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All it takes to find America's most serious problem nowadays is to get under the wheel and drive around one of our big metropolitan areas. Downtown, and in the sections near the downtown area, one sees large numbers of blacks at the bus stops, in the stores, along the sidewalks and around the schools. Then zip out one of those giant new superhighways and soon (provided it isn't rush hour) you are in suburbia. You look around the shopping centers and playgrounds and along the shaded sidewalks, and you notice that everybody is white.

During the 1960s suburbia's white population in our 66 largest metropolitan areas increased 12½ million. There the whites moving out joined more than 40 million others who previously had chosen suburbia. In these large metropolitan areas, nearly six out of every ten whites are suburbanites.

Five out of every six blacks in these urban areas, on the other hand, live in the central city. Four of our largest cities--Washington,

Newark, Gary and Atlanta--are predominantly black, and blacks now are 40 per cent or more of the population in seven other large cities. Only a few blacks are participating in the move to suburbia--less than 800,000 during the 1960s in the 66 largest metropolitan areas. This produced a small, almost imperceptible, gain in the percentage of the suburban population that is black--still less than five per cent. And we know that of those few blacks in suburbia, many live in all-black enclaves.

Thus a clear pattern has developed in urban America: blacks in the central city and whites in the suburbs. Whites are turning their backs on the central city and its pyramiding problems. "Fleeing" is the word often used. A majority of big-city whites now live in suburbia. The central cities, with all their mammoth headaches, are being inherited by Americans who are black and poor.

This sharp division of urban America into black and white parts, central city and suburbia, signals a dangerous trend for the nation. It separates

our cities, racially and geographically, into two distinct camps, each with different outlooks, interests, concerns and dreams. Often the interests and concerns conflict, and the two camps then become hostile camps. Any hope of unity is virtually destroyed, and megalopolis becomes even more ungovernable. Suburbia is emerging as the major civil rights issue of the 70s.

Last year the Commission on Civil Rights began a series of hearings to develop information on city-suburb polarization. Hearings have been held in St. Louis and Baltimore and one will be held in June on the suburban problem nationally. What we have been finding, we believe, is typical of trends that can be seen in practically every large city. Those trends are deeply disturbing.

When affluent whites move out of the central city, they take their money and influence with them. Such municipal services as garbage collection, street lighting and police protection begin sliding into decline. Necessities and amenities march outward behind the white dollar. Our churches furnish

one example. Medical services is another. Baltimore, Major D'Alesandro told a Senate Subcommittee recently, now has 15 census tracts without neighborhood doctors.

Most tragic is what happens to the schools. Never well financed anyway, city schools now are left with stagnating tax bases with which to meet their needs. As a result the fair educational start that inner-city children so desperately need continues to elude them.

Jobs, old and new, also have been swept outward on the suburban tide. The shopping center has sent into eclipse small neighborhood shops, and big downtown stores alike. Hence there are fewer jobs in the city and more on the fringe--beyond the reach of city-dwellers who are black and poor. New expressways and beltways have made suburbia a convenient place for offices, warehouses, businesses and industrial plants. Dropped in the midst of white suburbia, these jobs are made more and more inaccessible to blacks, whose unemployment rate generally is twice that of whites anyway.

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Blacks find it difficult to get transportation to reach these outlying jobs, and they find it difficult to get housing within reach of the job. Denied equal housing and employment options, blacks consequently are unable to provide equal educational opportunities for their children, and the whole cycle of inequality starts over again. This is why I have been calling housing, employment and education a "trilogy"--a three-notch key to equal opportunity in America.

There are several reasons why blacks have joined only marginly in the dramatic outward explosion of American cities. Some blacks (and whites too) have no urge to live in suburbia. They want to live near friends, relatives and the swirl of city life. Some have satisfactory jobs and homes in the city. Some, no doubt, prefer to live near other blacks and black institutions such as churches and clubs.

There are some blacks, however, who want to live in the suburbs but cannot. These blacks find themselves barred by two formidable barriers:

racism and economics. In many ways, the two barriers are so closely related that they are almost one.

There is inexpensive housing in the suburbs, but for the most part it takes a middle-bracket income or better to buy there. "Cosmetic" zoning and building regulations, requiring large lots and special construction features, run the costs up. Commuting also can be expensive. Since the average white family makes more money than the average black family, most blacks are less able to buy suburban homes than most whites.

But that is only part of the story. For the black man, money is no passport to suburbia. The racial barrier buttresses the economic barrier. Sometimes zoning and building requirements, which on their face exclude poor people of all races, actually are drawn for the purpose of excluding blacks. And houses readily available to whites "just wouldn't be the right thing" for a black buyer with equally as much money. All too often the real estate industry

feels
/a stronger duty to racial patterns than to national law. The United States has not one real estate market, but two--one for whites and one for blacks.

The result of all this is an invisible wall around our major cities almost as impregnable as the storied walls around the ancient cities of the Old World. Only our walls do not keep people out of the city--our walls keep certain people in. "Suburban ring" is the term commonly given this racial and economic wall by urban observers. "White noose" is a blunter but equally accurate term.

Our auto tour of the city tells us into what conditions urban blacks are being locked. In the ghettos, families are packed into unspeakable hovels. Parents live in fear of rats, crime, disease and hunger. Life is abrasive, dehumanizing and devoid of hope.

