

# Housing in the Context of Neighborhood Decline<sup>1</sup>

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In recent years, gentrification has captured the imagination of sociologists and the public alike, dominating conversations about the transformation of cities from New York City to Detroit. In this chapter, we direct sociologists' attention away from housing in gentrifying neighborhoods to housing amidst decline. Neighborhood decline and disinvestment are more common than gentrification in low-income neighborhoods: quantitative studies have found gentrification to be concentrated in the nation's most prosperous cities, while it remains rare in smaller cities and neighborhoods on the urban periphery (Brown-Saracino 2017). In the 100 largest metropolitan areas of the United States, 40 percent of poor tracts lost population during both the 1990s and 2000s while only 20 percent of poor tracts gained population during both these decades (Small, Manduca, and Johnston 2018).<sup>2</sup> Poor, declining urban neighborhoods exist across the post-industrial Midwest and Northeast, as well as slow-growth cities in the South (id.).

In addition to depopulation, many poor urban neighborhoods have seen persistent and deepening poverty over time. In the last two decades, a growing number of neighborhoods have seen poverty rates increase. Between 2000 and 2016 the number of high-poverty census tracts in the United States – those with poverty rates over twenty percent – grew more than fifty percent, rising from 13,400 to 20,600 tracts (Joint Center for Housing Studies 2018, 16). Most low-income, Black neighborhoods do not see reinvestment, but remain poor and disinvested even decades later (Hwang and Sampson 2014; Perkins and Sampson 2015).

In this chapter, we outline a research agenda for a contemporary *sociology of housing in the context of neighborhood decline*. We define neighborhood decline as a type of neighborhood change characterized by growing neighborhood poverty, decreasing housing values, and the deterioration of neighborhood services through the withdrawal of public and

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<sup>1</sup> This chapter is excerpted from the forthcoming book *The Sociology of Housing: How Homes Shape Our Social Lives*, ed. Brian J. McCabe and Eva Rosen (Chicago, IL: University of Chicago Press, 2023), which can be preordered at: <https://press.uchicago.edu/ucp/books/book/chicago/S/bo203893859.html>.

<sup>2</sup> Small et al. report distributions based on the median city, while we report averages here.

private investment capital (Hackworth 2019; Mallach 2018)<sup>3</sup>. This disinvestment encompasses banks marking neighborhoods for limited services (Puchalski 2016), cash-strapped school districts closing public schools (Ewing 2018), cities cutting public services (Kinder 2016), and landlords neglecting maintenance. Neighborhoods experiencing decline have historically lost population and seen a rise in property abandonment (Hackworth 2019). We argue that trajectories of decline, including depopulation, can significantly shape the lived experiences of residents, thereby making their urban experiences distinct from residents in stable or growing neighborhoods (Cornelissen forthcoming).

This chapter also emphasizes how urban decline has disproportionately affected Black Americans. Decline has been the result of socio-political and historical urban changes, but also the troubled history of racism in the United States. The consequences of these racist legacies reverberate to this day. Hackworth determined that 74% of residents living in declining neighborhoods in American Rust Belt cities were Black (2016, 275). Scholars of neighborhood poverty have also shown the intergenerational consequences to growing up in disadvantaged neighborhoods. Sharkey found that two out of three Black children who were raised in the poorest quarter of neighborhoods continued to live in the poorest neighborhoods as adults (2013, 45). Many Black Americans continue to live in cities and communities that have borne the brunt of economic restructuring and political disinvestment (p. 47). Since individual economic fortune for many Black Americans is tied to Rust Belt cities, urban decline is a mechanism that perpetuates racial inequality.

We argue that housing scholars can benefit from adopting a framework of urban decline. Contemporary housing inequality is often conditioned by neighborhood decline. Eviction, for example, may vary by neighborhood conditions, with landlord practices shaped by poorly maintained housing stock and declining property values (Rosen and Garboden 2022). Decline also provides opportunities to better theorize racial inequalities, as neighborhood trajectories often determine access to housing and homeownership. Moreover, research on

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<sup>3</sup> We argue that all neighborhoods can experience decline. Certain studies distinguish between “already declined” and “declining” neighborhoods, with only neighborhoods above the county, MSA, or city median household income qualifying as potentially declining. However, since disinvestment and depopulation can continue to happen in “already declined” neighborhoods, we make no such distinctions.

decline balances out the disproportionate focus on gentrification, allowing us to identify processes unique to decline that are detrimental to residents and neighborhoods. Finally, an urban decline framework can sharpen our understanding of ongoing socio-political transformations shaping housing inequality, such as the outfall of subprime lending and COVID-19.

