking root in Chicago while African-Americans have typically been ‘left behind.’”

Nevertheless, while Latino community leaders in some heavily-immigrant communities may not be feeling “left behind,” they fear that they will be “pushed out” as gentrification and displacement threatens their own residential stability. Some leaders in Pilsen are fighting the development being subsidized by TIF funds because it is “not necessarily geared toward” the Mexican and Mexican American residents currently living in Pilsen and Little Village. Residents there have protested development plans, which include condos and other luxury housing in the community that have the potential to increase housing costs and property taxes. Expansion of the University of Illinois Chicago campus into the northern edge of this Latino community has met with similar protests.

White immigrant ethnic groups have also been viewed by Latino leaders as being privileged because of their skin color. In the West Town/Humboldt Park area, there is the perception that these groups have been protected from the displacement experienced by Latino immigrants. One Latino participant said that while he believes there are undocumented Polish immigrants living in the community, their churches remain in the area and they have not had to fight to keep their housing, despite the gentrification happening around them. He believes the stability of their community reflects underlying racism: “For me, it’s another example of how white skin privilege plays in that. So you have people who are Eastern European, but they’re white people, and they benefit from that.”

Class Conflicts

As noted at various points above, social class is interwoven among inter-racial and inter-ethnic relations. There are also differences in how different racial groups experience inter-social class relations. For example, until fair housing legislation in the 1960s opened up other communities to middle-class African Americans, they were often de facto restricted to black inner city communities comprised of multiple social classes. Even today, when compared to other racial and ethnic groups, middle-class African-Americans are more likely to live in close proximity to lower-income African-Americans. Sociologist Mary Patillo-McCoy in *Black Picket Fences* (1999), a study of a Southside Chicago black middle-income community, emphasizes that inter-class relations are a salient feature of community living. She explains:

For today’s residents of Groveland [the pseudonym she gives the middle-income African-American Southside community], the high poverty areas that receive so much attention in the popular and scholarly literature are never so far off. The social workers in Groveland have their clients there. The teachers in Groveland instruct the students there. The sanitation workers pick up the garbage there, and the family members who are still climbing the class ladder live there. *Class, status, and lifestyle are real axes of distinction in the black community that are perhaps heightened by the spatial proximity of, and interactional networks that exist between, blacks of varying classes* [emphasis added]. (p. 209)

Race or ethnicity become proxies for social class; complaints about “Black CHA residents moving into my community,” may be as much about social class as it is about race. While race and ethnic relations in traditional Chicago working class communities may not have always been positive, there often was an array of social institutions to facilitate inter-group relations. For example, on the Southside and Eastside of Chicago, labor unions, churches, and fraternal societies, among other institutions, facilitated positive race and ethnic relations (Kornblum 1975). However, where the social class of residents—particularly the social class of “old” residents compared to the social class of the “new” residents—is more divergent, social class and income differences influence perceptions and relations among community members. Clearly, class differences in the relatively racially homogeneous Mid-Southside gentrification process is a case in point. Even in some Latino communities this has become an issue. The executive director of the Logan Square Neighborhood Association observed that while some of the private market housing developers there are Latino, displaced low-income Latino residents have come to recognize that ethnicity is not always the dividing line—social class can be a salient fault line in community development and community control (Aardema 2005).

Discussion of conflicts between classes is prominent in interviews and focus groups across communities in Chicago. When describing the efforts of new middle-income residents to

organize community-building activities, a Mid-South respondent stated: “They’re inviting the community to come and have free food, games for kids, activities, meet community leaders.... It’ll be interesting to see how many low-income residents show up to that.” One Mid-South resident described his impression of the impact of different classes and races moving in:

New residents have more money and they look down on their neighbors. New residents, black and white, believe they are better people because they have new or more expensive homes. Whites moving in are not acting like neighbors; they are not taking the time to get to know their problems. They come into the neighborhood with the attitude that they have the solution to all existent problems. They exhibit a superior attitude toward all existing residents.

Within this quote, it is evident that although class differences are universally present issues, this person still made the subtle distinction between new middle-income white and black homeowners and renters as interacting differently with current residents. Thus, the combination of class and race differences can have a more powerful effect than class alone.