Our knowledge of human nature tells us that a situation this intolerable cannot go on indefinitely. Sooner or later, frustrations will build to the explosion point. People who are fenced in, and kept tantalizingly beyond the reach of equal opportunity, are not likely to be patient, polite and deferential.

People who are trapped and deprived do not have much to lose. The really remarkable thing about our ghettos is that more have not exploded. Frustration and polarization are rising in dangerous tandem in our big cities.

Have we gone beyond the point of no return in urban polarization?

I do not think so. Every American, black and white, can play a part in the solution. We could start almost anywhere, but the housing industry is as good a place as any. There are laws against discrimination, and obeying the law is the very least we can do. More than that, builders, lenders and dealers ought to actively create open and integrated neighborhoods. Local government can help by adopting zoning and building ordinances that would make at least some low-cost housing possible outside the central city. Present policies are a sure prescription for creating ghettos, for they compress all low-income families into city slums and offer little alternative. As for home-buyers and renters, white and black, they cannot just sit back and wait for the housing to come to them. They should make a real effort

- to find housing in non-segregated neighborhoods. Employers should not only redouble their efforts to hire minority workers but also should take more care in selecting sites. An employer who locates his office or plant in an all-white suburb isn't really giving minority workers a fair chance. The employer should find out whether the community truly has open housing, and housing for low-income families. If it doesn't, he should locate elsewhere.

State government could help by lifting the antiquated shackles that many legislatures have put on local government. To a large extent, city government's inability to deal with its massive problems, including the city-suburban schism, can be blamed on the shortsightedness of our State legislatures.

But absolutely essential is a concerned, forthright and determined Federal Government. In our Commission hearings, we have found that a wide range of Federal programs contribute to urban polarization and that several Federal programs were influential in causing it.

Foremost among this last group have been programs of the Federal Housing Administration of the Department of Housing and Urban Development. It was FHA's multi-billion mortgage insurance program that made it possible for millions of white Americans to migrate to the suburbs. Only a fraction of this FHA assistance went to minority Americans. FHA at one time encouraged segregated housing and until fairly recent times did nothing to discourage it. Even today FHA allows discriminatory practices of the private real estate industry to set the course for its programs.

Urban renewal, a program launched with great hope, cleared many slums without completing the equation and providing adequate housing for the people displaced. Some urban renewal programs have been used to clear pockets of black-occupied slums in the suburbs and send the uprooted families into the central city.

A less-known example of Federal responsibility for our urban crisis is the superhighway. On the face of it, building a highway would seem a fairly innocent undertaking, totally unrelated to racial segregation.

Such is not the case. Highways have a lot to do with urban segregation, because suburbs follow highways and highways follow suburbs. How does a highway that creates a white suburb help inner-city blacks--particularly if the route disrupts a black neighborhood in the process? Do blacks get a fair shake when their taxes are used to build more highways to serve more white suburbs? How do inner-city job-hunters benefit from superhighways and beltways that make it possible for more businesses and industries to move to suburbia?

These are questions highway-builders ought to be asking. But at our Baltimore hearing last August we found, rather disturbingly, that highway engineers think more in terms of where to put the concrete than what happens to people. While we grapple with questions about the superhighway, it might be a good idea if we put more of our transportation money into mass transit and less into the expressways that have been so damaging to our central cities and their inhabitants.

Federal and State governments, like private business, should refrain from locating offices and bases beyond the reach of potential minority

employees. By the same token, government contracts should not go to firms located in suburbs closed to low-income or minority families. Businesses with a social conscience would do well to follow the same rule.

It is not widely known, but there is a law requiring the Federal Government to take the sort of steps I am suggesting. A section in the 1968 Civil Rights Act instructs Federal agencies to act "affirmatively" to advance fair housing. The Commission has been urging Federal agencies to use this and other powers to reverse the trend toward urban segregation, instead of contributing to it.

More important than the billions of dollars that the Federal Government spends is the government's attitude. The Federal Government sets the mood and tone for much of what happens in America. If the Federal Government has a vigorous desegregation policy, that policy will be reflected in other aspects of American life, public and private. If, on the other hand, the policy is timid and hesitant, that too will be mirrored elsewhere.

I am concerned, therefore, about some of the misleading rhetoric we have been hearing lately. Talk of "forced integration," for instance, not only does a disservice to those of us troubled about racial polarization, but misstates the issue as well. Giving low-income families the opportunity to choose housing in the suburbs, where many jobs are going, is a far cry from "forced integration." I prefer to think of it as giving some alternative to families who now are forced to live in ghettos. What we have now is forced segregation, and that should be of greater concern than the illusion of "forced integration."

The Commission on Civil Rights found earlier this year that some Federal agencies are taking halting but commendable first steps against discrimination. But a key department, Housing and Urban Development, actually had stepped backward to put a narrow definition on its authority to stop racial and economic segregation. This stand, the Commission commented regretfully, "may mark the beginning of the Federal Government's withdrawal from active participation in the effort to eliminate residential segregation."

We are a nation sharply divided by the Viet Nam war, but that division presumably will heal gradually once the war is ended. Our urban cleavage, however, runs much deeper in our national life and history than the Viet Nam crisis, and it portends much more danger for the country. The time to begin doing something about it was yesterday. Each day that we let the urban chasm widen, and even help make it wider, sinks us further into what the Kerner Commission called "two societies. . . separate and unequal." Unless we act with firmness and commitment, and do so soon, our national survival is in grave doubt.