The Black Worker And The Knowledge Economy In Philadelphia: University-Led Displacement Vs. Homeowner Democracy

Meghna Chandra
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The Black Worker And The Knowledge Economy In Philadelphia: University-Led Displacement Vs. Homeowner Democracy

Abstract
This dissertation investigates the consequences of university-driven development in Philadelphia, especially for the African American communities that surround the University of Pennsylvania, Temple University, and Drexel University. It uses the theoretical contributions of W.E.B. Du Bois and David Harvey to conceptualize Philadelphia's high rate of low-income homeownership as a product of the struggle of black workers and communities for democracy and the Right to the City. Thirty-three qualitative interviews with long-time residents, political activists, university administrators, and community institutions were conducted. Quantitative analysis including logistic regression analysis of Home Mortgage Disclosure Act (HMDA) data comparing outcomes in gentrifying and non-gentrifying neighborhoods and spatial K-cluster analysis were also conducted. Results show that university-driven development is leading to the conversion of single-family homes into apartment buildings and multifamily rentals, and a vision of the city in which developers, city officials, and university administrators wish to (in the words of one interviewee) "bring Manhattan to Philadelphia". For homeowners, density is a shorthand for social, economic, and political displacement of the black working class and the disappearance of affordable homeownership opportunities. Density and affordable housing—and an ideology of urbanism—as conceptualized by city planners, university officials, developers, and new residents, clash with communities' definitions of what the urban fabric of Philadelphia should be, as well as what truly affordable housing looks like. Furthermore, the influx of a student and professional population and its definition of progressivism has led to the political displacement of constituencies that have been shaped by black liberation movements. Resistance to university-driven development, whether it is the movement against the building of Temple's Stadium, or the drive to "save-zone" neighborhoods by rezoning them from mixed residential to single family, are led by black homeowners to preserve homeownership and black electorates. They are rooted in the historic struggles of the black worker in Philadelphia. I conclude with a discussion of the context of decreasing rates of homeownership in the country as a threat to a truly democratic society.

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THE BLACK WORKER AND THE KNOWLEDGE ECONOMY IN PHILADELPHIA:
UNIVERSITY-LED DISPLACEMENT VS. HOMEOWNER DEMOCRACY

Meghna Chandra

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in

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Dedicated to my iron-willed mother who taught me hard work, perseverance, and dignity
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Thank you to my colleague, mentor, and hero, Dr. Anthony Monteiro. You taught me among many things that “Ideas and art are not personal possessions; they are products of struggle and hold value to the extent that they become instruments of freedom. The intellectual, especially the most gifted, should be guided by the idea, ‘to whom much is given, much is required.’” I will always strive towards this ideal, the ideal of your life.

Finally, thank you to my mother, father, and sister for coming together when it mattered most.
ABSTRACT

THE BLACK WORKER AND THE KNOWLEDGE ECONOMY IN PHILADELPHIA:
UNIVERSITY-LED DISPLACEMENT VS. HOMEOWNER DEMOCRACY

Meghna Chandra
Mark Stern

This dissertation investigates the consequences of university-driven development in Philadelphia, especially for the African American communities that surround the University of Pennsylvania, Temple University, and Drexel University. It uses the theoretical contributions of W.E.B. Du Bois and David Harvey to conceptualize Philadelphia’s high rate of low-income homeownership as a product of the struggle of black workers and communities for democracy and the Right to the City. Thirty-three qualitative interviews with long-time residents, political activists, university administrators, and community institutions were conducted. Quantitative analysis including logistic regression analysis of Home Mortgage Disclosure Act (HMDA) data comparing outcomes in gentrifying and non-gentrifying neighborhoods and spatial K-cluster analysis were also conducted. Results show that university-driven development is leading to the conversion of single-family homes into apartment buildings and multifamily rentals, and a vision of the city in which developers, city officials, and university administrators wish to (in the words of one interviewee) “bring Manhattan to Philadelphia”. For homeowners, density is a shorthand for social, economic, and political displacement of the black working class and the disappearance of affordable homeownership opportunities. Density and affordable housing—and an ideology of urbanism—as conceptualized by city planners, university officials, developers, and new residents, clash with communities’ definitions of what the urban fabric of Philadelphia should be, as well as what truly affordable housing looks like. Furthermore, the influx of a student and professional population and its definition of progressivism has led to the political displacement of constituencies that have been shaped by black liberation movements. Resistance to university-driven development, whether it is the movement against the building of Temple’s Stadium, or the
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society.
## TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACKNOWLEDGEMENTS</td>
<td>iv</td>
</tr>
<tr>
<td>ABSTRACT</td>
<td>vi</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>x</td>
</tr>
<tr>
<td>LIST OF ILLUSTRATIONS</td>
<td>xi</td>
</tr>
<tr>
<td>CHAPTER 1: THEORETICAL FRAMEWORK AND LITERATURE REVIEW</td>
<td>1</td>
</tr>
<tr>
<td>The Black Worker's Struggle for Democracy against Capitalism</td>
<td>2</td>
</tr>
<tr>
<td>Accumulation by Dispossession- The exploitation behind expansion and development</td>
<td>8</td>
</tr>
<tr>
<td>Literature Review</td>
<td>12</td>
</tr>
<tr>
<td>CHAPTER 2: METHODOLOGY</td>
<td>33</td>
</tr>
<tr>
<td>Comparative Case Study</td>
<td>34</td>
</tr>
<tr>
<td>Mixed Methods</td>
<td>35</td>
</tr>
<tr>
<td>Validity</td>
<td>50</td>
</tr>
<tr>
<td>CHAPTER 3: The Black Worker in the Technopolis from the Great Migration to the Neoliberal Knowledge Economy</td>
<td>60</td>
</tr>
<tr>
<td>A Paradigm Shift: Neoliberalism and the City of Knowledge in Philadelphia</td>
<td>75</td>
</tr>
<tr>
<td>Neoliberal Policies to build the Technopolis</td>
<td>84</td>
</tr>
<tr>
<td>CHAPTER 4: DEMOGRAPHIC SHIFTS TO THE CITY OF KNOWLEDGE</td>
<td>107</td>
</tr>
<tr>
<td>Census Maps from 1980-2019</td>
<td>118</td>
</tr>
<tr>
<td>K-cluster maps</td>
<td>118</td>
</tr>
<tr>
<td>Discussion</td>
<td>136</td>
</tr>
</tbody>
</table>
CHAPTER 5: UNIVERSITY DEVELOPMENT AND THE ATTACK ON HOMEOWNERSHIP 139

How does the black worker experience the neoliberal knowledge economy and the City of Knowledge? Findings from the interviews 140

Analysis of HMDA Data 175

Evaluating Social Welfare Policies against Gentrification 187

Conclusion 196

CHAPTER 6: THE POLITICAL AND IDEOLOGICAL DISPLACEMENT OF THE BLACK WORKER 199

Context 200

Findings 207

Spatial Analysis of Voter Turnout 228

CHAPTER 7: THE EROSION OF THE PHILADELPHIA DREAM 238

REFERENCES 249
LIST OF TABLES

Table 1: Qualitative Codes and Meanings
Table 2: Change in Concentration Black Population in Selected Census Tracts Surrounding Universities
Table 3: Change in Concentration Population Over 25 with a Bachelor's Degree in Selected Census Tracts Surrounding Universities
Table 4: Change in Concentration Nonfamily Households in Selected Census Tracts Surrounding Universities
Table 5: Change in Population Moved into Household in Last Decade in Selected Census Tracts Surrounding Universities
Table 6: Change in Concentration Owner Occupied (Homeowner) Households in Selected Census Tracts Surrounding Universities
Table 7: Change in Concentration Black Homeowner (Owner Occupants) out of Total Occupants in Selected Census Tracts Surrounding Universities
Table 8: Change in Yorktown Demographics
Table 9: Z-scores for Clusters found through K-means Clustering
Table 10: Z-Scores of Census Tract 377 and 147 over Time
Table 11: Descriptive Statistics of Loans in Gentrifying/Non-Gentrifying Areas
Table 12: Descriptive Statistics of Loan Action Taken
Table 13: Results for Odds of Taking Loans in Gentrifying/Non-Gentrifying Areas
Table 14: Results for Odds of Mortgage Denials
LIST OF ILLUSTRATIONS

Figure 1: Core and Fringe Tract classifications .......................................................... 48
Figure 2: Flyer for Community Presentation ............................................................... 53
Figure 3: Concentration Black Population Around Universities .................................. 110
Figure 4: Concentration Population with BA+ Around Universities ............................ 111
Figure 5: Concentration Nonfamily Households around Universities ......................... 112
Figure 6: Concentration Moved into Household in Last Decade around Universities ..... 113
Figure 7: Concentration Owner Occupied around Universities .................................... 114
Figure 8: Concentration Black Homeowners Around Universities .............................. 115
Figure 9: Citywide K-Cluster Maps ............................................................................ 116
Figure 10: K-Cluster Maps around Universities ........................................................... 117
Figure 11- Votes for 2019 3rd District City Council Democratic Primary (Concentration Black) ................................................................................................................. 230
Figure 12 Votes for 2019 3rd District City Council Democratic Primary (Structural Density) ...................................................................................................................... 232
Figure 13 Votes for 2020 PA House 188th District Democratic Primary (Concentration Black) .................................................................................................................... 233
Figure 14 Votes for 2020 PA House 188th District Democratic Primary (Structural Density) ...................................................................................................................... 235
Figure 15: Jacob Lawrence, The Builders Painting ......................................................... 238
Figure 16: Philadelphia Universities, Black Worker Institutions, and Net Change in Black Homeownership from 2000-10 ................................................................................. 243
W.E.B. Du Bois’s body of work shows the centrality of the black freedom movement to the struggle for democracy. He dedicated his scholarship and activism to clarifying the relationship between racism, imperialism, poverty, and war, and how these evils prevented humankind from achieving its most cherished ideals. Du Bois developed the concept of “the black worker” to define the force in society whose enfranchisement could make democracy real by uniting the working class in the struggle to control their wealth. He developed the black worker as a sociological concept by synthesizing Marxist ideas about the proletariat with a concrete analysis of the color line in the United States. Since race prejudice prevented black people from joining a class of exploiters, Du Bois argued that the black worker consisted of the majority of the African American people, their institutions, and their political aspirations. He argued that the exploitation of the black worker was central to the development of capitalism as a world system, and overdetermined economic and political relations in society as a whole.

Though Du Bois wrote *Black Reconstruction in America* nearly 100 years ago, his framework remains relevant in an era in which democracy is being eroded by the superrich. Black Philadelphia, with its shuttered factories, underfunded schools, and general impoverishment, has borne the brunt of neoliberalism and financialization, policies that redistribute wealth upwards. Into this mix, ruling elites of the city have promoted a model of university-led development to bring wealth back into the city. Proponents of anchor institutions argue that universities can bring jobs and revenue back to cities struggling with deindustrialization. At the local level, they can bring investment into disinvested inner city neighborhoods and use their social capital for the betterment of surrounding communities (Cisneros, 1996; Rodin, 2005). Critics of the anchor institution strategy of development paint universities as drivers of displacement.
that create islands of wealth in seas of poverty and exert a “baronlike” influence on

To investigate this question, this study looks at the effects of university-driven
development on surrounding neighborhoods. It seeks to understand how communities
surrounding three Philadelphia universities have been affected by university-driven
development, and how they respond to and resist these changes. This study examines
changes along the economic, political, and ideological landscapes by looking at changes
in housing tenure and mortgage lending, electoral representation and voter turnout
patterns, and ideas shaping struggles between longtime residents and newcomers. More
broadly, it tries to understand whether the university-development model is contributing
to democracy in Philadelphia or corroding it.

Chapter 1 explains the theoretical framework of this study using the work of David
Harvey and W.E.B. Du Bois. W.E.B. Du Bois clarifies the racial logic of the American
class system, and how the question of freedom for black people is central to the question
of democracy in the United States, that is, the extent to which workers can control the
surplus. His insight about the significance of Reconstruction to American history as an
experiment in true democracy has parallels for the black liberation movement in
Philadelphia, a movement that is being eroded as the black worker is displaced. Harvey’s
urban political economy shows how capital engages in “creative destruction” of the urban
fabric by purposefully disinvesting in neighborhoods where the poor and working class
live, only to tear it down in the name of public health or blight and make enormous
profits by investing surplus capital to build off the wreckage. The working class resists by
fighting for their right to the city, that is, their right to control the surplus.
The chapter also grounds the study in a review of literatures on studentification, the effect of gentrification on black political communities, especially black homeowner communities, and the professional managerial class. This study contributes to the literature by bringing issues raised by these three literatures together to understand how working-class black communities are affected by university-driven change spatially, economically, politically, and ideologically.

Chapter 2 explains the methodology of the study—a comparative case study using mixed methods. The methods include spatial K-cluster analysis, mapping, qualitative with purposive sampling, and quantitative using logistic regressions. The chapter explains the strategies the researcher has taken towards validity including prolonged engagement, triangulation, member check, and clarifying researcher bias. The chapter concludes with a discussion of the positionality of the researcher.

Chapter 3 grounds the findings in a history of the black worker in Philadelphia, from the Build and Loan movement to the Great Migration, to the black liberation movement. It shows how the struggle for homeownership was central to the movement of black people throughout the 20th century, and how ownership of homes is part of the struggle of the working class in Philadelphia for democracy in the city. The chapter also tells the history of the paradigm shift from Keynesian programs like Model Cities and Community Development Block Grants, in which workers could struggle over control of federal dollars, to the neoliberal policy regime, in which cities were stripped of funding and workers, especially black workers were economically and politically disempowered. It explains the history of the City of Knowledge concept which envisions a city anchored by universities and populated by white collar workers and knowledge industries. This concept would undergird the priorities of the city’s ruling class in trying to transition the
city from an industrial to the knowledge economy. The chapter concludes with a section explaining the policies that have shaped the City of Knowledge, arguing that these policies penalize the Philadelphia working class in favor of mega-nonprofits and speculators.

Chapter 4 uses census data to examine the demographic since 1980. It shows the outcomes of the policies explained in the previous chapter, finding that a city of black workers with a strong component of families and homeownership is turning into a younger, better educated, more transient, less family, less black city of renters. Maps of concentration black population, concentration population over 25 with a BA or more, concentration nonfamily households, homeownership, and black homeownership show a pattern of census tracts surrounding universities, especially Temple University, taking on more of the aspects of the City of Knowledge. K-cluster analysis finds a growth of a cosmopolitan cluster from Center City extending north and west towards universities and beyond into what used to be working-class/poor neighborhoods. This cluster is disproportionately young, nonfamily households, renters, and people who live in structures with five or more units in their building. These maps show a victory for the makers of the City of Knowledge, and show how the working class, especially the black working class, has experienced displacement.

Chapter 5 presents the first theme that emerged from qualitative interviews: that university-driven development is leading to the erosion of affordable homeownership through speculative development. Residents spoke of the significance of homeownership for their ancestors who migrated to Philadelphia during the Great Migration. They explained how the affordability of the housing stock and family networks enabled poor and working-class people to become homeowners. Interviewees understood university-
driven development as an erosion of their affordable homeownership housing stock, as developers try to build denser and taller buildings with the aim of getting more rental revenue. They emphasized that development was speculative in nature in that it happened in cycles of divestment and investment, and that rapid increases in the prices of land had little to do with the inherent value of properties. They explained how speculation was leading to unsafe, unfair, and unplanned development, and placed the blame at the feet of politicians who betrayed earlier movements for black liberation, banks who reward speculators over working-class people, and universities whose policies, including admissions policies, incentivize an influx of outsiders into erstwhile African American neighborhoods. Finally, residents explained how they resist university-driven development by struggling to keep people in their homes and preserve single-family zoning.

Chapter 6 presents the second theme from the interviews of the political and ideological displacement of the black worker via new progressive and urbanist politics. The chapter looks at the clash between an old electorate shaped by the Black Power movement and the new electorate shaped by the New Progressive and Urbanist ideas. Residents experience newcomers as part of a “takeover agenda” because they are unrooted in the city’s organic traditions of politics, and because their political arrival parallels the physical displacement of working-class black communities. Residents’ impressions are complemented with mapping analysis of voting patterns in the 2019 City Council 3rd District Democratic Primary and the 2020 PA House 188th District Primary, elections which represented a showdown between the new and old political traditions.

Chapter 7 concludes with a reflection of the democratic history, both local and national, that has shaped Philadelphia and enabled working-class people to be homeowners, and
how this history is being eroded. It discusses a decline in homeownership locally and nationally as a threat to democracy, and the class divisions in the progressive movement, concluding with a call to preserve the city for working-class homeowners, safeguarding democracy for generations to come.
CHAPTER 1: THEORETICAL FRAMEWORK AND LITERATURE REVIEW

The overall goal of this study will be to understand how the model of university-driven change has changed surrounding neighborhoods and how communities living in surrounding neighborhoods are affected by and respond to these changes.

The theoretical framework for this study will investigate the phenomenon of university growth from the lens of two theorists: W.E.B. Du Bois and David Harvey. Du Bois’s concept of the black worker explains how the struggle of black people for land and Civil Rights is simultaneously the struggle of the working class for democratic control over capital. Within the context of the city, the struggle of the black worker for homeownership and control over their neighborhoods is a part of the long struggle for democracy against capital.

David Harvey situates the remaking of the urban fabric within a longer process of capitalist surplus absorption and accumulation by dispossession by which rentier capitalists forcefully displace workers to reap the profits of development and speculation. He explains how the right to the city means the right to control the surplus of capital and wrest state power away from finance capital. Within the context of this study, the remaking of the urban fabric around universities is part of the cycle of accumulation by dispossession under capitalism. Together, these theorists paint a picture of the forces of dispossession at the heart of university driven change, as well as the forces fighting to preserve democratic control of the city.
The Black Worker’s Struggle for Democracy against Capitalism

Du Bois shows how the color line has shaped class struggle in the United States, and the central role of the black worker in fighting for democratic control of the surplus. Du Bois’s concept of the black worker explains the politics, history, and values of the people who make up surrounding neighborhoods, and what is at stake with their displacement. It also frames how the struggle of the black worker for their neighborhoods is part of the struggle for democracy against predatory capitalism.

In his first chapter of *Black Reconstruction*, Du Bois outlines the concept of the “black worker” as distinct from the “white worker” and the “planter.” The black worker begins as the slave, whose labor the “founding stone” for modern industry in the country and all over the world. The white worker could not see how the degradation of the slave furnished the raw materials for the system of exploitation that oppressed them and cheapened the value of their labor. In the North, the white worker did not oppose slavery because he feared competition of freed black labor (in opposition to their counterparts in England and Karl Marx himself). In the South, the white worker harbored aspirations to one day own slaves and allowed his vanity of being white to overpower his sense of commonality with the black worker.

The black worker, however, was “the ultimate exploited... he formed that mass of labor which had neither wish nor power to escape from their labor status, in order to directly exploit other laborers, or indirectly, by alliance with capital, to share in their exploitation.” Though black capitalist groups appeared occasionally, as in New Orleans and in Philadelphia, they were driven back into the masses because of racism, “and thus became all the more bitter against all organization which by means of race prejudice, or the monopoly of wealth, sought to exclude men from making a living” (p. 15).
Du Bois explains the significance of the black worker to democracy:

“The true significance of slavery in the United States to the whole social development of America lay in the ultimate relation of slaves to democracy. What were to be the limits of democratic control in the United States? If all labor, black as well as white, became free—were given schools and the right to vote—what control could or should be set to the power and action of these laborers? Was the rule of the mass of Americans to be unlimited, and the right to rule extended to all men regardless of race and color, of if not, what power of dictatorship and control; and how would property and privilege be protected? That was the great and primary question which was in the minds of the men who wrote the Constitution of the United States and continued in the minds of thinkers down through the slavery controversy. It still remains with the world as the problem of democracy expands and touches all races and nations” (p. 13).

The ability of black people to participate in democracy is a litmus test of democracy in general in the United States. By disenfranchising black people, property and privilege could safeguard itself, but by enfranchising them and giving them the right to rule, black people and white workers could exert democratic control over capital.

**Black Reconstruction via Universal Suffrage- Control over the Surplus**

Du Bois shows how black people won their place in Democracy, not through the largesse of Northern politicians, but by withholding their labor from the Confederacy during the Civil War as a general strike, and by joining the Union Army in large numbers, turning the tide of the war.

Du Bois describes Reconstruction as a struggle for “land, light, and leading” that presented “an opportunity to study the Marxist theory of the state inductively” (p. 381). In other words, black governments in South Carolina, Mississippi, Louisiana, and Alabama, Georgia, and Florida, were case studies of the black worker exerting a kind of dictatorship over the erstwhile planter class and capital. They took advantage of universal suffrage, in alliance with white labor, to establish public schools, outlaw racial
discrimination, and agitate for the redistribution of land. They raised taxes on the propertied south and transformed planter oligarchies into actual modern states. They established charitable institutions, built and maintained the penitentiary system, and rebuilt infrastructure.

The struggle for land took special importance because it spoke to how the Reconstruction government could destroy the institution of slavery by liquidating the slave owning planter class and shifting power from the landed aristocracy to the landless laborers. Detractors of land redistribution charged that it was a means of revenge, but proponents argued it was only just payment for the decades unpaid labor. They petitioned Congress for a loan to purchase land from large landowners that could be divided into small tracts and given to landless laborers of all colors so that they could sustain themselves and economically raise the level of the electorate, which would also mean more tax revenue for the state. Delegates at the South Carolina Constitutional convention ultimately passed a Homestead law of $1,000 in real estate and $500 in personal property (pp. 394-5).

Du Bois goes on to argue that “to have given each one of the million Negro free families a forty-acre freehold would have made a basis of real democracy in the United States that

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1 Ignatiev (1993) argues that the dominant literature on Reconstruction has not truly engaged with Du Bois’s work and its world historic implications, even though it tends to be sympathetic to Reconstruction, rejecting the Redemptionist Dunning School interpretation. He zeroes in on Eric Foner’s Reconstruction: America’s Unfinished Revolution (1988) because it is considered the authoritative work on Reconstruction in modern times. He argues that Foner and subsequent writings flattened Reconstruction into a bourgeois democratic revolution grounded in “free labor ideology,” whereas Du Bois conceptualized it as a regime of abolition democracy that was dialectically pushed towards a dictatorship of labor by the mass of black and white workingmen. As he writes: “[Du Bois wrote] the story of the striving of a group of labourers, taking advantage of conflicts among the propertied classes, to advance their own interests. Foner tells how the industrialists manipulated the freedmen to overcome the resistance of the former slaveholders and reconstruct the South along capitalist lines. These books are not about the same revolution” (p. 247). Ignatiev defends Du Bois’s characterization of Reconstruction governments as proletarian, showing how the Paris Commune and the Russian Congress of Soviets were in some ways less radical and proletarian in character. Ignatiev argues that Du Bois’s work occupies a “unique interpretive space” that modern scholarship has yet to grasp the national and world-wide significance of.
might easily have transformed the modern world” (p. 602). By redistributing land ownership to freedmen, as was only just given the value created by black workers as slaves, America could live up to its Democratic ideals.

As Du Bois writes:

“The bitter conflict, therefore, which followed the enfranchisement of Negro labor and of white labor, came because impoverished property holders were compelled by the votes of poor men to bear a burden which meant practically confiscation of much of that property which remained to them and were denied opportunity to exploit labor in the future as they had in the past. It was not, then, that the post-bellum South could not produce wealth with free labor; it was the far more fundamental question as to whom this wealth was to belong to and for whose interests laborers were to work. There is no doubt that the object of the black and white labor vote was gradually conceived as one which involved confiscating the property of the rich” (p. 591).

The enfranchisement of black labor, that is, the extension of education, land, and voting rights to them, curbed the ability of property holders to exploit labor with impunity. The attack on Black Reconstruction by these forces was an attack on the ability of workers to control their surplus and redistribute wealth.

The Counterrevolution of Property

Reconstruction suffered a blow with the 1876 election in which federal troops withdrew from the South and allowed for the re-enfranchisement of the Confederates and the disenfranchisement of the black worker, “half of the laboring population of the South.” Du Bois calls this the “counterrevolution of property,” in which Northern capital aligned with the Southern planter class to exert domination over labor, paving the way for an unchecked dictatorship of capital. The propertied South waged a war of propaganda against black legislators, holding them singlehandedly responsible for corruption during Reconstruction time (a charge which Du Bois proves untrue):
“It was not, then, race and culture calling out of the South in 1876; it was property and privilege, shrieking to its kind, and privilege and property heard and recognized the voice of its own.... The military dictatorship was withdrawn, and the representatives of Northern capital gave up all efforts to lead the Negro vote. The new dictatorship became a manipulation of the white labor vote which followed the lines of similar control in the North, while it proceeded to deprive the black voter by violence and force of any vote at all. The rivalry of these two classes of labor and their competition neutralized the labor vote in the South. The black voter struggled and appealed, but it was in vain. And the United States, reinforced by the increased political power of the South based on disenfranchisement of black voters, took its place to reenforce the capitalistic dictatorship of the United States, which became the most powerful in the world, and which backed the new industrial imperialism and degraded colored labor the world over” (p. 630).

The counterrevolution of property enabled the propertied class to circumvent the democratic demands of labor by taking away black labor's voice and by manipulating white labor into forming a labor aristocracy in alliance with capital. Du Bois argues that this alliance had its fruit in the unchecked growth of industry that colonized darker peoples all over the world.

The Black Worker and Homeownership- the Struggle for Democracy in the Philadelphia

Du Bois’s concept of “the black worker” can be used to understand the common history, politics, and struggle faced by the African American community in Philadelphia. It cannot be understood through analytical or structural sociology, that is, through occupational classifications, but must be understood dialectically in relation to other forces in the city. The concept of the “black worker” will be used to refer to a political tradition grounded in working-class institutions like churches, mosques, and unions, and encapsulated by the politics of Lucien Blackwell, Cecil B. Moore, and Father Paul Washington.

Also, inherent in the “black worker” concept is the idea of a unity among black folk because of how the color line overdetermines relationships in the city, the country, and
Finally, the “black worker” helps understand the shared history of the black communities surrounding universities. In contrast to new consumer class populating redeveloped neighborhoods, the black worker is rooted in the history of their community, and their struggles today draw their history from the past struggles of black workers. Many of the African Americans in black neighborhoods are descendants of the Great Migration and Reconstruction. For example, in his study of black lending associations in Philadelphia, Nier (2011) notes:

“As African Americans packed up their physical belongings and left behind the rural enclaves in the South, they also brought with them their culture, values, and dreams, including the desire to achieve homeownership. Just as in the South, homeownership was more than a simple rational economic decision. It provided a spatial dimension from white racism that afforded African Americans a space from which to wage the struggle for civil rights and equality. To African Americans, homeownership meant economic security from exploitative white landlords. It also provided a secure environment to develop and preserve familial relationships” (p. 84).

The social and political significance of homeownership as a space from which to wage struggles for equality is rooted in the history of Reconstruction.

Du Bois’s insight about landownership and democracy—that a more equal distribution of land means it is harder to exploit workers and can lead to greater democracy—is also relevant to this study. As will be discussed further in the next chapter, Philadelphia has one of the highest rates of homeownership among large cities in the country, and it is

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A further discussion of this can be found in Angela Davis’s Women, Race, and Class (Davis, 1983) in which she argues that black women have more in common with black men than with white women and the white feminist movement because of the way slavery shaped their experience as women and as workers: “The enormous space that work occupies in Black women’s lives today follows a pattern established during the very earliest days of slavery. As slaves, compulsory labor overshadowed every other aspect of women’s existence. It would seem, therefore, that the starting point for any exploration of Black women’s lives under slavery would be an appraisal of their role as workers” (p. 5).
colloquially known as “the city of homes.” As developers leverage proximity to universities to transform the fabric of Philadelphia from primarily owner-occupied neighborhoods into renter-occupied transient students and white-collar professionals, the African American community struggles to hold onto homeownership, because it gives them the stability to fight for the right to the city. While the transient renter population tends to be apolitical, a homeowner community has a stake in the city, and a willingness to fight for it over generations. Indeed, control over the land is control over the surplus.

Finally, Du Bois’s insight about the dictatorship of the black proletariat in Southern States warrants a focus on a generation of black leadership and its ability to push for progressive change. Black leadership achieved the founding of public schooling in the South, liberalization of marriage laws, and the reform of the tax system. Likewise, the Black Power movement in Philadelphia, exemplified through outstanding leaders like Cecil B Moore, Lucien Blackwell, Father Paul Washington, and Christine Washington achieved the desegregation of public institutions, the distribution of vacant properties to the poor, and the development of low-income housing. These politics may be studied in comparison to those of the new managerial elite who speak a great deal about equity all the while presiding over growing inequality.

**Accumulation by Dispossession- Understanding the Exploitation Behind Expansion and Development**

While Du Bois shows the role of white supremacy in shaping class struggle, Harvey understands the role of cities in stabilizing capitalism. David Harvey (2012) draws attention to the connection between the polarization of urban spaces and the displacement and dispossession of the poor by connecting urban displacement to the overall workings of finance capitalism.
Harvey begins by explaining that cities have always been places where surplus value is concentrated in the hands of a ruling class. Under capitalism which is driven by the need to mobilize surplus capital, cities are the means by which capitalism stabilizes itself by absorbing surplus through infrastructural development. These investments and restructuring, as in the case of Haussmann’s Paris or Robert Moses’s New York, change the scale of urban transformation, numb the citizenry by turning people into consumers of a decadent lifestyle, and clamp down on working-class resistance. These transformations entail the creation of a new urban way of life. Cities are remade into centers of pleasure, leisure, and consumption, “Quality of urban life has become a commodity for those with money, as has the city itself in a world where consumerism, tourism, cultural and knowledge-based industries, as well as a perpetual resort to the economy of the spectacle, have become major aspects of urban political economy...” (p. 14).

Harvey argues that the urban process in current times has gone global, illustrating how capital from all over the world is involved in financing the urban building boom, a process that has been facilitated by financial innovations from the 1980s that deregulated flows of capital and made them more mobile across national lines. He paints a picture of the cities that have been shaped by these developments: “cities of fortified fragments, of gated communities and privatized public spaces kept under constant surveillance” bordered by informal and illegal settlements (p. 15).

Harvey develops the concept of “accumulation by dispossession” to describe how, in the name of urban restructuring, the state tears down blighted areas in which poor and working-class people live to clear the way for a new investment of surplus capital. He quotes Engels describing in 1845 how the state and rentier capitalists depress the value
of centrally located housing in which the working class live, pull it down in the name of public health, beautification, etc., and clear the way for developers to build profitably on high-value land. The concentrations of poverty and disease emerge elsewhere, since the system of exploitation that has produced these concentrations stays intact. Residents resist state expropriations, but they struggle to stop the slower moving and more insidious processes of change which happens through the fiscal disciplining of democratic urban governments, land markets, property speculation, and zoning of land to generate the highest financial rate of return. He comments on how these processes continue today, whether it is land grabs and slum clearance in Mumbai or urban renewal schemes via eminent domain in the United States. “A process of displacement and dispossession, in short, also lies at the core of urban processes under capitalism and it is the mirror image of capital absorption through urban development” (p. 28). Even in cases where the poor are offered compensation for valuable property, the fact that they are financially insecure means they are more likely to give up their assets for a cash payment at relatively low prices, while the rich know to hold onto their valuable assets. This leads to further entrenchment of inequality.

Harvey discusses resistance to accumulation by dispossession, arguing that urban-based social movements should fight to take state power so that they can take control of the surplus and invest it as according to human needs, a struggle that he calls a struggle for “the right to the city.” Harvey frames this is a struggle to bring the state back under democratic control from the finance capital that has usurped it. In his framing of “Rebel Cities,” he argues that workplace struggles cannot be divided from neighborhood struggles, and that urban issues like increasing rent, depressed housing values, and predatory lending are a means by which capitalists capture value created in the production process. Harvey argues that urban social movements, even those framed
around rights, citizenship, and social reproduction, have a class and anti-capitalist content because they are struggling against accumulation by dispossession. He advocates for struggles to mobilize alternative democratic structures outside of dominant class relations, like the assemblies of tin miners in Bolivia or neighborhood associations.

**Universities and Creative Destruction**

This study will adopt Harvey’s political economy of urban transformation to historicize this study of how the model of university-led development is transforming cities. As happened in centrally located neighborhoods in Paris and New York, working-class neighborhoods around universities get called “blighted,” are razed down and slated for renewal, and are abandoned by capital again, only to be reinvested in later. Though boosters say that development will lead to more jobs, these processes entrench inequality in the city, as real estate becomes ever more valuable and concentrated in the hands of fewer and fewer people. Community revitalization efforts led by universities like Penn will be understood within this larger history of accumulation by dispossession.

Harvey’s understanding of the imperative of capital to transform urban life into centers for consumption will also frame the understanding of gentrification and revitalization. A special focus will be placed upon revitalization for whom, and for what purpose.

Finally, Harvey discusses how accumulation by dispossession is resisted by dispossessed communities, and why this resistance is part of the struggle of the working class against predatory capitalism. This study will focus on the response and resistance of communities in surrounding neighborhoods by engaging with social movements resisting university encroachment and gentrification and their understanding of the right to the city. It will understand how these communities struggle to maintain political
control over the state as it comes ever under the sway of developers and a new class of urban dwellers.

**Overall Framework**

Taken together, Harvey and Du Bois frame an understanding of the city, the forces that constitute it, and the forces that struggle to change it. Du Bois’s history of Reconstruction roots this study in the long history of the African American struggle for equality, helping understand the significance of homeownership in the struggle against rentier capitalism, and the role the black worker has played in making the city, and the country, a more democratic place. Harvey’s understanding of urban capitalism helps understand the cycles of speculation and disinvestment that characterize the development of neighborhoods surrounding universities that are undergoing rapid transition. The underlying theme across the theorists is the struggle for democracy against its usurpation by finance capital. The following section will map this framework onto literature on gentrification caused by universities, black homeowners, and the new professional managerial class whose location puts them at odds with the working class on issues of ideology and politics.

**Literature Review**

This study situates itself in three literatures that speak to the phenomenon of university-driven change on neighborhoods of the black worker. Literature on studentification understands how universities are remaking the urban fabric of surrounding communities. Literature on how black worker neighborhoods are being transformed by gentrification shows how gentrification results in an erosion of trust and social capital, as well as cultural and political, if not physical, displacement of black communities. Finally,
literature on the professional managerial class theorizes the class position of gentrifiers and shows the ideological dimension of university-driven change that justifies accumulation by dispossession. The contribution of this study will be to fill in gaps in these literatures by understanding the implications of university-driven change on black worker neighborhoods economically, politically, and ideologically.

**University Revitalization leading to Accumulation by Dispossession**

Harvey gestures to universities, especially wealthy ones, as drivers of accumulation by dispossession. He gives the example of universities like Yale and Johns Hopkins remaking the fabric of the city in which they are situated according to their needs. Scholars have studied university-driven change as part of a literature called “studentification.” Scholars have defined studentification as a process in which students concentrate in neighborhoods surrounding universities and cause economic, social, cultural, and physical changes. Economic changes include the inflation of property prices tied to the remarketing of private rental housing as HMOs (Housing in Multiple Occupation). Neighborhoods that were primarily owner-occupied tend to become private-rented. Also, local economies become more seasonally oriented, as students leave for the summer. Socially, studentification entails the replacement or displacement of an established community with a transient young and generally middle-class population. The meanings of neighborhoods change, as do supply and demand for schools, daycares, dentists, and other health services traditionally oriented for families. Culturally, studentification entails concentration of retail and service infrastructure that tailors to the consumption practices of students, and a rise of clashes between students and established residents over lifestyle differences like students’ habits of coming home late drunk and partying. These changes extend to downtown areas, as studentification strategies are sometimes tied to downtown revitalization strategies. Physically, there is
often an initial upgrading of environments as properties are converted to housing for multiple occupation (HMOs), followed by downgrading with high levels of litter, visual pollution, traffic congestion, private vehicle use, and graffiti and vandalism (Munro & Livingston, 2012; D. P. Smith, 2005, 2019; D. P. Smith & Holt, 2007; D. P. Smith, Sage, & Balsdon, 2014; Woldoff & Weiss, 2018). Like literature on gentrification, scholarship on studentification migrated from the UK to the US.

Scholars of studentification emphasize on the one hand the market-bolstering potential of university adjacent neighborhoods, but on the other hand, the tendency of the “univercities” model to create transient, segregated, commodified spaces for students and young professionals. More broadly, scholars like Baldwin (2021) raise questions of whether universities erode municipal democracy. I review literature here that investigates how studentification is shaping cities, either through the lens of revitalization or segregation and discrimination.

Ehlenz (2016) evaluated the effects of Penn’s West Philadelphia Improvement project aimed at tackling neighborhood blight by reducing crime, decreasing vacancy through promoting homeownership, and creating investment in retail. She found University City, in comparison to the rest of West Philadelphia, experienced a decline of black people and an increase in median incomes. The effect of these changes was most pronounced in the Penn Alexander School catchment, even bucking larger citywide trends of economic decline. Ehlenz (2019b) also investigated on a larger scale how neighborhoods that have been targeted for university-revitalization strategies have changed. She found that university tracts saw positive shifts in their housing markets, particularly around median home values as compared to tracts that were not targeted. In another study (Ehlenz, 2019) she found that university revitalization strategies that diversified their investments
to include housing and commercial investments were most consistently associated with significant growth in median home values, rents, and housing markets.

Other scholars place a different emphasis on changes wrought by student growth. Chatterton’s ethnography of student leisure spaces in Bristol (Chatterton, 1999, 2000, 2010) found that students were forming “exclusive geographies” in which commercial providers, who were sometimes former students themselves, catered nightclubs and leisure areas in the city-centers to the needs and lifestyles of students. He also found that while universities can play a positive role in the overall arts and culture geography of the city by supporting theater and art, the commodification of studenthood has contributed to the commodification of culture by creating a market catering to student consumer trends and shaping their aspirations.

Munro, Turok, and Livingston (2009) used an index of dissimilarity analysis to study the extent to which student neighborhoods meant changed geographies. They found that an influx of students meant more student enclaves, and found that students were markedly segregated from other areas. They also found that students were marginally more likely than the population as a whole to live in deprived areas, and that student neighborhoods were associated with high levels of turnover.

Hubbard (2009) undertook housing surveys and interviews with students to show that more than being a transitional phase, “...studenthood itself is now being effectively gentrified, with institutional investors identifying students as part of that group which possesses a ‘metropolitan habitus’ and is hence willing to pay a premium for inner-city living” (p. 2). They discussed the rise of Purpose Based Student Accommodation (PBSAs), or high-rise developments that provide an excess of 50 bed spaces for students. PBSAs mimic new-build high rise developments in city-centers that are marketed to
affluent professionals, which advertise amenities like swimming pools, fitness centers, private car parking spaces, and security. PBSAs were replacing HMOs and catering to students’ desires to have a student community without the fuss of cleaning up or dealing with negligent landlords. Smith and Hubbard (2014) conducted analysis of students from 1990s to 2000s using Great Britain census data, as well as online university accommodations brochures and follow-up telephone surveys of accommodation offices. They found that the market for student housing was taking an exclusionary turn with the growth of PBSAs. They argue that cash-strapped universities are taking joint ventures with residential estates to generate capital to invest in research and teaching, and that ultimately these geographies of studentification are intensifying social segregation.

In another study, Foote (2017) mapped census tracts in ten cities with major research universities across 4 census years. They found six neighborhood types that constituted these knowledge-nodes: middle class, minority concentrated, stability, elite, mix/renter, and student. Over the study period, they found the number of elite neighborhoods had increased considerably, while middle class neighborhoods plummeted. Mix/renter increased, and student and minority remained clustered. Elite neighborhoods spread out geographically, showing that the shift to the knowledge economy entailed the reconstitution of cities in new patterns of segregation and polarization.