The intersection of race and class, although experienced in both the Mid-South and West Town/Humboldt Park communities, is mentioned more frequently in the West Town/Humboldt Park interviews. Across West Town/Humboldt Park interviews, respondents repeatedly refer to interactions with “yuppies” as a significant source of hostility, tension, and conflict. For example, one community leader and resident complains that

All of the yuppies come out on Sundays, get in their cars, drive out of the driveway and keep on driving. They don’t say, “Good morning.” They don’t say, “Hello.” They don’t say, “How are you?” They don’t come out to clean up. They don’t do nothing. Actually they almost kind of blank out the people who are cleaning and stuff. People feel that you know.

The attraction of some white, middle-income Anglo renters and homeowners to what they perceive as more “diverse” communities is identified as a problem since the very presence of more white, middle-income residents can spawn additional gentrification. For example, one community housing organization leader in West Town/Humboldt Park does not blame the yuppies or white people specifically for gentrification, but explains how, from his perspective, an increasing white population attracts more white people:

They’re looking for a culturally diverse community to move into. You know artists and this different type of thing, people with social justice ideas. So they’re looking for these types of communities and they’re not necessarily looking to get rid of people in those communities. They want to be part of that community. . . . The problem comes in when those people move into that community then that community becomes attractive. The best way to speak of a community that’s up and coming is when you see the white woman jogging down the street so they say, “Oh, I gotta buy there.”

Within perceptions of white people and “yuppies,” respondents largely implied that being white equals having a higher-income. Thus, it is difficult to separate to what extent people respond negatively to race, class, or the interaction of both.

The New Versus Current Residents

In discussions of relationships between new residents and current residents, several themes emerged: 1) a sense that new residents matter more to the city and have more power; 2) a clash of values that leads to tension and conflict; and 3) a feeling that current residents are blamed by new residents for the community's problems. City beautification efforts are sometimes seen not only as "welcome mats" for gentrifiers, but more importantly, the result of the "new rich" in gentrified communities having more clout to get the city to make such improvements. Multiple respondents felt that the city begins to invest in beautification projects or increased resources only after upper-income people move into the community. Similarly, in regard to other city services, several interviewees gave examples of police appearing to favor the new residents, thus empowering them and disempowering current residents. For example, an African-American resident and community leader in West Town/Humboldt Park complained that,

I might call the police because someone got shot but they're going to wait until things cool down. But new people say they're blowing their horns, the police will be coming for that. They [the gentrifiers] have the pull and the weight to make sure they get what they want. So that makes the other group angry, too, even though they shouldn't be making all that noise and stuff. But that makes them look like they're being picked on and harassed.

While the interviewee is making assumptions that there are, in fact, differing responses by the city to new, higher-income, residents, the fact that this perception surfaced multiple times in our interviews and focus group discussions indicates a tension between old and new residents and a perceived lack of equal treatment, whether true or not.

Another prevailing theme is that differing values and lifestyles (perceived as being class-based, or sometimes ethnic or racial-group based), contribute to tensions, conflict, and hostility. One West Town/Humboldt Park interviewee concisely stated what many referred to: "You have all of a sudden an influx of residents that hold different value systems than the residents that have been there for 10 or 20 years, and they are imposing their values onto that existing community." Examples include how current residents are accustomed to socializing outside their homes while newer residents tend to stay inside their homes, thus having less visibility in the community. Consequently, respondents discussed how new residents will complain to authorities about people being loud, or that the new residents perceive the current residents as gang involved or drug dealers because they spend time in groups outside. Current residents feel as if the new residents have no interest in becoming part of the community because they do not leave their homes. While this may or may not be true, the cobbling together of negative contacts has created a *perception* of a collective snubbing of old residents by new residents which has further fueled negative images of newcomers:

One incident occurred when my neighbors complained about the neighbors across the alley that were talking loud and enjoying the hot summer night. My neighbor could not see that the people across the alley did not have an air-conditioned apartment, nor did they have a back porch and that was their way to stay cool and to enjoy the evening. The lack of understanding and communication brings about the hostility. *-Latino Community Organization Leader in West Town/Humboldt Park*

Others complain about the kids playing on the street or sidewalk and not realizing that there are no parks or play lots for these kids. Some people join block clubs to exclude others and to complain about the neighborhood instead of communicating with those less

fortunate than themselves. *-Latino Community Organization Leader in West Town/Humboldt Park*

