

The Impact of Segregation on Culture

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I will talk about DC because I have lived and worked here as an anthropologist for thirty years. I think it's important to know about the city where we are holding this conference. Everyday, rooted people live here beyond the stereotypical city of transients and troublemakers. While DC is unique in many ways, its experiences are also representative, and therefore useful, for understanding the problems and possibilities facing other cities.

I want to make three major points:

- Government policies and private investment practices have produced segregated communities in DC.
- The consequences for political, cultural, and community life have been harsh, but people in these neighborhoods have shown remarkable resilience in coping with poverty and segregation.
- Public policy can build on the strengths of the social relationships and cultural traditions that people have constructed over time rather than undermine those institutions.

My talk will concern three of these policies, because they are intricately connected: affordable housing and gentrification, environmental regulations, and the Community Reinvestment Act. I will suggest ways that policies can relieve the harsh effects of segregation and support the resourcefulness of culture.

My lens for illuminating the city is DC's forgotten river, the Anacostia, which profoundly segregates the city, and dramatically illustrates the issues I want to highlight.

I. Historical perspectives on the causes and consequences of segregation

Founders of the new American government selected a river site for the capital because they believed that the Potomac and Anacostia would be the lifelines of the capital. The rivers would link them to the rich resources of the West and to world commerce. But during the 19th century, plantation agriculture, urban sewage, and military projects polluted the Anacostia and made it too shallow for large vessels to travel from the Navy Yard, where they were built, to the ocean where they were to sustain commercial and military projects.

During the Civil War, soldiers cut the trees from Washington's hilly perimeter and manned earthwork forts around the city to defend it from Confederate attacks. Julia Ward Howe, gazing out her window in the downtown Willard Hotel, saw the campfires of the forts, and wrote in the second stanza of the Battle Hymn of the Republic: "I have seen Him in the watchfires of 100 circling camps." Enslaved Africans from the South sought sanctuary there and began to build the country's first free black communities. In deepest irony, the forts, now national parks, today reflect the racial inequalities plaguing

DC rather than the unity of the city and the hopes of the nation. The parks west of the Anacostia River are beautifully maintained public spaces, while those to the east are for the most part dilapidated and dangerous. They symbolize the segregation of the city.

After the Civil War, when the American government expanded, new civil servants filled Washington's neighborhoods, and the city lost home rule, to be governed by appointed commissioners for the next 100 years. These changes created a democratic capital filled with citizens who could not vote and a cumbersome downtown with large government office buildings and black residents restricted to living there.

World War II filled the city with people needing housing: black migrants from the South, returning soldiers, and homeless veterans. Washington's civil rights activists launched initiatives against police harassment, Jim Crow segregation, and harsh job ceilings in business and the District and Federal governments. To demobilize this movement and beautify the city's downtown core, the District Commissioners initiated massive projects of downtown redevelopment and urban renewal.

As white middle class residents moved into the suburbs, restrictive covenants constrained white homeowners from selling to members of many different minority groups. In 1949 restrictive covenants were struck down, and some residents of the congested Black Belt downtown moved north into streetcar suburbs. But many were relocated by urban renewal into large, segregated public housing developments east of the Anacostia River. In one of their last projects before yielding to Home Rule, District Commissioners created a city that served government and commuters better than most residents who lived and worked here. The city to the east of the river was developed carelessly and too fast, skewered by commuter highways and marred by overbuilding. People who lived there found jobs hard to come by.

The Anacostia River became a toxic barrier between the eastern and western sides of the city. Government facilities leak into the river: incinerator ash from St Elizabeth's Hospital, overflow from the city's trash transfer station, runoff from the Metrobus maintenance yard, and military wastes from the Navy Yard. Soil erosion destroys habitats and fills the river with pesticides. Groundwater soaked in oil, grease, and acid washes over the highways' impervious surfaces into the Anacostia. One of the worst problems is the raw sewage that flows through the city's combined sewer outlets after a heavy rain. In the river's slow, tidal current, untreated water can slosh back and forth for over a month. 1.3 billion gallons of sewage are discharged into the river each year. The water has low levels of dissolved oxygen and high fecal coliform counts. The catfish grow tumors. People who live near the river suffer from high rates of asthma and from rare cancers.