Davarian Baldwin’s book In the Shadow of the Ivory Tower (2021) is perhaps the most holistic approach to studentification because he takes a step back to assess the impact of studentification on university-community and university-city relations. He argues that universities are becoming the “most central and least examined force shaping cities.” He points out the contradiction of higher education exerting more and more influence over cities at the expense of grassroots forces, usurping democracy in the name of the greater
good. Baldwin fundamentally challenges the premise that universities are in themselves a higher good by looking at the experiences of workers, residents, students, activists at and around Trinity College in Hartford, Columbia University and New York University in New York City, University of Chicago in Chicago, and Arizona State University in greater Phoenix. He shows how in each instance, universities use the language of common good to disguise their own interests as real estate developers, higher education boosters, and private police departments, and how they remake cities in their image. Even universities with less prestige like Arizona State are pressed to become real estate developers to make up for declining public funds for higher education. Baldwin advocates for alternative community relations like those of Winnipeg University in Canada, which unselfishly dedicates itself to the employment, housing, and educational needs of its surrounding indigenous community.

Universities remake spaces around them to sell a new urban way of life for students, who are trained to think of their education as a product for consumption. The new geography spawned by university development is part of larger shifts in the knowledge economy that are leading to a more transient, less cohesive, and more consumerist city. Also, with the exception of Baldwin (2021), literature on studentification focuses on the impact of university and student neighborhoods on demographics and geographies, and stops short at connecting these changes to what is happening to urban structures of democracy. It also fails to put the changes into a political economic framework to understand how universities contribute to accumulation by dispossession. By conducting a comparative case study of black neighborhoods in Philadelphia, a city with a unique history of black worker and working-class empowerment, this study can shed light on how the remaking of the urban fabric by universities may erode democratic structures
that black and poor people have fought for, and change the political economy of the city by concentrating the surplus in the hands of rentier capital.

**How is the black worker, especially black homeowners, affected by gentrification?**

While previous research has not specifically explored the effect of university-driven development on African American neighborhoods, a body of scholarship focuses on how gentrification affects black communities, especially their cultural and political institutions. Scholars found that an influx of white people into black neighborhoods is a relatively recent phenomenon, but one that is mostly driven by gentrification (Freeman & Cai, 2015). Researchers found the consequences of white invasion in black spaces tend to be an erosion of social trust and political disempowerment as black institutions and neighborhood organizations get taken over by newcomers (Hyra, 2014; L. Martin, 2007; Newman, Velez, & Pearson-Merkowitz, 2016). A smaller body focuses on how gentrification affects African homeowners, a group that is the focus of this study for reasons outlined in the theoretical framework and context chapters.

Freeman and Cai (2015) place the influx of white people into black neighborhoods within the historical context of white avoidance, which has been the norm for most of American history. Whites, especially before the Civil Rights era, avoided black neighborhoods because they associated black people with depressed property values and crime. Even after the Civil Rights movement, white invasion remained rare. Integrationists sought to open up white areas to black people, rather than bring whites to black neighborhoods, probably because black spaces were assumed to have worse housing conditions. Freeman and Cai suggest that this trend shifted with the back-to-the-city movement, otherwise known of gentrification, in which childless adults returned to the city from the suburbs in search of a new urban way of life, authenticity and distinctive architecture. However,
in early studies of gentrification, white displacement of blacks occurred only in San Francisco and Washington DC; other cities saw increased numbers of blacks. Freeman and Cai analyzed Longitudinal Tract Database data from 1980-2010 to understand whether or not white entry into black spaces is occurring. They defined white invasion as an increase in white population that represents at least 5% of the total population at the beginning of the decade. They found a surge in white invasion from less than 1% of all tracts with 90% or more black people experiencing white invasion between 1980-1990, to 5.49% of these tracts experiencing white invasion from 2000-2010. Freeman and Cai found that white invasion had a greater probability of occurring, not necessarily in areas with higher median household income and lower rates of poverty, but in areas close to central business districts, areas with higher proportion of Asians and Latinos, and areas closer to white majority neighborhoods. In other words, whites move into black spaces not to close social distance across races associated with integration, but to participate in the back-to-the-city movement.

Newman, Velez, and Pearson-Merkowitz (2016) test the effect of residing in a gentrifying neighborhood on African American social capital and political empowerment using data from the Social Capital Benchmark Survey. They tested three hypotheses: one, that as a result of economic and political threats, black residents in gentrifying contexts will experience an erosion of trust in neighbors, and that erosion of neighborhood trust would be more pronounced where white growth parallels increases in property values and rents; two, that black political demobilization will occur through eroded neighborhood trust; and three, that black residents will report a higher likelihood of leaving their neighborhoods and will stop engaging in local governance. They found affirmative evidence for all three hypotheses. White growth was associated with a significant reduction in neighborhood social trust. This erosion occurred across 25
metropolitan areas spread across 22 states. They found that among blacks residing in black communities that saw an increase in home values and rents, an increase of white population decreases probability of trust in one’s neighbors; while growth in real estate values are generally associated with a growth of neighborhood trust, this growth is suppressed when changes occur alongside white growth. These results hold even when controlling for affluence. Finally, structural equation modelling of the indirect effect of change in white population on neighborhood trust and political empowerment found that those that trust their neighbors are less likely to leave their community and feel marginalized politically and are more likely to participate, while those residing in a gentrifying context saw an indirect negative effect on political participation through effect on neighborhood trust. The authors conclude by reflecting on the unique value of majority black spaces for black communities, who are otherwise marginalized at the state and national levels.

Hyra (2014) explores what happens to African American communities undergoing revitalization by documenting the processes of political and cultural displacement that occur in the majority African American neighborhood of Shaw/U Street in Washington, DC. The case study is unique because it shows a context where low-income people were able to stay in their neighborhoods even as gentrification was happening because African American churches built affordable housing which allowed thousands of African American residents to remain in the neighborhood. Hyra documents contentious battles for the leadership of Advisory Neighborhood Commissions (ANCs), local bodies that have decision making power in zoning, liquor licensing, and small grant making. He shows how newcomers took over ANC’s in the early 2000’s, leaving low-income African Americans without a political voice for their concerns about redevelopment. Hyra documents battles over the use of a school parking lot for church parking, the
construction of a dog park, and biking infrastructure at the cost of parking availability. He draws out the symbolic meaning of these new amenities for residents, and how they create a feeling of alienation, resentment, and political withdrawal.

Finally, Martin (2007) conducts a comparative case study of four organizations in four of Atlanta’s gentrifying neighborhoods to understand which organizations were successful at preventing political displacement, and which were not. She finds that organizations made up of long-time neighborhood residents with high levels of legitimacy from the community and in local government, and who allowed newcomers to join but on their terms were the most successful in preventing political displacement. Organizations that excluded newcomers and emphasized secrecy had trouble maintaining legitimacy among older residents. Martin’s argument could have been bolstered had she more thoroughly discussed the extent to which other factors affect political displacement, like strength of displacement threat, or the volume of people moving in, rather than focusing on organizational strategies in and of themselves.

Gentrification’s Effects on Black Homeowners
Literature on gentrification tends to focus on renters, or on the aggregate of renters and homeowners, probably because renters are intuitively thought of to be most at risk to displacement from gentrification, and because homeowners are assumed to benefit from the increase in property values from gentrification (Freeman, 2006). This study focuses on homeownership because of the special social and political significance of homeownership for the Philadelphia working class and the African American community. The history of black homeownership in Philadelphia will be discussed in the context chapter as a struggle for self-determination against capital. This section of the
literature review deals with sociological research on the impacts of gentrification on black homeownership.

Researchers found lending disparities increased likelihood of property tax delinquencies when compared to non-gentrifying neighborhoods (Ding & Hwang, 2020; Wyly & Hammel, 2004). While researchers found limited evidence that property tax hikes in gentrifying neighborhoods lead directly to displacement (Ding & Hwang, 2020; I. W. Martin & Beck, 2018), they also found limited evidence that African Americans benefit from equity gains (Glick, 2008; Hightower & Fraser, 2020).

Wyly and Hammel (2004) focuses on consumer and lending disparities to understand the extent and strength of gentrification, and tested whether gentrification is associated with increased racial segregation and discrimination in lending. They analyzed Home Mortgage Disclosure Act Data (HMDA) to understand the odds ratio of denial of loans given race in gentrifying versus non-gentrifying districts. They found that from 1993, African Americans and other minorities faced no different chances in trying to buy homes in gentrified districts given control variables. However, in 2000, African Americans were 1.25 times more likely to be turned down for a home loan compared to identically qualified African Americans elsewhere, with 1.23 on the fringe gentrifying areas. Finally, they modeled the effect of race on loan denials controlling for credit and income, finding that black applicants were 2.33 times more likely to be excluded than identically qualified whites.

Martin and Beck (2018) tested the hypothesis that gentrification displaces long-term homeowners by causing their property taxes to increase, and try to understand whether the presence of property tax limitation policy mediates the link between gentrification and displacement. They did not find evidence that gentrification directly displaces long-
term homeowners by increasing their property taxes, or that property tax limitation laws protect homeowners in gentrifying neighborhoods from protection against displacement. Though property tax pressure does sometimes contribute to involuntary moves, it is not more common in gentrifying neighborhoods compared to elsewhere.

Ding and Hwang (2020) used a natural experiment in Philadelphia in which the Actual Value Initiative (AVI) reassessed the market value of all properties in 2013 to bring properties closer to their market values. They compared tax delinquencies and tract-level residential mobility in neighborhoods before and after this reassessment took place in gentrifying and non-gentrifying neighborhoods, finding that gentrification led to increases of $540 in annual tax, and a 4.1% increase in tax delinquency rate. Intensely gentrifying neighborhoods had $1,045 increase, and 6.1% increase in tax delinquency rate. However, they did not find increased volume of home sales or outmigration post AVI, which they attribute to programs like the Longtime Owners Occupants Program (LOOP) and the Homestead Exemption which froze property tax assessments for long term homeowners. They suspected that it might take longer to understand the full implications of the AVI.

Hightower and Fraser (2020) investigated the racial dimension of home selling and neighborhood remake in North Nashville, Tennessee, a process they call “Reverse Blockbusting.” They complicate the contention that gentrification is good for original homeowners because their equity would be enhanced by gentrification, arguing that the creation of value of neighborhoods is premised on the removal of black people. Their interviews of long-term homeowners found a trend of people selling their homes at prices far below their value, only to find that they couldn’t get a property nearby of similar value, forcing them to move outside where they wouldn’t gain access to equity.
gains of gentrification. Homeowners who sold in gentrifying neighborhoods did experience dramatic equity gains relative to when they originally purchased their homes. However, the author found that homeowners sold their homes for far less than the value that gentrification brought, and because they left two years prior to a transition, they were not getting the full economic benefits of it. They also found evidence of racist and predatory practices of real estate developers, like cash-for-homes businesses.

Finally, Glick (2008) investigated how gentrification is changing the racial disparity in home equity in 26 major metropolitan statistical areas (MSAs). He found that gentrification happens in areas where Black or Latino homeowners are concentrated. Gentrification does enhance equity building relative to other parts of the MSA, but it also encourages the outmigration of Black and Latino to different neighborhoods where equity gains are lower. Portland and Oklahoma City are important exceptions where black and Latino homeowners do not experience equity gains, while white homeowners do.

Interviews with black homeowners as well as cluster analysis of neighborhoods will shed light on how university-driven development in particular, with its tendency to turn single-family owner-occupied homes into housing for multiple occupations for students and transient professionals, is affecting black homeowner neighborhoods. Further, this study will contribute to the literature by theorizing and understanding how a decline in homeownership may be linked to the political disempowerment of black worker communities.

Literature on the history of homeownership in Philadelphia, which is special in the nation because of innovative financing systems aimed at helping working people buy their homes, will be reviewed in the context chapter.
How do university-educated people as a class relate to working-class communities ideologically?

The final literature that frames this study is literature on the changing class structure in the United States and its impact on cities. It understands the class location of white-collar workers in the knowledge economy, specifically those with college education. Scholars have understood this class as occupying a contradictory class position between the proletariat and bourgeoisie, with some using the term “professional managerial class” (Ehrenreich & Ehrenreich, 1977b; Lind, 2020; Liu, 2021). Scholars explore the PMC’s relation to the working class and show the fundamental contradiction between the interests of the working classes and the interests of the PMC, especially at the level of ideology, with PMC managing working-class populations by advocating piecemeal, individualist, and technocratic solutions to problems of oppression and exploitation.

Erik Olin Wright (1976, 1978) theorizes the class position of those involved in non-productive labor, such as intellectuals, mental, and supervisory labors, as occupying a contradictory class position between the proletariat and the bourgeoisie. At the economic level, nonproductive laborers must sell their labor, the same as productive laborers must, and do not control the apparatus of production. However, unlike productive workers, they have control over their labor processes. For example, an assistant professor has control over what he teaches, how he teaches it, and what scholarship she undertakes. This position is precarious because workers can lose control over their work processes and become proletarianized. At the ideological and political level, white collar workers may contribute to the dissemination of bourgeois ideology.

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3 Wright seeks to develop upon the Marxist definition of the working class as that group in society which produces surplus value that translates into profits for capitalists and which does not own the means of production. Productive labor refers to the production of physical commodities. Wright discusses how mental, manual, white and blue collar workers in different combinations fit into this general schema, suggesting that the designation of “working class” should not be relegated to productive manual workers alone, and must be defined case by case according to contradictory class locations (Wright, 1976).
but do not ultimately control it. The extent to which workers lie closer to one pole or the other depends on how much they control their labor power, how much they have economic ownership over the means of production, and how much possession they have over the means of production and the labor power of others. While a top corporate executive or a bourgeois head of state has control over investments and resources, the means of production, and the labor power of others, top managers, middle managers, technocrats, foremen, and semi-autonomous employees vary in the extent of control and ownership. Wright also discusses how intellectuals are de-facto accountable to bourgeois society because the mechanisms of academia force them to prove the worth of their work by its contribution to bourgeois interests. He contends, however, that intellectuals can be accountable to the working class through contact with the masses and alternative outlets of ideological production like socialist and communist journals and political conferences.

Barbara and John Ehrenreich (Ehrenreich & Ehrenreich, 1977b, 1977a) draw upon Wright’s earliest work on contradictory class positions to coin the term “professional managerial class” in 1977 to theorize a growing class divide in the American body politic, not between the bourgeoisie and the working class, but between the bourgeoisie, working class, and professional managerial class. They outline the need for a more precise definition of the American class structure because of the ambiguity of the definition of “middle class” and the political role it plays, a tension that the authors experienced as participants in left organizing. The authors argue that the new middle class is distinct from the working class and petty bourgeois class recognized by traditional Marxism because of the special role they play in reproducing monopoly capitalist society. Ehrenreich and Ehrenreich define the PMC as “salaried mental workers who do not own the means of production and whose major function in the social division of labor may be
described broadly as the reproduction of capitalist culture and capitalist class relations” (p. 13). The PMC may work either in the realm of social control and propagation of ideology, like teachers, social workers, or professors, or they may directly aid with production, like engineers or technical workers. The authors trace the history of the PMC to what is roughly the Progressive Era between 1890-1920. This class emerged in order to “rationalize” and or reform capitalism as social workers, city planners, architects, public policy experts, and sociologists. The PMC consolidated through disciplines and professions, which required lengthy training and the approval of established members of the PMC, giving them control over its own reproduction as a class. Ehrenreich and Ehrenreich establish that the PMC is fundamentally antagonistic to both capital and the working class because on the one hand, they desire autonomy and freedom to rationally make society which sometimes runs against the capitalist profit motive, and on the other hand, their existence is premised on usurping skills that were once indigenous to the working class, like the replacement of doctors with midwifery, and on dominating and managing the working class through expertise. They conclude by showing that though there is a rift between “hard-headed” managers/engineers and “liberal” arts/services professionals, the two are more socially coherent than not, and both sides do a great deal of crossover work.

Several books have explored the tension between the PMC and the working class, especially in light of the election of Donald Trump including Michael Lind’s *The New Class War: Saving Democracy from the Metropolitan Elites* (2020). Lind argues that the crises of the American body politic is because of the split between the working class

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4 Ehrenreich and Ehrenreich define “culture of a social group” as “its total repertory of solutions and responses to everyday problems and situations. This is a transmittable repertory and the means of transmission may be anything from myths and songs to scientific formulae and machinery” (p. 13). To this definition, public policy may be added.
and a managerial elite. Though they are only 1/3 of the population over 25, the managerial elite has outsized influence in politics, government, and culture, and make up almost all of government, business, media, and nonprofit workers. The managerial elite oversaw the transition from “democratic pluralism” to “technocratic neoliberalism.” Democratic pluralism is the postwar class compromise in which workers and capitalists shared social, political, and economic power via welfare bills like the New Deal and the GI Bill and political parties that were mass-based membership organizations. Technocratic neoliberalism is a “revolution from above” in which corporations and experts promoted de-unionization, labor market deregulation, global labor arbitrage, and the control of parties by donors and media consultants. The managerial class has displaced the civic landscape of the working class from local chapter-based membership organizations and church congregations in favor of foundations, nonprofits, and universities, and has transformed political parties from working-class membership organizations to “brand labels used by small groups of politicians, donors, and campaign strategists (p. 66).

Lind explores the geographic dimension of the new class war between those who live in “hubs” and those who live in “heartlands.” “Hubs” are concentrations of high-end business and professional services, consisting of urban business districts and inner suburbs. “Heartlands” are low-density, low-rise residential and commercial zones consisting of low-density suburbs and exurbs. While heartlands are made up of mostly poor and working-class communities, hubs are highly polarized between rich and poor. As Lind writes, “The social liberalism of these high-end service meccas cannot disguise their extreme inequality. The gap between the richest and poorest in New York City is comparable to that of Swaziland; Los Angeles and Chicago are slightly more egalitarian, comparable to Dominican Republic and El Salvador” (p. 26-7). Lind notes that because
of gentrification, minorities are increasingly pushed into the heartland as the cost of living in hubs increases dramatically. The people who live in hubs tend to be “anywheres,” or people who are mobile, rootless, and derive their personal status from their occupations, as opposed to their place in a local or national community. “Somewheres” are people who identify with their community, and their personal identities are more important than their jobs. Anywheres are also far likelier to put career ambitions over family ones, and urban hubs are increasingly made up of people without children. The political gulf between the hubs and heartlands can be seen in differences on environmental policies, immigration, trade, and values. Managerial elites favor stringent environmental regulations with little cost to themselves, while the heartland communities are more sensitive to the costs. Managerial elites favor sanctuary cities and unlimited immigration, while working-class communities, African Americans and Latinos included, tend to oppose immigration for depressing wages. Managerial elites favor open trade agreements like NAFTA and the Transpacific Partnership, while heartland communities oppose them. Finally, managerial communities tend to be socially liberal and economically conservative, while heartland communities are more socially conservative and economically liberal. Lind ultimately argues for a return to Democratic Pluralism.

Catherine Liu’s Virtue Hoarders (2021) echoes many of the same critiques of the managerial class as Lind’s book, but posits socialism as the solution. She argues that though the PMC had progressive origins, they have turned into “virtue hoarders” who monopolize expertise and moral high ground while preventing meaningful economic redistribution. Liu covers various aspects of PMC psychology, including their championing of a false anti-racism that emphasizes individual empathy over providing opportunity to the oppressed, to their elitist feminism that paints working-class people
as misogynistic, homophobic, prejudiced, and violent. Liu concludes by agitating for a
reuniting of professionalism with solidarity and the socialist project, and the
socialization of professional expertise.

Ikeler and Limonic (2018) investigate how the PMC fared from 1970-2010 during the
neoliberal policy regime. They examine American census data using data segmented by
occupations that were divided into four classes: working, PMC, petty bourgeois, and
ruling class. They found that there was a steady growth of PMC from 19.5% in 1970 to
32.2% in 2010. The proportion of liberal professionals and financial-management
professionals ended up roughly the same in 1970 and 2010. Median real earnings
adjusted for inflation were lower for working class than all other groups with a drop from
$27,538 to $23,328. The petty bourgeoisie also lost income from $72,000 to $56,781.
However, the median income for ruling class occupations grew significantly from about
72,000 to 88,000, and incomes of the PMC grew slightly from $51,000 to $52,000. The
authors acknowledge that the inability to factor in student debt was a limitation.

Scholars who write about the PMC emphasize its distinctiveness from the ruling class
and the working class, as well as the intermediary role it plays between the two. They
show the rift between PMC and working-class political constituencies, despite the
supposed dedication of the former to “social justice.” The urban studies researchers who
have applied the PMC framework to the study of cities have found that the PMC plays a
significant role in changing the social composition of cities and contributing to
gentrification with people managers and professionals occupying formerly working-class
neighborhoods, pushing the working class to the outer fringes (Clerval, 2020; Hamnett,
1994) . However, these studies take place in European contexts; further investigation is
needed into the role of the PMC in American, especially African American contexts. This
study will contribute to this literature by understanding how the politics and ideology of the PMC play out in relation to their takeover of working-class neighborhoods, documenting the clashes between an educated population flocking to university neighborhoods and the working-class black community that has its own philosophical, political, and ideological traditions and solutions to problems of injustice. Moreover, placing these community-level phenomena in a class framework links the ideological struggles between the PMC and the working class to the political economic transformations happening in the city.

**Research Question: How are black communities, especially homeowners and black political communities, affected by university-driven change?**

Studentification research shows how universities are remaking cities into transient spaces geared towards consumption, eroding the fabric of homeowner neighborhoods. However, this research largely does not explore the impact and implication of these changes on African American communities and how these changes erode urban democracy. Research on gentrification’s impact on black communities shows how white invasion leads to a decline in trust and political participation and loss of representation. However, this research does not make the connection between homeownership and the political disempowerment of black communities, and does not explore university-driven development, an important phenomenon transforming cities that were once under the political control of black liberation forces (if not in the mayor’s office, then in City Council and at the neighborhood level) (Baldwin, 2021). Finally, literature on the PMC show how white collar workers gentrifying cities manage and control the working class at the economic and ideological level through ideology. However, this literature has not investigated the ideological impact this class has at the local urban level, especially in
American cities, and how it is animating conflicts between gentrifiers and long time residents.

This study brings together issues raised by these three literatures: studentification and the physical consequences of universities on cities, the impact of gentrification on black worker neighborhoods, and the spatial, political and ideological implications of the influx of a university-educated professional managerial class in cities. It investigates how universities are changing surrounding African American neighborhoods, with a special focus on how African American homeowners and political communities are being affected by and responding to university-driven change. This study focuses specifically on neighborhoods surrounding the University of Pennsylvania, Drexel University and Temple University, which have the largest urban footprints in the city (Vey, Andes, Hachadorian, & Katz, 2017).
CHAPTER 2: METHODOLOGY

This study examines the implications of university-induced neighborhood change on surrounding communities. The study uses mapping, qualitative, and quantitative methods to explore the following questions:

1. How have neighborhoods surrounding three Philadelphia universities changed from 1980 to present times?

2. How have surrounding communities been affected by these changes and how have they responded to/resisted these changes?

This study is a comparative case study using mixed methods. The sites of comparison will be University of Pennsylvania, Temple University, and Drexel University. The mixed methods include spatial to address Question 1 (mapping and cluster analysis), qualitative to address Question 2 (case study interviews), and quantitative to triangulate observations from the two other methods.

Spatial methods include the mapping of demographic data, as well as K-cluster analysis. Qualitative methods used a variety of purposive sampling methods including key informant, criterion, theoretical, and respondent driven sampling to get a diverse sample of neighborhood residents and community leaders, including religious leaders, principals of local schools, activists, artists, and Registered Community Organizations (RCO’s). Finally, quantitative analysis of Home Mortgage Disclosure Act data was conducted in response to residents’ perceptions of the impact of credit discrimination on gentrification.

The study engaged in several strategies to achieve validity of results, including prolonged engagement, triangulation of different methods, a member check, and researcher
reflexivity. A statement on positionality is included at the end of this chapter to explain the researcher’s experiences and convictions that have brought her to this work.

**Comparative Case Study**

Yin (2018) argues that case study research is warranted when research questions are “how” or “why” questions, when there is little possibility for control over behavioral events, and when the focus of the study is a contemporary phenomenon. This study fits those criteria because it is seeking to understand how universities, their adjacent neighborhoods, and their surrounding communities have changed. University driven change is an ongoing highly complex phenomenon, and an experimental design is not feasible.

The comparative dimension of the study allows for analytical leverage in seeking to understand how the phenomena of university-driven urban development affects cities (Austin, Gurran, & Whitehead, 2014; Milligan, 2003). George and Bennet (2005) emphasize the method of “structured-focused” comparisons in case study research. This study is “structured” in that the same methods (mapping, qualitative, and quantitative) will be applied to each case, and “focused” in that it focuses only on those neighborhoods and communities surrounding universities.

Broadly, this study uses Mill’s method of agreement, which tries to understand similar outcomes in different cases, thus eliminating an independent variable that is not present in both cases. As such, this study will examine the University of Pennsylvania, Drexel University, and Temple University from 1990 till present times. 1990 was chosen because it was the point at which University presidents like Derek Bok of Harvard and (crucially to this case study) Judith Rodin of the University of Pennsylvania began to champion a practical and intellectual case for university-community engagement and
development. The Department of Housing and Urban Development (HUD) established the Office of University Partnerships in 1994, reflecting this consensus (Cisneros, 1996; Ehlenz, 2018; H. L. Taylor & Luter, 2013).

These three universities were selected because all three are urban universities with particularly large urban footprints and figure prominently in “meds and eds” development strategies (Vey et al., 2017). However, they have very different histories, endowments, levels of prestige, institutional imperatives, and geographies. A comparison among the three can shed light on what defines overall phenomenon of growth driven by universities. For example, a university with more prestige like the University of Pennsylvania may have greater sway over urban planning, or it may encounter greater resistance from a city bureaucracy with more Temple graduates who see Penn as an elitist institution. It may also attract a different kind of retail than Drexel University or Temple. Also, the fact that the University of Pennsylvania and Drexel were so deeply involved with previous stages of urban renewal like the University City Science Center may mean different strategies of community relations than Temple University, which had a different urban footprint in the 1960s and 1970s.

A study of how institutions with different histories, endowments, levels of prestige, institutional imperatives, and geographies have changed their respective neighborhoods throughout the era of deindustrialization and globalization will document and analyze the phenomenon of university expansion with nuance and texture.

**Mixed Methods**

Cresswell and Plano Clark (2010) define a mixed methods study as one that collects and analyzes both qualitative and quantitative data rigorously to answer research questions, integrates both kinds of data into its results, organizes these procedures into specific
research designs that explain the procedures that use mixed methods to reach their objectives, and frames these procedures within theory. This study will use different methodologies to answer different research questions, but throughout, the findings found from one method will be used to inform the process of answering the other questions.

Cresswell and Plano Clark also emphasize that mixed methods in case study research can allow for comparisons along different criteria. The use of multiple sources of data can provide a more holistic comparison of cases, with each source of data enhancing the other. In this study, university change will be compared via mappings, qualitative interviews, and quantitative analysis.

**Spatial: Mapping Neighborhood Change via Census and K-cluster Analysis**

This study employs GIS maps and statistical analysis to investigate change around universities in Philadelphia. Hillier (2003) emphasizes the importance of investigating spatial phenomena with methods of analysis that account for the spatial proximity of neighborhoods with similar outcomes. Gentrification is a spatial phenomenon in which changes in one tract make changes in the adjacent tract more likely, as gentrifying neighborhoods make neighborhoods at their margins more likely to gentrify (Marcuse, 1985). Thus, this analysis seeks to understand whether neighborhoods adjacent to universities change over time.

This study will tackle the broad question of how universities have changed surrounding neighborhoods with the following sub-questions:
1. How have census tracts surrounding universities changed since the 1990s in terms of demographics and housing? Are they becoming “studentified” or “gentrified” taking on the characteristics of a knowledge node (Foote, 2017)?

2. How are black homeowner communities affected by these changes?

3. Where are the “frontiers” of neighborhood change and how are they positioned vis a vis universities?

Census and American Community Survey data from 1980-2019 will be mapped for concentration black population, people over 25 with a bachelor’s degree or more, nonfamily households, homeowners, population moved into household in last decade, and concentration black homeowner. Data for individual census tracts surrounding each university will be examined for a closer look. Trends around each university will be discussed individually and in relation to one another, as well as in relation to citywide trends.

*Mapping the City of Knowledge using K-cluster analysis*

This study deepens a mapping analysis of university-driven neighborhood change by using K-means clustering analysis. While demographic maps show individual demographic trends, K-clustering can group together multiple factors to identify emerging neighborhood types across time. This analysis draws from Foote’s (2017) study of knowledge-economy neighborhood typologies to identify variables relevant to the knowledge economy, such as age range and the “Other” variable as an indicator of the Asian population. “Other” was used because of the changing ways “Asian” was defined from census year to census year; to ensure comparability across years, Asian, Pacific

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5 By knowledge nodes, Foote means geographic regions that have the potential to become engines of the knowledge economy due to the proximity of large public research universities.
Islander, Native Hawaiian, American Indian, Eskimo, Aleut, and Other were combined. Census tract data is used as a proxy for neighborhoods. The time period examined was from 1980 to 2018, because the 1990s marked the growth of university-community development strategies crystalized by HUD’s establishment of the Office of University Partnerships in 1994 (Cisneros, 1996; Ehlenz, 2018; H. L. Taylor & Luter, 2013). Data from Social Explorer were used that normalizes census data to the latest census year to allow for cross-year comparisons.

First, Z-scores were generated for each variable based on averages for each given year. Missing data was removed. The cleaned scaled data was combined into a single data matrix and analyzed using R Studio to identify K-means clusters. Clusters were identified by compiling years following Mikelbank’s (2011) insight that clusters identified across time can allow for a trace across time, and the mapping of contraction or expansion of neighborhoods.6

The elbow method was used to identify the optimal number of clusters. In the elbow method, percent variation is mapped against number of clusters and the point at which the graph “elbows” off signifies that there are diminishing returns of adding more clusters in explaining variation. The appropriateness of the number of clusters was confirmed with the autoplot function (Kodinariya & Makwana, 2013; Syakur, Khotimah, Rochman, & Satoto, 2018). The census tracts were classified by clusters and plotted using ArcGIS software for each year onto a shape file of Philadelphia universities.

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6 Clusters were also made individually for each census year, and results were very similar; each census year found three clusters with characteristics similar to the clusters that emerged through compiling all the years of census data.
Qualitative: How Communities Experience University-Driven Change

The next research question of how communities are affected by changes will be understood via qualitative methods. Cresswell (2007) defines qualitative case study research as a “qualitative approach in which the investigator explores a bounded system (a case) or multiple bounded systems (cases) over time, through detailed, in-depth data collection involving multiple sources of information (e.g. observations, interviews, audiovisual material, and documents and reports), and reports a case description and case-based themes” (p. 73). This study will collect information about how communities have been affected through university-driven change through interviews with communities, documents, archival records, direct observations, and participant-observations.

Participant Selection

Purposive or purposeful sampling techniques was used to identify and select participants. Purposeful sampling involves selecting information-rich cases. Information rich-cases are those cases that can shed the most light on the topic of inquiry, enabling the researcher to uncover deep insights rather than empirical generalizations (Patton, 2002). Purposeful sampling techniques relevant to this study include key informants and reputational sampling, criterion sampling, deductive theoretical sampling, and respondent-driven sampling.

1. Key informants and reputational sampling: identify people with great knowledge and/or influence (by reputation) who can shed light on inquiry issues

2. Criterion Sampling: choose cases that will yield especially informationally rich data
3. Deductive theoretical sampling or operational construct sampling: find case manifestations of a theoretical construct of interest in order to examine and elaborate on the construct and its variations and implications. Theoretical constructs are based in, are derived from, and contribute to scholarly literature and involve deepening or verifying theory.

Key informants were identified as community leaders who have taken a prominent role in engaging with neighborhood change, recognized by community organizations and media outlets like The Philadelphia Notebook, the Daily Pennsylvania, and the Philly Inquirer. They are also leaders who command respect in their respective neighborhoods as activists, ward leaders, educators, and elders.

Criterion sampling was used to identify neighborhood residents and community advocates who also had links to other community institutions that could speak to the broader impact of university-driven change. By these criteria, the principal of a local school, trade unionists, former public officials, Muslim and Christian religious leaders, leaders of national advocacy organizations, non-profit leaders, and “marginal gentrifiers,” who experienced neighborhood change on a shorter timeline were included.

Following the insights from David Harvey’s framework of accumulation by dispossession discussed in the previous section, this study uses deductive theoretical sampling to focus on those groups that are organizing actively against accumulation by dispossession and demanding their right to the city, as well as groups that identify with the tradition of the black working class, as encapsulated by Du Bois’s “black worker” concept from the Black Power movement to the Stadium Stompers movement.

Participants were reached through a variety of ways including connections made by my key informant, subsequent connections from those interviews, connections from a
college friend in Mantua who was linked to community groups in that area, leaders of Philadelphia branches of national institutions that I cold called, as well as a publicly available list of Registered Community Organizations whose leaders I also cold called.

Profile of Interviewees
Thirty-one interviews were conducted primarily with key-informants who self-identified as being a part of communities that surround universities, specifically from the University City, Spruce Hill, Walnut Hill, Garden Court, Cedar Park, and Woodland Terrace neighborhoods bordering the University of Pennsylvania, the Mantua and Powelton neighborhood bordering Drexel University, and from North Central and Sharswood neighborhoods bordering Temple University. There were ten interviews conducted per case (Woldoff & Weiss, 2018).

The profile of the interviewees was varied. The interviewees tended to be older African American women. There were 20 women and 10 men, 21 African Americans, one Latino, two Asians, and eight white people. There were 14 members of seven Registered Community Organizations (RCO’s), community groups formed for the purpose of having input in zoning decisions (Philadelphia City Planning Commission, 2021b). Several members had decade long experience in Philadelphia politics, including a long-time teacher who was a candidate for the Philadelphia School Board. Three interviewees were pastors of community religious institutions, including one leader of a national African American advocacy group. Two interviews were conducted with marginal gentrifiers. Interviews with university administrators at Penn and Drexel were conducted; requests for an interview with an interview from Temple went unanswered. One focus group was conducted with a RCO in Northwest Philadelphia.

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7 Spatially, Sharswood-Brewerytown is likely affected by development pressures from Temple, Drexel, and Penn; its proximity to the 34th bridge connects it to Penn and Drexel, but it is only a few blocks from Temple as well.
Interviewees were mostly unknown to the researcher before, with the exception of the key informant, with whom the researcher had a relationship which will be discussed in the validity and reflexivity section. In some instances, participants were connected to each other through common networks of activism and African American institutions, but in other instances, they were unknown to each other. Participants had shared experiences as members of Registered Community Organizations that were interfacing with developers and agencies like the Zoning Board of Adjustments, and in certain cases, of being members of the movement against Temple’s Stadium, or the movement to “save zone” neighborhoods.”

Interviews were semi-structured to build rapport (as opposed to a survey questionnaire) and to allow for participants’ self-generated meanings. Due to the Covid-19 pandemic, interviews were conducted over the phone or on Zoom. Participants were asked:

A. General Questions
   i. Could you tell me about the history of this neighborhood? When did you move here, and how long have you lived here?
   ii. How would you describe this community? What places are important to you?

B. Neighborhood Change Questions
   i. Given your experience living in the community, could you tell me what significant changes you’ve seen in your neighborhood since 1990?
      a. Who do you understand as benefitting from the changes and why?
      b. Have these changes included availability of affordable housing? How have changes in rent, property taxes, and services affected you or others in your community?

C. Response to Changes Questions
   i. How have these changes affected your day-to-day life? How have you and your community responded to those changes?
   ii. How has [Penn, Temple, or Drexel] reached out to you and to the community? What do you think of those efforts?
Interviews were also conducted with university administrators who deal with Off-Campus Housing which were geared towards information gathering.

1. When was this office/initiative founded and what are the scope of its activities?
2. How does the university facilitate the housing decisions of students and graduate students?
3. Have students or communities reported tensions with off-campus housing? How does the university and this office address those tensions?
4. Who does the office work with (real estate agencies, community groups, etc.) and in what capacity?

Other Sources of Information
Other sources of information included archives, participant-observation, and document analysis. The Temple University Blockson Collection, specifically the Father Paul M. Washington papers and the Advocate Community Development Corporation were consulted. A review of university policies on student and faculty housing, and initiatives like Penn Home Ownership Service which offers financing and home improvement loans to select staff and faculty was conducted for each university. The Philadelphia 2035 citywide and district plans were also reviewed, as well as university master plans. Finally, participant-observation included attendance and participation in community presentations, community meetings with elected officials, and informational events hosted by public officials related to gentrification and tangled titles.

Limitations
Because of the emphasis on movements and the institutions of the African American community, African American leaders were especially sought out in the earlier stages. Some more transient groups of African Americans were not interviewed, including people who were themselves displaced and homeless people living in gentrifying
neighborhoods. Interviewees were requested for the contact information of some of these groups, but they either did not have the contact information for these people, or did not follow up. To compensate for the lack of these perspectives, advocates against homelessness were interviewed, as well as people who were neighbors of displaced people.

Members of the New Progressive groups and the Urbanist groups were also not interviewed, mostly because by the time I realized it was a finding, my data collection was almost over. However, members of these groups came to the community presentation and presented their feedback (see Member check section for a brief discussion).

*Data Collection and Analysis*

Participants were asked to an interview at a time and format of their choosing. Due to the Covid-19 pandemic, interviews were done over the phone or Zoom. Before the interview, interviewees were informed of the nature of the study, risks and benefits to the participant, and the fact that they could stop the interview at any time they wish. They were informed that their names would be replaced with a pseudonym. After the study was concluded, the audio file and any other documents that have identifying information were destroyed.

Interviewees were also asked to indicate verbal consent to allow the interview to be tape-recorded prior to the start of the interview. At that time, study personnel reiterated that the participants may decide to end the interview at any time, or to not answer any question(s) that they do not wish to answer.

This study consisted of semi-structured interviews that lasted approximately one to one and a half hours. With participants’ permission, interviews were recorded using a voice
recorder and transcribed verbatim onto a computer using Express Scribe Pro Transcription Software with foot pedal.

Analysis

Cresswell (2013) describes the process of data analysis as a spiral that involves coming back to previous stages, but at a different level. The stages include data managing, reading and memo-ing, describing, classifying, interpreting, and representing and visualizing.

For this case study research, this process entailed (1) creating and organizing files for the data for each site, (2) reading through each interview while making margin notes to form initial codes, (3) describing the case and context of each site in detail, (4) using categorical aggregation to establish themes or patterns, (5) interpreting and beginning to make generalizations across cases, and (6) presenting the case using tables and figures.

Following these guidelines, a database was constructed of relevant news articles, archival documents, and secondary sources for each site. A total of eight memos were written throughout the process of interview collection and analysis to process information, understand next steps, reflect on researcher positionality, and orient the study in the overall aims of the research. Several of these memos were shared with my thesis advisor to get feedback about the direction of the research and validity of findings. After all the interviews were conducted, an initial reading was conducted to begin the process of finding codes. Codes were both prefigured by looking for themes that relate to the black worker, accumulation by dispossession, studentification, and right to the city, but were also emergent in that they arose from the data itself. A total of 34 codes were found and were classified under nine themes: history, speculative development, displacement,
corruption, universities, racism, politics, movements, and covid. Table 1 lists the codes and themes that emerged from the research.