Another oft-cited difference in values relates to the physical appearance of homes. Many respondents described the pattern of new residents complaining to city inspectors about the external appearance of neighboring homes, which often results in current residents receiving write-ups, citations, and potentially, liens placed on their properties. To avoid this, current residents, in some cases, are forced to take out second mortgages on their homes.²⁰

Finally, another noted source of tension between new residents and current residents is that the latter feel that by the former are blaming them for social problems in the community; this also appears to intersect with the class divide. Several respondents explained that it appears that new residents want the same “accommodations” to which they were accustomed in their previous, more affluent communities (for example, amenities such as well groomed public parks, uniform quality of housing stock, clean streets, and quiet streets after dark). When these are not in place, the new residents are perceived to blame the current residents rather than to collaborate with them to realize they have common goals. One West Town/Humboldt Park community leader suggested,

The new residents that are coming in that are affluent quickly begin to attack the old residents. Don't they know that streets and sanitation doesn't have the same policy that it has in affluent neighborhoods that it has in poor neighborhoods? Instead of attacking the people and blaming them for the dirt, join them in an effort to clean it up. Also you're really insulting people who have been struggling to get that street cleaned up for a long time.

These tensions and hostilities can blow up into actual conflicts that seriously compromise a harmonious neighborhood. Several interviewees gave examples of the current residents responding to the new residents by breaking car windows or, in one instance, placing dead rats onto a resident's car. Clearly, interests in protecting new investments, concerns about being displaced by new development, different access to power and resources, in combination with race and class issues, drive the multi-faceted clashes between new and current residents. If these issues remain unaddressed, conflicts could escalate in severity and harm.

²⁰ In the course of discussion of an early draft of this report with various city officials, one alderman commented that developers seeking properties in gentrifying communities, will themselves file building complaints against the owner of a property that they would like to purchase.

OTHER GROUPS AFFECTED BY GENTRIFICATION²¹

Up to this point our report has discussed the specific impact gentrification has on African-American, Latino, Asian, immigrant, and low-income populations in Chicago. While many of our interviews focused on community leader perspectives on the gentrifying neighborhoods in the Mid-South and West Town/Humboldt Park area, we also spoke with leaders of other affected groups in Chicago—particular groups represented by commissioners of the Commission on Human Relations. With the hopes of gaining a wider perspective on how gentrification affects Chicago communities, we spoke with individuals knowledgeable of the impact of gentrification on individuals with disabilities, women and children, the elderly, as well as gay and lesbian populations. These discussions were not extensive in any one particular area, but do provide an understanding of the impact of gentrification and displacement among populations sometimes overlooked in an analysis of reinvestment impacts. Because most of these populations are not concentrated into specific communities, the impact of gentrification on them is sometimes overlooked.

People with Disabilities

Gentrification is wrought with irony for people with disabilities. Advocacy groups working with the disabled have been fighting for decades for building, park, and transportation accessibility. With the laws that have been passed, particularly Section 405 of the Rehab Act and amendments to federal fair housing legislation, developers and builders are required to incorporate accessibility measures into any and all new buildings they construct. New development often means the tearing down of older buildings which were often inaccessible. In this way, gentrification provides—or should provide--opportunities for people with disabilities. They are now able to access new homes, new businesses, and refurbished public amenities. Yet we are told by interviewees that very few individuals with disabilities are living and working in these newly designed buildings. Why? One community leader tells us that “disabled people tend to be the poorest of the poor.” In support of this perception, a nationwide study of public housing residents, including those in Chicago, not only states that poverty and unemployment rates are higher in populations with disabilities, but found that the elderly and disabled constituted 43% of the nation’s public housing residents (Little, 2002).