To push this agenda forward, we identify several promising areas for studying housing decline. These include examining how policies and practices of local governments impact housing markets. They also include looking at the role of homeowners and investors in shaping housing conditions, as well as the emergence of informality in declining neighborhoods (Jang-Trettien 2021). Finally, it includes examining residents' experiences living in declining neighborhoods and the meanings they attach to their homes and communities.

### **Housing Amidst the Peak of Urban Decline**

In the 20th century, cities in the United States, especially in the Northeast and Midwest, experienced explosive urban growth as they became industrial powerhouses. Between 1900 and 1930, Chicago's population nearly doubled from 1.7 million to 3.4 million residents (Census Bureau 2020). A 1927 Detroit planning map designated almost one-third of the city as "future downtown" (Thomas 2013, 37). Many newcomers were African-Americans fleeing the Jim Crow South and seeking better jobs. Yet opportunities associated with this growth were not evenly distributed. While cities rapidly built new neighborhoods to accommodate the hundreds of thousands of migrants, newer neighborhoods were restricted to white families. Racist laws, mob violence, and intimidation were used to exclude non-white residents (Boyle 2007; Sugrue 1996). As a result, Black families were usually relegated to substandard homes in cities' older cores. A study in Baltimore found that half of all Black renters were living in structurally deficient housing (Stegman 1972, 8). Moreover, while Black families were restricted to a small area of the city – even as thousands of newcomers arrived every year during the Great Migration – Black neighborhoods often became extremely overcrowded. Landlords demanded inflated prices for subdivided apartments with shared bathrooms (Wilkerson 2010). Most banks refused to lend to Black families, forcing would-be Black homebuyers to depend on

intermediaries who used exploitative land contacts, and sometimes profited doubly as both broker and seller (Satter 2010).

After WWII, the seemingly limitless growth of cities came to an end. Industries reduced jobs through automation, moved to new facilities in the suburbs, or moved to the Sunbelt and abroad, where non-unionized labor was cheaper. Suburbanization coupled with deindustrialization led to a mass migration of white residents out of cities – a path that remained blocked for Black families (Rothstein 2017). As deindustrialization and suburbanization starved cities of jobs, people, and tax income, the burden of coping with depopulated urban neighborhoods fell on the mostly Black and impoverished residents who remained. Between 1950 and 2010, Baltimore lost 34.6% of its population (Stoker, Stone, and Worgs 2015), while Detroit lost over 60% (Dewar, Seymour, and Druță 2015).

Depopulation and deindustrialization depressed the housing market. Disinvestment is often seen as the result of decisions made by rational actors seeking to optimize economic gain while minimizing risk (O’Flaherty 1990). However, disinvestment decisions are not informed by economic considerations alone. Racism was instrumental in shaping urban decline and its housing markets. Sometimes housing segregation was enforced by violent white mobs (Sugrue 1996). Oftentimes racism in housing was *legally* enforced, with the federal government furthering racial segregation nationwide. Through racially-exclusive FHA mortgage loan guarantees, the federal government sponsored white families’ homebuying in the suburbs across the nation, while it denied loans to Black families and in Black neighborhoods (Rothstein 2017). This depleted credit from Black communities and furthered housing decline in these areas. While the federal government outlawed housing discrimination by race with the 1968 Fair Housing Act, persistent patterns in mortgage redlining remained well into the 1970s (Taggart and Smith 1981). Redlining also continued in home insurance markets (Squires and Velez 1987), as companies avoided majority Black neighborhoods or only offered services at inflated premiums.

The calculus of racism also affected disinvestment decisions by local governments and landlords. Sternlieb and colleagues found that in Newark, New Jersey white landlords were much more likely to abandon properties than landlords of color, especially if their tenants were

Puerto Rican or Black (1974, 329–30). And in their seminal book *A Plague on Your Houses* (1998), Wallace and Wallace showed how New York City's decision to selectively cut fire services in poor neighborhoods during the early 1970s devastated neighborhoods like the South Bronx.