**Table 1: Qualitative Codes and Meanings**

<table>
<thead>
<tr>
<th>Code</th>
<th>Meaning</th>
<th>Theme</th>
</tr>
</thead>
<tbody>
<tr>
<td>pregenti</td>
<td>history of neighborhood before gentrification, before and after riots</td>
<td>history</td>
</tr>
<tr>
<td>fabric</td>
<td>community fabric</td>
<td>history</td>
</tr>
<tr>
<td>blacklib</td>
<td>movements for black liberation, Cecil Moore, Lucien Blackwell</td>
<td>history</td>
</tr>
<tr>
<td>NY</td>
<td>development spillover from NY</td>
<td>speculative development</td>
</tr>
<tr>
<td>safety</td>
<td>unsafe development spurred by speculation</td>
<td>speculative development</td>
</tr>
<tr>
<td>incong</td>
<td>incongruous development, development that doesn’t fit the character of the neighborhood</td>
<td>speculative development</td>
</tr>
<tr>
<td>bound</td>
<td>expansion of gentrification boundaries</td>
<td>speculative development</td>
</tr>
<tr>
<td>rebrand</td>
<td>rebranding neighborhoods</td>
<td>speculative development</td>
</tr>
<tr>
<td>multifam</td>
<td>the conversion of single family homes into multifamily ones</td>
<td>speculative development</td>
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<td>homeown</td>
<td>homeownership, significance, struggles for</td>
<td>displacement</td>
</tr>
<tr>
<td>LOOP</td>
<td>LOOP/Homestead policies to reduce property taxes</td>
<td>displacement</td>
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<tr>
<td>afford</td>
<td>&quot;affordable housing,&quot; what it means to people</td>
<td>displacement</td>
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<tr>
<td>intergen</td>
<td>intergenerational wealth, tangled titles</td>
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<tr>
<td>proptax</td>
<td>property taxes causing displacement, or tax abatement for developers</td>
<td>displacement</td>
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<td>scams</td>
<td>consumer scams, tricking people into leaving their homes</td>
<td>displacement</td>
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<td>zoning</td>
<td>zoning as a means of changing or maintaining the community</td>
<td>displacement</td>
</tr>
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<td>ZBA</td>
<td>L&amp;I, ZBA, RCO process</td>
<td>corruption</td>
</tr>
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<td>govt</td>
<td>role of government, &quot;invisible hand,&quot; agencies like PHA</td>
<td>corruption</td>
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<td>University-driven development model</td>
<td>universities</td>
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<td>service</td>
<td>service done by universities for community, attitudes towards</td>
<td>universities</td>
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<td>policies about off-campus housing for faculty and students, other</td>
<td>universities</td>
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<td>students</td>
<td>the influx of students/youth professionals into family neighborhoods</td>
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<td>redlining/greenlining - inability of residents to get loans</td>
<td>racism</td>
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<td>jobs</td>
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<td>black misleadership class betraying old struggles, collaborating with</td>
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After the first reading, a second was conducted to code the interviews. Coding was done via Dedoose Qualitative software. Coded excerpts were extracted and arranged into
larger themes. Out of these themes, two major findings arose: the first, about the significance of homeownership, and the second about the political and ideological displacement of black political communities through new progressivism and urbanism. Codes were arranged according to these two themes, and a final reading was conducted to figure out how to arrange and present findings.

**Quantitative: Logistic Regression of HMDA Data**

One of the concerns that residents had during the interviews was the impact of credit discrimination on facilitating displacement. As a form of triangulation, mortgage data was analyzed to see patterns of mortgage lending in gentrifying versus nongentrifying neighborhoods. Specifically, logistic analysis of Home Mortgage Disclosure Act (HMDA) data was conducted to shed insight into two claims made by residents that relate to the supply and demand side of credit markets. The first is that there is greater demand for speculative loans by a nonblack population in gentrifying neighborhoods, a demand that has been created and steered by universities and the government through policies like the tax abatement, increased out-of-town student enrollment, and mortgage forgiveness programs. The second is that there is credit discrimination towards legacy residents and African Americans, especially in gentrifying neighborhoods, with developers and wealthier residents able to get loans while African Americans are discriminated against.

HMDA data is the data disclosed by financial institutions about age, sex, race, location, income, loan type, and the decision to accept or reject applicants’ mortgages. The data has been collected since 1975 with the aim of encouraging transparency from financial institutions and exposing discriminatory practices. HMDA data include the type of mortgage, purpose of loan, census tract designation of properties, loan pricing information, information about loan applicants’ race, ethnicity, sex, age, and income,
whether or not the loan was approved or denied, and reasons for denial (Lieu, Jo, Jimenez-Read, & Rodrigue, 2021).

To investigate the first claim, a logistic regression was conducted to find the likelihood of making a loan purchase in a gentrifying neighborhood depending on demographic characteristics. The dependent variable was whether or not a neighborhood in which the loan is being originated was in a gentrifying neighborhood. This classification used the Reinvestment Fund’s Market Value Analysis (MVA), a method of classifying census tracts according to market indicators like home sales transactions, permit activity, foreclosures, vacancies, and subsidy usage as well as Displacement Risk Ratio (DRR), which measures risk of displacement given median family income at a start year compared to housing sales prices over time. Tracts were confirmed by Reinvestment Fund staff through on the ground walk throughs. While the MVA gives a snapshot in time, the DRR gives a sense of direction and magnitude of change. MVA data has been used for a variety of policy applications, like the Neighborhood Transformation Initiative that sought to target urban investment to improve Philadelphia’s neighborhoods (NTI). Tracts that were strong or steady markets that were also high or medium pressure were classified as gentrifying. Figure 1 shows a map of the classifications.

Figure 1: Core and Fringe Tract classifications
Independent variables include demographic characteristics like race, sex, and senior citizen status, as well as purchaser characteristics like whether the applicant was buying a home they would occupy, a second home, or an investment home.

To investigate the second claim, another logistic regression was conducted to understand the impact of different demographic and geographic factors on likelihood of loan denial, and the interaction of the geographic and demographic factors. The dependent variable in this model was likelihood of loan denial. The independent variable was race, sex, age, and purchaser information and the interaction between these variables and geographic location. Census tracts were classified, again, using Market Value analysis. However, MVA was broken down into Core and Fringe gentrifying areas, following Wyly and Hammel’s (2004) insights that markets may behave differently in centrally redeveloped areas and “frontier” areas where investment is relatively new. Tracts that were strong with high pressure were classified as core tracts, while tracts that were steady with medium pressure were classified as fringe tracts. Figure 1 shows core and gentrifying tracts.

Following a similar study by Wyly and Hammel (2004), control variables for both regressions included debt to income ratio, income, and type of loan. These lessened the likelihood that demographic-related disparities are related to income and credit.

There are several limitations of HMDA data. One limitation is that it does not include variables like employment and credit history which affect the lender’s decisions, and that may be correlated with race. However, a study of mortgage lending in Boston showed that while the addition of such factors minimizes the magnitude of race-based discrimination, it does not wipe them out. The study supplemented HMDA data with 38 additional loan variables from loan applications that shape how institutions judge
probability of default and cost of default. These included housing expenses, debt payments, net wealth, consumer credit history, mortgage credit history, public record history, unemployment region, whether the value of the loan appraised was low, medium, or high, and whether the applicant lived in a two to four family home. The study found that these added factors reduced the magnitude of racial lending disparities, but did not wipe them away completely; blacks and Latinos had a 28% denial rate compared to similarly qualified whites at 20% (Munnell, Browne, McEneaney, & Tootell, 1996). Though the HMDA data is limited and results may have to be qualified, it is the best available source of information on household-level credit transactions at the neighborhood level (Wyly & Hammel, 2004).

Another limitation of the HMDA data is that it does not cover all the financial activity that is shaping neighborhoods. Scholars have drawn attention to the financialization of housing, with private equity companies gaining greater prominence in housing markets (Aalbers, 2008; August & Walks, 2018). Private equity investors have become the largest group of buyers in residential housing, buying $20 billion worth of properties between 2012 and 2014 alone, and outbidding individual investors and homeowners (Faroozhzar, 2017, p. 212). An investigation of private equity is needed to understand market dynamics in university adjacent neighborhoods.

**Validity**

Creswell (2010) discusses the significance of validity, or sense that the qualitative narrative is credible, in qualitative research. Researchers achieve validity by finding a confluence of evidence, dealing with contrary interpretations, and triangulating with multiple data sources and perspectives in order to achieve credibility, authenticity,
criticality, and integrity. He identifies eight strategies including prolonged engagement, triangulation, peer review, continual revision of hypothesis, clarifying researcher bias, member checking, thick description, and external audits. This research engages in the following strategies:

**Prolonged engagement**

Prolonged engagement in the field involves working with the people you have interviewed for a long period of time, building trust with participants, learning the culture, and checking for distortions introduced by the researcher and informants. As will be discussed further in following sections on reflexivity researcher positionality, the researcher has been involved with various groups connected to anti-gentrification struggles for six years, especially groups grounded in the African American community. Several of the key informants are part of networks of activism that the researcher has been involved with for some time. Engagement over time has enabled the researcher to gain greater depth of understanding of the unique significance of the African American community to Philadelphia, especially its movements for justice.

**Triangulation of quantitative, qualitative, and spatial results**

Triangulation involves using different sources, methods, and theories to corroborate qualitative claims. This research uses maps, news articles and opinion pieces, archives, and quantitative methods to allow for multiple dimensions of the same insight. For example, the significance of homeownership, which arose from the qualitative interviews, was examined with historical analysis and archival analysis of grassroots community organizations like the Advocate Community Development Corporation, or the Housing Association of Delaware Valley. Residents’ observations about the erosion of homeownership communities were looked at in light of demographic changes, and a map
of property tax delinquencies. Finally, as explained earlier, residents’ observations about the contribution of discrimination in credit markets to displacement was analyzed using logistic regression of HMDA data.

**Member check**
Member checks involve asking participants about the credibility of the findings and interpretations and incorporating their feedback into the final results. Throughout the process of research, I spoke to my key informant and others about my interpretation. On December 23rd, 2021, I presented my research results at a Zoom event organized by my key informant entitled “Need for a people’s struggle against universities for democracy and homeownership.” The first part presentation explained the study’s theoretical framework, the historical context of the Black Worker from the Great Migration to the Black Power movements of the 1960s and 1970s, the concept of the City of Knowledge, as well as the concept of the Professional Managerial Class. Demographic maps were displayed, as well as a map of property tax delinquencies in relation to universities. Policies that are supposed to bring relief to residents like mixed income housing and Longtime Owner Occupants Program (LOOP) were also discussed. After a break for question and answer, the second section presented on the political and ideological displacement of the black worker. Definitions of urbanism and new progressivism were discussed, and maps of the 2019 3rd Council District Primary Election and the 2020 PA House 188th District Primary
Election were presented. The presentation concluded with suggestions for the future, as well as resources for the community.

Over 70 members of Registered Community Organizations attended, including many of the interviewees. Residents underscored many of the points, and especially appreciated the maps because it provided visual validation of their experiences. They suggested that labels be added to the maps so they could share them widely with their communities. Several residents asked for a copy of them and of the presentation. The presentation of the findings prompted residents to speak about their own experiences and organizing needs and affirm the need for a citywide movement against gentrification. Perhaps the point that residents resonated with most was the critique of urbanism. Residents nodded emphatically at the explanation of urbanism’s assumptions, like the bias for density, and how it is being used against generational single-family homes. One resident skewered urbanists for seeing communities as a blank canvas for their progressive fantasies. With the permission of these residents, these insights have been incorporated into the findings chapters.

Members of New Progressive groups attended the meeting as well. One expressed their appreciation for the presentation, and said they had the same goals but a different emphasis. They offered their contact information for people who wanted to discuss further. Another member of a new progressive movement was more challenging, implicitly suggesting that residents’ focus on homeownership comes from a class bias. Residents responded saying that they were a coalition of homeowners and renters and told the new progressives to come to the community for solutions to problems of rising rents rather than imposing their solutions from a place of self-righteousness. This
political tension between gentrifier renters and homeowner leaders will be teased out and addressed in the concluding chapters.

**Clarifying research bias**

Clarifying bias involves explaining the researcher’s positions, biases, and assumptions that impact the research, speaking of experiences, prejudices, and world views that shape analysis and methods. Throughout the research process, eight memos were written that synthesized information and findings, and reflected on the researcher’s feelings about the process and the material. Additionally, in the following section on reflectivity, I explain the experiences that shape my positionality as a researcher and approach to research.

**Reflexivity**

Many experiences have brought me to where I am as a PhD scholar and urban researcher. My parents are immigrants from India who came to the United States in the early 1990s. They were trained in the Nehruvian tradition of scientific socialism and educated in institutions that were built to develop the nation out of the legacy of colonialism. Their decision to come to the United States was complicated; my father wanted to teach in an Indian institution of higher learning, but the places he wanted to teach and work at preferred “western trained” technicians. His advisors advised him to apply for work in the United States, which he got. My mother was a trained chemical engineer, the first woman in her all-male engineering college, and got a prestigious job with Indian Oil Corporation, a state-owned industry. My parents ultimately decided to move to the United States for my father’s work.

In the United States, after a few years of finding our way, we settled in a small, almost all white town in New Hampshire. Family circumstances put a stable upper middle-class
lifestyle enjoyed by most other Indian immigrants around us out of our grasp. However, we were comfortable enough that I enjoyed dance and singing classes. My experiences growing up in an all-white town put a sharp focus on questions of identity.

In college, I became engaged in social issues, in part because inspired by the gulf between the wealth of the university and the surrounding communities. I gravitated towards activism because I became convinced that inequality was the result of injustice and exploitation. I got involved with Student Labor Action Project (SLAP) at the University of Pennsylvania which supported Allied Barton and dining hall workers’ struggles for fair wages and dignity. I also got involved with Occupy Philadelphia which drew attention to the role of the superrich in compromising American democracy.

My experiences with activism and questions about identity led me to Jawaharlal Nehru University in Delhi, India where I got a master’s degree in History. My experiences put struggles in the United States into a global context. I became interested in the role of imperialism in shaping current realities, and how different struggles were connected.

When I returned to the United States in 2015, I got involved with a group called the Saturday Free School for Philosophy and Black Liberation in North Philadelphia at the Church of the Advocate. This group is based in the thinking of James Baldwin, W.E.B. Du Bois, and Martin Luther King Jr., and was formed out of the struggle for black studies at Temple University. Every Saturday, I and my colleagues met at the Advocate cafeteria to discuss current events with the aim of achieving clarity of ideas and action. Members of this group include veterans of the black freedom struggle, trade unionists, students, and ordinary working-class people. In the experiences of the people who came and in the writings of the people we studied, I found answers to my questions about the causes of injustice and the common history underpinning different struggles. We organized
multiple events and celebrations for this purpose, including a Year of Du Bois in which we read Du Bois’s works in churches, libraries, universities, union halls, and other community centers. It was in this context that I met people who would become my key informants and formed the assumptions that would underlie my research. These assumptions included the centrality of the black freedom movement to the struggle for American democracy and the conviction that intellectuals must seek be accountable to the working class or become tools of the forces of oppression and exploitation. They also include an epistemological grounding that rejected both positivism and postmodernism as orientations to scholarship, believing instead that that science freed from white supremacy can help humanity evolve, and that while we cannot grasp absolute truth, we can strive towards it as the asymptote approaches the hyperbola (Du Bois, 1997, p. 395).

As I got more involved with the African American community, I saw the contradictions of the multicultural façade of liberal discourse. The “people of color” category, or, for that matter, the “Asian American” paradigm did not hold up because it did not acknowledge the centrality of the black struggle to the struggle for justice in America. Also, it was disconnected from struggles of actual Asian people in Asia against Western aggression, struggles that African Americans had always supported. I realized that the antagonism African Americans felt towards immigrants was often justified because of the role Asians play in justifying the myth of American meritocracy, becoming “white” in the process.

I also learned of the history of Asians who were known to the older generation of black liberation activists, especially those involved in the anti-apartheid struggle and the world peace movement, like Enuga Sreenivasalu Reddy and Romesh Chandra. I realized how my own history carried traditions that had contributed much to the world, and that it was to these traditions that I would strive to be true. My colleagues and I also worked
with the local South Asian community in Upper Darby to organize workers centers, as well as celebrations of the Indian freedom movement, Mahatma Gandhi, and the legacy of Sheikh Mujibur Rahman. I realized that we had to learn from the histories of our communities rather than make abstract criticisms from a place of privilege.

I returned to the University of Pennsylvania to be a PhD student because I enjoyed learning and I liked having a flexible schedule to do other work. I chose Social Welfare because I was attracted to scholarship that had a direct impact on people’s lives. As I studied the history of movements, I realized how ideas were central to creating the conditions for change, and how the intelligentsia can be a force for education and clarity if they are accountable to the people. I decided to strive to become a scholar who can fight for ideas that expose oppression, broaden democracy, and contribute to the struggle for freedom.

Throughout my time in Philadelphia, I have been a student, a marginal gentrifier and member of the Professional Managerial Class. I even worked as a community organizer connected to organizations that were criticized by my interviewees.

In recent years, I have found a community of likeminded young people of different backgrounds who wish to use their talents towards the broadening of democracy in Philadelphia. We are striving to do this by being grounded in the African American community.

As a researcher, my outlook about the purpose of research given my privileges is defined by W.E.B. Du Bois’s observation about the nature of chance in shaping one’s life choices:

“I began to realize how much of what I had called Will and Ability was sheer Luck! Suppose my good mother had preferred a steady income from my child labor rather than bank on the precarious dividend of my higher training? Suppose that pompous old village judge, whose dignity we often ruffled
and whose apples we stole, had had his way and sent me while a child to a "reform" school to learn a "trade"? Suppose Principal Hosmer had been born with no faith in "darkies," and instead of giving me Greek and Latin had taught me carpentry and the making of tin pans? Suppose I had missed a Harvard scholarship? Suppose the Slater Board had then, as now, distinct ideas as to where the education of Negroes should stop? Suppose and suppose! As I sat down calmly on flat earth and looked at my life a certain great fear seized me. Was I the masterful captain or the pawn of laughing sprites? Who was I to fight a world of color prejudice? I raise my hat to myself when I remember that, even with these thoughts, I did not hesitate or waver; but just went doggedly to work, and therein lay whatever salvation I have achieved (Du Bois, 1920, p. 16-7).

As researchers, we must be humble in the realization that there are millions of others who are more capable than us, but who are kept oppressed by the chains of poverty and exploitation. Our duty is to shrug off hesitation and self-doubt and work towards the truth in order to win a world in which the potential of all can be unleashed.
CHAPTER 3: THE BLACK WORKER IN THE TECHNOPOLIS FROM THE GREAT MIGRATION TO THE NEOLIBERAL KNOWLEDGE ECONOMY

This chapter contextualizes the findings of this study in a history of the black worker’s struggle for the right to the city from the Great Migration to the neoliberal turn. The first section explains the significance of black worker’s struggle for homeownership. This struggle has its roots in the struggle for land during Reconstruction and the successful efforts of the Philadelphia working class to create an owner-occupied housing stock that would enable working-class people to build wealth. Black workers overcame discrimination in jobs, lending, and housing to build vibrant black neighborhoods in North and West Philadelphia from the Great Migration to the postwar period. Struggles for black liberation from the 1960s to the 1990s deepened this demand for homeownership as community institutions and black liberation politicians developed owner-occupied housing and put housing stock in the hands of the poor.

The second section explains the shift in federal and local policy from a Keynesian policy regime in which black workers could struggle to allocate federal dollars for progressive causes, to a neoliberal one which stripped cities of funding and disempowered the black worker politically and economically. On the ashes of the industrial city, city leaders sought to build a City of Knowledge, that is, a city anchored by universities and built to attract knowledge industries and white-collar workers (O’Mara, 2015). These two shifts—the shift to a neoliberal policy regime and the shift to a City of Knowledge—frame the political and economic context of how longtime residents experience university-driven change.

The final section of this chapter details policies that structure interviewees’ experiences with university-driven change. These policies include the rezoning of the city to stimulate
private development, the Actual Value Initiative to shift the tax burden from business owners to property owners, the Tax Abatement to incentivize new development, non-profit tax exemptions for wealthy universities, and policies of universities themselves to attract students, young professionals, and development. This section argues that these policies are part of the paradigm shift to neoliberalism and the City of Knowledge because they penalize working-class homeowners, incentivize speculation, deny the city much needed revenue, and turn education into a product for consumption rather than a means of working-class empowerment.


From the Great Migration to the Black Power movements, communities struggled for the right to own homes as part of the struggle for democracy and self-determination in the city. Philadelphia has a high rate of homeownership given its relatively high poverty rate compared to other large Northern cities. In 2000, 59.3% of the city’s housing stock was owner-occupied, the sixth among the nation’s 30 largest cities. The rate of homeownership among low-income homeowners has also been particularly high, with individuals earning less than $35,000 making up 38% of owner-occupied properties in 2012, the second highest of the nation’s 30 largest cities (Warner, 2014). The African American rate of homeownership, while 40.7% nationwide in 2016, was 49.1% in Philadelphia. Philadelphia has the 6th highest percentage of minority homeownership of the nation’s 45 largest cities (S. Smith, 2017). The story of Philadelphia working class and African American homeownership parallels the struggle of working Philadelphians to gain wealth and shape the city, and the long struggle of African Americans for Civil Rights.
Discrimination, Segregation, and the Struggle for Homeownership during the Great Migration

Scholars have noted that Philadelphia’s high rate of homeownership and affordable housing stock can be traced back to the efforts of working Philadelphians. The Build and Loan movement provided working-class people a way to finance homeownership even before the New Deal’s Federal Housing Act in 1934. Building and loan associations were an alternative to traditional banks, which required large down payments and necessitated expensive second mortgages, or other predatory arrangements. Building and loan associations sold buyers shares which they could eventually borrow against to finance their homes at low interest rates. Borrowers paid off their interest and shares monthly, and at the end of the loan term, the borrower paid off the interest and principal and owned the home free of debt.

The movement originated in 1831 and grew rapidly over the 19th century to finance thousands of homes for working-class buyers. In 1927, Philadelphia had 27% of all nation’s total building and loan associations. Additionally, Philadelphia had a special “Philadelphia Plan” which enabled borrowers to accrue equity and featured especially low costs on second mortgages (Nier, III Charles, 2011; Wadhwani, 2002). These local loan associations were more willing to finance higher-quality single-family homes than lenders in other cities, which favored dense multiunit rental housing for immigrants and manufacturing workers (Nier, III Charles, 2011; Warner, 2014). In the 1920s, following a burst of new construction, single family houses constituted over 91.6% of all housing stock, compared to 79.7% in Detroit, or 52.8% in New York. This housing stock was affordable compared to renting; a single year of rental income was probably more than the worth of the building (Nier, III Charles, 2011, p. 84).
African Americans, especially those coming from the South during the Great Migration from 1916 to 1930, took advantage of homeownership opportunities with great zeal. Nier notes the special importance Southern migrants placed on homeownership, as compared to native black Philadelphians. As Nier writes:

“As African Americans packed up their physical belongings and left behind the rural enclaves in the South, they also brought with them their culture, values, and dreams, including the desire to achieve homeownership. Just as in the South, homeownership was more than a simple rational economic decision. It provided a spatial dimension from white racism that afforded African Americans a space from which to wage the struggle for civil rights and equality. To African Americans, homeownership meant economic security from exploitative white landlords. It also provided a secure environment to develop and preserve familial relationships” (p. 81)

Coming from the South where ownership of land afforded freedom from the white terrorism, homeownership was key to the Southern migrants’ understanding of freedom. Homeownership meant economic independence and the stability needed to fight for Civil Rights. Philadelphia was particularly attractive to Southern migrants because of its plentiful stock of affordable single-family row houses. Even though the housing stock was strained, and housing prices rose because of increased demand caused by the Great Migration, it was still cheaper to own than rent; in 1930 the median value of a home owned by African American was $4,662, while the average African American rent for a single year was about $4,960. This was distinct from Chicago, Detroit, or New York, where median home values were thousands of dollars greater (p. 84-5).

Nier notes that African Americans were shut out of mainstream banks and building and loan associations. They fought to create their own banks and building and loan associations in close partnership with black churches, which were the hubs of black life. Prominent among these were the Berean Loan and Building Association, the 8th Ward Settlement Building and Loan Association, the Zoar Community Building and Loan
Association, and the Cavalry Baptist Building and Loan Association. From 1910-1930, the African American homeownership rate in Philadelphia more than tripled from 5.0% to 15.4% with more than 7,000 African Americans becoming new homeowners. By 1930, Philadelphia had the highest number and highest percentage of African American homeowners of all major urban cities in the United States; while New York had the highest number of black occupants of 77,077, only 5.6% owned, whereas Philadelphia had 50,997 occupants, of which 7,830 owned. Nier suggests a close relationship between Civil Rights activism and homeownership, citing how in 1930, 72% of NAACP members with working-class jobs were homeowners, compared to the citywide rate of 15.4% (p. 217).

The success of these building and loan associations was due in part to the leadership of real estate lawyer George Mitchell, who was also a founding member of the Niagara Movement, which resisted the politics of accommodation to white supremacy and sought to abolish the color line in America. He saw his work establishing and advising building and loan associations in tandem with his larger civil rights activism aimed at creating the conditions for racial uplift and the broadening of American democracy to include African Americans.

The Federal Housing Administration was established in 1934 in the wake of the Great Depression to stimulate the economy by promoting homeownership through reducing risk to lenders, leading to decreased down payments. The FHA had remarkable success in increasing housing construction, decreasing foreclosures, and bringing nearly eleven million into homeownership by 1972. However, the FHA refused to insure loans in mixed or black neighborhoods on the basis that these neighborhoods were too risky to lend to, in effect denying African Americans access to one of the greatest wealth building
opportunities of the 20th century. White homeowners in North and West Philadelphia organized actively to prevent African Americans from purchasing houses in their neighborhoods citing fears of a “negro invasion” that would result in lower property values, blight, and social mixing of the races (Hillier, 2003a; Nier, III Charles, 2011; Rothstein, 2017; Sugrue, 2017).

In the context of this discrimination, black build and loan associations provided an alternative to African Americans looking to buy homes in Philadelphia (Nier, III Charles, 2011). Many of these were rooted in black churches, including African Zoar Methodist Church, St. Simon’s Church, Shiloh Baptist Church, St. Paul Baptist Church, Miller Memorial Baptist Church, and Cavalry Baptist Church. Several Build and Loans, like Berean, survived the Depression through conservative lending and investing, originating 473 mortgages between 1943-8.

Black efforts at homeownership were complemented by African Americans’ entry into the municipal labor force and the emerging Democratic political machine (Countryman 2006). In the postwar economic boom, whites left the public sector for private employers, making space for African Americans to get municipal jobs. Also, blacks became an increasingly important part of the Democratic party coalition, giving government officials an extra incentive to hire them. Finally, Philadelphia’s Home Rule Charter established a “colorblind” civil service board that enabled black workers to compete for jobs that had been previously closed to them. In the postwar period, black homeownership rose at a rate even faster than the overall growth of the black population. In 1938, 11% of black homes were owner occupied, and by 1950, the number
rose to 37.4%, and to 46.8% in 1960. White homeownership was at 43.1% in 1940 and rose to 72.3% in 1960.8

Countryman acknowledges that at the same time as black homeownership was rising, residential segregation in Philadelphia increased dramatically, with two-thirds of the city’s black households concentrated in 40 of the city’s 404 census tracts. These nonwhite dwelling units were far more likely to be dilapidated, lack a private bath, and half as likely to be owner-occupied. Black workers were excluded from the growth of suburbs in Northeast Philadelphia and Bucks County, and as a result, were kept from jobs like U.S. Steel Bucks County plant. The 1951 Levittown case in which an African American was refused entry into Levittown suburban development, which was subsidized by federal mortgage assistance programs, due to white residential prejudice, exposed the governmental, private sector, and social dimensions of this segregation. In 1960, a Commission on Human Relations (CHR) public hearing found evidence that real estate offices targeted racially transitioning neighborhoods to get whites to sell their properties for cheap and move to the Northeast. Efforts by the CHR to stabilize neighborhoods and prevent white panic selling were ineffective. Black migrants from the South were forced into the black ghetto in North Philadelphia, where landlords could raise rents and cram more people into aging housing stock.

**Self-Determination and the demand for homeownership during the Movement for Black Liberation**

The 1950s and 1960s saw a crisis of abandonment, caused by white working and middle-class families fleeing cities following federally subsidized suburban homeownership opportunities and suburban jobs. By 1972, approximately 35,000 units, or more than 5%

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8 Countryman’s data is supplemented with IPUMS Census data from 1940 and 1960 (Ruggles et al., 2021)
of the city’s total housing stock was estimated to be abandoned (Feffer, 2003). A 1972 report by the Housing Association of Delaware Valley (HADV), a Philadelphia grassroots housing organization, found that absentee landlordism was a significant factor causing the abandonment crisis, as absentee landlords lost their financial incentive to keep up the housing stock (Housing Association of Delaware Valley, 1972).

Scholars have noted that the strategy of the ruling coalition in Philadelphia in the wake of deindustrialization, encapsulated by the reform-minded Greater Philadelphia Movement, was to rebuild the downtown to attract suburban dollars, and bring back a base of white middle class professionals. A prominent strand of this strategy included the expansion of university campuses, including Penn, Drexel, and Temple, which were in predominantly black neighborhoods. Middle class professionals were seen as more desirable residents, who would bring technological know-how and resources to communities. Urban renewal focused on the demolition of neighborhoods declared as “blighted” to make way for new development, rather than the rehabilitation of older housing stock to house the city’s working class and poor. Critics showed that Urban Renewal had the net effect of reducing housing stock and displacing large numbers of black families who were never resettled. (Feffer, 2003; Housing Association of Delaware Valley, 1975; O’Mara, 2015). An important exception to the failures of Urban Renewal was the Yorktown neighborhood in North Philadelphia which gave middle-income African American families an opportunity to buy suburban-style homes (Hawkins & Cooperman, 2011).

Activists saw the misappropriation of funds as part of long-term conscious efforts to remove black families from the city. As HADV leader Shirley Dennis said in the

*Philadelphia Inquirer* in 1975, “The whitening of Center City wasn’t a conspiracy in the
classic sense, meaning that some people met in secret to map out their plans... In fact, the banks, the universities and the urban renewal people were all quite open about it...” She traced the beginnings of black displacement to university-led urban renewal around Penn and Drexel (Mondesire, 1975).

Countryman (2006) chronicles how the strategy of the black working class under the liberal Tate administration was to fight for control over federal dollars and to steer development into the hands of local communities. Activists argued against the strategy of bulldozing blighted areas, demanding that existing stock, which was abundant enough to house the families that needed it, be preserved and rehabilitated for communities. The black community fought to gain control over the Model Cities Program, a War on Poverty program, from the Tate administration in order to steer the focus from the revitalization of abandoned industrial properties to the revitalization of Philadelphia’s housing stock. Community activists formed the Area Wide Council of churches, settlement houses, elementary schools, and other community organizations and demanded control over the allocation of funds and the ability to set goals and policies. Though the Tate administration partially acceded to their demands, the incoming Nixon administration returned policymaking power back to City Council, which largely continued a policy of slum clearance.

The Nixon administration signaled a retreat of the federal government from the War on Poverty in favor of new federalism, in which states were granted greater latitude in the spending of federal dollars in the hopes that they would be more efficient in creating jobs and spurring development. The Nixon administration worked to pass the Housing and Community Development Act of 1974, which created the Community Development Block Grants (CDBG) program. The CDBG program gave wider latitude to localities in how
they spent their money, often resulting in less federal aid going to poor communities (O'Connor, 2008). Scholars have documented how under the Rizzo administration, the strategy of the ruling coalition took the extreme form of “recycling” neighborhoods by withdrawing funds from poor black neighborhoods, which were declared to be “too far gone.” The administration aimed to spur abandonment and use neighborhoods like University City and Society Hill as hubs to redevelop neighborhoods. Taking advantage of the flexibility of Community Development Block Grants, the administration allocated the bulk of funds to downtown revitalization, including the building of a new shopping mall and commuter tunnel linking rail lines between the suburbs and the city, as opposed to housing for the poor (Borgos, 1986; Chappell, 2020; Feffer, 2003; Housing Association of Delaware Valley, 1975). In addition, Rizzo’s administration also approved the homestead Gift Properties Program, which gave abandoned housing stock to middle class people at a steep discount, with the aim of drawing them back to the city. The program fell under the management of machine-controlled Councilman Harry Jannotti, who illegally gave homes to real estate developers and political cronies (Borgos, 1986).

The black community fought against the Rizzo Administration by demanding control over Community Development Block Grant dollars. Activists consolidated into the Ad Hoc Committee on Housing and Neighborhood Revitalization to challenge the Rizzo administration’s application for federal block grant dollars. They organized actions to highlight the injustice of prioritizing downtown revitalization over housing for the poor and applied public and political pressure on HUD to block the city’s 1976 and 1977 applications. Pressure by grassroots activists motivated HUD to press upon the Rizzo administration to provide more funds to North Philadelphia housing. In 1978, following a HUD report that Philadelphia discriminated against the poor and minorities in
community development programs, HUD impounded 90% of the city’s community development funding (Feffer, 2003).

Scholars chronicled the efforts of black activists to reform the Gift Properties Program to turn it into a housing program, rather than a property rehabilitation program. In 1977, Milton Street led a “walk-in homesteading campaign” in which community members took over abandoned housing. The rationale of the movement was to raise the contradiction of an increase in vacant housing alongside an increase in poor and working Philadelphians who lacked affordable housing, and the inaction and incompetence of public officials on the housing question. Street’s organization, North Philadelphia Block Development Corporation, chose homes that were under FHA foreclosure and controlled by HUD, demanding the sale to poor families. Activists emphasized that homesteading by the poor was the way to revitalize abandoned neighborhoods by putting people in vacant homes. Squatters were supported by a wide swathe of Philadelphians, who argued they preferred squatters to criminals who would otherwise occupy abandoned housing. Independent black councilmen like Lucien Blackwell and Cecil B Moore supported the squatters, as did city planner Edmund Bacon, adding legitimacy to their demands. The squatting movement, taken up by the Association of Community Organizations for Reform (ACORN) in the late 1970s, shifted its attention to reform of the Gift Properties Program to transform it from a property rehabilitation program for middle class people to rebuild houses, to a housing program for the poor, which restricted its eligibility to

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9 The Association of Community Organizations for Reform Now (ACORN) was founded in 1970 by community and labor activist Wade Rathke. It was once one of the United States’ largest non-profit community organizations with more than 400,000 members in 40 states. Its mission was to run campaigns around issues relevant to poor and working-class communities, including raising minimum wage, affordable housing, and improving public education. The organization faced national notoriety in 2008 in an internal embezzlement case and was accused of voter registration fraud. In 2009, the group suffered a further blow when conservative activists released damaging videos portraying staff engaging in criminal behavior (Sisco, 2012).
poor families and gave them financial assistance for rehabilitation. Newly elected
councilmen who came out of the black liberation movement changed city policy to
bolster the program, making more abandoned stock available and redirecting
Community Development Block Grant funds towards the purchase of low-value homes
from their owners at sheriff’s sales (Borgos, 1986; Chappell, 2020; Feffer, 2003).

Borgos (1986) recounts how the Philadelphia campaign inspired campaigns across the
nation that raised the demand of homeownership for low-income people. These
campaigns targeted HUD for its unresponsiveness to low-income homesteaders. The
poor who participated in these campaigns emphasized that homeownership was a way
for them to escape the domination of the wealthy and to become integrated into the
mainstream of American society from which they had been excluded.

As the struggles for control over housing dollars raged on, the black community
proactively developed housing through non-profit housing corporations. A 1974 report
by HADV tells the story of how non-profit housing corporations developed housing for
the poor using funds from the Federal Housing Administration’s Section 235 program
which allowed homeowners to take out government backed loans with no money down.
These organizations developed considerably more subsidized housing units than the city
did; in 1974, the Philadelphia Housing Development Corporation completed 698 units of
subsidized housing versus non-profits who did 3,517. The organizations included
religious, civic, and private organizations, many of which were black churches. In 1972,
many of these non-profits shifted from producing housing for the elderly and rentals to
primarily developing single-family owner-occupied homes. As a Housing Association of
Delaware Valley wrote in its report, “Some non-profits say that the community
determined the shift. People wanted their own homes. Others say that they chose [owner
occupied] sales housing because it tended to stabilize the community and instill pride in residents.” (Housing Association of Delaware Valley, 1974). Non-profit housing corporations emphasized homeownership both because of the desire of their constituency for homeownership, as well as their recognition of the social value of homeownership for the poor and oppressed.

One of the non-profit housing corporations that HADV profiled was the Advocate Community Development Corporation. The ACDC is a part of the historic Church of the Advocate, a center of revolutionary struggle in North Philadelphia located at 18th and Diamond Street. The ACDC made credit available for low-income people and provided funds for non-profits to develop housing. Under the leadership of Christine Washington, the Advocate Community Development Corporation developed more than 200 housing units in North Philadelphia. ACDC grew out of an education advocacy group supporting the 1967 student demonstrations after one of the parents in the group was being evicted by a landlord who refused to make repairs to the property (Marsh, 1989; Washington, 1989). As Christine Washington said in a 1971 article at the time of the building of homes on the 1600 block of Page Street, “The plan is designed to make homeowners of families who have, because of limited income, never entertained the idea of buying a home.” She also said, “Our aim... is to build a community and an environment that will complement the human being. We feel that running to the suburbs or other areas is not the answer. We are here and we can and will make it beautiful” (Childs, 1971).

ACDC’s formation and programming were aimed at giving people homeownership opportunities that they would not have otherwise had access to. The efforts to build housing were tied up with other efforts of self-determination, like the 1967 education protests that demanded better public schools for all students and an end to racist
tracking and forced vocational training of African American students. Homeownership would give residents pride in their neighborhoods which were constantly being denigrated and devalued, and a stability to wage other struggles for freedom.

Interestingly, many scholars in recent times who have written about Section 235 paint the program as a spectacular failure, arguing that the real estate industry took advantage of the federal government’s guarantee of loans as an opportunity to predate upon inexperienced low-income homeowners by saddling them with homes they could not fix on highly unfavorable loan terms (Chappell, 2020; Curtis-Olsen, 2016; K.-Y. Taylor, 2019). Keeyanga Yamahatta-Taylor’s Race for Profit (2019) suggests that the program was doomed to fail for poor women because it did not challenge the fundamental racism of the real estate industry which encoded African Americans as unfit buyers and African American properties as inferior. She argues that placing homeownership at the heart of low-income housing policies gave outsize influence to the private real estate industry while not challenging its segregationist tendencies. She calls the program “predatory inclusion,” which meant that African Americans became included in a fundamentally racist and exploitative housing market, and that FHA backing created a market in which unregulated institutions driven by the bottom line of sales volumes could take advantage of black urban residents, especially black women. She shows how unscrupulous lenders wanted riskier buyers to default on loans so that they could profit off their foreclosures.

Primary source material from the era by organizations like the Delaware Valley Housing Association and from current day interviews suggest that many North Philadelphia residents actually saw Section 235 as a chance for residents to achieve self-determination. By demanding homeownership on their terms, anchored in community institutions like the Church of the Advocate, non-profit corporations wielded Section 235
funds to create housing that would give the black community ownership over their neighborhoods that they were denied by a white supremacist system that devalued them. They emphasized the success of Section 235 in empowering low-income homeowners, rather than its failures. Indeed, scholars writing at the time like McClaughry (1975) pointed out that the program was successful 9 out of 10 times, with only 10% of houses being foreclosed on, and that the most successful instances of the program were places that had oversight and implemented counseling. Significantly, many of the non-profit housing corporations interviewed by the Housing Association of Delaware Valley had a counseling component and were rooted organically in communities.