Poverty, the practice of creating group homes for persons with disabilities and the need for special accessibility measures, has led to decades of social isolation creating what one national advocate harshly describes as “gimp ghettos” (Vaughn 2002). The concentration of disabled people in nursing and group homes has been likened to segregated housing, and has not only led

²¹ Given the scope of the research we were not able to complete a sufficient number of interviews to extensively discuss the relationship between the gay/lesbian community and gentrification. Gay and lesbian households, particularly gay households, have long been seen as “urban pioneers,” moving into disinvested communities and representing the front line of reinvestment and community revitalization (See for example Castells 1983 or Adler & Brenner 1992). The development of such communities is the product of strong social networks gravitating to particular communities and the emergence of gay bars and services that further attract new residents. There have been instances of tensions between gay/lesbian newcomers and existing low-income residents (*CQ Researcher* 1995). However, as such communities become more attractive, some of the original gay/lesbian pioneers can themselves be displaced by increased housing costs. According to some of our interviewees, this later trend is apparent in Chicago’s Wicker Park and Andersonville communities. There is a need for closer examination of the stereotypical view of gay/lesbian homeowners and renters as “gentrifiers,” versus the fact that they themselves may be the victims of gentrification.

to the geographical separation of disabled people, but to: social exclusion; lack of access to friendship, governmental, and employment networks; and poor levels of motivation and self-esteem in the disabled community. Consequently, despite all of the accessible housing units developers are required to build, these units are often left empty or are given to non-disabled tenants. The community leader we spoke to said, “So every time I see a building that’s going up for sale, for \$200,000-300,000, I know that’s another disabled person who will not have access...not only because a town home is physically inaccessible, but because of poverty.” The perception of this contradiction of “more accessible” new developments that are, in fact, less used by people with disabilities, is even more painful for the disabled community in terms of social inclusion and breaking stereotypes.

Women and Children

Many of our respondents identified women as a population that is most negatively affected by the cycle of gentrification and displacement, particularly single women with children. Between the higher poverty rate of single-parent and female-headed households and the discrimination these women continue to experience, single women with children are perceived to be those most at risk for displacement when housing costs begin to rise.²² Because women and single-parents do not necessarily visibly cluster into particular neighborhoods, their needs are not always front and center. A number of respondents spoke to the special needs and particular vulnerability of women and children when faced with the negative side of the gentrification/displacement cycle:

Single family households—they’re going to be the weakest and most vulnerable...whatever race you’re looking at. *-Representative from a West Town/Humboldt Park Community Development Corporation*

Yes, people have been displaced. Most of them have been women and children that do not have Section 8 vouchers. *-North Lawndale resident and business owner*

There are more women and children living in poverty, so obviously it makes sense that there are more and more women, you know, single moms who cannot afford rent and they are being displaced. *-Citywide Community Activist*

All this [gentrification] obviously impacts women a lot more because they earn less [and] they certainly are discriminated against more. You hear horror stories, you still read them...of landlords who say, “Yes, I’ll take your voucher, but guess what? It’s going to cost you a roll in the hay.” Horrible stories like that, things that men don’t experience. *-Citywide Community Activist*

As noted earlier in the report, the gentrification process is typically correlated with a reduction of the proportion of children in the affected community.

²² This is consistent with years of research examining the “feminization of poverty.” In the 1970s sociologist Diana Pearce coined the term and observed that almost two-thirds of the poor over age 16 were women and the trend was toward increasing female poverty (Pearce 1978). The trend has not abated significantly and poor female households do bear the brunt of society change and disinvestment in the form of residential displacement, job loss, employment in low-wage industry, poor access to health care, and poor retirement benefits. See also Bianchi 1999.

The Homeless

The homeless population in Chicago is even more dramatically affected by the reinvestment and displacement cycle when compared to low-income families. The homeless themselves are pushed out of gentrified neighborhoods, or the long-established institutions that have provided them housing and social services are themselves pushed out of the community. When searching for new properties, organizations that develop permanent or transitional housing for the homeless are typically priced out of gentrifying neighborhoods—neighborhoods that typically have the improving infrastructures that would facilitate reintegration into housing, jobs, and schools. In other cases, homeless shelters and other organizations already providing services to the homeless experience increased hostility from new residents as communities undergo gentrification.²³

Churches and social service agencies that had been providing housing and social services to the homeless for years find themselves the targets of newcomers to the community who equate low-income with “criminal” and “undesirable.” One focus group participant claimed these “gentrifiers” are targeting social services to force the displacement of the poor and that she has received petitions they have signed with pleas to the City to “stop funding social services in Uptown, there’s too many poor people here.” While she admits that social services are concentrated in Uptown and other communities could benefit from better distribution of services, newer residents often confuse eliminating social services with eliminating the homeless, and equate eliminating the homeless with eliminating crime.