During the 1970s and early 1980s, politicians and journalists articulated an increasing sense of an “urban crisis,” as they witnessed urban decline across the country. Ethnographers responded by describing what it was like to be housed amidst urban decline. We learned about the discomforts, risks, and health hazards of living in the Pruitt-Igoe public housing project in St. Louis (Rainwater 1970) or the wood-framed shacks of the Flats (Stack 2008). Some ethnographies also offered broader analyses of housing decline, stigmatization, and revaluation (Anderson 1990; Rieder 1985; Zukin 1989). Karn et al. (1985) described how homebuyers in declining neighborhoods often rely on informal knowledge and hearsay in property transfers, leading prices to wildly fluctuate. Anderson analyzed how white newcomers created value in disinvested Black neighborhoods through their “discovery” of “antique” homes – a process premised on their white privilege (1990, 26). Finally, ethnographers described how those living on the margins are housed, such as street corner men (Anderson 2003), squatters (Kearns 1979), and crack house residents and visitors (Williams 1991).

### **Contemporary Housing Amidst Pockets of Decline**

In the contemporary era, cities have followed increasingly divergent trajectories. By the 1990s, cities such as New York, San Francisco and Boston were thriving. A handful of cities that benefited from economic globalization became the pinnacle of the new urban hierarchy (Sassen 2001). Cities have also benefited from immigration (Vigdor 2014), as well as young professionals and empty nesters moving back downtown (Zukin 1989). Yet cities such as Baltimore and Detroit continue to struggle with depopulation. If urban decline in the previous era was national in scale, decline is now regional, occurring predominantly in cities that were formerly dependent on manufacturing. Geographically, they tend to be concentrated in the Northeast and Midwest, as well as some cities in the South (Small, Manduca, and Johnston

2018). They include neighborhoods in both small and larger cities, near downtown or on the urban fringes (Hackworth 2019; Mallach 2018).

Urban decline in the contemporary era has also been influenced by broader economic trends, including financialization, the crash of the housing market, and rise of institutional investors following the economic downturn. From the late 1990s to mid-2000s, the subprime lending industry flooded the market with high-cost, high-risk mortgage loans. The easy access to credit contributed to surging housing prices, notably in California, Florida, and many parts of the East Coast (Immergluck 2009). Black and Latino borrowers received a disproportionate share of subprime loans (Been, Ellen, and Madar 2009). Subprime lenders and brokers targeted minority neighborhoods, especially in highly racially segregated metropolitan areas – a process that has been called “reverse redlining” (Hwang, Hankinson, and Brown 2015; Rugh and Massey 2010). Subprime lending and the ensuing wave of foreclosures were highly racialized processes that stripped wealth from minority households and neighborhoods. Problems following foreclosures were often worse for neighborhoods in older cities, where the housing stock is more susceptible to deterioration. In Detroit, property values fell precipitously due to large numbers of mortgage foreclosures and the recession that began in 2008. This exacerbated the city’s fiscal crisis, and in 2013 Detroit became the largest city to declare bankruptcy in U.S. history.

There is also the growing realization that urban decline is a global process of urban transformation that not only affects cities in the United States, but also, for instance, in Germany, the UK, Canada, and China (Hartt 2021; Pallagst, Wiechmann, and Martinez-Fernandez 2013). Since the 2000s, “shrinking cities” has become a master framework for understanding urban decline and sustainable policy responses. Within the United States, detailed case studies have emerged of persistent decline in cities such as Cleveland, St. Louis, and Flint (Hackworth 2019; Mallach 2018; Tighe and Ryberg-Webster 2019). Particularly notable is the so-called “*Detroit School*” of urban studies, most of it springing from the University of Michigan (Cooper-McCann et al. 2017; Dewar and Thomas 2012; Galster 2019; Thomas and Bekkering 2015). Its authors have addressed questions such as how to rebuild

shrinking cities (Ryan 2012) and how residents cope with vacated structures (Herbert 2018; Kinder 2016).

### **Neighborhood Decline and an Agenda for Sociologists of Housing**

We propose a research agenda for a *sociology of housing in the context of neighborhood decline*, an area that is little-recognized within urban sociology but potentially affects all fields of housing research. Most literature in the sociology of housing is organized thematically and focused on broad social problems. This includes eviction, housing affordability, health hazards of housing, and the racial wealth gap. When scholars compare housing inequalities across neighborhoods, they often use the proxy of poverty rates as a core indicator of urban disadvantage. But poverty rates can hide underlying neighborhood inequalities, notably trajectories of decline, stability, or growth.