Furthermore, deepening the history of the working-class aspiration to homeownership to include the Build and Loan and the Black Liberation movements suggests that the struggle of African Americans for homeownership in Philadelphia was part of the struggle for self-determination and the struggle of the working class for control over the surplus; rather than a struggle to be included in a racist system, the African American struggle for homeownership provided grounds on which to challenge that system and distribute wealth to the poor. Homeownership was the thread that linked African American political action from Reconstruction to the Great Migration, and into the black liberation movements of the 1970s. As ruling class coalitions tried to demolish communities and expand the downtown using universities as hubs, African Americans pushed back by occupying housing and fighting to save the existing housing stock. The long struggle for Civil Rights saw the poor and working class demand the right to own homes and have a space of their own from which they could struggle for the right to the city.
A Paradigm Shift: Neoliberalism and the City of Knowledge in Philadelphia

The current development trends in neighborhoods surrounding universities must be understood within the context of two shifts: the shift from a corporatist Keynesian policy regime to a neoliberal policy one and the shift from an industrial economy to a knowledge economy.

The big difference between the corporatist regime to the neoliberal one is that while black workers could struggle for control over the surplus under corporatism, whether through control over the Model Cities Program or Community Development Block Grant dollars, there was little surplus to struggle over after the neoliberal turn. The trends for both had their roots in the pro-growth politics of the 1960s which emphasized downtown renewal as a means to transition from a postindustrial city, and spelled defeat and displacement for the movements of black workers for the Right to the City. The neoliberal turn paved the way for university-driven development in which universities step in for the state to revitalize neighborhoods from the top down, destroying the bottom-up fabric of owner-occupied neighborhoods built by the black worker.

Neoliberal policy shift and the defeat of the black labor

In Blazing the Neoliberal Trail, Timothy Weaver (2016) explains how Philadelphia neoliberal politics became entrenched in Philadelphia and championed by Democratic administrations. Before the neoliberal turn, city policy was distinguished by corporatism, in which business was rooted by place, and advocated investment in public and private goods. The Great Society federal programs sponsored by Lyndon Johnson and continued by Nixon (albeit in ways that took control away from the poor) sent cities direct federal aid to help make up for the mismatch between revenues and expenditures. Despite the pro-business boosterism of the Clarke and Dilworth administrations and the white-
dominated machine politics of the Tate and Rizzo administration, labor had power under this regime, as shown by their participation in the Philadelphia Industrial Development Corporation (PIDC), an institution aimed at drawing business back to the city with financial incentives. The black worker was able to struggle for control over how public money would be redistributed, as discussed in the previous section.

Under the neoliberal turn, cities faced massive cuts in federal aid, as the ideological consensus grew that the decline of cities was inevitable and that only market solutions could solve the urban crisis. Carter first cut aid to cities, forcing Philadelphia to go to financial markets to get loans, resulting in massive layoffs of city workers. The policy emphasis shifted from giving aid to cities in the form of Community Development Block Grants to supply-side interventions like Enterprise Zones, in which local governments competed to win businesses by offering incentives like property tax relief, changes in zoning and building codes, streamlined permit processes, and other protections.

Weaver shows how though the Green administration and black organizations were skeptical about the enterprise zone strategy since it could result in corporate windfalls and downward pressure on wages, they had few other options. Peter Liacouras of Temple University committed to working with local communities to win enterprise zones in North Philadelphia. Philadelphia’s first black mayor Wilson Goode continued a pro-growth direction, emphasizing downtown development as a solution for the city’s poverty and inequality, a reduction in the General Businesses Tax, and continued support for Enterprise Zone, despite scant evidence for their success.

Ed Rendell cemented the neoliberal policy consensus, supporting Bill Clinton’s “empowerment zone” (a Democratic Party rebranding of the enterprise zone with slightly more aid money and requirements for local participation), abstaining from a coalition of
mayors that called for increased government spending to address the worsening urban crisis, privatizing thirteen city services, and smearing unions as responsible for Philadelphia’s fiscal crisis. Unlike previous mayors, he embraced the Pennsylvania Intergovernmental Cooperation Authority (PICA), a state board founded out of the conviction that Philadelphia needed fiscal disciplining in order to sell bonds to balance the budget. PICA worked to put forward a five-year plan that slashed the city budget. Rendell used the threat of privatization to force unions to accept his five-year plan which froze wages, reduced benefits, took over union health care plans, and enabled the city to contract out and lay off workers. Despite evidence showing the limited impact of austerity measures in creating jobs and a massive widening of inequality and growth in unemployment, neoliberal policy ideas were adopted, reluctantly at first, and then enthusiastically by Democratic party politicians.

Weaver sums up his argument about how policy creates politics, circumscribing the ability of governing politicians to think of alternatives to structural crises:

“Precisely at the time Philadelphia’s politicians battled desperately—even myopically—to prevent businesses from abandoning the urban core, the economic and social costs of unemployment, poverty, and stagnant wages rose while the federal government withdrew its financial support... programs such as enterprise zones served to encourage precisely the kinds of concessions to business that undermined the ability of the city to address persistent shortfalls in its social service spending.” (p. 164)

Neoliberal policies exacerbated the problems they claimed to be addressing by cutting revenue needed for social service spending to address poverty. Despite a lack of empirical evidence that these policies worked, a consensus grew among the governing coalition that supply-side solutions were the only way to cure cities of their social problems. The political context in Philadelphia changed from one in which labor and blacks were included in the governing coalition, federal aid addressed the needs of cities
and waged a war on poverty, and city governments had control over their own budgets to one in which labor was attacked, federal aid slashed, and democracy subordinated to the directives of financial watchdog agencies. The aim of Democratic Party politics went from going to war against poverty to “improving the quality of life for people who are getting poorer” (p. 277). The withdrawal of the state from poor black neighborhoods set the stage for an expanded role for universities, which were touted as the engines of urban change, employment, and renewal.

**The knowledge economy and the displacement of the black worker**

The second shift key to understanding the development trends of university-driven development is the shift from an industrial to a knowledge economy. Margaret O’Mara (2015) explains the history of the “City of Knowledge,” a vision for city building in which cities would be hubs of high-tech industries, places for white collar professionals to live, and centers of research universities that would in turn spur innovation. Though Cities of Knowledge had their roots in the Cold War policies of the 1950s and 1960s, their vision persists into the 21st century as city leaders, corporate groups, and universities champion their growth as a panacea to the city’s problems.

O’Mara argues that Cities of Knowledge, from Silicon Valley to Boston’s Route 128 did not happen by chance but were consciously planned products of federal Cold War spending, university-centered economic development policies, and local action. The government-university relationship that emerged in turn affected universities in not only “the “inside game”—the internal workings and research priorities of universities—but transformed the “outside game” of land management and economic development in the communities in which these institutions were located (p. 2).
Cities of Knowledge were originally identified with the suburbs, especially because Cold War government preferred to give research money to places away from dense population centers so scientific technology would be less vulnerable to nuclear attacks. However, many prestigious research universities were anchored in cities. Urban policymakers in the 1950s and 1960s saw universities as saviors in the context of deindustrialization and the urban crisis, in that they might stem the tide of professional middle-class people from the city and bring back jobs and tax revenue. The federal and local government gave them special privileges of eminent domain, zoning exceptions, and subsidized relocation costs and development through urban renewal. Rather than fighting poverty, urban renewal was aimed at revitalizing the downtown, boosting business, and replacing poor black people with the “right” kind of highly educated, technocratic, and diverse student and professional population that would drive economic growth.

Historians of universities have recounted how unlike the City of Knowledge par-excellence of Silicon Valley, university-led urban renewal in Philadelphia did not have a blank canvas to expand upon and plans to reconfigure university-adjacent neighborhoods into a haven for liberal technocrats met the outrage of working-class black communities and student activists. North Philadelphia’s Community for Racial Justice organized against Temple’s expansion west of Broad Street and around Norris Homes Public Housing. West Philadelphia’s African American community fought for justice after the razing down of the Black Bottom neighborhood, demanding that they be included in the university’s plans for a high-quality high school. Successful mobilization in West Philadelphia against the University of Pennsylvania, Drexel University and the University of Sciences and in North Philadelphia against Temple University forced universities to pledge to communities that they would not expand beyond mutually agreed upon boundaries (Keefer, 2013; Puckett & Lloyd, 2013).
Though university expansion in the 1950s and 1960s did not succeed in replicating the success of Stanford and Silicon Valley, the “Meds and Eds” industries made a stirring rise in the economic landscape of the 1990s. Meds and Eds industries grew to generate the most jobs of all industries in Philadelphia, 26% in the city, and 13% in the suburbs (Adams, 2003).

Castells and Hall (1995) identify the emergence of technopoles, or planned developments promoted by local governments, universities, and private companies to generate the “basic materials of the informational economy.” Technopoles are the outcome of three economic processes of the late 20th century: an information technologies technological revolution, the formation of a global economy, and new informational economic production and management based on the production of knowledge, rather than manufacturing goods.

The three functions of the technopole are to reindustrialize to create new jobs, develop regions through agglomeration economies, and to create synergy between research, industry, and regional development. Castells and Hall note that under the knowledge economy, cities become entrepreneurs that compete to build “milieux of innovation.” Milieux of innovation are social, institutional, economic, and territorial structures that create the conditions for a free flow of ideas and networks that spur innovation. Research universities are central to the development of technopoles; Castells and Hall assert that coals mines are to the industrial economy as universities are to the knowledge economy.

A 2017 Brookings Institute report entitled “Connect to Compete” (Vey et al., 2017) shows the urban vision of some of the largest corporate and quasi-corporate players in Philadelphia. Sponsored by Comcast, Drexel, Children’s Hospital of Pennsylvania, University City Science Center, Penn, the Penn healthcare system and others, the report
analyzed an emerging “innovation” district in University City and West Center City. An innovation district is defined as “a dense, dynamic engine of economic activity where research-oriented anchor-institutions, high-growth firms, and tech and creative startups are embedded within a growing, amenity-rich residential and commercial environment.” The report identifies clusters of digital, health, financial services, manufacturing, and media firms across the city concentrated in University City, western Center City, the Navy Yard, and Temple University.

The report argues that cities that will lead in the competition for global capital and talent are those that create a nurturing environment for firms to grow and scale up regionally, echoing Castell’s “milieu of innovation.” It advocates for the spatial integration and expansion of the districts, especially between Center City and University City, pooling the regions’ research and commercialization capacity in advanced industries and connecting them to business, and supporting and training entrepreneurs. This vision is reflected in numerous planned and physical developments, from the Lower Schuylkill Master Plan, the new Schuylkill Yards “innovation community,” and the University City Square development in University City (City of Philadelphia Department of Commerce, 2013; Clark, 2016; UCity Square, 2021).

The proponents of the new City of Knowledge carefully distinguish new initiatives from the urban renewal schemes of the 1950s and 1960s that sought to replace working-class blacks with a mostly white professional class. Former Secretary of Housing and Urban Development Henry Cisneros who founded the Department of Office of University Partnerships in 1995 states that “Universities cannot afford to become islands of affluence, self-importance, and horticultural beauty in seas of squalor, violence and despair,” and argues that schools should put their resources to the twin tasks of creating
synergy and developing partnerships with communities to solve urban problems (Cisneros, 1996). The Brookings report acknowledges the poverty of neighborhoods surrounding innovation districts and commits to inclusion, suggesting that innovation districts patronize minority businesses and undertake training initiatives for West Philadelphia residents (Andes, Hachadorian, Katz, & Vey, 2017). Former president of Penn Judith Rodin’s account of neighborhood revitalization in West Philadelphia similarly emphasizes local procurement, local hiring practices, equitable development, and consistent community input mechanisms (Rodin, 2005). Drexel’s John Fry pairs innovation with inclusion, arguing that “any agenda for the future has to include low-income Philadelphians,” and that growth must include strong childhood and adult education opportunities (Fry & Wonderling, 2016).

In contrast to the technocratic consensus that Cities of Knowledge can lift up all boats, Saskia Sassen’s (2010) concept of global cities emphasizes the polarization intrinsic to the knowledge economy, with professional white-collar work on one end and service and informal work on the other. She explains how the super profits of a finance-based economy devalues service industry work, which leads to distortions in real estate and labor markets. Shops that cater to low-income people find it increasingly difficult to compete for space and investments with ones that cater to high-income urban elites. In order to survive, firms that make more modest profits are forced to turn to informal means of operation, though they have effective demand. She makes the important point that “the expansion of high-income work force in conjunction with the emergence of new cultural forms has led to a process of high-income gentrification that rests, in the last analysis, on the availability of a vast supply of low-wage workers” (p. 40). In other words, the prosperity of the City of Knowledge cannot exist without the impoverishment and displacement of low wage workers.
This study contributes to historical literatures on black homeownership, neoliberalism, and the City of Knowledge by showing how these three topics are intimately linked to one another. The history of homeownership in Philadelphia shows how the city’s stock of single-family owner-occupied rowhomes is deeply linked to working-class aspirations. It provides evidence of time when Philadelphia pioneered democratic financing that gave ordinary people, including African American migrants, the chance to own their own home and accrue wealth. Even when faced with crises of disinvestment and abandonment, African American communities fought for ownership over their housing stock in defiance of development models that favored downtown revitalization over housing for the poor. Grounded in the history of the strivings that created African American homeowning communities, this study puts into relief what is being lost in the process of university-driven development.

Literature on the neoliberal turn shows how the City was forced to adopt supply-side policies like tax cuts for businesses which exacerbated the problem of budget deficits. While city leaders were forced at first by a lack of other options to accept these policies, an ideological consensus in favor of neoliberalism emerged, even though there was little empirical evidence that neoliberal policies worked. This study shows the concrete impact of decades of neoliberal policies on neighborhoods, and how empowering developers through policies like the tax abatement has harmed working-class communities and eroded democracy in Philadelphia.

Finally, literature on the shift to the knowledge economy shows the emergence of a university-driven development model as a panacea to the problems of deindustrialization that is being championed by the city’s ruling class. Placing the model in the context of both black worker movements for homeownership and the neoliberal
withdrawal of the state, this study critically interrogates the City of Knowledge vision to suggest that its impact on neighborhoods is reactionary from the perspective of working-class communities.

The following sections detail the policies that have built the City of Knowledge—policies that favor supply-side interventions to build up knowledge economy industries.

**Neoliberal Policies to build the Technopolis**

The paradigm shifts to a neoliberal supply-side policy regime and a structural shift to a knowledge economy set the stage for current trends in university-driven developments. These shifts are reflected in city and university policies. City planners remapped the city as part of the Philadelphia 2035 plan to better facilitate mixed zoning, accommodate development pressures, and streamline the process for developers to get zoning variances. The Actual Value Initiative shifted more of the tax burden from businesses to property owners, resulting in inflated property taxes for long time homeowners, especially those living in gentrifying neighborhoods (Pew Charitable Trusts, 2013a). The tax abatement incentivized speculative development at the cost of much needed tax revenue. This development was disproportionately high value properties like apartment buildings and hotels, as opposed to owner-occupied housing (Blumgart, 2019c; Office of the Controller, 2018; Philly Power Research, 2018c). The non-profit tax exemption took on special importance in the neoliberal era as another loss of tax revenue for cash-strapped cities, as mega non-profits like Penn, Temple, and Drexel cost the city billions (Editorial Board, 2020; McCrystal, 2019; Penn Law National Lawyer’s Guild Pilots Working Group, n.d.; Spinelli, 2015). Finally, policies by universities themselves to become boosters for development, whether it is creating special service districts, developing retail, revitalizing local schools, or, as in the case of Temple, changing their
admissions policies to attract a wealthier, whiter, less Philadelphian population, facilitate the erosion of Philadelphia’s democratic structures (Hilty, 2010; Stadium Stompers Steering Committee, 2019; Temple University Graduate Students’ Association, 1998).

Several policies exist to mitigate the effects of development on longtime residents. However, given the overall policy framework in favor of developers, they may be fighting against headwinds.

**Zoning the City of Knowledge- Philadelphia 2035**

In 2011 Mayor Michael Nutter initiated the Philadelphia 2035 Plan which envisions growth built on developing Philadelphia as a metropolitan center, the enhancement of Philadelphia’s neighborhoods, and the renewal of ex-industrial areas. The purpose of the plan is to guide public and private investment to maximize development possibilities.

The Philadelphia 2035 Plan states the goal of supporting the growth of economic centers, particularly Center City and University City. The plan proposes expanding the Metropolitan Center to include Center City and University City and changing zoning to Commercial Mixed-use around transit hubs in Center City and University City. The plan also proposes that business and property tax policies be reviewed to encourage development.

An important part of the new plan is the zoning code rewrite, which aimed to streamline the code and make it suitable for “a shift away from heavy manufacturing toward a more diverse employment base, a boom in residential development in the mid-1990s, and changing lifestyles.” (Philadelphia City Planning Commission, 2011, p. 174). The zoning would be carried out by a Zoning Code Commission which would incorporate the plan’s suggestions and finalize them with City Council and the Mayor after community
feedback. The process involved a “conversion map” that renames zoning districts and identifies new ones. The revisions were made based on “development pressure, extent of vacant or underutilized land, changing socio-economic patterns and extent of the mismatch between existing land use and zoning maps.” The district plans have “zoning to advance the plan” sections, which rezone areas to encourage higher density multi-family unit housing and encourage the development of vacant lots.

The plan also researched underutilized land, using software to identify the most appropriate sites for future development, and explore how underutilized land could be used for future demand. They found that public-sector incentives for communities surrounding Center City and University City should be used to sustain private-sector repurposing of underutilized land. The plan recommends “targeted interventions that utilize phased, place-making strategies” to build private market confidence for the long-term development of strategic areas (p. 49).

The University Southwest and North Central District Plans echo the themes of the Philadelphia 2035 plan of transit-oriented development, zoning for increased density, and focus areas for public investment that have the greatest chance at stimulating private industry development. The University Southwest plan identifies the Market Street transportation hubs and Baltimore Avenue as areas to expand University City development (Philadelphia City Planning Commission, 2013). The Lower North Plan identifies American Street, Ridge Avenue, and the Strawberry Mansion and Sharswood Neighborhoods as areas prime for development, with Sharswood as the most ripe because of its “blight” alongside increasing home sale prices (Philadelphia City Planning Commission, 2014a).
The University Southwest singles out a special plan for the Lower Schuylkill district, targeting investment in roads, the environment, and public amenities to build a campus for business and industry to expand around universities. The plan was created collaboratively with Philadelphia Industrial Development Corporation, Philadelphia City Planning Commission, the Philadelphia Department of Commerce, and Penn Praxis with funding from the William Penn Foundation and the City of Philadelphia. The plan seeks to connect three campuses: an innovation district linked to University City via a waterfront road that will spur research and development and institutional growth, a logistic hub for warehousing and distribution, and an energy corridor (Philadelphia City Planning Commission, 2013).

The Philadelphia plans are aimed at targeting public investment to areas that can spur development and streamlining the code to allow for more density. Many of the targeted areas like the Market Street corridor and Baltimore Avenue are connected to universities or are following development that has already been spurred by universities. Furthermore, the University Southwest plan for the Lower Schuylkill district strongly echoes the City of Knowledge/technopolis ideal of development for synergy among networks of knowledge creation and a milieu of innovation.

The plans emphasize a process of community input and acknowledge tension between university expansion and surrounding communities. They state the goal of preserving single family homeownership through “corrective zoning” (Philadelphia City Planning Commission, 2011, 2013, 2014a). However, city policies such as the Actual Value Initiative, the Tax Abatement, and the Non-profit Tax Exemption have created conditions that spur university and university-related development and expansion, creating difficulties for homeowners.
**ZBA/L&I Variance Process**

License and Inspection (L&I) is charged with ensuring contractors, businesses, landlords, and property owners follow the city’s codes. They inspect construction sites and properties for compliance with safety standards, respond to complaints about code violations, review plans, and give permits for building outside of zoning regulations including for property use, height, size, and spacing of buildings, and parking requirements. The Zoning Board of Adjustment (ZBA) hears appeals of L&I’s refusal for zoning permits. If developers wish to build outside the zoning and make an appeal with the ZBA, they must meet with a Registered Community Organization first. The RCO sends a report to the ZBA, District Council Office, and the Planning Commission before the hearing about whether they support the development. At the hearing, the developer testifies, after which the floor is open for anyone else. ZBA then approves, denies, or approves with provisos (Department of Licenses and Inspections, n.d.; Philadelphia City Planning Commission, 2020; Philadelphia Department of Planning and Development, n.d.).

A Civic Design Review is the process by which new development is evaluated by a committee of community representatives and design professionals for how well it fits into the surrounding neighborhood fabric. Evaluations are then sent to developers and to the License and Inspection and Zoning Board of Adjustment (Philadelphia City Planning Commission, 2021a).

The ZBA process has been criticized by residents and politicians for being a “rubber stamp” for developers, with the makeup of the board lending disproportionate influence for the building industry. Recent reports have found that as many as 90% of requests for variations are approved (Hahn, 2018; Moselle & Briggs, 2021).
Actual Value Initiative: Fairness for Whom?

The Actual Value Initiative (AVI) is a property tax reform initiative that aims to change the certified market value of every parcel of land in the city and to change the way assessments are used to calculate tax bills. The AVI reassessed 579,000 parcels of land in the city simultaneously, increasing values from $39 billion in 2013 and to $100 billion in 2014. Though this increase was mitigated by exemptions like the Homestead Exemption which cut the value of taxable properties for longtime homeowners, it still resulted in a significant increase in taxes for owner occupiers (Pew Charitable Trusts, 2012, 2013a).

In contrast to most other cities, Philadelphia cannot tax commercial and business buildings more than residential buildings because of the Pennsylvania uniformity clause which rules that all types of property are in a single tax class. Philadelphia’s property tax burden lies heavily on residential property. After the AVI in 2014, homeowners’ tax burden went from 53% to 59% assessed tax value, with $72 million in additional taxes for homeowners. Meanwhile, there was a $55 million decrease in tax burden for the commercial sector since fiscal experts deemed that they were over-assessed (Pew Charitable Trusts, 2013a).

The logic behind the AVI is that property-based taxes will help cities raise revenue more effectively than wage taxes or business taxes because real estate cannot move to avoid taxation, and that cutting wage and business taxes will incentivize business to stay in the city. Reassessed property taxes will promote “fairness” in taxes and greater revenue for school districts because they cannot move to avoid being taxed.

Homeowners have pushed back against the increase in property taxes because they are not based on ability to pay and because long term residents have seen their taxes go up arbitrarily. In the 1980s, City Council protected residents from higher tax bills by
freezing assessments. In 2005 and 2007, City Council passed a resolution against early efforts for property tax increases, with councilmembers including Jannie Blackwell expressing concern that full-market assessments would hurt homeowners (Pew Charitable Trusts, 2012). These concerns have been empirically confirmed; a 2020 study investigated the impact of gentrification on homeowners in Philadelphia, specifically the impact of rising property taxes. It compared tax delinquencies and mobility before and after the AVI initiative. Property tax delinquencies are significant because tax delinquent properties are at risk of foreclosure, even if the owner has paid their mortgage in full. The study found that property tax increases led to a sharp increase in tax delinquencies in gentrified areas, with gentrification increasing the probability of tax delinquency by 4.1%. Intensely gentrified areas saw an increase of 6.1%. The effects on mobility were less severe, probably owing to programs that aid long term homeowners (Ding & Hwang, 2020).

A 2013 opinion poll among Philadelphia residents showed the AVI to be unpopular, especially among working and middle-class residents. This suggests the class basis of support for the AVI, with wealthier residents believing it is fair, and more working-class residents seeing it as a subsidy for business on the backs of homeowners. Of those residents who were aware of the AVI, most of whom were homeowners, 44% believed that AVI would make real estate taxes less fair, compared with 26% who said it would promote fairness. 22% said they would be less likely to stay in Philadelphia because of the tax changes. Middle, lower middle-, and lower-class residents were strongly against raising property taxes to offset wage and business tax cuts by a ratio of 2:1 and were more likely to favor fewer services and lower taxes than they were in 2009. However, of families with incomes of over $100,000, 48% thought the change would make taxes fairer, with 30% saying it would make them less fair (Pew Charitable Trusts, 2013b).
Tax Abatement- An Incentive for Inclusive Development or Inequality?

The neoliberal policy par excellence is the tax abatement, which was enacted in 1997. The tax abatement for residential conversions was intended to spur development in the context of disinvestment and free-falling land values. Before 2000, the city had a 30-month abatement for developers that would expire with sale or transfer of deed. In 2000, the tax abatement was expanded to include all new construction or major rehabilitation and would last 10 years after the completion of the project. Owners of new construction would only pay taxes on the land, rather than the building, and owners of rehabilitated properties would pay taxes on the building without the improvements.

According to a report by the Controller’s Office (2018), the tax abatement resulted in 15,000 new properties in the last 15 years added to the total parcels in Philadelphia. Philadelphia’s share of real estate development has grown relative to the suburbs, and the median home value has tripled since 1996. The city gained $83 million from properties whose tax abatement expired, revenue that it might not otherwise have gotten. Sixty percent of all abatements are for new construction, and 40% are for improvements or conversions.

At the same time as real estate development has grown, abated properties have cost Philadelphia $1.05 billion in cumulative tax benefits. Commercial properties make up 2% of total abated properties but receive 11% of the benefit. 7% of abated properties have abatements greater than $700,000, but these reap 51% of the tax benefit.

Abated properties have spurred development in only a small percentage of Philadelphia neighborhoods; 6% of Philadelphia neighborhoods have 59% of the abatement benefits. High value properties make up 0.1% of active abated properties but 16% of the associated
tax benefit. Hotels and apartment buildings are 10% of the total number of abated properties but make up the largest share of tax benefits at 2.1 billion. Of the bulk of abated properties over $700,000, 83%, were apartment buildings or hotels. This suggests that the abatement has a disproportionate benefit for high end rental-based development compared to development for owner-occupiers, and especially for the working-class owner-occupiers at the heart of this study.

While most tax abated properties are in Graduate Hospital, Rittenhouse, Northern Liberties, Point Breeze, and Fishtown, a significant number are in North Central, the neighborhood surrounding Temple University, as well. University City has several properties with abatements over $700,000 (Office of the Controller, 2018). Of the 20 largest tax abated properties in 2018, five are luxury student apartments in university neighborhoods—3601 Market Luxury Apartments, The Summit at Drexel, Korman Residential at 3737 Chestnut, The View at Montgomery at Temple, and Chestnut Square at Drexel (Philly Power Research, 2018a). Together, these make up more than $5.5 million in lost revenue.

Like the Actual Value Initiative, the tax abatement has spurred anger and frustration, especially among long-time residents who have seen their tax rates increase, while wealthy individuals and investors contribute little taxes to the city and the Philadelphia School District. Activists juxtaposed tax breaks to developers and corporations to the urgent repairs needed to fix toxic school conditions (Philly Power Research, 2018c). In 2020 and 2019, City Council passed reforms to the tax abatement reducing it by 10% for commercial and residential properties (PHL City Council, 2020).
Exemption for Non-Profits an Exemption from Public Good?
As per Pennsylvania law, churches, cemeteries, hospitals, institutions of learning, charities, and government owned properties are exempt from paying property taxes. Tax exempt properties account for 17% of the city’s entire real estate value, or $29.6 billion, resulting in $414 million in tax breaks annually. Penn owns roughly $3 billion in property, Drexel is about $812 million, and Temple about $849 million; educational institutions in Philadelphia have about a quarter of all tax exempt properties (McCrystal, 2019). Though non-profit tax exemptions have existed for over a hundred years (Pennsylvania General Assembly, 1997), the exemption has attracted special attention in the last few decades because the revenue nonprofits, especially nonprofits like the University of Pennsylvania that walk the fine line between being a corporation and a non-profit, are not paying could make a big difference for budget shortfalls.

Adam Langley of the Lincoln Institute of Land Policy points out that Philadelphia is an outlier to other cities because it does not seek PILOTS, or Payment in Lieu of Taxes. Boston, for example, charges nonprofits 25% taxes in what they would otherwise pay. Philadelphia has the highest estimated value of exempt property owned by nonprofits as a percentage of total property value of large cities, at 10.8% (Kenyon & Langley, 2010; McCrystal, 2019). Philadelphia did require nonprofits to pay PILOTs in 1994 when Mayor Rendell issued an executive order demanding that nonprofits pay taxes in the context of a fiscal crisis, leveraging the threat of a legal challenge to institutions’ tax-exempt status.

In 2015, Philadelphia City Council approved a non-binding resolution calling on Mayor Michael Nutter’s administration to ask large “mega-nonprofits” to pay PILOTs (Spinelli,
Mayor Jim Kenny ran on a promise to enact PILOTs but has failed to do so (McCrystral, 2019).

Temple and Penn have argued that they needn’t pay PILOTs because they already contribute to the city by providing jobs, running schools, and treating underserved populations. In 2020, the University of Pennsylvania pledged to donate $100 million over 10 years to the Philadelphia School District to help fix environmental hazards such as asbestos and lead. President Amy Gutmann carefully distinguished it from PILOTS, arguing that it was a voluntary contribution from discretionary funds (Snyder, Graham, & Goodin-Smith, 2020).

A coalition of students at Penn and community organizations including Jobs with Justice, Our Cities Our Schools Coalition, and the Caucus of Working Educators have organized campaigns to get their universities to pay PILOTs starting in 2014. Tactics included sit-ins at Amy Gutmann’s house, rallies on College Green, and editorials linking lost revenue to toxic school environments. Faculty analyzed Penn’s budget and found that Penn could easily afford PILOTs through endowment spending, contracting debt (which Penn does for capital investment), and voluntary salary reduction. They estimate that 40% of what Penn would be paying in property taxes amounts to $40 million per year, four times of what the school has pledged to give. The coalition emphasized that PILOTs is a matter of priorities, and that it is the “just and right thing to do,” particularly in the context of the COVID-19 pandemic. These coalitions have suggested that Penn’s gift to the School District was the result of continued public pressure for Penn to pay PILOTS. They charge that the language of “gift” contradicts the fact that cities subsidize mega-nonprofits, and that all children have the democratic right to fully funded public schools (“Frequently Asked Questions,” n.d.).
University-Led Development- The University Steps in for the State

Universities have joined cities in leveraging a growing knowledge economy to actively develop surrounding neighborhoods through various policy mechanisms—mortgages, targeted investments, educational development, and public safety initiatives. Penn’s West Philadelphia Initiatives (WPI) were national leaders in these efforts. John Fry, a leader of the WPI, launched himself into an academic career as the president of universities, eventually landing at Drexel where he expanded what he started in Penn into the surrounding Mantua and Powelton neighborhoods. Temple University, though comparatively disconnected from University City and slower to take initiative, has recently begun efforts to replicate UCD’s success through the North Central Special Services District. However, it has encountered staunch resistance from North Philadelphia’s historic black community. The following sections detail the ways in which universities have taken initiative in developing neighborhoods, as well as the resistance they have encountered from within and without the institution.

Penn’s West Philadelphia Initiatives

Judith Rodin’s West Philadelphia Initiatives set a nationwide precedent for university-community neighborhood revitalization processes, and gave credence to idea that universities could solve problems of the urban inner city through targeted initiatives. The WPI was founded in 1996 and revolved around a five-pronged strategy to make the neighborhood clean, safe and attractive, to stimulate the housing market locally, to encourage retail development, to spur economic development through investment in local businesses, and to improve public schools. The goal was to spur public and private
development through strategic investment, rather than providing long-term financial investment.

The WPI funded and supported a University City Special Services District that expanded Penn’s public safety network and improved sidewalks, lighting, and landscaping in surrounding neighborhoods. They collected money from institutions and area landlords to finance safety ambassadors and trash collectors. They also organized blocks and community associations and led neighborhood greening projects. They stimulated the housing market by acquiring various abandoned properties and fixing them up, stimulating and raising confidence in real estate around University City. They enacted a Guaranteed Mortgage Program and an Enhanced Mortgage Program which provided a 120% university guarantee of mortgage and $15,000 forgivable loan respectively for Penn-affiliated households. They gave existing owner-occupier homeowners interest-free loans to make exterior improvements, with loans forgiven at 20% annually. They also managed and developed rental properties to strengthen the lower end rental market. Between 1991 to 2001, Penn along with Fannie Mae and others acquired and renovated more than 200 rental units. Penn also encouraged retail development by developing two retail anchors—Sansom Common which included a luxury hotel, a Penn bookstore, and stores and restaurants, as well as leases at 40th and Walnut that would host a movie theater and grocery store. While Sansom Common was a success, the 40th Street strip did not flourish as hoped at first but eventually sold to private partners. These developments bought crowds and attracted private development. Finally, Penn created a world-class neighborhood public school, Penn Alexander School, providing financial and pedagogic support (Rodin, 2005).

_Drexel’s Schuylkill Yards Project- Picking up where Penn Started_
The current president of Drexel University, John Fry, had his start with universities at Penn as a higher education consultant with Coopers and Lybrand.\(^\text{10}\) His client was Judith Rodin, who hired him. From 1995 to 2002, he was Executive Vice President and Chief Operating Officer at Penn and helped develop the West Philadelphia Initiatives. His success attracted the attention of Franklin and Marshall College where he became president. As F&M president, he launched a $75 million redevelopment project and worked with a local hospital to clear vast tracts of land for redevelopment and redesign the college campus. He raised the endowment from $273 million to $400 million and attracted a more competitive student body. He moved on to Drexel University in 2010. At Drexel, he launched the Northwest Gateway Project and worked with Brandywine Realty to build up the Schuylkill Yards project and attracted corporate partners to invest in Drexel’s surrounding neighborhoods, like American Campus Communities which built high rise residential mixed-use projects around Drexel. He also bolstered the Drexel Home Purchase Assistance Program that gives Drexel faculty and professional staff a $15,000 forgivable Home Purchase loan and a $5,000 forgivable Home Renovation loan (Finder, 2008; Office of the President, n.d.; Snyder, 2016). The boundaries of the purchase area extend from 31st Street to 48th Street and from Girard Avenue to Chestnut Street, spanning the Mantua, Powelton Village and West Powelton neighborhoods (Drexel University Human Resources, n.d.).\(^\text{11}\)

Drexel is at the heart of the developing 30th Street District area and the Schuylkill Yards innovation district. The plan involves building research, commercial, residential, retail,

\(^\text{10}\) A Philly Inquirer article notes that Fry defies the traditional model of college president, since he does not have a doctoral degree and has not conducted research. However, his colleagues at Franklin and Marshall suggested that his vision for urban development laid the basis for financial stability, raising the university’s profile and ability to attract funds and focus on academic achievement (Snyder, 2016)

\(^\text{11}\) While these numbers may seem relatively small for home loans, as against property values as low as $30,000 in many parts of Mantua in 2000, they likely made a big difference.
and green spaces around the 30th Street Station and extending into the Mantua neighborhoods. It also involves modernizing and expanding Philadelphia’s transportation infrastructure, especially Amtrak’s Acela service. Drexel is working with Amtrak, SEPTA, Brandywine Realty Trust, and University City District to enact the project. They have also worked with the local and federal government to designate the area as a Promise Zone (Fry & Gardner, 2016). Promise Zones are modeled off of Empowerment Zones, discussed in the previous section, and entail tax credits to attract businesses (Office of the Press Secretary, 2014).

*Temple’s Stadium Powered Development*

Finally, Temple University has had a more muted role in developing its neighborhoods surrounding North Philadelphia. North Broad boosters have pointed out that, compared to Penn and Drexel, Temple has taken relatively less leadership in neighborhood development—much of the development activity around Temple has been fueled by developers driven by the tax-abatement. (Blatt, 2021). However, President Liacouras, Temple’s president from 1981-2000 developed a vision of “Temple Town.” Temple Town’s vision pushed to convert Temple from a commuter institution with less than 3,000 students living on campus, to a residential university. Liacouras was instrumental in revamping the campus corridor, converting historic rowhomes to rental townhomes for staff, faculty, and visiting scholars, as well as building other amenities like entertainment spots and a hub. He also built Temple Towers to accommodate 632 students in one to three bedroom furnished bathrooms. He also brought the Bell Corporate Computer Center to Temple’s campus at Montgomery and 12th, the first significant private industry to return to North Philadelphia since the 1964 riots. This spurred the repurposing of abandoned buildings near Temple for upscale apartment

In 1989, Temple saw its commonwealth appropriation funding fall, and had to turn to other sources of funding. In 1993, Liacouras was able to secure $61.9 million from the state in return for matching half in private gifts. This money went towards classrooms, laboratories, recreation centers, student residences, and upgrades of high rises.

Part of Temple’s strategy for revamping the university, student body, and neighborhood was encapsulated by Liacouras’s “Report on Strategic Initiatives” in 1997. This plan recommended diversifying and expanding Temple’s enrollment base outside of Philadelphia by recruiting in the suburbs. The goal was to increase the freshman class by number and by academic readiness, cutting back on remedial programs, and striking admissions agreements with community colleges to take on the burden of less academically prepared students. As a result of these plans and improvements in campus facilities, more students opted to live on campus and enrollments surged. In 1999, there was a 26% increase in freshmen, and the first decade of 2000, there was a 55.7% increase. Enrollment also rose 30.5% for undergraduate, graduate, and professional students. In 2000, 54% of students opted to live on campus, compared to 17% the decade before. Temple freshmen who came from outside of the Philadelphia region rose from less than 25% in 1996 to over 45% in 2005 (Hilty, 2010).

In the wake of the Strategic Initiatives program, Temple graduate students organized the Temple University Graduate Student Association (TUGSA) in 1998 to fight for the rights of graduate students as workers and protest Temple’s privatization. They fought for recognition as employees, long term funding, living wages for students and part-time faculty, health insurance for graduate students and dependents, increased funding for
graduate study, an end to cutbacks, renewed affirmative action programs, and
development of the library. They commented on the implications of Temple’s new
priorities:

“The President’s ‘Report on Strategic Initiatives -- bemoaning ‘an abrupt decline
in undergraduate enrollment from the suburbs, particularly among white males’ -
- uses familiar racially- coded language when it emphasizes the importance of
enhancing Temple's appeal to suburban students and asserts that doing so
"requires a change in those 'mind-sets' that equate 'Temple' with 'City' and 'North
Philadelphia' and 'crime.' Likewise, the contentious changes in the format of
Temple’s radio station -- i.e. pulling Pacifica Network news programs,
eliminating WRTI’s community-oriented programs, and replacing much of the
station's jazz programming with classical music -- the changes which the
University defends as necessary ‘to widen the appeal of Jazz-FM to the entire
potential listening audience and as a symbol of the University,’ might readily be
read as an effort not so much to widen as to whiten Temple’s appeal” (Temple
University Graduate Students’ Association, 1998).

Graduate student workers suggested that many of the changes undertaken by Temple
were part of a plan to “whiten” the university from a school that served black people in
Philadelphia by giving them access to higher education to one that sought to attract
white people and white dollars.

An initiative that has created the greatest controversy has been Temple’s proposed plan
to build a stadium. In 2015, Temple proposed the building of a 35,000 seat $100 million
stadium at the northwest corner of campus. The plan faced immediate pushback from
thousands of community members, who organized the Stadium Stompers movement,
drawing on the history of earlier resistance to Temple's expansion in the 1960s (Huber,
2018; Narducci & Purcell, 2015; Saffron, 2018). The University was forced to halt its
plans, at least temporarily.

In 2019, Temple launched the North Central Special Services Districts which aims at
beautifying the neighborhood, mitigating the impact of student housing, improving
public safety, and promoting jobs and educational opportunities for the community. The
special district was modeled after University City District (Tanenbaum, 2019). The Stadium Stompers movement declared their opposition to the North Central Special Services District, arguing it was made through unilateral decision-making and is connected to future plans for the Stadium. As they said, “Instead of paying property taxes into the city’s general fund on the increasing amount of land they control, non-profit tax-exempt universities like Temple and Penn prefer instead to create private services entities that target clean, greening and policing in specific areas they prioritize for redevelopment.” (Stadium Stompers Steering Committee, 2019).