Gentrification pressures are hitting homeless service providers at the same time as the need for such services is on the increase. A representative of a transitional housing program for the homeless told us that compared to five years ago, there is lower turnover because transitional residents are staying longer, unable to find employment or housing in Chicago:

What we’re seeing just in the last five years/four and a half years... the turnover in [our program’s apartments for the homeless] was much higher than it is now.... What people tell us, the people who live here, is that the largest part of that turnover four or five years ago was for positive reasons. People were leaving because they had gotten employment or reunited with their families.... At least two-thirds of that or even more was for positive reasons. Now people tell us there’s nowhere to go....

At \$600 plus per month, the prevailing studio apartment rents are more than twice the monthly rent that residents pay the agency. As the transitional housing staff member describes the obstacle represented by gentrifying neighborhoods and higher rents: “So to double your rent when you’re just getting back on your feet and probably have a minimum wage....job is just not achievable.”

Some community leaders believe that the City is directly or indirectly complicit in these opposition movements against shelters and other social service agencies. An executive director of a Northside community-based organization argued that the City inspectors became more vigilant in enforcing building codes and issuing citations to local shelters as the gentrification in Uptown accelerated. This pattern has not been documented by researchers of this report, but this use of building code violations as a

²³ Recent examples of this are efforts to close down an existing homeless shelter in a Lincoln Park church basement (Briggs 2005); resistance to building investments by a Latino church serving the homeless and other groups in need on the near Southwest side (Chicago Tribune 2005b); and opposition to low and mixed-income housing development in Uptown (Chicago Tribune 2004).

displacement tool is consistent with complaints from community leaders that prospective building developers have filed building code complaints with the city as a way of pressuring existing, low-income, homeowners to sell their properties.

The Elderly

Any rapid acceleration of the cost of living is threatening to individuals or families on fixed incomes. The elderly, typically living on limited pensions or social security payments, are particularly vulnerable to the negative affects of increased housing costs. Even where an older resident owns a home, rising property taxes—resulting from the increased house sales values in the community undergoing gentrification—can feel significant financial strain. State and county officials are aware of this issue and have instituted some forms of tax relief for older homeowners. In some cases these relief measures may not be enough. In other cases, elderly renters have no control over the increased rents, or the complete elimination of rental property as the result of condominium conversion, that goes along with a gentrified housing market.

On top of the broader issues of the housing market, in the course of our interviews and focus groups, we heard several stories of the elderly falling victim to unscrupulous developers who try various tactics to force elderly residents to sell their homes. These have included developers filing code violation complaints with the City so that City inspectors will cite violations and require costly improvements if the residents do not comply. The picture painted by interviewees is one of the elderly left to fend for themselves in such situations, with little or no City assistance in ameliorating the costs of correcting code violations.²⁴

Those on fixed-incomes, who are confined to their homes, are also often unaware of the changing dynamic of the community and oblivious to their own vulnerability. Among those who are eventually displaced, the lives of the elderly are among the most uprooted, as they have often lived most of their lives in these communities, have strong, life-long connections to their neighborhoods, and few relationships outside of the community on which to rely for assistance.

The experience of the over 65 population is somewhat a tale of two populations—modest income households and well-to-do households. There is a large divide in income among Chicago households headed by persons 65 or older. When the 2000 elderly population is divided into income groupings, 51.1 percent of the population falls into the lower one-fifth (\$23,430 or less), while 23.5 percent falls into the top fifth (\$48,286 and over). This paints a very dramatic picture of income inequality among the older population. It points to different experiences in quality of life and different roles in the gentrification and displacement cycle. The half of Chicago's elderly population in the lowest income quintile is more likely to move out of housing (voluntarily or involuntarily) as a result of gentrification. The 23.5 percent of the elderly population in the highest income quintile is likely to be those participating in the cycle as gentrifiers themselves.

For example, the gentrified communities along the north and northwest sides do have a lower elderly population. Some of the loss of elderly households in these neighborhoods may represent both the decline of modest income households as the result of both natural demographic changes (older homeowners moving out of the community to retirement facilities or dying) and displacement resulting from higher housing costs. The changes in the 65 and over population can

²⁴ According to interviewees, in the Latino community, there is evidence that families work to protect elderly members from loss of housing by either having them move into multi-generational households or actively defending them against harassment by unscrupulous developers.

be seen in Figures 10 and 11. Figure 20 further shows the changes in the elderly population from 1990 to 2000.