We propose a conceptual shift of studying housing through the lens of neighborhood decline. While poor neighborhoods can be growing, stable, or declining, *declining neighborhoods* create unique contexts for housing markets, often invite distinct institutional responses, and sustain local (and informal) housing practices by renters, homeowners, and investors. Specifically, we argue that the framework of urban decline creates four opportunities for housing scholars.

First, it allows scholars to *situate contemporary housing inequalities, as conditioned by historical and ongoing trajectories of urban decline*. For example, Manduca and Sampson demonstrated how exposure to toxic neighborhood hazards – including high incarceration rates, violence, and lead – independently predicted children’s long-term well-being in Chicago, beyond traditional measures such as neighborhood poverty (2019). They also showed how exposure to these hazards was highly clustered and segregated, such that there was “almost no overlap in exposure rates for blacks and whites” (2019, 7773). Thinking through decline can help researchers operationalize community disadvantages beyond current characteristics, to include *processes* such as depopulation, pollution, historical violence, and public disinvestment – all more dynamic examples of urban trajectories. We can also think about the added value of considering urban decline for studies that do not currently use this lens. For instance, we may

gain new insights about eviction in inner-city Milwaukee (Desmond 2016), if we explicitly consider its context of post-industrial decline, the role of an aging ill-maintained housing stock, and how depressed property values shape landlords' practices.

The lens of urban decline also helps housing scholars better *theorize contemporary racial inequalities in housing* by focusing on historical trajectories of urban decline in predominantly African-American neighborhoods in the Midwest, Northeast and select cities in the South. This awareness allows us to better understand issues like the persistence of the Black-white homeownership gap, which stood at 30% in 2019 (Choi et al. 2019; Rucks-Ahidiana this volume). Black homeownership rates are among the lowest in highly segregated, post-industrial Northern cities, including Albany and Syracuse, NY, Minneapolis, and Milwaukee (Choi et al. 2019, 12). A focus on urban decline can help historicize contemporary racial inequalities in housing and neighborhoods, and theorize ongoing decline as part and parcel of that inequality.

Additionally, more work on urban decline would *balance out housing scholars' disproportionate focus on gentrification*. The relative attention paid to gentrification suggests it is the main threat afflicting contemporary cities – even as many more poor neighborhoods are facing decline. Mirroring some of the questions of the gentrification literature, we believe that much can be gained by understanding contemporary processes of housing disinvestment, housing abandonment, and the experiences of living in a home amidst decline. What do rates of eviction look like in declining places? What are the mechanisms leading residents to lose their homes? Who are the investors operating in allegedly disinvested neighborhoods, and how they do make money? We also think that gentrification scholars can benefit from a better understanding of housing amidst decline because decline is often a precondition of gentrification.

Finally, a focus on urban decline would also attune scholars to *ongoing socio-political and structural transformations shaping cities*, such as the outfalls of the subprime mortgage crisis, financialization, and the rise of a new investor class. This includes risks still on our horizon, such as the spreading evictions resulting from COVID-19's economic outfalls. We



understand urban decline as shaped by ever-changing historical conditions, rather than a bygone feature of our cities' past.

### **Promising Subfields of Housing Amidst Decline**

We believe that our proposed conceptual shift can generate fresh questions and ideas for the sociology of housing. In this final section we will outline promising research areas for studying housing amidst decline.

First, policies and practices for how local governments tax, buy, sell, and classify disinvested property can significantly impact local housing markets. How do cities classify and value (Becher 2014) so-called blighted homes and with what consequences? How much property tax do residents of homes rendered worthless have to pay every year, and what penalties do they face when they fall behind? Work by Atuahene and Berry (2019) has shown how Detroit's 2010s tax foreclosure epidemic, when thousands of Detroiters lost their homes, was partly shaped by faulty property tax assessments because evaluations were inflated due to lagging computer systems and the city assessors' reticence to fix this mistake. More sociologists could analyze the bureaucracies and everyday decisions behind zoning, mapping distressed areas, public property auctions, and code enforcement.

Second, housing researchers should attend to the role of homeowners in declining markets, and the informal housing markets that may emerge. In many disinvested neighborhoods, staples of formal housing markets – such as mortgages, sales through realtors, home inspections, and warranty deeds – are rare. Lenders have minimum loan amounts for mortgages that exclude depressed markets. Real estate agents also do not operate in these markets because they typically work on commission and have higher profitability in other markets. Consequently, homeowners in declining neighborhoods tend to depend on informal housing market activities, including informal home repair and alternative financing arrangements such as contract-for-deed purchases (Herbert 2021; Immergluck 2018; Jang-Trettien 2021; Kinder 2016). A recent Pew Study showed that approximately 1 in 5 home borrowers used alternative financing at least once in their adult lives, making alternative financing a highly understudied topic (The Pew Charitable Trusts 2022).