Like Penn and Drexel, Temple offers its permanent employees forgivable loans of $4,000 or $5,000 towards the purchase of single family homes in Nicetown, North Philadelphia West and East, Kensington, Spring Garden North and South, and Fairmount North and South (Temple Human Resources, n.d.).

**Mitigating Policies- Tax Relief and Mixed Income Zoning**

Two categories of policies exist to mitigate gentrification pressures on longtime African American communities. The first category is tax relief policies, which include the Homestead Exemption, the Longtime Owner Occupants Program, and the Owner-Occupied Payment Agreement, all of which reduce property taxes owed to the city and give residents the ability to avoid tax delinquencies. The second category is mixed income zoning which seeks to leverage development pressure to create more affordable housing stock.

The Homestead Exemption reduces the assessed value of property tax by $45,000. Residents are eligible if they own the property and live in it as a primary residence. There are no age or income requirements. There is a 3 year Conditional Homestead for those without their name on the deed if they inherited a house from a deceased relative, if they
were victims of a fraudulent mortgage, or if they were in a rent-to-own agreement and paid all or some of the sales price of the house (Ding & Hwang, 2020; Office of Property Assessment & Department of Revenue, 2021).

The Longtime Owner Occupants Program (LOOP) provides relief for homeowners whose assessments increased by more than 50% than the previous year. Unlike the homestead exemption, there is an income limit varying by family size and length of homeownership requirement of 10 years or more. LOOP locks assessments permanently at a 50% increase, preventing a further increase in property taxes even if surrounding properties see their values increase (Department of Revenue, 2021).

Similarly, the Low-income Senior Citizen Real Estate Tax Freeze freezes real estate taxes for people 65 years older, someone who lives in the household with a spouse who is 65+, or widow(er)s of a senior citizen over 50. Income requirements are $27,000 or less for a single person, or $35,000 for a married couple (Department of Revenue, 2019a).

Owner Occupied Payment Agreements (OOPA) enable homeowners to pay back payment on property taxes at an affordable rate as long as they stay current on current taxes. People in OOPA’s can pay as little as $0 per month if they pay 0-5% of their monthly income on their real estate bills, if they are 65 years are older, if they are the 55+ widow(er) of a senior citizen who passed away, if they are permanently disabled, or if their net monthly income is below $25. The city can also work directly with individuals to review individual income and expenses. Residents whose names are not directly on the lease, as in the case of a tangled title, can also fill out a tangled title supplement that proves their legal interest in the property (Department of Revenue, 2019b).
The previous programs are aimed at helping homeowners maintain their houses in the wake of property tax pressures. To prevent displacement through gentrification, the city also has proposed ways to make development address the need for affordable housing. These include density bonuses for developers who create affordable housing or pay to the Housing Trust Fund, and inclusionary zoning.

Mixed Income Density Housing Bonuses allows developers who add affordable housing to their projects or pay into a fund that supports affordable housing get more floor area, height, and or dwellings. “Moderate income” gives a smaller bonus for less stringent affordability criteria, and “low income” gives a larger bonus for stricter affordability standards. Lots zoned in Residential Mixed-Use areas or Commercial Mixed-Use areas can apply. 10% of all units are required to be affordable and must stay affordable for 50 years, must be distributed throughout the unit, and must be of similar quality as market-rate units. Income, rent, and sales price are based on the Area Media Income (AMI), with moderate affordability at 60% of AMI, and low income at 50%. The limit for a one bedroom is $886 per month, and $1,063 for moderate income, the income limit for a one-person household is $33,100 for low income, and $39,720 for moderate income. There is also a provision for owner-occupied units with affordability limits at 70% of the AMI for low income households, and 80% of the AMI for moderate income (Department of Planning and Development, 2019, 2021).

In 2018, Councilwoman Quiñones-Sánchez sponsored a bill to the expand inclusionary zoning bonus to allow developers to build denser and taller residential projects if they include affordable units, or pay into the Housing Trust Fund (Blumgart, 2018, 2019a). The Housing Trust Fund builds affordable rental units, gives grants to eligible
homebuyers, provides critical home repairs, and gives grants for homelessness prevention services (Philadelphia Housing Trust Fund, 2019).

In May 2021, Quiñones-Sánchez introduced a bill that triples the fees required for developers in exchange for the bonus to incentivize the building of more affordable housing units (Allen, 2020).

On June 24th, 2021, Quiñones-Sánchez and Jamie Gauthier introduced the Mixed Income Neighborhood Overlay Bill which requires 20% affordability in any new development with 10 or more residential units within the boundaries specified. These units must be affordable for renters making up to 40% of AMI and owner-occupied households earning up to 60% of AMI. Ten percent of the affordable housing must be on site, while the other 10% can be in a half mile radius, or developers can make a payment to the Housing Trust Fund. In exchange for building affordable housing, property owners get additional building height and reduced parking requirements. The proposed overlays include a significant portion of Mantua and West Philadelphia bound by Haverford to the North, Schuylkill River to the East, Grays Ferry Ave and Larchwood Ave to the South, and 54th Street to the West (Allen, 2021; PHL City Council, 2021).

While these policies may mitigate some of the most extreme effects of property tax increases and the erosion of affordable housing stock, they are fighting against the strong headwinds of the tax abatement, the actual value initiative, and university policies. Residents’ assessment of these trends will be discussed in chapter five.
Conclusion: The Neoliberal Policy Context of Penn, Temple, and Drexel’s initiatives

Penn, Drexel, and Temple are building the City of Knowledge, that is, a hub for high-tech technology innovation and white-collar professionals through targeted investments, public-private partnerships, urban planning, and incentives like homeowner mortgages. They are shaped by neoliberalism in important ways. Under neoliberalism, universities get less money from the state, so have to raise funds through entrepreneurial initiatives, including redevelopment (Bose, 2015). In both Temple, Drexel, and Franklin and Marshall’s narrative, universities were in financial free fall until urban redevelopment stabilized them, enabling them to attract wealthier and more prestigious students.

Also, behind the Special Services Districts is the unspoken context of the withdrawal of the state from urban investment and social welfare initiatives. As the Stadium Stompers argued in their statement against the North Central Special Services District, “Instead of paying property taxes into the city’s general fund on the increasing amount of land they control, non-profit tax-exempt universities like Temple and Penn prefer instead to create private services entities that target clean, greening and policing in specific areas they prioritize for redevelopment” (Stadium Stompers Steering Committee, 2019). Through tax abatements, exemptions, and special zoning, universities and developers can shape the urban fabric to their choosing with little democratic input from community members.

In contrast to earlier decades in which movements struggled for control of the surplus to be invested in education and working-class neighborhoods, capital in the neoliberal City of Knowledge is firmly in the control of private entities. Residents spoke of university-driven development as a loss of control over their city, as speculators, city officials, and
universities fundamentally changed the urban fabric from single family owner-occupies homes to multi-family rentals.

The following chapters chronicle the consequences of these policies on working-class black communities in neighborhoods surrounding universities. University-led development has led to a decline in homeownership among the black and poor. Private developers and speculators bulldoze Philadelphia’s stock of single-family homes to build multi-family rentals, marketed to students and a transient professional managerial class. Homeowners get priced out through inflated property taxes and other displacement pressures. Communities continue their fight for self-determination against gentrification through save-zoning movements. These movements resist multi-unit construction that would destroy Philadelphia’s hard-fought stock of affordable housing and grassroots community fabric. Ultimately, university-led development is enabled by the neoliberal policy context which welcomes speculative development as a solution to disinvestment. The trickle-down logic of exempting developers and universities from paying taxes has not led to healthier communities or increased democracy, but to an erosion of the neighborhoods that made Philadelphia democratic in the first place.
CHAPTER 4: DEMOGRAPHIC SHIFTS TO THE CITY OF KNOWLEDGE

The transition to neoliberalism and the City of Knowledge has not been kind to black communities and to the poor. According to a report by Center City Development Corporation, between 1970 and 2000, Philadelphia lost 26% of its employment, while suburbs added over 750,000 jobs. The manufacturing sector fell from 30% of all jobs to 10% in 2000 and 3.5% in 2017. Despite the fact that Philadelphia has seen ten years of job growth, creating 71,000 new jobs, there are 65,000 more city residents living in poverty than in 2000. Philadelphia’s poverty rate was at 23.3% in 2019, peaking at above 40% in North Philadelphia and Kensington. Poverty increased more than 20% in North Philadelphia, and between 15-20% in West and Southwest Philadelphia between 1970 to 2015. In 2000, Philadelphia reversed its population decline, accelerating after 2010. The bulk of this were immigrants and millennials between 18 to 30 living near Center City and University City. Center City holds 42% of all jobs, University City holds 11%, and Temple’s campuses holds 2.6% (Center City Development Corporation, 2017; Saffron, 2020). The shift to the knowledge economy has created a highly polarized city with jobs and growth concentrated in Center City and University City and poverty fanning out in adjacent districts across the city.

The following maps and tables seek to understand the extent to which black worker communities living adjacent to universities have been affected by university-driven development. They show different parameters of demographic change in census tracts surrounding Philadelphia universities, specifically Penn, Drexel, and Temple for 1980, 1990, 2000, 2010, and 2019 using data from the decennial Census and the American Community Survey (ACS). Census data from before 2010 was allocated onto 2010 geographies. Three census tracts, each surrounding a different university, were selected
to focus on the broader trends across time, both raw counts and percentages. Citywide counts have been included for comparison to understand the extent to which changes in university neighborhoods are part of citywide trends, or if they are exceptions.

The parameters include the concentration of the black population (total black people/total population), concentration of people over 25 with a Bachelor’s degree or more (population with a Bachelor’s degree or more/total population over 25), nonfamily households (non-family households/total households), concentration of homeowners (owner occupiers/total households), population moved into household in last decade (occupants who moved in ten years prior to census date/total occupants), and concentration black homeowners (black homeowners/total households).

A K-cluster analysis was also conducted to summarize how neighborhood typologies have changed by using demographic, housing, and socioeconomic variables to identify clusters. Clusters were discussed, mapped, and analyzed.

The overall trends show neighborhoods surrounding universities, both immediately adjacent and several census blocks away, becoming less concentrated African American, more educated, more nonfamily, less homeowner, more transient, and less concentrated black homeowners. These changes emanate from university areas in all directions, as well as northwards and westwards from Center City. The most dramatic population shifts generally happen between 2000 and 2010. Compared to citywide trends, these changes are far more dramatic, especially on metrics of education, nonfamily households, homeownership, and black homeownership.

Likewise, the K-cluster analysis found the growth of a cosmopolitan cluster marked by high non-family households, renters, structures with 5 or more units, and high levels of
transience. This cosmopolitan cluster grew substantially around universities, especially Temple University, branching northwards from Center City after 2000.
Figure 3: Concentration Black Population Around Universities
Concentration Population 25+ with a BA or more

Figure 4: Concentration Population with BA+ Around Universities
Figure 5: Concentration Nonfamily Households around Universities
Concentration Population Moved into Household in Last Decade around Universities

Figure 6: Concentration Moved into Household in Last Decade around Universities
Figure 7: Concentration Owner Occupied around Universities
Figure 8: Concentration Black Homeowners Around Universities
Figure 9: Citywide K-Cluster Maps
Census Maps from 1980-2019

Change in Black Population

Figure 1 shows a clear reduction in clusters of black population emanating from universities. Even at baseline, census tracts surrounding University City are 0-20% black juxtaposed with their counterparts to the west and north that are upwards of 80% black. As decades go by, the cluster of pale and light purple shifts further west, with tracts that were more than 80% black turning 60-80% black. Tracts north of Drexel University in Mantua shifted from 40-80% black to 0-40% black. There is a similar trend of decreasing concentration of black population in North Philadelphia, though census tracts surrounding Temple did not have a surrounding cluster of low concentration black population the same way Penn and Drexel did. By 2019, Temple carved one such cluster out. In 1980, census tracts surrounding Temple were generally more than 60% black, and by 2019, they were in the lower range of 20-40%.

Table 2: Change in Concentration Black Population in Selected Census Tracts Surrounding Universities

<table>
<thead>
<tr>
<th>Year</th>
<th>Census Tract</th>
<th>109 (Northwest)</th>
<th>80 (West)</th>
<th>153 (North Central)</th>
<th>Citywide</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>Black</td>
<td>3003</td>
<td>5077</td>
<td>4924</td>
<td>633,371</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3143</td>
<td>5508</td>
<td>5308</td>
<td>1,687,170.00</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>95.50%</td>
<td>92.20%</td>
<td>92.80%</td>
<td>37.50%</td>
</tr>
<tr>
<td>1990</td>
<td>Black</td>
<td>2361</td>
<td>4780</td>
<td>3199</td>
<td>623,181.50</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2503</td>
<td>5031</td>
<td>3621</td>
<td>1,583,174</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>94.30%</td>
<td>95.00%</td>
<td>88.30%</td>
<td>39.40%</td>
</tr>
<tr>
<td>2000</td>
<td>Black</td>
<td>2360</td>
<td>4267</td>
<td>2945</td>
<td>646,121.20</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2553</td>
<td>4481</td>
<td>3382</td>
<td>1,517,547</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>92.40%</td>
<td>95.20%</td>
<td>87.10%</td>
<td>42.60%</td>
</tr>
<tr>
<td>2010-14</td>
<td>Black</td>
<td>1846</td>
<td>2922</td>
<td>1385</td>
<td>646030</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2247</td>
<td>3955</td>
<td>3860</td>
<td>1,546,920</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>82.20%</td>
<td>73.90%</td>
<td>35.90%</td>
<td>41.80%</td>
</tr>
</tbody>
</table>
Table 2 zeroes in on some of these trends. Tract 109, immediately north of Drexel’s campus in the Mantua neighborhood, dropped from predominantly black at 95.5% to 72.3% black by 2019. Tract 80, which is at the western edge of University City along Baltimore Avenue went from 92.2% black to 65.9% black in the same time span. Temple University’s tract 153, which is adjacent to Temple’s campus at its northwest corner saw by far the most dramatic change from 92.8% to 33.5%. In absolute numbers, there was somewhat of a decrease in total number of occupants from 1980 to 2019 in all three census tracts. These trends are in stark contrast to the citywide numbers which are far more stable, and which saw a slight increase in the city’s percentage black population from 1980 to 2019.

<table>
<thead>
<tr>
<th></th>
<th>2014-19</th>
<th>2018</th>
<th>2507</th>
<th>1367</th>
<th>644,723</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>2790</td>
<td>3807</td>
<td>4086</td>
<td>1,579,075</td>
</tr>
<tr>
<td>%</td>
<td>72.30%</td>
<td>65.90%</td>
<td>33.50%</td>
<td>40.80%</td>
<td></td>
</tr>
</tbody>
</table>

**Change in Education**

Level of education is an important parameter for measuring class shifts and gentrification (Freeman, 2006; Gullón et al., 2017). Figure 2 shows the growth of neighborhoods in which more than half of all residents have more than a bachelor’s degree. These changes emanate from the downtown area outwards, as well as from clusters surrounding universities. In 1980, there were more patches of slightly higher educated neighborhoods in the west, but by 1990, they had disappeared, and the majority of neighborhoods west and north of universities had less than 10% of its population with a college degree. That started to change in 2000 with patches of slightly better educated neighborhoods growing throughout North and West Philadelphia.
The cluster of highly educated neighborhoods increased most dramatically between 2000 and 2010, with clusters of dark red growing from Center City outwards reaching up towards Temple University. A cluster of slightly more educated neighborhoods has also grown around Temple’s dental school.

Table 3: Change in Concentration Population Over 25 with a Bachelor's Degree in Selected Census Tracts Surrounding Universities

<table>
<thead>
<tr>
<th>Year</th>
<th>Census Tract</th>
<th>108 (Drexel)</th>
<th>80 (Penn)</th>
<th>147 (Temple)</th>
<th>Citywide</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>BA+</td>
<td>180</td>
<td>478</td>
<td>132</td>
<td>208,751.5</td>
</tr>
<tr>
<td>1980</td>
<td>total 25+</td>
<td>3117</td>
<td>3219</td>
<td>1934</td>
<td>1,026,030</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>5.80%</td>
<td>14.80%</td>
<td>6.80%</td>
<td>20.30%</td>
</tr>
<tr>
<td></td>
<td>BA+</td>
<td>130</td>
<td>254</td>
<td>90</td>
<td>155,885.7</td>
</tr>
<tr>
<td>1990</td>
<td>total 25+</td>
<td>2742</td>
<td>3289</td>
<td>1393</td>
<td>1,024,110</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>4.70%</td>
<td>7.70%</td>
<td>6.50%</td>
<td>15.20%</td>
</tr>
<tr>
<td></td>
<td>BA+</td>
<td>209</td>
<td>279</td>
<td>74</td>
<td>172,640.6</td>
</tr>
<tr>
<td>2000</td>
<td>total 25+</td>
<td>2366</td>
<td>2680</td>
<td>1366</td>
<td>966,194.8</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>8.80%</td>
<td>10.40%</td>
<td>5.40%</td>
<td>17.90%</td>
</tr>
<tr>
<td></td>
<td>BA+</td>
<td>160</td>
<td>626</td>
<td>191</td>
<td>247,526</td>
</tr>
<tr>
<td>2010-14</td>
<td>total 25+</td>
<td>2213</td>
<td>2603</td>
<td>921</td>
<td>1,009,812</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>7.20%</td>
<td>24.00%</td>
<td>20.70%</td>
<td>24.50%</td>
</tr>
<tr>
<td></td>
<td>BA+</td>
<td>436</td>
<td>1348</td>
<td>146</td>
<td>318,691</td>
</tr>
<tr>
<td>2014-19</td>
<td>total 25+</td>
<td>2623</td>
<td>2812</td>
<td>696</td>
<td>1,073,453</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>16.60%</td>
<td>47.90%</td>
<td>21.00%</td>
<td>29.70%</td>
</tr>
</tbody>
</table>

All three of the selected tracts saw an increase from baseline. Tract 108 in the Mantua neighborhood saw an increase in total college educated population from 5.8% to 16.6%. Tract 80 along Baltimore Avenue saw an initial decrease from 14.8% in 1980 to 7.7% in 1990, to an ultimate dramatic increase to 47.9% in 2019. Tract 147 on the western side of Temple grew from 6.8% to 21.0% college educated from 1980 to 2014, with the most dramatic increase of around 15 percentage points from 5.4% in 2000 to 20.7% in 2010. Citywide, percentage college educated population dropped from 20.3% in 1980 to 15.2% in 1990, steadily increasing from then on to 29.7% in 2019. Tract 108 in Mantua remains below the city rate of college education, while tract 80 near Penn is almost 20% above it.
Absolute numbers show a pattern of decline in college educated population until 2000 or 2010, after which numbers began to increase.

**Changes in Nonfamily Households**

Figure 3 models the change in concentration nonfamily houses from 1980-2019. The maps overall show a city whose concentration of nonfamily neighborhoods, signified by the orange and red tracts, has grown substantially. Tracts with less than 16% nonfamily households have been almost wiped out. While nonfamily households were solidly concentrated downtown and tightly around University City in 1980, by 2019, they are clustered in North and West Philadelphia as well, particularly around Temple University.

Neighborhoods with majority nonfamily neighborhoods grew from 1980 to 2019 emanating in intensity west from University City, especially up and down Baltimore Avenue. Similarly, a spine of nonfamily household neighborhoods extended northwards from Center City along Broad Street, especially 2010 and after.

**Table 4: Change in Concentration Nonfamily Households in Selected Census Tracts Surrounding Universities**

<table>
<thead>
<tr>
<th>Year</th>
<th>Census Tract</th>
<th>109 (Northwest)</th>
<th>73 (West)</th>
<th>377 (Northcentral)</th>
<th>Citywide</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>Nonfamily</td>
<td>247</td>
<td>328</td>
<td>296</td>
<td>204,730.734</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>1011</td>
<td>1277</td>
<td>1397</td>
<td>620,589.8</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>24.40%</td>
<td>25.70%</td>
<td>21.20%</td>
<td>33.00%</td>
</tr>
<tr>
<td>1990</td>
<td>Nonfamily</td>
<td>344</td>
<td>312</td>
<td>296</td>
<td>225,014.64</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>937</td>
<td>1166</td>
<td>1182</td>
<td>603,038.7</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>36.70%</td>
<td>26.80%</td>
<td>25.00%</td>
<td>37.30%</td>
</tr>
<tr>
<td>2000</td>
<td>Nonfamily</td>
<td>385</td>
<td>319</td>
<td>240</td>
<td>237,739.60</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>985</td>
<td>1093</td>
<td>1040</td>
<td>590,069.7</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>39.10%</td>
<td>29.20%</td>
<td>23.10%</td>
<td>40.30%</td>
</tr>
<tr>
<td>2010-14</td>
<td>Nonfamily</td>
<td>378</td>
<td>640</td>
<td>449</td>
<td>271,973</td>
</tr>
</tbody>
</table>

121
Mantua’s tract 109 showed a steady increase in nonfamily households from 1980 to 2019, from 24.4% to 52.4%. Tract 73 just west of the University City cluster and south of Baltimore Avenue saw relatively small increases of nonfamily households until 2010, when it jumped to 54.6%. In 2014 to the ACS reported that nonfamily households composed 48.9% of households. Tract 377 on the northwest corner of Temple also more than doubled in its percentage of nonfamily household from 1980 to 2014, from 21.2% to 52.1%. The citywide percentage of nonfamily households has been growing steadily since 1980 from 33% to 45.8% in 2019. In 1980, all three of these tracts were below the citywide percentage of nonfamily tracts, but as of 2019, all three of the selected tracts are above the citywide percentage of nonfamily households. In absolute numbers, the total number of households has declined since 1980. Though it has reversed the decline in absolute numbers from 2000 onwards, absolute numbers are still less than baseline. However, raw counts of nonfamily households are greater than baseline in all three neighborhoods, suggesting overall household growth has been driven by nonfamily households.

<table>
<thead>
<tr>
<th>2014-19</th>
<th>Nonfamily</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>532</td>
<td>1015</td>
</tr>
<tr>
<td>%</td>
<td>52.40%</td>
<td>52.10%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2014-19</th>
<th>Nonfamily</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>538</td>
<td>1101</td>
</tr>
<tr>
<td>%</td>
<td>48.90%</td>
<td>52.10%</td>
</tr>
</tbody>
</table>

Mantua’s tract 109 showed a steady increase in nonfamily households from 1980 to 2019, from 24.4% to 52.4%. Tract 73 just west of the University City cluster and south of Baltimore Avenue saw relatively small increases of nonfamily households until 2010, when it jumped to 54.6%. In 2014 to the ACS reported that nonfamily households composed 48.9% of households. Tract 377 on the northwest corner of Temple also more than doubled in its percentage of nonfamily household from 1980 to 2014, from 21.2% to 52.1%. The citywide percentage of nonfamily households has been growing steadily since 1980 from 33% to 45.8% in 2019. In 1980, all three of these tracts were below the citywide percentage of nonfamily tracts, but as of 2019, all three of the selected tracts are above the citywide percentage of nonfamily households. In absolute numbers, the total number of households has declined since 1980. Though it has reversed the decline in absolute numbers from 2000 onwards, absolute numbers are still less than baseline. However, raw counts of nonfamily households are greater than baseline in all three neighborhoods, suggesting overall household growth has been driven by nonfamily households.

**Change in Mobility**

Figure 4 shows the change in population that moved into the household in the last decade before the census date. Neighborhoods were at their most transient in 2010, when a large red cluster from Center City, University City, and around Temple University
had over 76% of its population moved in last decade. The trend slowed after 2010, with clusters that had been red turn orange and yellow, and even blue. Even so, compared to 1980, neighborhoods to the west and north of Temple University are far more transient compared to baseline. This pattern of transience may be because longtime residents held on after 2014 but were complemented with the highly transient student population.

Table 5: Change in Population Moved into Household in Last Decade in Selected Census Tracts Surrounding Universities

<table>
<thead>
<tr>
<th>Year</th>
<th>Census Tract</th>
<th>108 (Drexel)</th>
<th>85 (Penn)</th>
<th>140 (Temple)</th>
<th>Citywide</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>Moved Last Decade</td>
<td>860</td>
<td>1383</td>
<td>1105</td>
<td>330,311.10</td>
</tr>
<tr>
<td></td>
<td>Total Occupants</td>
<td>1911</td>
<td>3131</td>
<td>1887</td>
<td>619,733.80</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>45.06%</td>
<td>44.26%</td>
<td>58.60%</td>
<td>53.30%</td>
</tr>
<tr>
<td>1990</td>
<td>Moved Last Decade</td>
<td>768</td>
<td>1304</td>
<td>820</td>
<td>309,217.30</td>
</tr>
<tr>
<td></td>
<td>Total Occupants</td>
<td>1514</td>
<td>2910</td>
<td>1489</td>
<td>603,043.8</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>50.70%</td>
<td>44.80%</td>
<td>55.10%</td>
<td>51.30%</td>
</tr>
<tr>
<td>2000</td>
<td>Moved Last Decade</td>
<td>712</td>
<td>1206</td>
<td>768</td>
<td>325,282.3</td>
</tr>
<tr>
<td></td>
<td>Total Occupants</td>
<td>1459</td>
<td>2639</td>
<td>1210</td>
<td>590,069.7</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>48.80%</td>
<td>45.70%</td>
<td>63.50%</td>
<td>55.10%</td>
</tr>
<tr>
<td>2010-14</td>
<td>Moved Last Decade</td>
<td>883</td>
<td>1394</td>
<td>900</td>
<td>370,999</td>
</tr>
<tr>
<td></td>
<td>Total Occupants</td>
<td>1450</td>
<td>2454</td>
<td>1121</td>
<td>580,297</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>60.90%</td>
<td>56.80%</td>
<td>80.30%</td>
<td>63.90%</td>
</tr>
<tr>
<td>2014-19</td>
<td>Moved Last Decade</td>
<td>832</td>
<td>1504</td>
<td>969</td>
<td>299,612</td>
</tr>
<tr>
<td></td>
<td>Total Occupants</td>
<td>1592</td>
<td>2694</td>
<td>1497</td>
<td>601,337</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>52.30%</td>
<td>55.80%</td>
<td>64.70%</td>
<td>49.80%</td>
</tr>
</tbody>
</table>

Mantua’s 108 census tract saw an increase in population moved in last decade from 45.0% to 52.3% from 1980 to 2019, with its highest point at 60.9% in 2010. In absolute
numbers, there was a drop in population since the 1980’s from 1911 to 1459 in 2000, with the number climbing back up to 1592 by 2019. Tract 85 west of University City saw a more than 10 percentage point increase in occupants who moved in the last decades from 1980 to 2019. Temple’s 140 tract to the southwest of Temple’s campus fluctuated from 58.6% in 1980 to 55.1% in 1990 and then rose sharply to 80.3% in 2010. It dropped to 64.7% in 2019. Citywide, the changes were a bit more muted, from 53.3% in 1980 to stay relatively constant until 2010, when it was 63.9%, only to drop down to 49.8% in 2019. By 2019, all three selected census tracts surrounding universities were above the city rate of transience. Overall, transience was at its highest in 2010, most dramatically around Temple University, only to settle down in the 2010’s.

While transience levels were somewhat high to begin with, especially in North Philadelphia, they would be significantly higher than baseline by 2019. Qualitative interviews suggest that homeowners anchored the community even during its most challenging periods, providing stability to a transient population. The next two sections profile a drop in homeownership as a concentration of total occupants and suggest that the even higher rate of transience in university adjacent neighborhoods is at least partially driven by a dramatic drop in homeownership.

**Change in Homeownership**

Figure 5 models the change in concentration of homeowners around universities, with the bright green clusters signifying neighborhoods with upwards of 70% homeowners, pale green and orange tracts signifying neighborhoods with around half owner occupiers, and orange and red tracts signifying high renter neighborhoods. From 1980-2000, there were clusters of homeownership west of University City to the city’s edge at Cobb’s
Creek. By 2019, those clusters disappeared, and most of the tracts were around half or less homeowners. Likewise, the cluster of homeowner neighborhoods northwest of Temple have been replaced by high renter orange and red neighborhoods.

Table 6: Change in Concentration Owner Occupied (Homeowner)

Households in Selected Census Tracts Surrounding Universities

<table>
<thead>
<tr>
<th>Year</th>
<th>Census Tract</th>
<th>107 (Drexel)</th>
<th>81.01 (Penn)</th>
<th>Tract 173 (Temple)</th>
<th>Citywide</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>Owner Occupant</td>
<td>870</td>
<td>899,7402</td>
<td>833</td>
<td>378,114.10</td>
</tr>
<tr>
<td></td>
<td>Total Occupants</td>
<td>1734</td>
<td>1165.861</td>
<td>1271</td>
<td>619,750.8</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>50.20%</td>
<td>77.20%</td>
<td>65.50%</td>
<td>61.00%</td>
</tr>
<tr>
<td>1990</td>
<td>Owner Occupant</td>
<td>778</td>
<td>881.2747</td>
<td>905</td>
<td>373,926.10</td>
</tr>
<tr>
<td></td>
<td>Total Occupants</td>
<td>1400</td>
<td>1122.412</td>
<td>1339</td>
<td>603,043.8</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>55.60%</td>
<td>78.50%</td>
<td>67.60%</td>
<td>62.00%</td>
</tr>
<tr>
<td>2000</td>
<td>Owner Occupant</td>
<td>623</td>
<td>832.3954</td>
<td>738</td>
<td>349,632.10</td>
</tr>
<tr>
<td></td>
<td>Total Occupants</td>
<td>1276</td>
<td>1093.447</td>
<td>1210</td>
<td>590,069.7</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>48.80%</td>
<td>76.10%</td>
<td>61.00%</td>
<td>59.30%</td>
</tr>
<tr>
<td>2010-14</td>
<td>Owner Occupant</td>
<td>373</td>
<td>478</td>
<td>650</td>
<td>299,835</td>
</tr>
<tr>
<td></td>
<td>Total Occupants</td>
<td>1198</td>
<td>1019</td>
<td>1196</td>
<td>569,263</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>31.10%</td>
<td>46.90%</td>
<td>54.30%</td>
<td>52.70%</td>
</tr>
<tr>
<td>2014-19</td>
<td>Owner Occupant</td>
<td>484</td>
<td>469</td>
<td>511</td>
<td>318,872</td>
</tr>
<tr>
<td></td>
<td>Total Occupants</td>
<td>1238</td>
<td>986</td>
<td>1227</td>
<td>601,337</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>39.10%</td>
<td>47.60%</td>
<td>41.60%</td>
<td>53.00%</td>
</tr>
</tbody>
</table>

Tract 107 deep in Mantua north of Drexel saw a ten-point decrease in owner occupants from 1980 to 2019 from 50.2% to 39.1%, though the number dipped even deeper in 2010 to 31.1%. Tract 81.01 in deep West Philadelphia past 54th street saw a decrease in owner occupant concentration from 77.2% to 47.6% between 1980 and 2019. Tract 173, halfway between Temple and Temple’s dental school saw a more than 20% drop in concentration homeowner from 65.5% to 41.6%, though there was a slight increase between 1980 and
1990 by 2 percentage points. All three tracts saw a rise in homeownership till 1990, followed by a slight decline in the 90’s, and a more dramatic decline from 2000 onwards. Citywide, homeownership has dropped, though not as dramatically as it has around university adjacent neighborhoods, from 61% to 53% between 1980 and 2019. Absolute counts of total occupants have been dropping in Mantua since 1980, though the decline reversed in 2019. In West Philadelphia, absolute counts have been dropping slowly since 1980, while Temple has remained relatively steady.

**Change in Black Homeownership**

Figure 6 maps concentration of black homeowners as a percentage of total occupants. Clusters of red signify neighborhoods in which over half of all occupants were black homeowners, while clusters of dark and green blue signify clusters of less than 10% black homeowners. From 1980 to 2000, North and West Philadelphia were bastions of black homeownership, not just locally, but in the entire city. 2010 and 2019 saw a slow eating away at those clusters of red to the north of Temple and to the northwest, west, and southwest of Penn. Clusters of dark blue representing neighborhoods with little to no black homeowners expanded from Center City northwards and southwards, as well as further westward from University City.

**Table 7: Change in Concentration Black Homeowner (Owner Occupants) out of Total Occupants in Selected Census Tracts Surrounding Universities**

<table>
<thead>
<tr>
<th>Year</th>
<th>Census</th>
<th>Tract</th>
<th>109 (Drexel)</th>
<th>80 (Penn)</th>
<th>153 (Temple)</th>
<th>Citywide</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>Black Homeowners</td>
<td></td>
<td>379</td>
<td>1034</td>
<td>1272</td>
<td>116,065.70</td>
</tr>
<tr>
<td></td>
<td>Total Occupants</td>
<td></td>
<td>987</td>
<td>1789</td>
<td>1930</td>
<td>619,747.80</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td></td>
<td>38.40%</td>
<td>57.80%</td>
<td>65.90%</td>
<td>18.70%</td>
</tr>
</tbody>
</table>
1990 | Black Homeowners | 368 | 1054 | 453 | 95,058.76 |
| Total Occupants | 896 | 1701 | 1315 | 603,038.70 |
| % | 41.10% | 62.00% | 34.40% | 15.80% |

2000 | Black Homeowners | 305 | 952 | 424 | 131,316.50 |
| Total Occupants | 985 | 1612 | 1176 | 590,069.70 |
| % | 31.00% | 59.10% | 36.10% | 22.30% |

2010-14 | Black Homeowners | 221 | 728 | 276 | 125,936 |
| Total Occupants | 753 | 1506 | 1043 | 580,297 |
| % | 29.30% | 48.30% | 26.50% | 21.70% |

2014-19 | Black Homeowners | 221 | 663 | 173 | 119,143 |
| Total Occupants | 1015 | 1442 | 1190 | 594,778 |
| % | 21.80% | 46.00% | 14.50% | 20.00% |

Tract 109 just north of Mantua saw a rise and then decline of concentration black homeowners from 1980, from 38.4% to 41.1% in 1990, and a decline to 21.8% by 2019. Tract 80 along Baltimore Avenue saw a similar pattern, of slight rise followed by over ten percentage point decline, from 57.8% in 1980, 62.0% in 1990, and a drop to 46.0% in 2019. Tract 153 on the northwest corner of Temple saw a dramatic decline from 65.9% in 1980 to 14.5% in 2019. These trends are quite different than citywide trends, in which black homeownership has stayed relatively stable from 1980 to 2019, save for a dip in 1990. Though the percentages are relatively stable, there was a loss in absolute number of black homeowners of about 25,000. In 1980, rates of black homeownership in these selected census tracts were double or more the citywide average, by 2019, they were around the same or less than the city’s average, except for tract 80 in West Philadelphia, which remains higher. Absolute numbers show a decline of black homeowners in every census tract, with Northwest Philadelphia’s tract 109 losing 158 black homeowners, West Philadelphia’s tract 80 losing 371, and North Philadelphia’s tract 153 losing a whopping 1,099.
While citywide numbers show that black homeownership as a percentage of total occupants has increased, a recent report shows that the black homeownership rate, that is, black homeowners as a percentage of total black people has declined citywide after an increase between 1960-1990. In 1990, it was at a 50-year high of 57%. By 2019, it dropped to 47% (Whiton, Singleton, & Ding, 2021).

The exception of Yorktown

Throughout the maps, one census tract stands out as an exception—census tract 146. Located to the Southwest of Temple University, it bucks patterns of surrounding census tracts at baseline on parameters of concentration college educated residents, homeownership, and black homeownership. This census tract covers the neighborhood of Yorktown, which is bound by Girard to the South, Cecil B Moore to the north, Broad to the west, and 10th to the east.

Yorktown was one of the first attempts at urban renewal of “blighted” neighborhoods. Developer Norman Denny worked with Reverend William Gray, pastor of Bright Hope Baptist Church, to propose low-density, low-rise developments with front garages and cul-de-sac features. Reverend Gray worked with Denny to create a mortgage program that enabled middle-income African Americans to buy houses in Yorktown with low down payments, leading to Yorktown becoming a neighborhood of professional African Americans. The neighborhood became home to prominent African American politicians like Mayor John Street and Councilwoman Augusta Clarke. It was designated in the National Register of Historic Places in 2012 because of the significance of conscious black ethnic heritage and community planning. (Hawkins & Cooperman, 2011; Saffron, 2021).
Yorktown was exceptional at baseline with its relatively high proportion of college educated individuals over 25; compared to its neighboring 147 tract, for example, which started at 6.8% and was at 30.1% in 1980. In contrast to other tracts, the tract became less college-educated, suggesting a growing student population under 25. It has not been able to escape the trends of becoming less black, less homeowner, and less black homeownership, though it somewhat less transient than other tracts.

The case of Yorktown speaks to the relevance of the "black worker" concept-- though people in Yorktown were a little better off and better educated at baseline than those neighboring tracts, they face the pressures of gentrification that other tracts face. The fact that Yorktown is being gentrified while white professional neighborhoods in the Mainline are being left alone speaks to the importance of the color line in explaining class and the professional managerial class.