However, as can be seen in Figure 20, there is a countervailing trend to this decline in the north and northwindside elderly population in the form of an *increase* in the over-65 population in the central business district and near north neighborhoods. These are areas of the city that have experienced a high-end housing boom, such as the growth of high-rise downtown condominiums, or have seen sustained existing high-end housing markets. These are most likely aging “empty nest” households or retiree households that are choosing to live in the city.²⁵ Hence, to make any assumptions that all older Chicagoans are threatened by gentrification would be incorrect. Some older newcomers are more part of the reinvestment process itself. Income and social class are salient variables distinguishing the experiences of different sectors of the 65 and over population in the past decade.

POLICIES AND STRATEGIES TO ADDRESS THE IMPACT OF GENTRIFICATION

Respondents delineated a variety of strategies to counteract the negative effects of gentrification and promote the positive components of gentrification. Although many of these strategies go beyond the purview of the Commission on Human Relations, or for that matter the scope of any one City department, it is helpful to include these here to provide an understanding of solutions being suggested by leaders in communities affected by gentrification and displacement. Many of these are objects of ongoing discussion in and outside of city government. These policies and strategies run the gamut from ways to intervene and moderate the impact of gentrification to creating an environment that increases housing options for a broad spectrum of income groups in Chicago. As one participant stated, “A defined public policy to protect the vulnerable is missing.” Policies and strategies concerning housing financial assistance and housing development include the following:

- Develop mortgage assistance programs
- Create more loan opportunities for people with poor credit or fixed incomes
- Establish a rent control board
- Enact of broader inclusionary zoning policies or affordable housing set-asides
- Create of a citywide “balanced development” policy
- Adopt higher median-income thresholds to qualify for existing affordable housing programs
- Provide of tax relief for long-time homeowners
- Change zoning laws to more strictly regulate size of new developments in some neighborhoods
- Increase tax incentives to encourage building more rental housing units
- Support community land trusts as an affordable housing development tool

Establishment of higher and more consistently applied standards of community participation in community planning, as well as more vigilant enforcement of existing laws regulating development and housing access, is another category of respondent suggestions to address inter-group tensions in gentrifying communities. These suggestions included:

- Establish community planning commissions

²⁵ There is some evidence of this trend in sales to over-55-year-olds in the high-end downtown Chicago market (Sluis 2005).

- Create of a “required community process that’s truly community driven for all [housing and retail] development”
- Enforce existing fair housing laws
- Use local ballot referendums to regulate zoning
- Appoint of community zoning panels to oversee development in all communities of Chicago

As detailed earlier in the report, the roles of government officials and the City have proven critical to respondents’ experiences of gentrification and consequent perceptions and attitudes. Consistent with this, interviewees provided several strategies targeting the government and city as agents of positive change. Chief among the strategies, aldermen are considered essential advocates for the communities’ interests, which could facilitate the execution of many of these ideas. Other suggestions include:

- Invest more in public facilities and infrastructure in low-income communities
- Support community retail business incentives that will build wealth for community residents and provide local employment opportunities
- Continue emphasis on school improvement for all children
- Focus on employment development for lower-skilled workers and residents in low-income communities

RECOMMENDATIONS

In the course of our interviews and focus groups, a variety of problems and solutions were suggested by participants. They come from leaders of community organizations, businesses, religious congregations, ethnic mutual aid societies, social service agencies, and other established organizations throughout the city. These perspectives and solutions are informed by years of experience making Chicago neighborhoods work for all residents. The interviews help us get a better understanding of inter-group tensions, misperceptions, and misunderstandings. Although perceptions may or may not be based on “fact,” we know that in the realm of race, ethnic, and class relations, perceptions can take on a life of their own and become reality. When someone acts on perceptions—true or false—they become a reality. It is in this vein that we draw the research findings to make the following recommendations.

Build better communication and face-to-face contact among community residents.