There are still a lot of questions to be answered, including: what practical and financial barriers homebuyers in highly disinvested neighborhoods face, and how long-time homeowners in declining neighborhoods cope with diminishing equity and uncertain prospects. Future research can also address how properties are valued and financed in informal markets, how informal markets intersect with (racial) inequalities, and to what extent informal market activity can help mitigate or propel neighborhood decline.

Third, real estate investors are instrumental in sorting renters across neighborhoods, impacting housing conditions and use, and shaping the outcome of policy programs (Rosen 2014; Travis 2019). In his book *Evicted*, Desmond described how landlords profit in disinvested neighborhoods. One Milwaukee landlord used a local social services agency to fill units (2016, 19). Other studies show that landlords rely on Section 8 vouchers to fill their units in disinvested neighborhoods – places where the vouchers are the most profitable (Rosen 2014). However, as Mallach (2010) argues, investors are more than just landlords. They also flip properties and purchase them for speculative purposes. Scholars should look at the role of investors more broadly, examining who they are, and how their profit strategies influence, and are influenced by, neighborhood decline.

Finally, a promising research area examines residents' lived experiences of homes and property in declining neighborhoods. This means looking at people's housing options; the meanings people attach to their homes and neighborhoods; and how they cope with and devise solutions for problems associated with decline. Residential arrangements may look different in declining neighborhoods. In her study of Park Heights, Baltimore, Rosen (2020) showed the proliferation of "rooms-for-rent" (p. 62), where landlords furnish apartments and rent out each room to tenants (Freeman 2017). In addition, drug and alcohol rehabilitation centers and halfway homes are common in declining neighborhoods (Rosen 2020). Housing-insecure residents may also double-up with adults outside their nuclear family (Harvey 2020) or stay in rent-by-week motel rooms (Dum 2016). These living arrangements indelibly shape residents' conception of home and neighborhood. They are also likely to shape romantic relationships, parenting practices, employment options, and residential preferences.

As neighborhoods decline, the question of what meanings residents attach to their homes and home becomes particularly urgent. Narratives of neighborhood violence may shape residential relocation decisions (Rosen 2017) and historical experiences with violence often haunt present vigilance and profoundly impact home and street life (Cornelissen 2022). A popular urban planning solution for urban decline has been so-called “*right-sizing*” cities (Hackworth 2019). It proposes gradually erasing the most disinvested neighborhoods from the map through ad hoc housing demolitions, active neglect, and by envisioning post-urban futures (Clement and Kanai 2015). Considering these policies, it is even more important to know what residents hope and fear for their declining neighborhoods and homes. In her ethnography of the extremely depopulated Brightmoor neighborhood in Detroit, Cornelissen (forthcoming) found that most long-time residents expected that homes would be rebuilt and saw themselves as residents of an urban neighborhood, rather than of a ruralized post-urban space. Living through urban decline shaped how these residents imagined the neighborhood’s urban future. More research needs to be done on how residents make sense of urban decline, including experiences of loss and staying in place amidst decline.

To cope with the problems associated with urban decline, residents often devised their own solutions. Kinder (2016) called this “self-provisioned urbanism,” which she traced to the rise of neoliberal market logics and the retrenchment of city services – especially in revenue-strapped cities such as Detroit. For example, she described how Detroiters acted as informal realtors to recruit new neighbors or took on the role of city workers to maintain vacant property on their blocks. Herbert’s (2021) work on Detroit squatters showed that neighbors embraced an “ethos of care.” As long as squatters positively impacted the physical and social dynamics of the neighborhood, squatting (which is illegal) did not bother residents. Informal practices often gain social legitimacy by residents and authorities in declining neighborhoods. More research can be conducted on how residents cope with and respond to neighborhood decline.

With this agenda in mind, urban decline should not be treated as a niche area within urban sociology, nor as a historical urban process from a long-foregone era. Urban decline remains more common than gentrification within poor urban neighborhoods. As the housing

literature has disproportionately focused on gentrification, it has simultaneously understudied contemporary decline. We urge scholars to rectify this lacuna. Rather than a monolithic historical process, urban decline is an ongoing process of urban transformation, shaped by ever-changing institutions, socio-economic trends, and residential preferences.

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