### Table 8: Change in Yorktown Demographics

<table>
<thead>
<tr>
<th>Year</th>
<th>Parameters</th>
<th>Black</th>
<th>College Educated</th>
<th>Homeownership</th>
<th>Black Homeownership</th>
<th>Moved in Last Decade</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>Number</td>
<td>2507</td>
<td>512</td>
<td>492</td>
<td>487</td>
<td>622</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3086</td>
<td>1699</td>
<td>1106</td>
<td>1106</td>
<td>1106</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>81.20%</td>
<td>30.10%</td>
<td>44.50%</td>
<td>44.00%</td>
<td>56.20%</td>
</tr>
<tr>
<td>1990</td>
<td>Number</td>
<td>2266</td>
<td>451</td>
<td>615</td>
<td>555</td>
<td>327</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3322</td>
<td>1810</td>
<td>992</td>
<td>992</td>
<td>992</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>68.20%</td>
<td>24.90%</td>
<td>62.00%</td>
<td>55.90%</td>
<td>33.00%</td>
</tr>
<tr>
<td>2000</td>
<td>Number</td>
<td>2332</td>
<td>237</td>
<td>553</td>
<td>537</td>
<td>393</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3260</td>
<td>1556</td>
<td>920</td>
<td>920</td>
<td>923</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>71.50%</td>
<td>15.20%</td>
<td>60.10%</td>
<td>58.40%</td>
<td>42.60%</td>
</tr>
<tr>
<td>2010-14</td>
<td>Number</td>
<td>2069</td>
<td>189</td>
<td>505</td>
<td>461</td>
<td>469</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3615</td>
<td>1663</td>
<td>976</td>
<td>976</td>
<td>976</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>57.20%</td>
<td>11.40%</td>
<td>51.70%</td>
<td>47.20%</td>
<td>48.10%</td>
</tr>
<tr>
<td>2014-19</td>
<td>Number</td>
<td>1991</td>
<td>272</td>
<td>426</td>
<td>405</td>
<td>411</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>4305</td>
<td>1572</td>
<td>1037</td>
<td>1037</td>
<td>1037</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>46.20%</td>
<td>17.30%</td>
<td>41.10%</td>
<td>39.10%</td>
<td>39.60%</td>
</tr>
</tbody>
</table>
### K-cluster maps

**Table 9: Z-scores for Clusters found through K-means Clustering**

<table>
<thead>
<tr>
<th>Census Variable</th>
<th>Middle Working Homeowners</th>
<th>Poor/Lower Working Mixed</th>
<th>Cosmopolitan Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 17</td>
<td>-0.151</td>
<td><strong>0.725</strong></td>
<td>-1.325</td>
</tr>
<tr>
<td>18-34</td>
<td>-0.341</td>
<td>-0.246</td>
<td><strong>1.318</strong></td>
</tr>
<tr>
<td>35-64</td>
<td><strong>0.450</strong></td>
<td>-0.128</td>
<td>-0.699</td>
</tr>
<tr>
<td>65 plus</td>
<td><strong>0.335</strong></td>
<td>-0.358</td>
<td>0.080</td>
</tr>
<tr>
<td>White</td>
<td><strong>0.732</strong></td>
<td>-0.892</td>
<td>0.426</td>
</tr>
<tr>
<td>Black</td>
<td><strong>-0.612</strong></td>
<td>0.775</td>
<td>-0.424</td>
</tr>
<tr>
<td>Other</td>
<td>-0.033</td>
<td><strong>-0.249</strong></td>
<td><strong>0.644</strong></td>
</tr>
<tr>
<td>Hispanic</td>
<td>-0.235</td>
<td><strong>0.333</strong></td>
<td>-0.243</td>
</tr>
<tr>
<td>Non-Family households</td>
<td><strong>-0.412</strong></td>
<td>-0.272</td>
<td><strong>1.535</strong></td>
</tr>
<tr>
<td>Completed Less than High School</td>
<td>-0.340</td>
<td><strong>0.715</strong></td>
<td><strong>-0.885</strong></td>
</tr>
<tr>
<td>Completed BA+</td>
<td>0.037</td>
<td><strong>-0.656</strong></td>
<td><strong>1.421</strong></td>
</tr>
<tr>
<td>16-19 High School Dropout</td>
<td>-0.263</td>
<td><strong>0.396</strong></td>
<td>-0.326</td>
</tr>
<tr>
<td>Labor Force Participation</td>
<td>0.353</td>
<td><strong>-0.530</strong></td>
<td>0.433</td>
</tr>
<tr>
<td>Unemployment</td>
<td>-0.521</td>
<td><strong>0.776</strong></td>
<td>-0.626</td>
</tr>
<tr>
<td>Median Income</td>
<td><strong>0.468</strong></td>
<td>-0.498</td>
<td>0.107</td>
</tr>
<tr>
<td>Receiving Welfare</td>
<td>-0.625</td>
<td><strong>0.881</strong></td>
<td>-0.637</td>
</tr>
<tr>
<td>Owner-Occupier</td>
<td><strong>0.728</strong></td>
<td>-0.107</td>
<td><strong>-1.361</strong></td>
</tr>
<tr>
<td>Renter</td>
<td><strong>-0.728</strong></td>
<td>0.107</td>
<td><strong>1.361</strong></td>
</tr>
<tr>
<td>Vacant</td>
<td><strong>-0.693</strong></td>
<td><strong>0.631</strong></td>
<td>0.083</td>
</tr>
<tr>
<td>1 Detached Unit</td>
<td><strong>0.465</strong></td>
<td>-0.270</td>
<td><strong>-0.408</strong></td>
</tr>
<tr>
<td>1 Attached Unit</td>
<td>0.179</td>
<td><strong>0.456</strong></td>
<td><strong>-1.440</strong></td>
</tr>
<tr>
<td>2 Units</td>
<td>0.141</td>
<td>-0.053</td>
<td>-0.190</td>
</tr>
<tr>
<td>3 to 4 Units</td>
<td>-0.394</td>
<td>0.145</td>
<td><strong>0.537</strong></td>
</tr>
<tr>
<td>5 plus units</td>
<td>-0.323</td>
<td>-0.408</td>
<td><strong>1.651</strong></td>
</tr>
<tr>
<td>Moved in Last Decade</td>
<td>-0.430</td>
<td>-0.236</td>
<td><strong>1.492</strong></td>
</tr>
<tr>
<td>Moved in 10-20 Years before census date</td>
<td>0.240</td>
<td>0.126</td>
<td><strong>-0.819</strong></td>
</tr>
<tr>
<td>Moved in 30 + Years before census date</td>
<td>0.296</td>
<td>0.178</td>
<td><strong>-1.065</strong></td>
</tr>
<tr>
<td>Under Poverty</td>
<td>-0.402</td>
<td><strong>0.521</strong></td>
<td>-0.306</td>
</tr>
<tr>
<td>Built in Last Decade</td>
<td>-0.142</td>
<td>-0.121</td>
<td><strong>0.593</strong></td>
</tr>
<tr>
<td>Built 10-20 Years Before Census Date</td>
<td>-0.029</td>
<td><strong>-0.258</strong></td>
<td><strong>0.656</strong></td>
</tr>
<tr>
<td>Built 20-30 Years Before Census Date</td>
<td>0.118</td>
<td>-0.327</td>
<td>0.489</td>
</tr>
<tr>
<td>Built 30+ Before Census Date</td>
<td>-0.000</td>
<td><strong>0.352</strong></td>
<td><strong>-0.804</strong></td>
</tr>
<tr>
<td>Foreign Born</td>
<td>0.180</td>
<td><strong>-0.398</strong></td>
<td><strong>0.513</strong></td>
</tr>
</tbody>
</table>
The K-means cluster found three clusters from census data from 1980 to 2018—stable working/middle class homeowner, poor/lower working-class mixed, and cosmopolitan renters. These clusters resemble clusters in other studies of Philadelphia neighborhoods (Stern & Seifert, 2013).

Table 7 shows the Z-scores of census variables for each cluster. The first cluster can be characterized as “middle working-class homeowner” for its relatively high median income and relatively high homeownership rates. This cluster has a higher proportion of white people relative to other clusters. It skews older with the smallest proportion of non-family households. Occupants tend to be owner-occupiers relative to other clusters and live in single-family detached houses. They have slightly higher incomes than other tracts and rank lower with proportion of population on welfare and other indicators of poverty. Proportion of those with a college education is in the middle of other clusters.

The second cluster is “poor/lower working mixed,” because of its relatively lower median income and higher proportion of people living in poverty and relative mix of owner-occupancy and rental. It is characterized by high proportions of black and Hispanic people. Tracts in these clusters skew towards being younger, under 17. They rank higher on variables that indicate poverty like proportion completing less than high school, unemployment, median income, and proportion receiving welfare. They are a mix of owner occupiers and renters (-.107 occupiers and .107 renters) and are likelier to live in one attached unit (rowhouses). They also live in older housing stock.

The last cluster is called “cosmopolitan renters” for its high quantity of young, diverse transient population that overwhelmingly rents. It has higher proportions of white and “other,” which is a signifier for Asian because of the changing ways the census grouped “Asian.” It also has a higher proportion of foreign born. The demographics are
overwhelmingly between 18-34 (1.318) with an extremely high proportion of non-family households (1.535) relative to other clusters. There is also an extremely high proportion that has completed their BA (1.421). Crucially for this study, there is a much smaller proportion relative to other clusters that are owner occupiers (-1.361), and an equally high proportion relative to other clusters of renters (1.361). People in this cluster are much likelier to live in structures with five or more units (1.651) and are much likelier to have moved in the last decade than other clusters (1.492).

Figures 7 and 8 map the clusters found through K-means analysis. Figure 7 shows the growing share of the cosmopolitan share in the city, as well as an expansion of the poor/lower working-class cluster towards the Northeast. Figure 8 zeroes in on the gradual growth of the cosmopolitan cluster from 1980 to 2018 fanning out from Center City towards Temple University. In 1980, the cosmopolitan cluster was a horizontal band from the Waterfront to University City, with pockets around the city. After 2000, the cosmopolitan cluster expanded dramatically from Center City and ate away at minority neighborhoods both East and West of Temple University with tracts 377, 153, 147, 140, and 141 becoming cosmopolitan by 2014-18. University City saw relatively less change in the character of neighborhoods since 1980, except for Census tract 92 which flipped to cosmopolitan in 2010. The relative constancy in neighborhoods surrounding University City may have to do with the construction of on-campus housing at Penn and off-campus housing more directly near Penn’s campus as well as the success of Fair Zoning movements, or it may take more time for changes to show up.

Table 8 shows the transformation of census tracts 377 and 147 in North Philadelphia for a more fine-grained understanding of how clusters change over time.
Census tract 377 on the northeast corner of Temple University changed from minority to cosmopolitan after 2010. The proportion of occupants in the 18-34 category increased dramatically from 1.470 to 2.463 from 1980 to 2014-18. Also marked is the increase of non-family households from - .333 to .261. There was a decrease in percentage who have completed less than high school, dropouts, and labor force participation. Crucially, there was a drop in owner-occupier from -1.203 to -1.418, and an attendant increase in renters. There was a decrease in proportion living in rowhouses from .135 in 1980 to -.072 in 2014-18, with an increase in people living in structures with five or more units from -.274 to .542. Finally, the indicators of mobility increased from .871 who moved in the last decade to 1.03. The most dramatic increase was in the proportion who live in housing stock built in last decade from .515 in 1980 to 4.030.

Census tract 147 on the southwest corner of Temple in North Central turned cosmopolitan between 2000 and 2010. The proportion of 18 to 34 increased dramatically from -.394 to 2.304 from 1980 to 2014-18. The proportion of nonfamily households increased from .501 to 1.89. The proportion black decreased from 1.614 to .170, as the white and other proportions increased from -1.481 to -.200 and -.423 to .653 respectively. There was a drop in owner occupiers from -1.839 to -2.082 and an increase in renters from 1.839 to 2.082. The number of structures with five or more units fluctuated somewhat from 1.021 in 1980 to -.150 in 1990, to climbing back up to .611 in 2010-14. As in the last cluster, the proportion of housing stock built in the last decade went up dramatically from -.462 to 2.20, and proportion that moved in the last decade went up from .643 to 1.870 in 2014-18.
### Table 10: Z-Scores of Census Tract 377 and 147 over Time

<table>
<thead>
<tr>
<th>Census Tract</th>
<th>377</th>
<th>147</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 17</td>
<td>1.215</td>
<td>0.894</td>
</tr>
<tr>
<td>18-34</td>
<td>1.470</td>
<td>1.538</td>
</tr>
<tr>
<td>35-64</td>
<td>-2.507</td>
<td>-2.135</td>
</tr>
<tr>
<td>65 plus</td>
<td>-1.384</td>
<td>-1.370</td>
</tr>
<tr>
<td>White</td>
<td>-1.057</td>
<td>-0.963</td>
</tr>
<tr>
<td>Hispanic</td>
<td>0.790</td>
<td>0.792</td>
</tr>
<tr>
<td>Other</td>
<td>-0.162</td>
<td>-0.398</td>
</tr>
<tr>
<td>Non-Family households</td>
<td>1.203</td>
<td>0.676</td>
</tr>
<tr>
<td>Complete Less than HS</td>
<td>1.282</td>
<td>1.323</td>
</tr>
<tr>
<td>Complete BA+</td>
<td>-0.866</td>
<td>-0.718</td>
</tr>
<tr>
<td>16-19 High School Dropout</td>
<td>-0.064</td>
<td>-0.515</td>
</tr>
<tr>
<td>Labor Force Participation</td>
<td>-1.788</td>
<td>-1.151</td>
</tr>
<tr>
<td>Unemployment</td>
<td>0.763</td>
<td>1.131</td>
</tr>
<tr>
<td>Median Income</td>
<td>0.514 0.233 0.410 -0.905 -1.000</td>
<td>-0.579 -0.547 -0.40 1.409 1.468</td>
</tr>
<tr>
<td>Receiving Welfare</td>
<td>2.848 2.393 2.976 1.301 0.204</td>
<td>2.905 1.552 1.612 0.305 0.277</td>
</tr>
<tr>
<td>Owner-Occuper</td>
<td>-1.203 -1.174 -1.126 -1.234 -1.418</td>
<td>-1.839 -1.585 -1.641 -1.379 2.082</td>
</tr>
<tr>
<td>Renter</td>
<td>1.203 1.174 1.126 1.234 1.418</td>
<td>1.839 1.585 1.641 1.379 2.082</td>
</tr>
<tr>
<td>Vacant</td>
<td>2.012 0.974 1.604 1.673 2.286</td>
<td>2.056 5.847 3.271 1.690 2.487</td>
</tr>
<tr>
<td>1 Detached Unit</td>
<td>-0.323 -0.359 -0.440 -0.055 -0.588</td>
<td>-0.521 -0.466 0.777 0.827 0.723</td>
</tr>
<tr>
<td>1 Attached Unit</td>
<td>0.125 0.079 0.406 -0.061 -0.072</td>
<td>-1.675 -1.316 -1.139 -1.223 1.234</td>
</tr>
<tr>
<td>2 Units</td>
<td>0.106 0.076 -0.589 -0.590 -0.592</td>
<td>0.436 1.456 0.762 1.007 0.979</td>
</tr>
<tr>
<td>3 to 4 Units</td>
<td>0.812 0.448 0.127 -0.512 -0.122</td>
<td>2.871 4.695 2.913 1.971 2.616</td>
</tr>
<tr>
<td>5 plus units</td>
<td>-0.274 -0.147 -0.168 0.359 0.542</td>
<td>1.021 -0.150 -0.170 0.808 0.611</td>
</tr>
<tr>
<td>Moved in Last Decade</td>
<td>0.871 -0.473 -0.059 0.718 1.036</td>
<td>0.643 0.095 1.051 1.365 1.869</td>
</tr>
<tr>
<td>Moved in 10-20 Before</td>
<td>-0.131 1.195 -0.152 0.161 -0.143</td>
<td>0.036 1.082 -1.248 0.167 -1.604</td>
</tr>
<tr>
<td>Moved in 30+ Years Before</td>
<td>-0.985 -0.166 0.082 -0.827 -1.153</td>
<td>-0.190 -0.206 -0.527 -1.347 -0.911</td>
</tr>
<tr>
<td>Under Poverty</td>
<td>2.509 -2.015 2.362 1.317 0.647</td>
<td>2.027 -2.530 2.068 0.708 3.199</td>
</tr>
<tr>
<td>Build in Last Decade</td>
<td>0.515 -0.441 1.838 2.722 4.030</td>
<td>-0.462 0.047 3.922 2.187 2.202</td>
</tr>
<tr>
<td>Build 10-20 Years Before</td>
<td>-0.318 1.721 -0.057 0.950 2.446</td>
<td>-0.634 0.370 0.037 3.650 2.952</td>
</tr>
<tr>
<td>Build 20-30 Years Before</td>
<td>0.492 1.245 0.737 -0.328 2.228</td>
<td>-0.749 0.098 -0.103 0.590 0.997</td>
</tr>
<tr>
<td>Build 30+ Before</td>
<td>-0.248 -1.297 -0.825 -1.901 -3.996</td>
<td>0.869 -0.226 -0.854 -2.233 -2.927</td>
</tr>
</tbody>
</table>
Discussion

The demographic maps and K-cluster analysis converge towards a similar story—the growth of neighborhoods of highly educated, non-black, non-family, transient renters. While these neighborhoods were once concentrated in Center City with an extension into the tracts immediately surrounding University City, since 1980, they have extended further west, northwest, and northwards. Temple University has seen some of the most dramatic changes, going from a primarily lower/middle class area with a cluster of homeownership in the northwest of North Central to a less black and more transient neighborhood of renters, as shown by the growth of the cosmopolitan cluster up Broad Street converging on Temple University. In contrast, West Philadelphia and Mantua has seen a deepening of trends and an extension of the University City cluster into surrounding tracts. Changes can be seen as far west as Cobb’s Creek, as solid homeownership and black homeownership neighborhoods have eroded. The shift of university surrounding tracts from poor/lower middle class to cosmopolitan neighborhoods peaked between 2000 and 2010. The particularly high rate of transience in 2010 is evidence of this.

Compared to citywide trends, the changes in university neighborhoods are more dramatic. The city has seen shifts in growth of educated population, nonfamily households, and renters, but these shifts are more pronounced in university adjacent areas. For example, the city has grown in proportion of nonfamily households from 33% to 45%. In university adjacent neighborhoods, a particularly dramatic example is the
change in proportion nonfamily households. The city has grown in proportion of nonfamily households from 33% in 1980 to over 45% by 2019. University adjacent census tracts grew in share of nonfamily households by as much as 35%. While they were below the city average of nonfamily households in 1980, by 2019, they were above the citywide average. This suggests that certain citywide trends are driven by university-driven growth.

Furthermore, even while black homeownership as a percentage of total occupants in the city has increased slightly, the erosion of black homeowner neighborhoods is significant because they represent democratic political units. As one participant said in the following section which presents findings from the qualitative interviews, “...if you break up that community, you break up resistance to what’s happening in the city...” Also, reports have shown a steep ten-point decline in black homeownership, that is, black homeowners as a percentage of total black people, from 1990 to 2019. The report points to the subprime mortgage crisis and lack of access to mortgage credit as a factor for this decline (Whiton et al., 2021), and the erosion of homeownership in university areas may be a contributing factor as well.

The shifts reflected in demographics signify a policy victory of shapers of the City of Knowledge because neighborhoods around universities and greater Center City have indeed become better educated, more diverse, and more concentrated with young professionals and students. Demographics reveal an underlying current of change—the transformation from owner-occupied to rental neighborhoods, with a far greater portion of people living in structures with more than five housing units in cosmopolitan clusters. The following chapters reveal the significance of these changes for people who live in
lower working-class and poor neighborhoods, as their homeownership communities are eroded by student housing and transient populations.
CHAPTER 5: UNIVERSITY DEVELOPMENT AND THE ATTACK ON HOMEOWNERSHIP

Interviews with longtime residents of the African American community, community advocates, and university administrators revealed that black workers experience the City of Knowledge ideal and policies as an attack on their communities’ hard-fought right to homeownership. Residents in neighborhoods surrounding all three universities spoke of the significance of homeownership, the change in neighborhoods surrounding universities from rowhome owner-occupied housing stock into multifamily rental units, and the speculative nature of the process leading to unsafe, unfair, and unplanned development.

Residents identified three forces as directly responsible for these changes: the government which betrayed earlier movements for self-determination, universities which acted as a magnet for development, and the banks that poured money into neighborhoods according to the needs of real estate speculation as against the needs of homeowners. When residents spoke of resistance to these changes, whether to Temple’s Stadium plans, or to efforts to bring in more density to the neighborhoods, they emphasized the leadership of homeowners and the desire to protect homeownership, though they were not hostile to the interests of renters.

Quantitative analysis of home mortgage lending data confirms what residents said about the availability of funds for owner-occupants compared to investors and long-time residents in gentrifying neighborhoods. Mapping lends additional credence to the observation of residents about expansionism of universities, the change in character of neighborhoods, and the decline in homeownership.
City policies that seek to mitigate the effects of speculative development through real estate tax relief or mixed income zoning were criticized by participants—the former for being dependent on the largesse of political officials and the latter as actually enabling destructive development. Residents emphasized that there was no substitute for investment in working-class neighborhoods, expansion of homeownership, and greater opportunity for working-class communities for jobs, education, and housing.

How does the black worker experience the neoliberal knowledge economy and the City of Knowledge? Findings from the interviews

I The significance of homeownership
The first theme that emerged in the interviews was the significance of homeownership. African Americans gained access to homeownership through the affordability of the stock for working-class people, white flight, and the GI bill. Though the housing stock was substandard compared to new construction in the suburbs, African Americans created communities out of homeownership opportunities. Residents argued that homeownership was the true anti-poverty measure rather than public housing because it enabled residents to gain wealth and stability, and to create community. Rather than seeing homeownership as an inherently exclusive identity rooted in rugged individualism, most residents stressed the communal and social aspects of black homeownership in Philadelphia.

Several residents related their stories of how their families came to own homes. Sharon of North Central related how the Great Migration set up many of her relatives to come to Philadelphia in search of jobs, and then housing. She recounted how her family came from South Carolina up the 95 corridor on the train. They visited families in designated cities along the corridor. If her family found work, then they would stay and look for
housing. If not, they would get on the train to the next stop. As a result, she had family in Georgia, Virginia outside of Washington D.C., Philadelphia, New York City, Port Chester, and all the way up to Connecticut.

Sharon’s mother and father found work in Philadelphia with her mother working as a domestic worker for affluent white families. Though they did not have a lot of education, they were good with money. Her father was handy and bought the house she lives in now as well as three other houses. He rented the other houses for reasonable rents. As she put it, “so my family came from nothing, and they left me wealth. They left me more than monetary wealth... they left me a wealth of the importance of family, you know, the importance of working together as a team, the importance of leaving something for your family...”

Homeownership opportunities for families during the Great Migration were more than just housing opportunities. They were a way for working-class black families to accumulate wealth, despite not having a formal education. They could use their skills to put sweat equity into houses and rent them out to others. The wealth they accrued meant more than just literal wealth, but wealth of family bonds and values that could be passed along generations. Sharon’s experience suggests the non-commodifiable importance of homeownership for African Americans; African American homes provided space for community, family, and the transmission of moral values.

Michelle spoke further of how homeowning families anchored neighborhoods and told their relatives and others in their community about homeownership opportunities. She recounted her own story of how her family moved from public housing to homeownership through family connections. After her cousin’s son got married, she turned her house over to her niece. Her niece found out about a house that was available
next door on the 1900 block of Page Street, which her family bought and that she lives in to this day. Migration was facilitated through family networks, enabling communities to move from public housing into housing they would own and be able to stay in long term. Michelle also mentioned the GI Bill as a factor in enabling people to buy homes in Philadelphia, even despite redlining, and the affordability of its housing stock compared to New York City.

Margaret and Theodore of West Philadelphia mentioned that in the 1950’s and 1960’s, African Americans who were blue collar or municipal workers were able to buy homes in the Cobb’s Creek neighborhood because of white flight. Theodore’s father, for example, worked as a maintenance man at Philadelphia General Hospital, the city hospital at the time. Though he wasn’t making a lot, it was enough to buy the houses whites were moving out of because property values dropped when blacks moved in. As he joked, “I was here when the white folks was here, I’m here when the white folks came back, when their children came back, grandchildren came back, whatever they are *laughs*.”

Sharon pointed out that blacks were forced to buy old housing stock for more than it was worth from their former landlords. Black people bought it and made the best out of it. They created the character of the neighborhood that universities are now rebranding for their own purposes.

“...the fact that you gave me less and we did so much with it, now here you come full circle 100 years later, trying to do and tear up the very thing that we prospered off of and thrived off of. And you still don’t want to give me my props. Like I made do with nothing and created something. And what, you’re mad now because I created something and I’m not leaving? I don’t have to leave, I made this place, I created this place. When Temple talk about Temple-Made, it ain’t no Temple made. It’s North Philly made, it’s black people made, you know?”

Sharon pointed out the irony of African American workers building and maintaining neighborhoods throughout periods of disinvestment and abandonment, only for
universities to rebrand them to attract students and real estate speculators when it became profitable for them. She and other interviewees understood the significance of homeownership as the means by which poor and working-class people could create communities of lasting value. Interviewees believed that such communities should be protected and invested in, rather than displaced.

Homeownership and black liberation

Interviewees also pointed to how the political program of black liberation from the 1960’s into the 1990’s, in which African Americans gained greater control over the reins of municipal government in Philadelphia, was responding to the desire for homeownership in the black community. In particular, they mentioned the efforts of Councilman Lucien Blackwell and the Advocate Community Development Corporation.

One West Philadelphia resident said,

“...Lou Blackwell made homeowners out of abandoned properties. All of them black people that have got them houses down in Mantua, University City, all that, Lou Blackwell gave those houses that are now $300, $400K properties, her husband, and the Gift Property Program. PHDC gave all them black people all them houses, and [elected officials] can do it again...”

Finally, Michelle of North Central mentioned the efforts of the Advocate Community Development Corporation using funds from Section 235 to develop housing for low-income homeowners on the 1600 block of Diamond Street and help them learn how to maintain their properties. She maintained that this program made a difference to the community because many of the participants of the program are still there. She questioned why money for a program that successfully empowered poor people dried up.

While residents almost unanimously extolled the importance of homeownership to the African American Community, one resident mentioned the limits of homeownership as a
political identity. Nathan of Mantua argued that a focus on homeownership could possibly marginalize renters who could not become homeowners. He saw the aspiration towards homeownership as part of the capitalistic mindset which does not see housing as a public good and a human right, but as the province of the deserving individual. He argued that in 2020, the myth of the deserving individual had to be called into question, and that communities should turn to more socialized forms of housing like co-ops and land trusts.

However, interviewees throughout said that they were not against renters, just the wholesale conversion of homeowning neighborhoods into renting neighborhoods. They emphasized the pathway to homeownership as a means of empowerment for people who were forced to rent. While movements of the past, exemplified through the efforts of Lucien Blackwell and the Advocate Community Development Corporation, sought to make poor people into homeowners, giving them dignity and stake in the neighborhood, the current direction encourages transience, permanent poverty, and a more fractured community. Residents established how homeownership is central to the story of black Philadelphia neighborhoods because it enabled working-class migrants to gain a wealth and stability they probably would not have had in the South. Black liberation movements and organizations developed housing that made homeownership affordable to those who had been previously excluded.

II What is happening today: “The conversion of Philadelphia into Manhattan”

Residents explained the changes that were happening with university-driven development as a destruction of Philadelphia’s single family housing stock—in short, “the conversion of Philadelphia into Manhattan,” as one interviewee put it. These
changes amounted to the conversion of single-family housing stock to dense multi-family apartments, the disappearance of parking spots for long-time residents, incongruous development that disrespected the history and character of the neighborhood, and the literal influx of people from New York City, an observation borne out by census data (Center City District, 2020).

Caroline explained how the biggest change she saw was the change of housing stock and zoning from single-family owner-occupied units to multifamily rentals. As she said,

“...Philadelphia is a city of neighborhoods and homeowners. [Developers have] this whole concept of bringing New York to Philadelphia. Bringing Manhattan to Philadelphia. So you know, Philadelphia is a city of neighborhoods and residents, you know, homeowners, they want to turn Philadelphia into a city of renters, forever paying out money. At one point, it was cheaper to own rather than to rent...”

Caroline underlined Philadelphia’s unique identity as a city of homes. Central to this identity is that it is cheaper to own your own home than to rent, unlike Manhattan, with its towering high-density landscape that showcases wealth rather than community, and exorbitant real estate prices fueled by speculation.

Residents spoke of efforts at increasing density, often in the name of increasing the number of housing units to accommodate development pressure, as actually destroying the housing stock that people grew up in. As Theodore said, “All the development I see are apartments, I don’t see homes, affordable homes for working people.” Similarly, Caroline acknowledged that “Philadelphia has always had rentals,” but that “the need for affordable housing is being interpreted as the need for rental property.” She pointed out that people cannot afford to buy houses in the areas they grew up in, and that affordable house owning is impossible so long as speculation ravages communities. She emphasized speculation as the culprit behind the lack of affordable housing, not a lack of affordable housing units.
Patricia of Mantua similarly made the link between density and rentals, and the difficulties density created for homeowners. She explained how her community was “dealing with density” by developers building apartment buildings on blocks that were solidly homeowner. This development tears down the “fabric and character” of the community. She argued that when developers become interested in communities, “the homeowners pay the price with the taxes going up.” The tax hikes are particularly hard on seniors who are fixed income. She said that though she welcomed development, she said the community had to be wary of the manner and the speed at which it comes.

Denise of North Philadelphia pointed to the political economy of homeownership—renting would lead to the accumulation of wealth in the hands of the rich for generations to come.

“...this is a battle that is fought by a lot of different people in a lot of different layers. And they have motivation behind them because there’s a financial motivation, and it’s not just a dollar, it’s about generational dollars, because once I turn homeowners into renters. They are what, they are slaves. I live off of them forever, and not only do I live off of you, but my children’s children’s children live off of you. And the worst thing about what’s happening through gentrification is that I wouldn’t even mind so much if you were keeping the homeowners, it’s that you’re turning everyone into a renter.”

Denise identified the financial motivation of the ruling elite to destroy America’s homeowning class and turn them into renters and linked gentrification to stripping the wealth of working people and dispossessing them for generations. She even said she would not mind displacement if it didn’t come with the dispossession of working people’s wealth.

Residents also contextualized the drive for density in the history of the failure of high-rise housing projects. Audrey of Mantua said:
“[The developer] supposes to put 90 apartments there, like really? Totally, totally just no respect for the porch houses that exist on both contiguous streets. Like how do you stick 90 apartments, I don’t know, how you get 90 apartments or whatever, but 90, so can you imagine the density? So, what people in the community said to him was, “Well the Philadelphia Housing Authority tore down the high rises because they were too densely populated” You might as well have left the high rise up the street if you’re going to put the apartment in” (105)

Audrey interpreted multifamily development as outright disrespectful to the community because it disregarded the neighborhood’s character of porch houses and row homes.

The community pointed out the hypocrisy of tearing down high-rise housing projects because they were too densely populated, only to replace them several decades later with speculative multifamily housing developments.

*The disappearance of parking spaces*

Multiple residents alluded to the disappearance of parking spaces as a consequence of density and experienced it as a form of disenfranchisement. As Nancy of West Philadelphia said, “...if you build apartments with a lot of units in them, there's no place to park. Philadelphia has a big parking issue, so there's no place to park. Parking is so high, and they even charge more to park, University City, they charge often the same amount to park as they charge in Center City. And so it's a problem.”

Before the onset of speculative dense development, residents were able to park outside of their houses. Elderly residents were able to find space near their house at any time of day so they would not have to walk too far, and residents looked out for each other. With the drive for dense development, parking spots have disappeared. Parking further east towards University City is prohibitively expensive.

Theodore of West Philadelphia made the same point about the carving up of single-family homes to multifamily rentals:
“If there’s three apartments, it means each is going to be three more cars for the block.... And people are fighting over parking space. And I understand it. Because we’re going through, a lot of people talking about permit parking, which is not a fix. Because if you have 54 houses on one block, and each household has one car, that means there are 54 cars that should be on the block, but you’re not gonna get 54 cars on one block. So somebody’s gonna be disenfranchised no matter how you look at it.”

Theodore rejected permit parking as a fix to the problem of a lack of parking spots, because with greater density comes more cars that have the right to park on the same block. His use of the word “disenfranchisement” suggests that depriving people of their parking spots amounts to depriving people of their rights as citizens. Parking spots symbolize people’s sense of space and home—multifamily development strips that away from them. Residents also expressed frustration with developers’ requests to waive minimum parking requirements, arguing that parking minimums help reduce congestion for residents. The urbanist conviction that parking provision in cities makes them less equitable by inflating the cost of housing (Shoup, 2017) and residents’ responses to this conviction will be discussed further in the next chapter.

_Incongruous development_

Many residents characterized current development as incongruous with the neighborhood aesthetic, as developers seek to destroy the existing fabric to make way for a newer, denser, more impersonal one.

Erykah of Mantua recounted how a developer is trying to build a multistory building that would cover up a beloved mural of Patti La Belle that had grown along with the neighborhood. She said that it was “our art that you are trying to cover up” of “an amazing figure that is from this city.” She skewered developers for looking at Patti and seeing only “dollar signs and how many people we can fit in this building.”
Reverend Gary spoke of the loss of his prize-winning community garden to multistory development. He recounted how he didn’t even know it was up for sale until and someone “went downtown and paid the taxes” on it. They bought the lot for $3,000 and sold it for half a million dollars. The contractor then began building a six-story building. Though only three stories were built, he was already losing television stations, as well as a view of the sunset. Another seven-story development to the south of his house would cast his home completely in shade.

Joyce of Mantua spoke of how speculative development was a departure from past practices of developers. She said that there used to be a time when developers would buy a house and paint them and maintain them according to the aesthetic of the blocks. Now, developers deviate from the appearance of the block by changing buildings physically, “from two stories to three stories... if the bricks are red, you paint the bricks yellow.”

Trudy of North Central recounted the demolition of classic architecture as a consequence of Temple’s development. She explained how encroachment to the east of Broad Street demolished architecture “you just don’t get back anymore.” Some of these houses looked like ones in Society Hill and the Spring Garden with “arch doorways and marble steps and brick sidewalks,” along with “ten-foot ceilings and marble foyers, and wood working,” and mantle pieces and fireplaces in the living room and upstairs bedrooms. She described the loss of history and beauty as a “travesty” that “just shows you the power of them.” She underscored how while architectural treasures in other parts of the city have been preserved, the ones in the path of Temple’s development were not spared, as universities and developers prioritize profits over precious neighborhood history and fabric.
Ananya of Mantua summed up the thinking of developers in finding loopholes within the city code to maximize their profits, resulting in neighborhood eyesores:

“…there’s a height limit in the city, by city code, you can only go so high, so what these developers do, they want to maximize their revenue, like the more apartments and more units they can put in, the more money they can make. So imagine you’re looking down at a row of houses and if you go into Powelton Village, they’re all built 100 years ago, and they’ll have similar construction, like front porches, all the buildings the same height, they all have the same, first floor is like 20 feet off the ground, the second floor is like another 10 feet off the ground, or whatever, so when you look, you get this very aesthetically pleasing visual of a neighborhood, the same architecture, style, they’re all the same height. All the windows are at the same level... And these developers are saying “well I can’t go up, I’m not allowed by the city to go up like whatever, 40 feet, so I figured out that I can squeeze four stories at like an eight-foot ceiling height, which is your minimum standard, eight-foot ceilings. I can fit four stories in here. So, they’re coming in and buy these in between the isolated ones. So, imagine there’s a row of properties, some of them are nice, but in the middle, there are two or three that are busted up, so the developers will come in and say “a-ha! I’ll buy that busted one, I’m gonna knock it down, and I’m gonna replace it with four stories. And now you have this neighborhood where you’re like “oh, what’s that eyesore in the middle?”

Victoria of Powelton Village sounded a dissident note among the interviewees about maintaining the character of the neighborhood:

“Now you’re talking about architecture, how does architecture speak to, like if you were in Powelton Village, they’d be like “you’re not maintaining the character of the community” So I’m like people complain, but you know what? Our city didn’t look the same 1000, 500 years ago. I don’t expect, I know it’s historically relevant, it’s nice to maintain a character, but character is about, you know, it’s about the ingenuity and the individuality of the people of the day”

Victoria rejected the notion that neighborhoods should strive to maintain their coherence and character as a conservative attitude that prevented innovation.

**New York**

Finally, residents alluded to the fact that people coming to Philadelphia, attracted to university neighborhoods, were often literally from New York. They came drawn by the ease of commute and the relatively low price of real estate. Residents’ observation that
there is an influx of New Yorkers is borne out by data; a Center City District analysis of Census data found that the net moves\textsuperscript{12} of people from New York coming to Philadelphia jumped from 399 a year to 1,007 in 2017 and 1,790 in 2018. Much of this growth was driven by people from Brooklyn and Queens, as well as the Bronx. The report echoes residents in suggesting that the growth is driven by job opportunities and greater affordability compared to New York, “Particularly for those who are working remotely, the quality and affordability of Philadelphia’s expanding ring of neighborhoods around Greater Center City and the ease of transit connectivity to Center City and University City, where 53% of Philadelphia’s jobs are located, can serve as a basis for an attraction campaign.” (Center City District, 2020, para. 5).

As Theodore of West Philadelphia pointed to development from New York coming to Philadelphia because it was like “a gold mine.” Developers were from New York in particular because of its proximity to Philadelphia. He speculated that it was cheaper to buy properties and rehab them in Philadelphia and commute to New York, rather than living there. Theo also recounted how a one-way street past 52\textsuperscript{nd} Street saw a house sell for $245,000 to people from New York which he surmised from their auto tags. As he said, “I guess that’s cheap for them. But that’s not affordable housing. That is not even close to affordable housing for the average working man and woman.” Theo underscored how New Yorkers have capital that enables them to buy and rehab houses in ways that were out of reach of the average working man or woman of Philadelphia.

Cynthia of North Philadelphia drove the point home about the profitability of Philadelphia real estate for New Yorkers and the global elite:

\textsuperscript{12} "Net moves signifies total moves to Philadelphia from New York subtracted from moves from Philadelphia to New York. This metric captures the phenomenon of an influx of New Yorkers to Philadelphia rather than random population exchange."
“And these other people coming from here who happen to have good jobs, then you tell them "Oh, you get a $400K mortgage, and it's only $900/month, well if you're coming from NY, where you had to pay $2K for rentals, you could come here and buy your whole house, you know you gotta see where people are coming from. You coming from China, and you're doing good over there, or Saudi Arabia, Croatia, I mean I've met people from all over the world, and you're living in Philadelphia, Philadelphia is a great place, I mean it's where history started and blah blah blah. To come here and be able to buy a condominium or buy a home, $400K is nothing if you've been paying what 2-3 grand in NY and your company, you could go straight to NY and still work at your company. You got a two-hour couple hour commute to get to NY? So these are people who are coming here. And Rendell. He's from New York. He started bringing them here you know.”

Cynthia recognized how Philadelphia is becoming a hot real estate market for people, not only in New York, but around the world who have money to invest. The encroachment of finance capital on Philadelphia real estate, facilitated by Mayor Ed Rendell, led to the displacement of African American homeowners who did not have the capital to compete.

III Speculative Processes destroying stable homeowning communities

Residents characterized the changes happening as speculation in that wealthy individuals and real estate companies were willing to pay higher and higher prices for land without regard to the fundamental value of properties in hopes of higher net profits.

Residents identified cycles of investment, disinvestment, and reinvestment in their neighborhoods. They spoke of speculative development as unsafe, unfair, and unplanned. They also iterated the sense that improvements in the neighborhood signaled changes that were not for the community, but for the real estate market. Finally, they pointed to an industry of scamming residents that has grown out of the speculative drive for land.

Erykah of Mantua put Mantua’s transformation in the historical perspective of community members who have been active for many decades:
“...it just seems from their stories that they share that everything they worked for is now being snatched away from them, and even more so covered up because it’s like where this one thing stood it gets torn down, left vacant for a long enough period for it to become vacant in people’s minds and then replaced with something that has absolutely nothing to do with the heart and feel of the community as it stands now, and again, complete disregard for the people who are here as if you already have an idea of what you want it to look like in the future, and that idea doesn’t really include the people who are here now, so we don’t even need to talk to you, because we don’t expect you to be here”

Erykah identified a shared understanding among community members of periods of deliberate disinvestment in black neighborhoods leading to vacancy both literally and in people’s minds. Disinvestment is followed by tearing down and replacement with development that is incongruous with the vision of the community, because the intent behind divestment is to remove the people and replace them with a different group. Rather than development to maintain and improve housing stock for black workers, the kind of development older community members strove for against all odds, speculative development must destroy the physical and spiritual structure of community in order to make money on depressed land values.

Denise of North Central identified the sudden reappearance of graffiti in a block that developers wanted to build a 60-unit apartment building of studio apartments. She said she knew that the graffiti was not there before the development was proposed because she does food distribution down the street. Denise drew a connection, as Erykah did, between planned development and signs of decay. She also mentioned earlier that she had tried to buy a house in the same area earlier, and no matter how hard she tried, she was unable to buy. She argued that gentrification arrived as if to solve a problem of dilapidation when it was in fact the likely cause.

Minister Abdul spoke of the larger economic processes at play with university-driven development. As he said:
“When you’re going down the interstate, it’s hard to just see country because the developers have been building all cities and building little towns that they made their money there, and the only place to make money is the decaying inner city. Yeah, this is where they make their profit now. They come back into these areas where there’s been no investments, where the factories are gone, where job opportunities are gone, where education is poor, and the people are poor and vulnerable, and so it’s an easy picking. You can get properties at a steal, fix em’ up, and you’re getting that property for less than $60,000 and you’re selling it for $450,0000.”

Minister Abdul identified deindustrialization and dilapidation of inner cities, the cause of human tragedy for the inhabitants of cities, as an opportunity for profit for developers. Places where jobs and educational opportunities are scarce offer the greatest profit spread since it is easiest for developers to take advantage of people’s desperation to buy land for speculative purposes. Minister Abdul indicted rentier capitalism for incentivizing vulture-like behavior by developers. He rejected the idea that university-driven development is intended to make people’s lives better, rather, it capitalizes on people’s misery to make more money.

Unsafe, unplanned, unfair

Residents identified development driven by speculation and spurred on by the city’s tax abatement as unsafe, unplanned, and unfair.