Most respondents articulate strategies to address the tensions among races, classes, and residents. These all include some form of enhanced communication and collaboration, whether through informal or formal networks. Several interviewees discussed the value of friendliness with neighbors, simply smiling and saying hello to each other in order to increase a sense of community. Others recognize that actually having contact and knowing each other could potentially diffuse hostility fed by stereotypes and assumptions. Respondents also suggest more formal intervention such as organizing events that would appeal to all residents, although a challenge could be attracting the current residents who feel resentment. As one Mid-South resident, who described positive relationships due to consistently interacting with neighbors, put it: “The key to all of this is everyone working together if you want to build a decent, safe neighborhood. You can’t just go into your house and close the door.”

Develop a citywide adult community service curriculum to facilitate more inter-racial, inter-ethnic, and inter-group understanding and interaction.

As a better way of counteracting the “them-versus-us” perspective that creates distance among groups through a two-pronged negativism bred by lack of knowledge of others and stereotype building, a citywide adult community service curriculum can be developed to encourage more understanding of other groups through more interaction around engaging in service to the community. We value community service enough to require it for all of our high school students in the city. Most colleges now include service learning opportunities where students: gain a “hands-on” understanding of the world around them; provide service to local agencies, businesses, and government programs; and reflect on those activities.

In the spirit of life-long learning, this model can be adopted in creating a citywide service curriculum for tolerance. In addition to the service component, a reflective component can be made a part of tours, dinners, or other informal discussions in Chicago communities.²⁶ Commission staff, community leaders, working with educators in both secondary schools and universities, could craft a dynamic curriculum that addresses many of the concerns raised in this report. As a start, this curriculum could focus on the tensions and differences apparent in gentrifying communities.

Create new or improve existing mechanisms for community voice in neighborhood development and change.

A central theme throughout the report is the residents’ desire to have a voice in their neighborhood. In fact, many tensions have to do with contested ownership of neighborhoods. For example, existing low-income residents might feel that new middle-income homebuyers are “taking over” their community. In other instances, a community long possessing an ethnic identity may see this being eroded during the gentrification process. In still other instances, city-sponsored forums, such as CAPS meetings, are seen as being hijacked by one group to serve their purposes and not the purposes of the entire community.

While increased community voice can sometimes create the appearance of more community argument and debate, it also can more effectively allow differing points of view and differing understandings of community issues to receive public airing. Without this openness, stereotype building and inter-group tensions and hostilities can build unchecked. The consequences of inattention to such undercurrents can be more explosive than differences in the course of regular community debate.

In existing community forums, local government officials should take care to insure an environment of equitable input, so that there are not perceptions that one “group” in the community has taken control of the venue to the detriment of other residents. In other instances, more public information about new developments (private or public) can create better understanding of changes. More information and assistance to existing residents fearing displacement, informing them of affordable housing opportunities within their community and nearby, can also reduce potential tensions.

²⁶ The Human Relations Foundation already provides a facet of this reflection component through their Chicago Dinners series, bringing together small groups of citizens from around the metropolitan area to openly discuss issues related to the racial and ethnic divide. Although these do not include the service component suggested here.

Recognize that inequalities and divisions still exist along racial, ethnic, and social class lines in our city; interventions need to address the root economic and social causes of such inequalities and divisions.

It would be inappropriate to suggest that racial, ethnic, and social class inequalities are not significant issues in the city today. These still are major dividing lines within and between Chicago communities. While gains have been made on many fronts, serious inequalities continue. While the Commission can facilitate discussions and interventions to narrow some of these divides, multiple programs and investments of the city that provide remedies to reduce and eliminate inequality and discrimination and insure opportunity for all residents are crucial. Any intervention that is seen as merely talking about divisions without providing resources to ameliorate the basis of these divisions and inequality will be ineffective and only make Commission actions appear disingenuous.

In shaping interventions, private and public sector leaders need to recognize that the impact that the gentrification and displacement cycle has on different racial, ethnic, and income groups varies by community.

On one level the vulnerability to gentrification and displacement boils down to having or not having the financial resources to stay in one's existing community because of increased housing costs. In this sense, displacement is a social class issue. On the Mid-Southside where the gentrification process is primarily one of new middle-class African-American homeowners moving into a predominantly African-American low-income community, social class issues are more visible. In other communities, such as in West Town and Humboldt Park, gentrification and displacement may have an ethnic character of white Anglo gentrifiers versus Latino residents fearing displacement. While there is still an underlying class dimension, many of those affected on both sides of the process use ethnic and not social class terms in describing differences. In any community intervention, the Commission and other city departments should be cognizant that racial, ethnic, and social class dynamics vary from community by community. One single strategy is not likely to work in all city communities.