II. The consequences of segregation for culture and politics

Some residents west of the river seem to believe that a dirty river symbolizes dirty people. For example, one Washington Post reporter described her boat trip down the Anacostia, "ignoring the stinking garbage and floating soft-drink bottles," and a wild

man she saw on shore: “He was not us: primeval, living by his wits and probably a toxic fish he’d caught and was about to cook, happy in his fire and his food and his wildness.” She also described “a strange apparition,” a mysterious fire, and “dogs and cats with their legs tied, and throats slit, as in an animal sacrifice.” This view, that wild and dirty people dirty a dirty river, expresses and reinforces segregation and disguises the institutions and processes responsible for the river’s pollution.

To many people who live east of the Anacostia, the river frames the rest of the city and helps people articulate social and economic injustice. For some, it represents the realities of segregation. In my research, people have said such things to me as: “The water’s dirty, real, real dirty, you just don’t want to go down there. Sometimes there’s a smell all over Southeast, like dead bodies or something.” “Other than a black and white excuse, why is the Anacostia River so dirty and the Potomac River so clean?” Many people who live near the river cannot use it because of the highways that sever their communities from the shore.

However, peoples’ experiences and perceptions of the river are complex. Some call it “The Peoples’ River.” Because of the overbuilding east of the river, the shores of the Anacostia provide some of the neighborhoods’ only public space, and the river is precious to many different people: young mothers seeking uplifting places to take their children; people organizing family, class, and church reunions; soccer, softball, football, basketball, and rugby players; music lovers, and people who need a place to be alone for reflection or solace. Deeply rooted community institutions have grown up connected to the river. For example, Seafarers Yacht Club, the first all-black boating club on the East Coast, was established when Mary McLeod Bethune asked for the intercession of her friend Eleanor Roosevelt because DC’s marinas were segregated. Seafarers spearheads such community projects as teaching young people to love and use the river, delivering flood relief to the Carolinas, and sponsoring river cleanups. The Anacostia Garden Club, comprised of dedicated volunteers who plant flowers and vegetables in small spaces east of the river, also fights to preserve wetlands from construction and development. These are just two of the community organizations that have along the Anacostia River despite the obstacles the built and natural environment pose to organizing there. Like the community gardens of the Civil War’s Fort Dupont, they are rooted in longstanding cultural traditions, they help people supplement their groceries through fishing and gardening, and they have sometimes built on social networks and cultural traditions to organize against the harsh effects of segregation.

However, I don’t want to romanticize these neighborhoods. In Washington, D.C., 109,500 residents live in poverty, or 20.2 percent of the population, and more than a quarter of African Americans live below the poverty line. Of the neighborhoods east of the Anacostia River, ten have poverty rates above 30 percent, four over 40 percent, and in one, fully half the residents are poor. Homelessness in DC is growing worse: 4000 people live on the streets of Foggy Bottom alone, many of them displaced from gentrification and development projects along the river.

Poor people in Washington find many ways to survive. They line up early in the morning, hugging their power tools, at pick-up locations. They take on sporadic part-

time, seasonal, and day labor employment at construction sites, sporting events, and cultural festivals. They freelance as plumbers, painters, landscapers, carpenters, hairstylists, baby sitters, gypsy cab drivers, car repairers, and bricklayers. They set up informal street markets for buying and selling food, food stamps, bootleg liquor, clothes, videotapes, VCRs, drugs, sex, and pagers. They scavenge, recycle, watch parked cars, and participate in focus groups. Small children may be sent out to carry groceries or walk dogs.

Extended families and cooperating, pooling social networks of friends and relatives are crucial to survival, emotional support, and caretaking. For years, American ethnographies have disclosed deep, broad social networks of sharing and pooling among people who are poor. Poor people often cope with poverty by distributing money, food, supplies, housing, favors, and child care along the axes of the friendship and kinship networks that sustain poor households. Poor peoples' networks are flexible and strong; they connect people intergenerationally and through time across households.

But crises occur often: illness, rent hikes, heating failure, eviction; expected expenses like new shoes or winter coats for children; unexpected expenses like school trips, illness, complications in pregnancy, telephone or utility disconnection. When families are too strained, they may triage their more problematic members, who may then pose new difficulties for government and social service providers.

Today, several recent events have placed harsh strains on poor families. Welfare reform has squeezed the supply of low-wage jobs and pushed mothers out of the household and into a search for childcare. Gentrification in the city has squeezed the supply of affordable housing and increased homelessness and doubling up. HOPE VI has displaced poor residents, and provided few replacement units for large, complex families. The War on Drugs has sometimes led to the incarceration of young family members, and the return of once-incarcerated people to their families and communities poses new challenges.