Reverend Gary spoke of the hazardous conditions wrought by speculative development. He gave the example of a multistory building at 44th and Ludlow which had a wooden fire escape on the side. Under the fire escape was a dumpster which was full of boxes during Christmas time. When he contacted the License and Inspection official, she said “oh that’s not a fire escape listed on their blueprint, it’s listed as an enclosed stairway, and nothing has been done about it...”

Reverend Gary also alluded to an incident where an elderly lady who attended his church fell into a hole in her backyard that developers made to build the foundations of a big
building next to her. Developers with the only goal of short-term profits were more than willing to compromise safety by bending zoning rules.

Theodore pointed to the dangerous consequences of the recent zoning code reform for the future of Philadelphia’s housing stock. He contended that Mayor Nutter made these changes under pressure from developers, and the result was shoddy construction because it is all wood, rather than brick and mortar. The new construction also saved on the cost of hiring brick masons. He pointed out that the replacement of brick with compressed wood, even if it has a fire resistant coating, was a fire hazard. Theo pointed out how new development is unreliable in contrast to Philadelphia’s traditional and time-tested brick and mortar construction. He believed the new standards for fire resistance were in name only. He understood the zoning code reform, billed by city officials and technocrats as modernization (Geeting, 2016a; Saffron, 2012), as cover for developers to flout established safety standards. As he said of new construction, “I call them “toothpick houses.” It’s all wood. If a fire break out, everybody gonna get burnt down.”

Residents made the argument that speculative development is completely unplanned because the infrastructure of these areas cannot support density. They also pointed out that there is no demand for new development since many are sitting vacant.

Reverend Gary recalled how speculative development in New York led to flooded basements and blown power grids because the infrastructure couldn’t handle so much development in such a small area. He suggested that the same would happen in Philadelphia, but that “no one wants to listen to us.” Rather than learn from past experiences and intelligently plan new development to accommodate the older
infrastructure, he maintained, developers and policymakers in Philadelphia who promote density have their eye on short term gain.

Justin of North Central expressed his concern that development continues at a breakneck speed, while much of it ends up vacant. He argued that the tax abatement, which exempts developers from paying taxes on new construction or improvement on old properties, incentivizes speculative development because developers will make a profit so long as they can fill one or two luxury units. Justin worried over the social consequences of such high rates of vacancy that will likely continue so long as the abatement continues.

Hilary speculated about ulterior motives behind speculative development that has resulted in an oversupply of housing units, suspecting foul play:

“Now it feels like yes, these developers, some of them have come out of the blue, they're not at all related to Penn, they're seeing this as a place to cash in on the tax abatement, which I still am struggling to sort out why it is they're not concerned about, for example, occupancy of these buildings, filled all these buildings of its own, so has Drexel and USP, all these schools, so there looks to me to be a big glut which is being developed, which suggests that there are tax benefits, or money laundering, I have no idea what's going on. I do know that with every $500,000 you get a Green Card, I don't know what that's worth at this point, but I think that's a big lure as well, for some wealthy investors...”

The program Hilary is likely referring to is the EB-5 immigrant investor program which allows certain aliens who have invested $1 million or $500,000 in targeted employment areas (Philadelphia county is a targeted employment area), in a new commercial enterprise that will create at least 10 full-time positions for qualifying employees (U.S. Citizenship and Immigration Services, 2020). While information about shell corporation ownership of luxury apartments in Philadelphia is limited, journalists have documented the impact of anonymous buyers in luxury apartments in New York, Boston, Miami, Los Angeles, and Seattle. For example, in New York, in 2014, 54% of the real
estate purchased that cost over $5 million was bought by anonymous shell companies. A report that profiled 25 luxury condominiums in Los Angeles found that 71% were effectively vacant. In Boston, eight luxury buildings with condos starting at $2 million, over 35% were owned by shell companies. Commentators have argued that shell corporations are “supercharging” gentrification by injecting massive amounts of money into the market and exacerbating inequality. They point out that the luxury building boom is leading to higher land and housing costs, more unequal cities, ghost town neighborhoods, neighborhood apartheid, disrupted neighborhoods, wasted resources, and a housing market teetering on a speculative crash (Collins, 2021, pp. 118-121).

Finally, residents characterized speculative development as outright unfair because homeowners have to pay inflated property taxes that developers don’t have to pay because of the ten-year tax abatement. They argued that they could not benefit from higher appraisals even when they sell because they were systemically denied credit to make improvements.

Justin expressed his disbelief that many of the people getting kicked out of his neighborhood are homeowners:

“...this is kinda the wild thing in my brain, but a lot of the people getting kicked out of their homes in my neighborhood are homeowners. They’re not renters, like people think about homeowning as this thing that will keep them there, and it’s this 10-year tax abatement, increase in property taxes because of the tax abatement, is pushing people out of their homes. And then, of course, because developers aren’t actually paying their fair share of taxes from these developments, developers aren’t paying that because of the abatement, we have chronically underfunded public schools, so all of these are connected...”

Justin and other residents pointed out the irony of homeowners getting displaced from neighborhoods, since homeownership is supposed to guarantee permanence, and placed the blame at the feet of increased property taxes and the tax abatement. The
consequences of the tax abatement were also the further immiseration of neighborhood schools.

Several residents said they had difficulty from benefiting from higher property evaluations because when the time came to sell, they could not access funds to secure a higher appraisal.

Margaret told the lone success story in the interviews of legacy residents. Her elderly aunt bought her house for $12,000 and was able to sell it for $908,000. “It’s horrible, but she’s happy about it because she’s almost 100. And she’s like ‘well I don’t have to go to a nursing home, I can just pay someone to come in and take care of me, so she moved in with her sister and they’re like two elders together over 85 and they’re just living it up...”

Improvements for Displacement

Residents interpreted improvements to neighborhoods as expressly for faculty, as opposed to long term residents, whether it was improvements to Penn Alexander near Penn, Powell School near Drexel, and Duckrey near Temple. Residents in Mantua and North Central strongly suspected that universities were trying to replicate the gentrification around Penn Alexander with their support for local neighborhoods.

As Trudy of North Philadelphia put it:

“They had eyes on Duckrey School, at 16th and Diamond Street, they were trying to get possession of the homes in the 2000 block of 15th street, and they wanted the school. They were intentional, they were intentional about it, they wanted it to be like, and this was during maybe the early 90’s, they were wanting to be like Drexel and University of Penn, to have their faculty begin to purchase homes in the community, and I know that because I was a board member of what I call the
Advocate Community Development Corporation... and the executive director at the time was in communication with both Temple University and the Drexel and Penn folk to try to replicate what they were doing out there in attempting to acquire a school to better the schools so they would have a scenario that would make the community more appealing to faculty to purchase homes in the community, because you know, obviously if you work for an educational institution, you’re concerned about which schools your children are going to attend, so that means that not only do you need to get control over the housing, but you also need to get control over the neighboring school.”

Trudy gleaned from her experience at a non-profit community development corporation in talks with Temple University administration that Temple was trying to gain control over Duckery School to incentivize faculty to live in surrounding neighborhoods.

Erykah, herself a mother to a young child, echoed the sentiment with regards to improvements Drexel was making selectively to Samuel Powell School, the elementary school nearest to Drexel campus, as opposed to Morton McMichael Elementary several blocks north.

“Penn did this thing where their neighborhood school, they took it over, now you gotta be elite and have those finances in order to obtain that education, and that is not the point, the point should not be to displace and push out the people that are here and then offer these amazing opportunities to people who already have access to these amazing opportunities, right like, give the people who need it the opportunity to rise and thrive. Make McMichael an amazing school for the amazing children who already live in the neighborhood. Don’t push them out and then allow the next group of people that you plan to be here to be the ones to thrive. because then we’re just re-perpetuating the cycle and it’s gonna happen somewhere else.”

Erykah observed that Drexel’s improvements to Powell School had an underlying motive—to create a school district for the children of faculty who could afford to live in rapidly gentrifying communities surrounding schools, recreating the model of Penn Alexander. These improvements were exclusionary in that they were targeted around Drexel’s real estate aspirations rather than a genuine democratic desire to improve the lives of all children. The improvements would have the net effect of displacing legacy
resident families as wealthier families compete to live in Powell’s catchment area, denying children yet another opportunity for a high-quality public education.

*Predation Scams by Developers/Predatory Lending*

Finally, residents mentioned how speculative development encourages predatory lenders and real estate wholesalers to take advantage of desperate people to trick them out of their homes.

Margaret of West Philadelphia mentioned how residents who came to her RCO got reverse mortgages without understanding what it meant. A reverse mortgage is a type of loan for people over 62 where homeowners can borrow against their equity to get money for their expenses. There is no limit to the amount they can borrow against their house. Most reverse loans are not repaid, so when the borrower dies, their heirs must either repay the loan their parents took out, or sell the house to repay the loan (Treece, 2020). Margaret said she knew two people who lost their generational wealth because their parents didn’t understand the fine print of reverse mortgages.

Nearly every resident interviewed mentioned getting phone calls and cards soliciting their homes. They pointed out how people in desperate financial straits are ripe picking for solicitors. Nancy of West Philadelphia spoke of how people are contacted several times a day, whether on their home phones, their cells, notices in their doors, or letters in their mailboxes.

Victoria of Powelton recounted how people in her neighborhood got less than $10,000 for properties now worth $1.5 million. One of her neighbors sold a property at a pittance because a developer fronted as a young black man who walked up to the house with a briefcase of money and said it was all he had and wanted to buy from him. The young
man didn’t say he was representing a white developer. Another man lost his property to tax foreclosure, where it was sold for $200,000 and was replaced by a 3-story high rise worth half a million. She contended that many people were swindled because they didn’t have the support to negotiate.

Perhaps the most egregious practice residents spoke of was real estate wholesaling, in which wholesalers use mass marketing tactics to find sellers in the dozens, buy houses from them, and sell those houses as is to developers at marked up prices. Wholesalers are incentivized to buy houses at the lowest possible price so they can make the largest markup. Real estate wholesalers rely on mass marketing, using “We Buy Houses Signs” that offer to take houses off the hands people without too much hassle. If someone calls the number and asks how much their house is worth, they are offered a free no obligation written offer, and residential property wholesalers will arrive at their houses within several hours and use high pressure and deceptive sales tactics to trick homeowners into selling their houses for far less than their actual worth. Real estate wholesalers, unlike real estate agents, are an unregulated industry—while real estate agents are required to go through numerous steps before making a sale, residential property wholesalers can make a sale at a stroke of a pen.

Tyler, a citywide advocate for housing rights, recounted one of the more egregious tactics encountered by his clients who were the victims of real estate wholesalers:

“...it’s kind of like the wild wild west out there, clients have told me all kinds of tricks from, you know, I signed it because he told me it was a free no obligation written offer, he didn’t tell me it was an agreement of sale, one time, somebody told me that the residential property wholesaler said "I’ve got good news and bad news, the bad news is that your house is in such terrible shape, I’m obligated to call the city and report that it’s fallen down, and L&I, the code enforcement agents will be out here and very well may tear the house down, the good news I can get you $35K for your house within 20 days.”
Speculative development encourages predatory tactics that have the highest yield where people are poor. Predatory lenders and real estate wholesalers ironically take advantage of people’s need for income to strip them of their wealth, widening the wealth gap in the city and the nation.

IV Those perceived as driving this change: the government, universities, and the banks
Residents identified three forces that are driving speculative development: the government, universities, and banks, as well as the confluence of all three. They also observed trends in the African American community as contributing to changes.

The Government
Residents spoke damningly about the government’s role in opening up the floodgates for speculative development. They pointed specifically to the current crop of black leaders who betrayed earlier struggles for black liberation by colluding with universities and real estate interests. As Trudy of North Central said,

“...that whole effort [to displace the African American community], while it may have been the idea of others... the person that marshalled this effort, in my view, is John Street, as a councilperson who ran on a platform of doing housing development and fixing up as he put it abandoned houses and stuff, but instead, he left houses to rot, and deprived our community out of community block grant dollars using councilmanic prerogative. And so people began to move out, even more.”

Trudy identified John Street as complicit in the disinvestment of North Central, furthering the decline of the neighborhood. Though others might have seeded the idea for a City of Knowledge, black elected officials willingly facilitated its growth. Though it was universities that expanded and developers that bought up properties, elected officials who were elected on the backs of the black liberation movement did nothing to
stop them. As she would say later in the interview, “And I say that the blood is on the hands of the politicians who have played along with this plan.”

Caroline singled out Mayor Nutter as “by far the worst” of elected officials for championing the Actual Value Initiative. She said he was “an agent of the capitalist forces in this city and beyond this city.”

Residents identified the government’s role in using eminent domain to deprive people of their intergenerational wealth. The Philadelphia Housing Authority was identified by several participants for its redevelopment initiative in Sharswood, a neighborhood within easy commuting distance to the three universities, and for its use of eminent domain.

As Cynthia of North Philadelphia said:

“I’m gonna talk about it till I die, how they ripped off black people using eminent domain—black elected officials. So I always want to say to you... government is the purveyor of gentrification. The government does things to make it an easy road for gentrification, okay? ... The knocking down of houses... somebody told them to do that. Because now you can come right there, up from Francisville, which all that land is already built on, now you can come up to Brewerytown and next stop over, and come, already have the land on the, ready and available for you, use eminent domain so you can grab it all up, you’re gonna put it under PHA, ‘cause that’s the last show in town, you spent up all the other money, Community Block Development Grant money, now the only money in town, instead of you housing poor people, you’re taking land from middle class people, working people, taking it from them...”

Cynthia saw ulterior motives behind the choice of the Brewerytown-Sharswood neighborhood for PHA development. She figured it was linked to the need to capitalize on development pressure from Francisville. She saw a continuity between the city’s use of Community Development Block Grants for downtown revitalization and its use of PHA money to facilitate speculative development. Because cities were stripped of CDBG funds as a consequence of the neoliberal turn, they had to use Public Housing Authority
funds. She argued that the government chose to use it in a way that would facilitate development that would destroy Philadelphia’s homeowning housing stock. Moreover, she conceptualized the government as a “purveyor” of gentrification whose true purpose is not to provide for the public welfare or represent the interests of the black community, but to create a blank slate for developers to reimagine neighborhoods. She also told the story of a SEPTA worker from the neighborhood who was dispossessed of his “children’s generational wealth” by eminent domain.

A Registered Community Organization (RCO) based in the area was somewhat softer on PHA because of the quality of the housing they were building, but said they were opaque and difficult to work with, and it remains to be seen the extent to which the public-private partnership would truly benefit the community. They said the houses were “kind of affordable.”

The party that residents almost uniformly expressed their disdain for was the License and Inspection Department (L&I) and the Zoning Board of Adjustment (ZBA). Residents said again and again that License and Inspections did not do its job and enforced the code in favor of developers. Reverend Gary spoke of the multiple times he reported contamination of a new construction site to L&I. When he first reported it, they ignored him and even attacked him, “I re-termed L&I, it’s not Licenses and Inspections, it’s ‘lunatics and idiots’. They began to attack me, they said they are not at liberty to tell me what contamination was there.” He was later vindicated by an independent investigation by the Environmental Protection Agency which found contamination (“Community Outrage Against McDonalds Site’s Toxic Dust,” 2001; Welles, 2002).
Denise of North Central showed an image of a new multiunit development which had a drain that let out on the roof of a neighbor’s owner-occupied single family row home property. As she said:

“...why did L&I approve this? Why are developers allowed to change the neighborhood design to such a drastic degree... that drain spout draining to the roof of the neighbor’s property is against code. That right there is very profound to me... there’s a variance to protect people from this happening. All people know it’s going to hit, it’s going to ricochet that way, bounce off that wall, and land on this person’s property. The rain, all of that’s going to hit this. Then why is this drain pipe coming down on this man’s property? I mean there’s so many different levels of crazy here, and the board... they passed this thing. And they allowed the man to do another one”

Denise had lost her faith in the regulatory powers of L&I and ZBA, given their failure to prosecute the excesses of developers, leading to the decline in quality of life for longtime residents. Wei Lin of Spruce Hill and Erykah of Mantua also cited multiple instances where zoning was selectively interpreted to allow for developers to build projects by right, or not build a side yard where they should be one.

As Wei Lin said, the problem is not the zoning code, but interpretation by L&I. He said that L&I rubber stamping developer violations of the code signals “systematically, institutional promotion of this development in Philadelphia. Staring from the Mayor to the Zoning Board of Adjustment, to the L&I is systematically basically helping the developers.”

Residents expressed frustration at the RCO input process, where community input has little bearing on ZBA decisions. As Audrey of a Mantua RCO said, “We said no, so you got two no’s [from L&I and from the RCO], how do two no’s become a yes?? *laughs*...”

A recent report found that 90% of cases brought before the ZBA are approved, leading to speculations that the ZBA is in collusion with developers (Hahn, 2018). Under immense
pressure from RCOs, Council President Darrell Clarke pushed forward the Zoning Board of Adjustment Reform Legislation Bill legislation in December 2021 to expand the board from five to seven members and to require Council to approve the mayoral appointments on the board. The Board is now required to include two representatives from community groups (Wash, 2021).

*Universities*

Residents also pointed to universities as agents of change through their special service districts, policies giving homeownership opportunities to faculty and staff, policies changing the student body in favor of a more suburban and cosmopolitan elite, as landlords in their own right, and as a center of gravity for development.

Denise spoke of services offered to communities as a way of getting the foot in the door:

“If you look at all these neighborhoods that Temple occupies, and Uni Penn occupies, those were communities, those were neighborhoods, and they started off very softly, oh you guys try to fix the problem, you guys need a dental school, look at all these people who don’t have you know if your teeth are bad, they can kill you, it can actually kill you, here’s the thing, you have this mindset, you have all of these people who need something with their teeth, there’s little schools all over, why don’t we, little stores, little storefronts all over, but let’s make a major school building right here, and we should put a school here and people who are low income can get their teeth fixed for a low price by the students. Sounds good, right? But the bigger plan was to come and keep taking the land.”

Residents in all three neighborhoods also mentioned grants and mortgage forgiveness programs for staff and faculty to buy homes in neighborhoods surrounding universities. They contended that even a relatively small incentive, like $15-20,000, made a big difference in buying a single-family dwelling in the city, especially in depressed neighborhoods. These policies had the net effect of repopulating neighborhoods with a university community. As Trudy put it, “...that was an incentive to buy in the
surrounding community and create, like Georgetown, to create a Temple town. I don’t live in a damn Templetown.”

Residents also pointed to changes in the student body to make it less accessible for local students, and more marketed towards international and suburban students. Specifically, Temple University was singled out for their changing admissions strategy in the 90’s. Trudy pointed to Temple’s changing admissions strategies that made area high schoolers ineligible for admissions and its media campaign that encouraged international and students from outside of Philadelphia to come. She expressed disbelief that they got away with it, given that Temple is a state-related institution that gets at least 14% of its budget from the state (Temple University, 2021).

Trudy connected the changing admissions strategy to Temple’s real estate development aspirations. The drive to fill universities up with suburban and international students necessitated the exclusion of African Americans. Though, as local taxpayers, the Philadelphia black community should have had first access to the school, the neoliberal emphasis on rebranding Temple and making it into a profit-making institution pushed them out. These new priorities also necessitated the procurement of land, displacing black families.

Trudy and other residents’ observations about Temple’s decline in black students are borne out by a recent Philadelphia Inquirer story that showed that while Temple expanded its enrollment and strove for a higher academic profile over the last 25 years, its share in African American undergraduates dropped from 28.4% black students to 12.6% by 2016-7. Even taking into account mixed-race students, Temple’s share of black students is still only at 15.7%. According to an internal Temple document, of local area schools only one in 21 applicants from Benjamin Franklin were admitted, one in 11 from
Kensington CAPA, two of 25 from Simon Gratz, and one in eight from Strawberry Mansion. The story mentioned how Temple’s turn to exclusion was at odds with its populist history, with founder Oliver Conwell opening a medical school in 1901 because the others in the city excluded blacks, women, Jews, and immigrants. Last fall, in wake of the George Floyd killing, the school launched the Cecil B Moore Scholars program which gives full four year scholarships to students with financial need from North Philadelphia (Fernandez & Snyder, 2022).

Residents also spoke of universities as landlords in their own right. As Trudy said:

“They want to stretch out horizontally, they don’t build vertically. And for a long time in the 80’s... they were just grabbing up parking lots, they were just grabbing up properties, and there were so many parking lots around the universities... They are land banking, that’s what they’re doing. They were demolishing buildings, there was a parking lot here, a parking lot there, and it was primarily a commuter school, and people were taking public transportation to the schools...”

Trudy recognized the long-term nature of Temple’s real estate aspirations and pointed out their speculative buying via land banking.

Wei Lin spoke of Penn as a landlord in West Philadelphia, especially in the University City area, pointing to its ownership of vacant lots and properties even beyond 42nd street, outside of the campus’s traditional area. He mentioned the fact that Penn is a major player in University City District which owns many properties in Philadelphia, and while it is not directly Penn, it is indirectly Penn.

He also spoke of universities as magnets for development, the keystone in the City of Knowledge. “Penn is attracting all those flies, Penn is like a piece of meat that’s attracting all those flies all over the country basically from NYC to West Philly, and all those flies, those developers try to do this like a development to me is without input from the community, and sometimes are even dangerous”
Banks

Residents spoke of how financing is readily available for developers, but not for communities. They brought up redlining, or the discrimination of lending decisions against borrowers who live in racially coded neighborhoods.

A member of a community group based in Sharswood charged that redlining is active in their neighborhoods, and that residents are “not getting the loans that the developers are getting.” He said that he was experiencing it personally, because he was unable to get a loan for a property he is trying to develop without putting up his house as collateral. He highlighted the unfairness of developers being able to come in and get as much money as they need for as long as they need it. He contended that redlining “has just changed... but the banks [are] really doing the same things to us poor folks.”

An analysis of Home Mortgage Disclosure Act Data is conducted in the following section. The analysis bears out some of community members’ impressions of redlining; investors getting loans for houses that are investment properties have a greater chance of acceptance compared to borrowers getting loans for owner-occupied properties or even for loans that will be their second property in gentrifying areas.

Linda of Mantua spoke of the hypocrisy of banks:

“These banks are not interested in people with no money. They’re not going to give anybody anything. No matter how long they’ve been in the community. They might donate to community organizations like a Little League or something like that, but if somebody can get $5000 to help fix up something, they don’t do that. They have to go to an organization, and you might be on a list for two or three years. And you need heat in your house, so you need a new roof. They don’t do that.”

While banks may do charity for the community, they flatly refuse to give people the kind of money they would need to fix up their houses and increase the value of their assets so
that they too, can benefit from reinvestment. Residents must rely on non-profit organizations with lengthy waiting lists, and that too, organizations that may not even provide what homeowners need. For example, the Philadelphia Housing Development Corporation’s Adaptive Modifications Program helps Philadelphians with Philadelphians with physical disabilities install stairlifts, widen doorways, and build ramps for anywhere from 150 to 300 people a year. However, some residents had to wait several years for repairs to be approved and initiated (Bond, 2020). Residents are unable to benefit from the un-redlining of their neighborhoods because the underlying causes of discrimination remain in place.

*Confluence of all of three*

Finally, Minister Abdul spoke to the seeming collusion of the government, university, and banks:

“...there seems to be a real disinvestment campaign, where people who live in these neighborhoods can’t get loans, but people who want to move in these neighborhoods are getting loans, so it’s a re-populating of different areas and you know the universities presence is just not a counterforce to that and so, um, you know I’m sure there are a lot of other policies that I’m unaware of, that universities enact, the kind of funding that they get, but they sit with a surrounding community where there’s planned disinvestment. The state doesn’t invest, too often city government, local government doesn’t invest in these communities. The banks, you know, have barricades up for the kind of loans and the kind of money that’s really needed to keep these communities up on par with the expanding footprint of these universities, notwithstanding that many of these universities are listed as non-profits, you know, are getting by paying no real city taxes with agreements that go back as far as Mayor Ed Rendell... so they’re amassing enormous sums of money, but too often, they go years without really being pressured to make the kind of serious investments necessary for the surrounding communities. You know, people seem more and more justified in believing that the universities are in conspiracy with the banks and others to repopulate an area from an indigenous community to an academic community all together”

Residents’ experiences of being unable to get money from banks, disinvestment from neighborhoods, and universities’ abilities to flood neighborhoods with money to shape
them as they see fit and exemption from paying taxes have led many of them to see a
“conspiracy” between banks, the government, and universities to repopulate the
community and build a City of Knowledge. Even if there is not a conspiracy, the
disinvestment residents face next to the wealth universities and developers are amassing
is enough to make them believe there is one.

*Changes in African American community*

While residents pointed to the city government, universities, and banks as facilitating
speculative destructive development, they also acknowledged independent demographic
changes in the African American community. Residents mentioned the flight of middle-
class black communities to the suburbs.

“You see, Ms. Chandra, you have to realize at one point this was a middle class
neighborhood, and the middle class left when the Federal Government passed
laws against segregated housing, the people who had means, a lot of them wanted
to move to more attractive neighborhoods, the people I grew up with and went to
college with, none of them stayed in this neighborhood, they all moved to
Willingboro (New Jersey), or they went to Bear, Delaware, or over into South
Jersey, and to King of Prussia, and places like this, which, you can’t blame them,
they wanted a better environment for them to raise their families and things like
that...”

Residents also mentioned how the younger generation was not always interested in
staying in their houses. As Debbie of Jefferson Manor put it, “...most of our graduates
now don’t come back to stay. You know? They go away, you know, they don’t want to be
around mommy and daddy.”

Finally, residents brought up tangled titles, in which senior homeowners who passed
away neglected to get wills, so that their children did not have legal proof of residence.
They mentioned how this gave rise to developers claiming properties in desirable
neighborhoods, using their superior resources to wrest control of properties away from residents.

**V Resistance to changes led by homeowners as homeowners and to preserve homeownership (though not exclusive to renters)**

Residents did not passively accept the destruction of their neighborhoods and housing stock. They resisted these changes through movements to, as Caroline said, “save zone” their neighborhoods, as well as movements against university expansionism. They did so consciously as homeowners.

Michelle of North Central spoke to how homeownership characterized neighborhoods in North Central, making them intergenerational that were the site of intergenerational movements. As she said,

“If you look at Strawberry Mansion around, you know 29th 28th street, going to 33rd, lots of homeownership up there, lots of intergenerational families, they did a march a couple of weeks ago, and I was really impressed with that, and find out these are all families with children, and they bought this house that house, that’s the way we used to do it.”

Homeowner neighborhoods were created through strong family and community networks, bringing stability to a community. Though homeownership has decreased, pockets remain, like in certain parts of Strawberry Mansion. In these pockets, families organize across generational lines for justice.

Trudy also spoke of how homeowners had historically led resistance to Temple’s displacement of residents. She spoke of her own history of being born in the community and said proudly that she still has had the same phone number since birth. Her father was instrumental in fighting back against Temple’s demolition of homes west of Broad.
Street once it acquired Monument Cemetery. She recounted her childhood memory of her father fighting Temple:

“The late 1950’s, probably around 1959, I came home from Elementary School, and the elders were on my sidewalk with brooms in their hand, and they were like arguing, like talking real real loud, and my little feet couldn’t get to them fast enough to find out what was going on, because it was a thing I’d never witnessed. That we had a very peaceful community. And I went and poked my head between their knees, and I said, "Daddy, we gotta move?"

He shouted at me in a way he never had, and he said "No baby, we ain't going nowhere,” and so I scrambled and got out of the way, I sat on my step with my books, and I waited for him to be done, and he said next time, he was bringing a broom handle in his hand, he was so angry. When I thought it was safe enough to say something, I said "Daddy, what's Temple," and he flung his hand towards Broad Street, he said "Them and this city is trying to tear our houses down. They better take that mess cross town." And that's what we called on the East side of Broad. And that's exactly what they did, so the homeowners west of Broad Street unified and stopped Temple University and the city from going along with Temple’s plan [to demolish homes West of Broad Street] …”

Justin emphasized how the leaders of the Stadium Stompers movement were homeowners, “…it’s no coincidence that our long-standing community members that we turn to for leadership and guidance, because I’ve only been here 7 years, are all black homeowners.” The residents with the longest history in the neighborhoods were homeowners, and their historical memory and accumulated experience in the neighborhood led to them being the most qualified to offer leadership.

In the Jefferson Manor neighborhood, a part of Yorktown, residents formed a coalition as homeowners to prevent the destruction of their historic low-density owner-occupied neighborhood. They fought against multifamily development and the use of housing for non-owner-occupied residents (City Ordinance Regarding Tenant Restrictions in Yorktown, 2005; Saffron, 2021).

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13 Trudy was referring to the struggle in 1969 between community members alongside African-American students and the Temple University administration which sought to expand Temple’s space by over 2 million square feet. Activists won a charrette agreement entitled the Community Temple Agreement which stated that the university, state, or city would not acquire Norris Homes for any use other than low income housing or expand east or West of Broad Street without the approval of the black community (McGoldrick, 2016).
“We formed a coalition, and I’m one of the older ones that stayed there, that we weren’t going to have our neighborhood broken down, and everybody just come in, we weren’t going to have that. So we made some rules, and we carried them down to City Hall and to Council and we explained to them that what was going on, and right now, those minutes and stuff is there. So we do not allow any and everybody to come in. I don’t care if you have money and buy, no, we not gonna let that happen. Because we too want a decent place, and a comfortable place to live. So we did that.”

Though residents understood themselves as homeowners, they emphasized that they were not against apartments or renters. In West Philadelphia, residents formed the 46th ward RCO to fight against the upzoning of their neighborhoods from Residential Single Family Attached Districts (RSA5) to Residential Mixed-Family Districts (RM), that would allow developers to build dense buildings by right. The mission of the 46th Ward Committee is “to Preserve, Protect, and Provide for our residential communities.” As Caroline said,

“We’re not opposed to apartments, and we want everyone to embrace the apartment dwellers as well as the homeowners, and we believe that whatever is advocated should be advocated both for homeowners and renters, and so we’ve joined with other RCO’s when it was feasible to mount a campaign to re-zone our neighborhood. We had no idea that our neighborhood that [of the] 46th Ward, Cobb’s Creek, SW Phila, and Kingsessing, we had no idea that our properties and our zoning districts had been changed by Nutter to Residential Multi-family. Which meant that a developer could come in, take a house, and develop it for maximum capacity. Take a two-story house, make it a 3-story house, by right, we would have nothing whatever to say, and construct it in ways inconsistent with the architecture of the neighborhood...so we organize, and we then develop petitions which we circulated within the community asking that our residential single-family homes re-zoned back to its original intent.”

The strategy of many community groups was to try to keep people in their homes, whether it is by fixing their wills, getting them on back tax payment programs, or telling people to stay.

Patricia of Mantua mentioned her efforts to train block captains to direct neighbors to her so she can prevent them from losing their property. She would help neighbors in
distress to find programs to stave off foreclosure or sheriff’s sales. She said the ultimate aim is to “stabilize the homeowners and the children who inherit the property.”

A West Philadelphia public servant Nancy said, “They call you on your phone, they call you on your cell, they put notices in your door, they send you letters trying to get your property. And so we tell people-- hang on, stay in your neighborhood, don’t give up your property, maintain your relationship and your relationship with your neighbors, and you don’t have to leave.”

Residents experience the building of the City of Knowledge as the destruction of their historic, intergenerational, community built, owner-occupied housing stock by unscrupulous developers. According to residents, these developments have been aided and abetted by city officials, universities, and banks. Residents resist these changes consciously as homeowners who are trying to keep people in their homes.

**Analysis of Mortgage Lending Data**
Residents’ observations about how banks facilitate the conversion from homeownership to rental are borne out by data. The overall lending picture is one that favors investors with capital over homeowners with limited access to credit. A report by the Reinvestment Fund analyzing 2020 Home Mortgage Disclosure Act (HMDA) Data found that mortgage lending activity in black and Hispanic areas are transitioning to predominantly cash-based housing markets rather than markets where homebuyers get mortgages to buy houses. In wide swathes of North and West Philadelphia, including North Central, Tioga, Strawberry Mansion, Mantua and parts of Southwest Philadelphia, the percentage of home purchases with mortgages was as low as 25% or less, meaning over three quarters of all real estate activity is through purchases by investors/landlords rather than
homeowners. These dovetail with areas where denial rates for home purchase loans are the highest in the city, as much as 26% or more. The report notes that the areas beyond the downtown of the city undergoing racial transition are particularly noteworthy in this respect (Norton, Weidig, Kim, & Goldstein, 2021).

To further understand residents’ experiences of discriminatory lending, logistic analysis of Home Mortgage Disclosure Act (HMDA) data was conducted to shed insight into two claims made by residents that relate to the supply and demand side of credit markets. The first is that there is greater demand for speculative loans by a nonblack population in gentrifying neighborhoods, a demand that has been created and steered by universities and the government through policies like the tax abatement, increased out-of-town student enrollment, and mortgage forgiveness programs. The second is that there is credit discrimination towards legacy residents and African Americans, especially in gentrifying neighborhoods, with developers and wealthier residents able to get loans while African Americans are discriminated against.

Following a similar study by Wyly and Hammel (2004), control variables for both regressions will include debt to income ratio, income, and type of loan. These will lessen the likelihood that demographic-related disparities are related to income and credit.

**Descriptive Tables**

**Table 11: Descriptive Statistics of Loans in Gentrifying/Non-Gentrifying Areas**

<table>
<thead>
<tr>
<th>Loans Purchased in Gentrifying and Non-Gentrifying Census Tracts by Selected Characteristics</th>
<th>Non-Gentrifying Tracts</th>
<th>Gentrifying Tracts</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 or More Minority Races</td>
<td>112</td>
<td>20</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>164</td>
<td>28</td>
</tr>
<tr>
<td>Asian</td>
<td>3,576</td>
<td>807</td>
</tr>
<tr>
<td>Black</td>
<td>9,114</td>
<td>1,116</td>
</tr>
</tbody>
</table>
### Table 12: Descriptive Statistics of Loan Action Taken

<table>
<thead>
<tr>
<th>Loan Action Taken by Selected Characteristics</th>
<th>Loan Originated</th>
<th>Loan Denied</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 or More Minority Races</td>
<td>49</td>
<td>83</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>83</td>
<td>109</td>
</tr>
<tr>
<td>Asian</td>
<td>3,239</td>
<td>1,144</td>
</tr>
<tr>
<td>Black</td>
<td>5,549</td>
<td>4,681</td>
</tr>
<tr>
<td>Joint</td>
<td>402</td>
<td>100</td>
</tr>
<tr>
<td>Hawaiian or Other Pacific Islander</td>
<td>79</td>
<td>101</td>
</tr>
<tr>
<td>Race Not Available</td>
<td>4,466</td>
<td>2,658</td>
</tr>
<tr>
<td>White</td>
<td>14,835</td>
<td>4,384</td>
</tr>
<tr>
<td>Ethnicity Not Available</td>
<td>4,217</td>
<td>2,363</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>2,096</td>
<td>1,284</td>
</tr>
<tr>
<td>Joint</td>
<td>324</td>
<td>151</td>
</tr>
<tr>
<td>Not Hispanic or Latino</td>
<td>22,065</td>
<td>9,462</td>
</tr>
<tr>
<td>Under 62</td>
<td>24,740</td>
<td>10,109</td>
</tr>
<tr>
<td>62+</td>
<td>3,962</td>
<td>3,151</td>
</tr>
<tr>
<td>Owner Occupant</td>
<td>25,015</td>
<td>11,368</td>
</tr>
<tr>
<td>Second Residence</td>
<td>460</td>
<td>386</td>
</tr>
<tr>
<td>Investment Property</td>
<td>3,227</td>
<td>1,506</td>
</tr>
<tr>
<td>Tract Type</td>
<td>Approval Count</td>
<td>Rejected Count</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>----------------</td>
<td>----------------</td>
</tr>
<tr>
<td>Non-gentrifying tract</td>
<td>24,144</td>
<td>11,545</td>
</tr>
<tr>
<td>Gentrifying tract</td>
<td>4,558</td>
<td>1,715</td>
</tr>
<tr>
<td>Core g gentrifying tract</td>
<td>3,575</td>
<td>1,158</td>
</tr>
<tr>
<td>Fringe Gentrifying Tract</td>
<td>984</td>
<td>557</td>
</tr>
<tr>
<td>Not Gentrifying</td>
<td>24,143</td>
<td>11,545</td>
</tr>
<tr>
<td>Total</td>
<td>32,222</td>
<td>14,734</td>
</tr>
</tbody>
</table>

I then excluded reporting on 2+ minority races, American Indian, Free Form text, and Native Hawaiian or Pacific Islanders because the numbers in Philadelphia are small. Loan type four of USDA rural loan and loan purpose five of Not Applicable were also excluded because the number of occurrences citywide were under 100. After dropping incomplete records there were a total of 41,962 observations. The total number of records for approved loans are 28,702.

**Results**

**Table 13: Results for Odds of Taking Loans in Gentrifying/Non-Gentrifying Areas**

<table>
<thead>
<tr>
<th>Odds Ratio of Taking Loans in Gentrifying Areas vs. Not Gentrifying Areas</th>
<th>Dependent variable:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gentrifying Area (ref: non gentrifying area)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(2)</td>
<td>(2)</td>
</tr>
<tr>
<td>Asian (ref: White)</td>
<td>1.196***</td>
<td>0.960***</td>
</tr>
<tr>
<td></td>
<td>(0.044)</td>
<td>(0.046)</td>
</tr>
<tr>
<td>Black</td>
<td>0.649***</td>
<td>0.703***</td>
</tr>
<tr>
<td></td>
<td>(0.037)</td>
<td>(0.040)</td>
</tr>
<tr>
<td>Joint</td>
<td>1.738***</td>
<td>1.758***</td>
</tr>
<tr>
<td></td>
<td>(0.105)</td>
<td>(0.109)</td>
</tr>
<tr>
<td>Category</td>
<td>Estimate</td>
<td>p-value</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>----------</td>
<td>---------</td>
</tr>
<tr>
<td>Race Not Available</td>
<td>0.972</td>
<td>(0.038)</td>
</tr>
<tr>
<td>Female (ref: Male)</td>
<td>0.917**</td>
<td>(0.034)</td>
</tr>
<tr>
<td>Joint</td>
<td>0.734***</td>
<td>(0.039)</td>
</tr>
<tr>
<td>Sex Not Available</td>
<td>0.939</td>
<td>(0.070)</td>
</tr>
<tr>
<td>Ethnicity Not Available (ref: Non-Latino)</td>
<td>1.007</td>
<td>(0.070)</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>0.479***</td>
<td>(0.067)</td>
</tr>
<tr>
<td>Joint</td>
<td>1.290**</td>
<td>(0.120)</td>
</tr>
<tr>
<td>Loan declined (ref: Loan accepted)</td>
<td>0.894***</td>
<td>(0.038)</td>
</tr>
<tr>
<td>FHA Loan (ref: Conventional loan)</td>
<td>0.511***</td>
<td>(0.056)</td>
</tr>
<tr>
<td>VA Loan</td>
<td>0.704***</td>
<td>(0.109)</td>
</tr>
<tr>
<td>USDA Rural Housing Loan</td>
<td>1.933</td>
<td>(1.173)</td>
</tr>
<tr>
<td>Home Improvement Loan (ref: Home Purchase Loan)</td>
<td>0.831***</td>
<td>(0.045)</td>
</tr>
<tr>
<td>Other Loan</td>
<td>0.785***</td>
<td>(0.058)</td>
</tr>
<tr>
<td>N/A Loan</td>
<td>1.933</td>
<td>(0.851)</td>
</tr>
<tr>
<td>Refinancing Loan</td>
<td>0.858***</td>
<td>(0.041)</td>
</tr>
<tr>
<td>Cash Out Refinancing Loan</td>
<td>0.763***</td>
<td>(0.042)</td>
</tr>
<tr>
<td>62+ (ref: Under 62)</td>
<td>0.701***</td>
<td>(0.043)</td>
</tr>
</tbody>
</table>
Second Residence (ref: Owner Occupancy) & 1.074 \\
& (0.095) \\
Investment Property & 1.180*** \\
& (0.042) \\
Income & 1.000 \\
& (0.0001) \\
D:I> 60% & 1.023 \\
& (0.067) \\
D:I 20-30% & 1.019 \\
& (0.053) \\
D:I 30-39% & 0.922 \\
& (0.051) \\
D:I 40-49% & 0.879** \\
& (0.052) \\
D:I 50-60% & 0.818*** \\
& (0.072) \\
D:I Exempt & 0.632*** \\
& (0.170) \\
Constant & 0.189*** \\
& (0.020) \\
& 0.301*** \\
& (0.054) \\
Observations & 41,962 \\
& 41,962 \\
Log Likelihood & -17,586.080 \\
& -17,263.730 \\
Akaike Inf. Crit. & 35,188.150 \\
& 34,593.460 \\

*Note: **p** ***p<0.01

The first model, which just tested the profile of buyers based on race, found that African Americans were a little over half as likely compared to whites to seek loans in gentrifying areas. It also found that the odds of a joint race couple seeking a loan in gentrifying areas was 1.738 times the likelihood of whites, and Asians 1.196 more likely than whites to seek loans in gentrifying areas.
The second model added in more demographic and loan-specific information found that even controlling for debt-to-income ratio, African Americans were .703 times as likely to get loans in gentrifying neighborhoods compared to whites. Joint couples remained 1.758 times as likely to get loans compared to the reference group. Results also found that joint female couples were .917 times as likely to seek loans compared to men, and that Latinos were .479 times as likely to get loans compared to non-Latinos in gentrifying areas.