Efforts that support the development of mixed-income as well as racially and ethnically diverse communities can provide an alternative to the negative effects of the gentrification and displacement cycle.

Community leaders do not oppose community reinvestment; rather they oppose or have concerns about inequities in who benefits from such reinvestment. Long-time residents, typically low-income residents, bear the brunt of much community reinvestment. When current residents watch improvements in housing, schools, parks, and retail development, but then fear that they will not be able to remain in the community and benefit from these long awaited improvements, it is not surprising that resentment and hostility arise.

More conscious efforts to create diverse communities that can insure opportunities for a broad range of residents will go a long way in both reducing those tensions, and also in addressing the root causes of many inequalities themselves. Community leaders describe a reinvestment game where low-income residents are moved like checkers on a checkerboard from community to community as they are displaced. Policies—some of which already exist—that can keep some low-income families in their present communities and provide access to improving housing, educational, employment and other opportunities can break this

damaging cycle of displacement. Stable diverse communities can not only provide opportunities to low-income families, but can provide the opportunities that will ultimately allow adults and children to move out of poverty, improving both their lives and the overall vitality of the community.

The city needs to protect communities and community resources as valuable public goods serving all Chicagoans.

Social science research is full of analyses of community change and communities as contested terrain. Communities experiencing gentrification and displacement typically experience battles between different forces—homeowners versus renters, low-income versus middle-income, Latino versus Anglo, young families versus older families. They all are seeking to claim all or a portion of the community as “their” community. The battle over community identity gets entangled in established racial, ethnic, and class differences. Groups are seen as taking over or encroaching on each other’s territory. Unchecked, this battle over community identity can exacerbate existing society-wide tensions, turning the gentrifying community into the front line of race, ethnicity, or class “wars.” City official vigilance in protecting “community” and publicly supported institutions as public goods serving all residents, can go a long way to reduce tensions in changing communities.

Although race, ethnicity, and social class are dominant divisions along which we understand the impact of the reinvestment and displacement process, it is critical that any negative impacts on other groups be recognized and ameliorated.

Throughout the report, other groups affected by gentrification and displacement have been identified. These include immigrants, gays and lesbians, women—particularly single mothers, children, persons with disabilities, the low-income elderly, and the homeless. While these groups may not always be present in concentrations to make them visible victims of displacement, they are significantly affected by such reinvestment processes. In the course of acting on any of the recommendations above, the Commission and other city departments need to maintain a sensitivity to the impact of gentrification and displacement on these populations as well.

Support the maintenance or development of private and public community-level institutions that serve as social seams that bring together different groups in a given community.

Social and physical distance among different sectors of the population allow stereotypes and hostility to breed. If public spaces and other institutional settings where people interact with each other can serve to bring community residents together in positive ways, tensions and negativism can be reduced. For example, shopping districts that serve all sectors of the community—from lower income to middle-income—become major social seams in some diverse Chicago communities. Attention by public agencies and private developers to such diverse designs can go a long way in creating positive environments. Certainly the effective design of parks to make them safe and inviting for all residents represents another social seam. Conscious involvement in community building on the part of religious congregations and other organizations serving distinct sectors of the community can also be a positive step forward.

CONCLUSION

The study has given community leaders from diverse backgrounds the opportunity to share their experience with, and understanding of, the impact of the gentrification and displacement cycle on various communities in the city of Chicago. In many cases these effects parallel those experienced by similar groups in other metropolitan areas. Nevertheless in Chicago, two major trends are intersecting in the early 21st century. Our city's population is growing more diverse, at the same time as community development is bringing new residents to neighborhoods. These both have the potential of making positive contributions to the quality of life in the city. Insofar as residents, along with leaders in both private and public sectors, can shape these forces to produce an equitable process of improvement and growth, Chicago can strengthen its position as a world class city, successfully embracing the new 21st century diversity and economic changes that seem to be so problematic to other cities around the U.S. and the globe.

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