III. How Public Policy Should Help, Not Hurt

A. Environmental cleanup and enforcement of the Clean Air and Water Act

The Anacostia River is precious to many people who live along its shores. The Civil War fort parks offer potentially life-sustaining and community-enhancing green and public space. Gardening and fishing help people supplement their groceries. These natural resources should be protected and enhanced. Activists have fought for years to clean up the Anacostia but today they face the possibility that development of the river, while building on their efforts will lead to their own displacement. Expensive condominiums, shopping malls, and facilities may replace their communities, and institutions, for tourists. Ironically, these institutions could seriously strain the river and the parks as well.

B. Affordable housing

All over DC, even east of the Anacostia River, families face displacement from development, gentrification, and HOPE VI. Section 8 vouchers do not solve the problem, and current housing policies disrupt communities where support networks already exist, but where other life-sustaining facilities and conditions have been withdrawn.

The goal of Hope VI was to demolish failed overbuilt developments and replace them with model, mixed-income projects. Middle-class people would live among the deserving poor, carefully screened for good credit and drug-free histories, disciplined so that they could not take in extra friends and relatives, and punished by “constructive eviction” if they misbehaved or failed to make payments. Only a few of the original residents could pass the credit test and wait for the new developments to be built. The new residents are often disproportionately old and living alone in small apartments never seriously intended for poor families. Hope VI has undermined the ability of kinship and friendship networks to fight poverty by spreading them out, limiting their ability to take in kin, reinforcing triage, and squeezing the supply of affordable housing.

Nobody knew quite where the younger, bigger, more complex families went to live. They doubled up, tried to find private housing with Section 8 vouchers that landlords did not want to take and that did not go far in a tight housing market, became homeless, returned to the South, and in some cases simply squatted in their old buildings as they awaited demolition. Hope VI exacerbated the problem of evaluating and rewarding public housing authorities for “bricks and mortar” successes, thus encouraging them to assess their success in terms of numbers of units.

Hope VI has helped to make the poor more invisible now, their unsightly buildings blown up. But as DC housing authority commissioner and attorney Lynn Cunningham has argued, housing authorities need managers who can work with large, extended families who do a lot of caretaking and social service work, and we should support the flexibility and strength of these families with larger units and more flexible rules about who can live in public housing and how much they should pay. In addition, DC needs tough laws protecting renters and low-income homeowners from displacement and requiring developers who profit from gentrification to also supply affordable housing.

C. Affordable Credit

After urban renewal and the construction of large housing units, DC’s east of the river neighborhoods have suffered from fifty years of abandonment and disinvestment, as capital moved into suburban real estate and shopping malls, and industries moved to the American South and then to other countries. All over the country, as banks have fallen to mergers and acquisitions, they have closed less profitable branches and fled low-income neighborhoods. But they have returned as predatory lenders. Affluent neighborhoods in Washington teem with banks. But only *two* banks serve one entire ward lying east of the Anacostia River. These neighborhoods are littered with pawnshops,

rent-to-own centers, finance companies, check-cashing outlets, and tax brokers offering rapid tax refunds.

The check-cashing industry exploded in the 1980s and began to consolidate quickly in the 1990s. In 1993 check cashers cashed 150 million checks and charged \$700 million in fees. America's Cash Express's huge, colorful, block-lettered signs, modest exteriors, and familiar fast food floorplans promise false welcome to poor customers, while long waits, frustrated outbursts, and low-paid employees offer them little comfort. Using check-cashing outlets further impoverishes and disenfranchises residents, leaving them with no records or proof of payment, no ongoing relationship to build up a credit history, and in greater personal danger from carrying cash (itself in jeopardy from fire, theft, or loss).

The most outrageous and expensive transactions are called "payday loans," advances secured by a postdated personal check. Shops that specialize in payday loans have names like Check Into Cash, Check 'n Go, and Fast Cash. To borrow \$100, a customer writes a check for \$130 that the shop will cash when you get paid one or two weeks later. By Payday Loan Corporation's own reckoning, customers pay 1288.45 percent interest on five-day loans. By 1999 there were at least 8,000 payday loan shops and at least a dozen national chains.

Pawnshops have also proliferated in Washington, D.C., and the nation, doubling during the 1980s to number 10,091 in 1994 and between 13,000 and 15,000 by 2002. People go to pawnshops so that they can buy food, pay bills and rent, fix the car, visit a clinic, fund birthdays, try new ventures, or stretch out cash until payday. Pawnshops are filled with objects testifying to failed dreams, broken lives, and desperate, last-ditch grabs for cash. Pawnshops burst with gold chains, wedding bands, watches, baseball cards, leather jackets, computers, VCRs, television sets, compact discs, cameras, pianos, guitars, saxophones, power tools, lawnmowers, and cars. Customers pawn these items for 10 percent interest each month, a relatively low rate set by Maryland and DC. A borrower would receive \$100 for a pawned item and redeem it in thirty days for \$110.00 or pay interest of 10% a month, or lose it altogether. If you were able to reclaim it in a year, you would have paid \$120 to borrow \$100 for one year.

Neighborhoods east of the river abound with other places that charge high interest and gather huge profits. Rent-A-Center rents furniture and appliances to customers who pay much more than they would in a retail store. For example, if you bought a nineteen-inch television in D.C. 1997, you would have paid \$7.00 a week for seventy-eight weeks. The television would have cost you \$546, or \$226 more than you would have paid in a retail store. In 1999 WallStreet.com chose Rent-a-Center for its Fast-Growing Companies list. In 2003 Rent-a-Center owned 2,567 stores nationwide.

Rapid Refunds, SuperFast Cash, Instant Money, and Fast Cash Refunds also prey on the poorest, most cash-strapped taxpayers. Borrowers may not even realize that rapid refunds are loans because they are marketed as quick electronic returns, helpful to people with emergency needs but little cash. These borrowers pay from \$29 to \$89 for loans that

last about ten days, paying interest rates of about 774 percent in 2002. Often, those who borrow are eligible for the Earned Income Tax Credit, so they do not even owe taxes, but they don't have money up front for tax preparation fees. The loans are not regulated by the state or the federal government and in fact are encouraged by the IRS goal to stimulate electronic filing.

Discrimination in mortgages has been extensively documented nationwide and for years. After the 1986 laws offering tax breaks for a second mortgage, discrimination in housing in poor neighborhoods took a new form, a kind of reverse redlining. Finance companies began to peddle loans to fixed- or low-income, desperate, delusional, illiterate, incarcerated, depressed, elderly, regular people who needed to consolidate debt, make home repairs or bail, send their children to college, or pay for medical emergencies. These lenders charge high interest, tack on worthless, expensive "credit insurance," pursue ruthless, haranguing collection policies, and sometimes refinance these loans several times, piling on fees along the way. The customer may be left with shoddy repair work, a huge debt, the threat of foreclosure, and nobody to hold responsible.

The rise of predatory lending to meet everyday and emergency needs of poor people testifies to the lack of constructive investment and affordable lending in poor communities, to say nothing of the dearth of living-wage jobs, affordable housing, and social safety nets there. Housing is the least flexible item in the family budget, and when housing costs are excessive, families go into debt for other necessities.

Extended family and friendship networks that are disrupted by housing policies that displace and disperse them and upset their caretaking must turn to predatory lenders and squander their scarce resources on usurious interest. We should strengthen and enforce the Community Reinvestment Act and the other acts that aimed to protect people from predators, such as the Home Mortgage Disclosure Act and the Home Ownership and Equity Protection Act. We should extend the Community Reinvestment Act to cover fringe banks, insurance companies, mortgage companies, and other quasi-banks operating in our communities. We should insist that banks guarantee low-cost banking services to the poor. We should abolish, or at least thoroughly regulate, predatory lending.

Banks should also serve the credit needs of inner city neighborhoods more imaginatively. This means more than simply responding fairly to loan applications. It means working collaboratively with residents to determine their needs and offering appropriate, affordable, and productive credit that will not burden them excessively. The Community Reinvestment Act should ensure that people in poor, segregated communities have access to affordable credit and that bankers and government fund living-wage jobs.

I have argued in this presentation that understanding the problems and possibilities of affordable housing in DC requires:

- an historical perspective on the causes and consequences of racial segregation;
- realizing how the built environment in segregated communities interacts with natural resources which segregation makes important to people but simultaneously degrades.

-- knowing and working with the communities, institutions, and social networks that people have constructed to cope with segregation and poverty.

I believe that we can develop public policy to preserve the natural environment, improve the built environment, and restrain predatory lenders so that poor families are bolstered rather than battered.