Loans in gentrifying areas had better odds of being conventional loans than federally subsidized loans in gentrifying areas. They were also likelier to be loans for the purpose of purchasing a house than making improvements, refinancing, cash out refinancing, or other purposes. They were also less likely to be denied in gentrifying districts.

Borrowers had .701 times the chance of being over 62 in gentrifying areas compared to those under 62. Finally, borrowers were 1.180 times as likely to be buying an investment property (third dwelling) compared to buying an owner-occupied home in gentrifying areas.

<table>
<thead>
<tr>
<th></th>
<th>Odds of Mortgage Denials in 2019</th>
<th>Dependent variable: Odds Ratio of Denial of Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>(1)</td>
</tr>
<tr>
<td>Asian (ref: White)</td>
<td>1.195***</td>
<td>1.264***</td>
</tr>
<tr>
<td></td>
<td>(0.038)</td>
<td>(0.051)</td>
</tr>
<tr>
<td>Black</td>
<td>2.855***</td>
<td>2.495***</td>
</tr>
<tr>
<td></td>
<td>(0.026)</td>
<td>(0.033)</td>
</tr>
<tr>
<td>Joint</td>
<td>0.842</td>
<td>1.317**</td>
</tr>
<tr>
<td></td>
<td>(0.113)</td>
<td>(0.135)</td>
</tr>
</tbody>
</table>

Table 14: Results for Odds of Mortgage Denials
<table>
<thead>
<tr>
<th>Category</th>
<th>Estimate</th>
<th>Std. Error</th>
<th>z Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race Not Available</td>
<td>2.014***</td>
<td>(0.030)</td>
<td>67.36***</td>
</tr>
<tr>
<td>Female (ref: Male)</td>
<td>0.914***</td>
<td>(0.032)</td>
<td>28.09***</td>
</tr>
<tr>
<td>Joint</td>
<td>0.737***</td>
<td>(0.038)</td>
<td>19.32***</td>
</tr>
<tr>
<td>Sex Not Available</td>
<td>1.041</td>
<td>(0.064)</td>
<td>16.02***</td>
</tr>
<tr>
<td>Ethnicity Not Available (ref: non-Latino)</td>
<td>1.072</td>
<td>(0.064)</td>
<td>16.66***</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>1.725***</td>
<td>(0.051)</td>
<td>34.28***</td>
</tr>
<tr>
<td>Joint</td>
<td>1.203</td>
<td>(0.125)</td>
<td>9.66**</td>
</tr>
<tr>
<td>Core (ref: non-Gentrifying Tract)</td>
<td>0.802***</td>
<td>(0.048)</td>
<td>16.48***</td>
</tr>
<tr>
<td>Fringe</td>
<td>1.046</td>
<td>(0.096)</td>
<td>10.98***</td>
</tr>
<tr>
<td>FHA Loan (ref: Conventional Loan)</td>
<td>0.950</td>
<td>(0.045)</td>
<td>21.33***</td>
</tr>
<tr>
<td>VA guaranteed Loan</td>
<td>1.578***</td>
<td>(0.081)</td>
<td>19.37***</td>
</tr>
<tr>
<td>Home Improvement Loan (ref: Home Purchase Loan)</td>
<td>7.601***</td>
<td>(0.042)</td>
<td>173.78***</td>
</tr>
<tr>
<td>Other Purpose Loan</td>
<td>8.086***</td>
<td>(0.050)</td>
<td>161.72***</td>
</tr>
<tr>
<td>Refinancing Loan</td>
<td>3.006***</td>
<td>(0.042)</td>
<td>71.34***</td>
</tr>
<tr>
<td>Cash Out Refinancing Loan</td>
<td>4.467***</td>
<td>(0.038)</td>
<td>117.15***</td>
</tr>
<tr>
<td>Applicant above 62 (ref: under 62)</td>
<td>0.952</td>
<td>(0.034)</td>
<td>28.38***</td>
</tr>
<tr>
<td>Second Residence (ref: Owner Occupant)</td>
<td>2.044***</td>
<td>(0.090)</td>
<td>22.71***</td>
</tr>
<tr>
<td>Investment Property</td>
<td>1.216***</td>
<td>(0.042)</td>
<td>29.42***</td>
</tr>
<tr>
<td>Income</td>
<td>1.000</td>
<td>(0.0001)</td>
<td>1000***</td>
</tr>
<tr>
<td>Asian * Core</td>
<td>1.723***</td>
<td>(0.146)</td>
<td></td>
</tr>
<tr>
<td>Black * Core</td>
<td>0.744**</td>
<td>(0.124)</td>
<td></td>
</tr>
</tbody>
</table>
Joint * Core
Race not Available * Core
Asian * Fringe
Black * Fringe
Join * Fringe
Race not Available * Fringe
62+ * Core
62+ * Fringe
Ethnicity not available * Core
Latino * Core
Joint Ethnicity * Core
Ethnicity not available * Fringe
Latino * Fringe
Joint * Fringe
Second Residence * Core
Second Residence * Fringe
Investment Property * Core
Investment Property * Fringe
Income * Core
Income * Fringe
D:I> 60%
D:I 20-30%
D:I 30-39%

1.624
0.796
1.478
0.829
0.443
0.760
1.470
1.360
1.077
1.045
0.300
0.957
0.832
1.581
0.630
0.688
0.748
0.700
1.000
1.001
20.704
0.656
0.630
20.531
0.650
0.623

(0.328)
(0.207)
(0.226)
(0.171)
(0.754)
(0.345)
(0.130)
(0.173)
(0.210)
(0.199)
(0.436)
(0.335)
(0.386)
(0.698)
(0.295)
(0.424)
(0.132)
(0.189)
(0.0002)
(0.001)
(0.070)
(0.049)
(0.049)
(0.070)
(0.049)
(0.049)


Results for Model 1 that modeled odds of loan denial against race found that Asians, blacks, and borrowers whose race was not reported were respectively 1.195, 2.855 and 2.014 times as likely to be denied compared to white borrowers.

Model 2, which added in other demographic and control variables found Asians 1.264 times, blacks 2.495 times, and race not reported 1.716 times as likely to be denied loans compared to similarly qualified whites. Women and joint couples were slightly less likely to be denied compared to men, with Latinos 1.725 as likely to be denied compared to non-Latinos. Borrowers in core gentrifying districts were more likely to be accepted, with .802 times the likelihood of denial compared to borrowers in non-gentrifying districts.

Borrowers taking out Veteran’s Affairs guaranteed loans had 1.5 the chance of being denied compared to conventional loans, though there were no comparable differences with FHA insured loans. Loans for purposes other than home purchase had a far greater likelihood of being denied. Finally, loans for buying a second home were more than twice as likely to be denied compared to purchase of an owner-occupied home, and loans for an investment property were 1.216 times as likely to be denied.
Model 3, which added in interaction terms of neighborhood found that being Asian and trying to borrow in core and fringe gentrifying areas meant a 1.723 and 1.478 greater chance of denial compared to the reference group. Seniors in core and fringe areas were 1.470 and 1.360 times more likely to be denied, though they did not see a significant disadvantage citywide. Finally, those buying investment properties, while at a disadvantage citywide, were .748 times as likely to be denied in core areas.

**Discussion**

On the demand side, borrowers in gentrifying neighborhoods are likelier to be white or mixed non-Latino couples. They are likelier to be conventional loans than government subsidized loans, suggesting that borrowers are more credit secure. They are likelier to be for the purchase of homes compared to home improvement or refinancing, suggesting they are for new residents, and are far more likely to be for people under 62. Most significantly, if a market is gentrifying, borrowers are likelier to be purchasing investment homes than owner occupied homes.

On the supply side, borrowers citywide likely face discrimination along racial and ethnic lines, with African American borrowers two and a half times more likely to be denied a loan than a similarly qualified white, and Latinos more than one and a half times as likely to be denied a loan compared to similarly qualified whites. Borrowers in core areas have an advantage when compared to borrowers in non-gentrifying areas, though borrowers in fringe areas do not. Interestingly, while VA guaranteed loans have a greater chance of denial than conventional loans, FHA loans do not have the same disadvantage. This suggests that they may be a bulwark against lending discrimination.

The most striking finding of the second logistic regression are the results for borrowers over 62 and borrowers buying investment properties. While borrowers over 62 are
slightly less likely to get denied citywide than borrowers under 62, in core areas, they are almost one and a half times as likely to be denied in core areas. Similarly, while borrowing for an investment property is at a disadvantage citywide, in core and fringe gentrifying areas, they have .748 and .700 times the chance of being denied compared to borrowing for owner occupied homes.

The most surprising finding is that African Americans, though at a significant disadvantage citywide, are less likely to be denied in gentrifying districts. It may be that their location in a gentrifying neighborhood helps offset the disadvantage of being black, because, as Wyly suggests, because increased lending activities in neighborhoods that banks have neglected may ease information externalities that made banks reluctant to lend.

The overall picture including data on the supply and demand side substantiates residents’ observations that gentrifying neighborhoods are becoming less African American, more renter and less owner occupied (suggested by purchase of properties not for occupancy, but investment properties), and younger both because of housing market practices outside of the bank (demand side) and because of housing market practices within banks (supply side).

It is important to note that HMDA data only captures lending data from banks, savings associations, credit unions, and for-profit non-depository institutions. Information about private equity activity is not covered by HMDA data, which is a significant omission, given the fact that in areas surrounding universities, especially in North Philadelphia, over 75% of all lending activity does not use mortgage financing and is cash-driven (Norton et al., 2021). This is may be a part of nationwide patterns that show the
encroachment of private equity into the market for single family homes (Faroohar, 2017).

**Evaluating Social Welfare Policies against Gentrification**

Though pro-density zoning, the Actual Value Initiative, the tax abatement, and university policies exacerbate the problems faced by African American homeowners and contribute to distorted credit markets that favor speculative investors over senior homeowners, the city has several policies that offer relief for long-time residents. These include real estate tax relief programs and affordable housing programs. Residents mentioned these policies in their interviews, and how ultimately, they weren’t enough to protect the city’s African American Community from displacement and stop the predatory nature of change. Indeed, residents understood some of these policies as a Trojan Horse for destructive development.

**Real Estate Tax Relief: Homestead Exemption, LOOP, Owner Occupied Payment Agreements**

Residents mentioned several City programs that offered relief to long term owner occupants: the Homestead Exemption, the Longtime Owner Occupants Program, the Low-Income Senior Citizens Real Estate Tax freeze, and Owner-Occupied Payment Agreements. These programs reduce assessed tax value, freeze taxes for seniors and low-income people, and prevent tax delinquencies that lead to foreclosure through payment plans for back taxes.

Residents mentioned these programs favorably but raised concerns about their ability to be effective. They said the programs weren’t known enough, were not intergenerationally
transferrable, that they addressed a problem that should never have been a problem in
the first place, and that they were a stopgap measure.

Lack of Awareness

The problem residents mentioned repeatedly is that people don’t know about the
programs enough. Five residents said that they and their families had freezes, but only
because they were civically active and knew what was available to the public. It was
people who were not in the know who they worried about. As Theo of West Philadelphia
said, “They don’t know about them enough... like my mother’s home is under, she has a
freeze on her, only because I know. How many other people don't know?”

RCO leader Margaret spoke about how lack of knowledge about these property relief
programs led to property tax delinquencies that led to sheriff’s sales,

“Uh yes [there have been property tax delinquencies], but only because they
haven’t been aware of the information available to get their taxes frozen, or to
have the LOOP program, or to get the Homestead program, they can still find
that sense they do not increase your social security, they do not increase your
pension, they do not increase your wages, and in most cases you find that many
people are struggling, or they don’t know about the coupon book, I just actually
asked somebody to get a coupon book to pay on a monthly basis their property
taxes, they didn't know they could do that. It has a lot to do with information, as
opposed to delinquencies, in some cases people just don't know the alternative or
their option.”

Citywide advocate Tyler pointed out that houses in poorer neighborhoods were much
less likely to be in Owner Occupied Payment Agreements than houses in wealthier
neighborhoods, and rates of tax delinquency were much higher in poorer neighborhoods
like Strawberry Mansion.

North Central RCO leader Denise questioned the larger significance of the lack of
information provided by the City and awareness among the community. She pointed to
the general milieu that favors hedonism and consumption over education. As she said:
"First of all, people have to really know about it, and they don't really know about it, and why don't they know about it? Because people don't read. That's one, and the other reason is because if there's something like a concert going on, you'll see billboards all over the place, it's all over right? When it comes time to tell people about something they really need, not gonna happen. They'll tell you a little burp, like the 2035 year plan was just a little blip that they put out..."

Denise saw the lack of information about the property tax relief programs as intentional, as part of an intentional effort to keep communities ignorant so that they are easier to buy off and displace.

*Eligibility of the Next Generation*

Several residents pointed out that some of the programs do not carry over to properties that people inherit. As Theo put it, “…depending on what their financial situation is, they’re probably going to end up selling their parents’ house, which is already paid for. They gotta start from scratch. *laughs*"

While the Homestead Requirement only requires that residents prove they are owner occupants, and even makes provisions for tangled titles, the Longtime Owner Occupant Program requires length of homeownership. A study by Ding and Hwang (2020) noted that LOOP is more effective than Homestead Exemption in reducing amount taxed and the risk of tax delinquency in gentrifying neighborhoods. Theo also pointed to the irony of people losing houses that have already been paid off because of property taxes, preventing an intergenerational transfer of wealth and forcing the next generation to start from scratch.

*A Drop in the Bucket*

Residents also complained that these relief programs are not enough to prevent displacement and are necessary because of an external factor of speculation that is not being addressed.
Wei Lin said that the Homestead exemption barely reduces property taxes considering how much they will increase as a consequence of inflated assessments and took issue with inflated assessments in the first place. He did not believe the neighborhood was improving to justify higher taxes, in fact, residents’ quality of life goes down, and criticized the city for seeing only market value when making an assessment. Juxtaposed with the 10-year tax abatement, the tax hikes on longtime residents amounted to homeowners subsidizing speculative growth. While these programs are designed to provide relief to homeowners, the relief they provide is minimal in face of the larger damage to homeownership.

*Stopgap Measure*

Several residents raised the point that these property tax relief programs are temporary solutions dependent on the largesse of the mayor and City Council, rather than the people’s right to housing and homeownership.

Caroline called LOOP and Homestead “stopgap measures” and pointed out that they have to be continually renewed. She emphasized that if a new City Council doesn’t want to renew the programs you will “have people who will be out of their homes.”

Theo added that the Mayor was reluctant to even sign the programs into being because “he knows that it’s the only thing keeping those folks afloat... Once he don’t sign that, you’re gonna pay taxes... regardless of anything. So the whole political thing is, in my opinion, stacked against the community. It really is.”

Caroline and Theo understood the balance of political forces keeping residents in their homes as tenuous at best. Though Homestead and LOOP are often effective in keeping
people in their homes, they are keenly aware that it can be revoked at any time by an opportunistic City Council, leading to mass displacement.

**Mixed Income Neighborhoods**

Residents took issue with Inclusionary Zoning policies because of their inflated criteria of affordability, the fact that affordable housing often meant renting rather than homeownership, and that because of speculative development, truly affordable housing development was no longer possible. Most damningly, they understood Inclusionary Zoning as a Trojan Horse for speculative development to circumvent zoning protecting these neighborhoods’ historic stock of affordable owner-occupied houses.

**Criteria of Affordability**

Residents said repeatedly that the definition of affordable housing in inclusionary zoning is not actually affordable because it is pegged to the Area Median Income, rather than the minimum wage.\(^{14}\) Sharon, Linda, Hillary, and Olivia concurred that the “affordability” as detailed by Inclusionary Zoning policies is an empty buzzword divorced from the reality of long-term residents of these neighborhoods.

Sharon skewered the definition of area median income as a criterion of affordability:

> “That is words of politicians and developers, because they have taken the word "affordable" and interpreted it to mean, oh, affordable to them is, you know $200K. That’s not affordable. But then when you dig a little bit deeper underneath some of the layers, it’s "oh well, the median income in Philadelphia is between 93-95K" ... whose median income is between 93-95K?? So that if your income IS between that, maybe you can afford a 200K house, but that is not true... And Philadelphia, where you have not raised the minimum wage since 2007, that’s what, $7.25 or something? The average Philadelphia income is

\(^{14}\) A report by the Office of Economic Affairs and Office of Policy Development and research at HUD debated the measurement methodology of Area Median Income in metropolitan areas, and examined the feasibility of calculating AMI on smaller geographies. They concluded that smaller AMI estimates would increase administrative complexity and burden PHA. They recommend instead separating maximum rent calculation for low income housing programs from income, and use instead HUD’s Small Area Fair Market Rents, which represent 40\(^{th}\) percentile of gross rents for each zipcode (Office of Policy Development and Research, 2018).
maybe 30K. How are you gonna afford a 200K home? How can you afford even rents. I'm gonna tell you on the block that I live on, A lot of the properties that have been flipped on my block have been going for $1100/month. That's a mortgage, okay? That's a mortgage. And they're renting. That doesn't include gas, and electric, and water. So your income needs to be at a certain level. So right there, you know that it has to be at least two incomes to make anywhere near that meet, you know, your living requirements.”

The median income of African Americans in Philadelphia is $32,425 according to the 2019 American Community survey data. Sharon pointed out that where once $1100 a month was enough for a mortgage in Philadelphia, it is the baseline for renting, even “affordable” renting.

Linda also spoke of the impossibility of affordable housing on minimum wage:

“Oh yeah, speaking of affordable housing, these are people who don't make a lot of money, the minimum wage in Philadelphia what $7.25? They can't afford to pay $900, $1200 for these units. Even if you're making $8/hour, you can't afford to pay that. You can't afford to pay that and utilities, you won't be eating anyways. But you can't afford to pay that and all your utilities, no, people can't afford that. So no, I told them, that's not something people can afford to pay. Putting houses here where people can buy houses and get a mortgage here, and the mortgage is cheaper than renting, then you might get my attention, but otherwise no.”

Caroline similarly pointed out how the working family is far below the AMI, and that language should be linked to the concrete wages of low to moderate income workers:

“This common notion of “affordability” as some percentage of AMI is still high-end rentals and not really affordable for the average working family. We object to that language completely. We prefer language linked to the real wages of low to moderate income workers which is still the National wage of $7 and some change.”

Similarly, low-income housing advocate Olivia pointed out how the definition of affordable and moderate income is barely applicable for a family with a child, and certainly unaffordable for a family making minimum wage at 40 hours a week. She doubted that there were private real estate developers doing anything lower and characterized affordable units as “kind of affordable.”
Finally, residents mentioned that affordable housing development as traditionally understood is not possible in such speculative conditions. As a RCO leader, Patricia had experience with affordable housing development. She pointed out that because of speculative development and rising construction costs, affordable housing developers she worked with in the past were now unable to do development. She recounted how her RCO used to work with a developer who built affordable housing all over Philadelphia, and who also built their community room and office. He recently told her that lots were getting too expensive to purchase, and the cost of construction was prohibitive.

_Affordable Does not Mean homeownership_

Patricia of Mantua pointed out that the affordable housing that developers speak of is almost always renting rather than homeownership: “And everything that they’re building, they say it’s affordable, but for WHOM is it affordable, and why are you putting stuff in here in our community that you can make money for life, but we have no ownership.”

Patricia recognized the use of the buzzword of “affordable” housing as a trick to replace homeownership with renting, divesting people of their opportunity to build wealth and enabling landlords to make money off of people for life.

Sharon of North Central echoed the sentiment: “The issue with affordable housing is... when they start talking about affordable housing, most of the time they’re talking about renting. There are no real long term sustainable affordable ownership housing opportunities, and that’s what I’m noticing. All this affordable housing stuff is rent. It’s long-term rent...”

Caroline pointed to the class dimension of demands for “affordability”:
“Activists are so part of this gentrification, claim they’re not a part of gentrification, but they talk about providing rental units for people who need them. There are sections of West Philly with long term generational poverty, especially past 60th street, but you’re saying we need to have "affordable housing" without talking about buying a house where you own a house and have a sense of wealth. These activists are not talking about affordable housing in terms of protecting families that have housing and ensuring generational wealth. They are talking about providing apartment buildings, apartments, changing the landscapes of the neighborhood, so that the neighborhood can accommodate these students and young people. We are not just talking about taking a house that is 2 story and making it a 3 story, also talking about building a large building like the Irvine along the corridors, Spruce St, Baltimore, Chestnut (43rd and Chestnut) where the church was…”

She contrasted the progressive activist use of the buzzword of “affordable housing” with the community’s understanding of the word to encompass protecting families who have housing and making sure wealth gets transferred generationally. She did not deny the existence of deeply marginalized people suffering from deep poverty who need immediate housing, but she understood true transformative affordability that would lift people from poverty as homeownership. The provision of affordable housing by their definition would ironically result in the destruction of an originally affordable housing stock. Caroline echoed what other residents said— that true affordable housing must have a component of ownership.

*Trojan Horse for Development*

Residents mistrusted inclusionary zoning policies and their use of the word “affordability” because they saw them as trojan horses to get around zoning codes and destroy the stock of single-family owner-occupied homes.

Cynthia pointed out that most developers would much rather build units as they please and pay into the Housing Trust Fund than build affordable units:

“They got a Housing Trust Fund with the phoney balonies who claim they’re so concerned about affordable housing, will allow all the developers to in lieu of building affordable housing for higher height or whatever, or you put the money
in the Housing Trust Fund. If they can do that, they'll do that for the next eon. You'd be a great-great grandmama and you're still putting money in that. And it's acceptable, you only have one organization down on the Delaware River who did truly affordable couple units in the house. Everybody else has paid the money and went on about their business, and you know what to be honest, as a profit-making professional, I saw what the deal is, it's stupid to ask some profit making business to do affordable housing, PHA is your affordable housing, but we ain't letting them do affordable housing, they put that behemoth $45 million on Ridge Avenue, they're now building a parking lot.”

Cynthia scoffed at the lip service the City and developers give to affordable housing, and that paying money into the HTF is not about creating opportunities for affordable housing, but making rampant speculative development have a more “equitable” sheen.

Caroline read between the lines of the inclusionary zoning legislation, suggesting that it was a way to allow developers to get around single family zoning and build huge apartment buildings by right:

“Quiñonez Sanchez introduced legislation, I remember she was funded by 3.0, her candidacy was funded by 3.0, she introduced legislation two years ago which allows developers to pay into a (I don't get the name of this fund) "Low Income Housing Fund," whatever they call it, in order to build by right, whatever they want to. So the new development at 49th and Spruce, that was heatedly contested, which was always supposed to have as much as 8 stories by rent, and it was you know, big fight, so they then paid into this new fund a million some odd dollars, I was told by the developer himself, cause I questioned him, and he can build to that 9th story, he can build 9 story apartment building on what was city-owned land that was given to the owner of the Croyden apartments to provide parking and he then decided to build an apartment building... the community itself that voted it down. And this is the city providing ways in which the City can provide money, the money they wanted to make, irrespective of whatever rules were in place, they will create a way for them. That's what Quiñonez Sanchez did on behalf of 3.0, and that's what the rest of council went along with, and even the mayor, who signed it.”

Caroline recounted how though the community voted down the new development at 49th and Spruce, the city’s inclusionary zoning bill allowed them to build it anyways. She connected this to Quiñonez- Sanchez’s alliance with Philadelphia 3.0, a connection that will be discussed further in the next chapter.
In a later email about Quiñonez Sanchez and Jamie Gauthier’s Mixed Income Neighborhood Overlay Bill, Caroline wrote:

“The proposed legislation is a hoax, another scheme to promote displacement and gentrification. Further, these bonuses serve to do the same thing for developers and I’m still doubtful about the purpose of the low-income-housing-fund — if it exists at all. If these overlays outlined in the legislation take effect, they will override the base zoning designations allowing developers free reign with Council’s blessing.”

Denise also alluded to the fact that developers use the cover of inclusionary zoning to implement large scale changes that the community would otherwise reject. She recounted how HFZ Real Estate developers presented a plan for moderate income housing from Lehigh to Erie and from Broad to 19th Street. She noted that they are doing all rental, and that rental development will bring an influx of a huge number of people that will completely change the neighborhood’s character. “All these are renters, everything they’re doing here is all rental. I know all the shit with this stuff, so you are basically importing over what 2K 3K people to this one community. You impacting all the other homes in this area.” Denise believed that developments under the banner of affordable development are cover for a wholesale transformation of communities.

**Conclusion**
The City of Philadelphia has in place two major strategies to tackle the negative effects of speculative development: property tax relief for homeowners like the Homestead Exemption and the Longtime Owner Occupant Program, and Mixed Income Zoning through density bonuses for developers who build affordable housing. Real estate tax measures provide homeowners with relief. Mixed Income housing aims at achieving “inclusive” development by leveraging control over zoning to force developers to build affordable housing units or pay into an affordable housing fund.
Residents said the tax relief measures could help people stay in their homes but pointed out how they were stymied by a lack of awareness, the lack of eligibility for the next generation of homeowners, and the tenuousness of the programs. Several residents also thought that the programs were not enough and did not address the reason property taxes were spiking in the first place—speculative development that is destroying communities’ quality of life.

Residents saw little positive in Mixed Income Zoning. They rejected the criteria of affordability set by these programs and pointed out that developers mostly just pay into the fund rather than build units. They also pointed out the housing that does get built is mostly rental and emphasized that truly affordable housing includes homeownership. Finally, they saw density and height bonuses as a way for developers to destroy neighborhoods’ housing stock and completely change the character of the neighborhood. They argued that developments allowed by Mixed Income overlays are destroying the truly affordable housing stock of Philadelphia of single-family owner-occupied homes.

While certain elements of these policies and their implementation can be tweaked to make them more effective, like making LOOP eligible for inheritors and making people more aware of tax relief measures available to them, most of residents’ understanding of why these policies fail has to do with larger political and structural forces. They spoke of speculative development as overdetermining neighborhood change, with these policies as doing little to stop the headwinds of development. They saw the problem as a question of political power, with communities disempowered relative to developers and new residents. What power they had was tenuous and based on the largesse of City Council and the Mayor, rather than on the residents’ right to fair housing.
Residents highlighted the ideology of “progressive” leaders like Quiñonez Sanchez as at odds with the understanding of the community of progressive change. They saw the use of buzzwords like “affordable” and “mixed income” as hollow and even malicious, a way to enable speculative development.

The next chapter will delve further into the political and ideological aspect of the changes wrought by university driven development, as an African American community shaped by decades of Civil Rights struggle comes into conflict with a highly educated, transient cosmopolitan population over values, policy objectives, ideology, and a vision for the city.
CHAPTER 6: THE POLITICAL AND IDEOLOGICAL DISPLACEMENT OF THE BLACK WORKER

This chapter explores how the creation of the City of Knowledge in which universities, city government, and developers work together to reshape the urban fabric to accommodate a cosmopolitan highly educated managerial class of students and professionals (O’Mara, 2015), has resulted in political and ideological displacement of the black worker in university adjacent neighborhoods. The black worker draws upon Du Bois’s formulation in *Black Reconstruction* of the communities, institutions, and history of the African American community, especially in context to their long struggle for jobs, land, and education from Slavery and Reconstruction to the Great Migration, to present times, and its implications for democratic change.

Longtime residents identified two trends that are shaping cities: new progressivism and urbanism. New progressivism refers broadly to the phenomenon of typically young, well-educated, left-leaning, newcomers to the city getting involved with local politics. They advocate policies like Medicare for All, the Green New Deal, and affordable housing, and run candidates in local elections who will champion these policies. Urbanism refers to a movement of city planners and advocates disillusioned with decades of suburban growth and urban sprawl. They advocate for a more bike and transit friendly city, walkable streets, more density, and mixed-use neighborhoods.

While these two trends have distinct histories and purposes, they overlap in policies, constituency, and political methodology. Residents experienced and assessed these ideological and political forces as parallel to and reinforcing their physical displacement. They characterized them as part of a takeover agenda of the newcomers. Longtime residents mistrust them because they are not organically rooted in the city’s progressive
traditions and because their policies disrupt and erode black homeowner neighborhoods. Residents considered them to be well-meaning but ignorant at best, and disrespectful and racist at worst.

The first section of this chapter will contextualize new progressivism and urbanism by exploring the history of these concepts and the policies they advocate. The second section will report residents’ reactions to and assessment of these trends. The third section will triangulate residents’ descriptions with a spatial analysis of the 2019 3\textsuperscript{rd} Council District Democratic Primary elections and the 2020 Pennsylvania House 188\textsuperscript{th} District Democratic Primary, two elections which saw new progressive and urbanist candidates displace long term incumbents that trace their history to the Civil Rights and Black Power movements. Analysis will be conducted comparing the geographic concentration of votes for each candidate with the racial makeup of the census tracts and proximity to the universities.

**Context**

**New Progressivism and RECLAIM Philadelphia**

New Progressivism is a relatively recent phenomenon that traces its roots to the 2016 Bernie Sanders movement, and perhaps back to the Occupy Wall Street protests of 2011. The goal of new progressives is to engage with the two-party system. Unlike other factions of the left which denounce electoral politics as reformist, new progressives aim to push the Democratic party left. New progressives seek to bring about an ideological shift from the neoliberal order towards a democratic socialist one, making policies politically viable that would not have been possible years ago. Many new progressives are former Bernie Sanders staffers. Non-profit organizations run by people in their twenties like Justice Democrats, Sunrise Movement, Data for Progress, New Consensus, United
We Dream, and Momentum organizer-training institutes run candidates in targeted elections. The signature policy of the new progressives is the Green New Deal to “decarbonize the American economy in the course of a decade, rebuild the country’s infrastructure, and, almost as an afterthought, provide a national jobs guarantee and universal healthcare” (Marantz, 2021). Many candidates of new progressivism are also endorsed by Democratic Socialists of America (DSA), a multi-tendency socialist organization with ideological roots in the socialism of Eugene V. Debs and organizational roots in the New Left movements of the 60’s. They emphasize “democratic” to distinguish themselves from “authoritarian” communism of states like the Soviet Union or the People’s Republic of China. The organization’s membership shot up in the wake of their support for the Bernie Sanders 2016 campaign, and even more after the election of Donald Trump, with 24,000 members as of July 2017 (Schwartz, 2017). New progressives are perhaps best known in national media for the election of Alexandria Ocasio-Cortez as Representative of New York’s 14th Congressional district.

New progressives have faced criticism from commentators for gaining the bulk of their votes in areas that are seeing the displacement of working-class communities in favor of a younger, wealthier, better educated, and whiter population (Jilani & Grim, 2018; Otterbein, 2018; Otterbein & Brennan, 2018). They’ve also faced criticism for unseating incumbents with a relatively progressive track record (Brennan & Walsh, 2020; Caruso, 2020; Picarella, 2020).

In neighborhoods surrounding Philadelphia universities, RECLAIM represents the New Progressive tendency. It was founded in May 2016 by former staff and volunteers for the Philadelphia Bernie Sanders campaign. Their first campaign was protesting corporate lobbying within the Democratic National Committee host committee in June 2016. The
organization has the stated goal of the elimination of corporate donations in politics, the abolition of structural racism, the abolition of identity-based discrimination, the right to economic justice through a living wage and full employment, the right to a clean climate, a full and fair funding of all public schools, healthcare, immigrant rights, and other issues (RECLAIM Philadelphia, n.d.). They became a political force to be reckoned with in 2017, when they backed Larry Krasner in the DA race and gave critical support to Elizabeth Fielder and Joe Hohenstein. RECLAIM turned out 64% of the 18-25 year old’s who were canvassed, compared to 29% who didn’t have contact with the group, and won 48% of white working class divisions where they canvassed, compared to 20% in areas where they didn’t. (Otterbein, 2018; RECLAIM Philadelphia, n.d.). RECLAIM’s political methodology is to canvas neighborhoods for universal health care, housing as a human right, public education funding, climate justice, workers’ rights, and other progressive issues. They also train members to run as Democratic committee people in their neighborhoods with the aim of taking over the city’s ward system. RECLAIM has achieved national attention for the successful campaigns to elect Rick Krajewski and Nikil Saval for the State’s 188th House district and Pennsylvania State Senate in the first District respectively (Piccarella, 2020).

By their own admission, the bulk of RECLAIM’s membership is white. The group acknowledges the need for a multi-racial working-class coalition, and aims to build the power of the multiracial working class in Philadelphia (Otterbein, 2018). In 2020, the fiscal sponsor of RECLAIM was Keystone Progress, a 501(c)(4) social welfare organization with its base in Harrisburg, PA. As a 501(c)(4), it can engage in social advocacy and influence elections, so long as it spends less than 50% of its budget on politics (Sullivan, 2013). It is technically not required to disclose the name of its funders, meaning that it is technically a dark money group (Lynn, 2020). On RECLAIM’s
website, it lists a 501(c)(4), called PA Stands Up and Commonwealth Foundation, and
discloses its budget for every year since 2017 (RECLAIM Philadelphia, 2021).

**Urbanism and Philadelphia 3.0**
The other trend that was mentioned in the interviews is urbanism. The first urbanist
Congress took place in Alexandria, Virginia in 1993 and included the nation’s leading
designers and practitioners. The congress was organized out of concerns about the
placelessness of modern suburbs, the decline of central cities, increasing segregation of
communities along race and income, the difficulty in raising families, and the
environmental damage caused by sprawling development eating into green lands and
automobile use (Congress for the New Urbanism, 1999). Canonical urbanist work
*Suburban Nation* (Duany, Plater-Zyberk, & Speck, 2010) advocates for the development
of traditional neighborhoods, rather than suburban ones. Traditional neighborhoods are
dense, pedestrian friendly, mixed use, and mixed income. Suburban neighborhoods are
created almost exclusively for car owning people, zoned for single uses, and highly
segregated by income.

Urbanists agitate for increasing the density of existing neighborhoods to reduce sprawl,
doing away with single use zoning separating residential from business districts,
inclusionary zoning to intersperse affordable housing with market rate housing, making
transit more accessible, and creating safe and comfortable streets that privilege the
pedestrian and the bicyclist, rather than the motorist. Another canonical urbanist book
*The High Cost of Free Parking* (Shoup, 2017) points out the ubiquity of free parking in
America and the social, environmental and economic damage it causes. Shoup shows
how parking requirements are arbitrary and based on circular logic that parking must be
created to satisfy demand. However, a greater supply creates greater demand because it
incentivizes more people to drive. As Shoup writes, “By prescribing massive overdoses of parking spaces, planners are poisoning the city” (p. 73). Parking requirements eat up land that could be used for people and encourage sprawl. Shoup argues that free parking amounts to a regressive tax on everyone who isn’t a motorist, as the cost of free parking is passed on as rent, prices, land value, etc. This penalizes people who do not drive, who tend to be the poorest. Furthermore, parking requirements cause congestion and environmental damage as more drivers are incentivized to drive, and motorists clog up streets while cruising for parking. Shoup advocates for fair-market prices for curb parking and removing zoning requirements for off-street parking.

Urbanist ideology pervades the Philadelphia citywide and district plans. In 2011 Mayor Michael Nutter initiated the Philadelphia 2035 Plan which envisions growth built on developing Philadelphia as a metropolitan center, enhancing Philadelphia’s neighborhoods, and renewing ex-industrial areas. The plan proposes expanding the Metropolitan Center to include Center City and University City and changing zoning to Commercial Mixed-use around transit hubs in Center City and University City. The plan also proposes that business and property tax policies be reviewed to encourage development.

The Philadelphia Planning Commission emphasizes transit-oriented development, which would allow greater density near transit areas. A transit-oriented development overlay would give developers bonuses for density, reduce parking minimums, and increase maximum height for buildings. The plan also emphasizes “complete streets” and “road diets,” which aim at decreasing car use, expanding bike lanes, zoning to decrease parking minimums, and making drivable streets narrower to allow for more room for pedestrians and bicyclists. (Philadelphia City Planning Commission, 2011, 2013, 2014b)
Many groups in Philadelphia make up an urbanist coalition, including bicycle advocacy groups, urban gardeners, and environmental organizations. However, one urbanist group has had the biggest ideological and political footprint on university adjacent neighborhoods: Philadelphia 3.0.

Philadelphia 3.0 is a political organization “committed to helping Philadelphia capitalize on its progress and promise” that supports candidates that seek to “reform and modernize” City Hall (Philadelphia 3.0, n.d.-a). It was founded in 2015 by parking garage magnates Joseph and Robert Zuritsky (Philly Power Research, 2018b). The head of the organization is Alison Perelman, a Penn alumna who serves on the board of directors of multiple civic and neighborhood organizations, a Democratic Committee person in the 2nd ward, and heir to the Perelman fortune. The Director of Engagement Jon Geeting is the co-founder of 5th square, an urbanist PAC, and the chair of the Philly Progressive Caucus (Philadelphia 3.0, n.d.-b). The organization spent more than $500,000 on Council races in 2015, but did not have to legally publicly identify the donors because of its status as a 501(c)(4) organization (Terruso & Brennan, 2019). Philadelphia 3.0 responded to criticisms about dark money by arguing that the anonymity enables donors to avoid retaliation from the Democratic political machine (Platt, 2016).

Philadelphia 3.0 has agitated against parking mandates and councilmanic prerogative, which allows City Council members to make land use decisions in their jurisdictions from adjusting the zoning code, to blocking the sale of city-owned land (Kerkstra, Brey, & Thomas, 2015). They advocate for the enforcement of remapping and zoning codes. Throughout their blog, they use urbanist arguments about the cost of free parking and the need for fine grained zoning to create vibrant mixed neighborhoods (Geeting, 2016a, 2016b, 2019b). Like RECLAIM, they advocated for new residents politicized by the
election of Donald Trump to run to be ward leaders, arguing, "The current crop of ward leaders are no spring chickens and in many cases are either not relevant civic leaders in the communities they represent, or don’t even live there" (Geeting, 2016c).

In 2019, 3.0 endorsed a slate of candidates, including Jamie Gauthier and Maria Quiñonez Sánchez, for the City Council primaries, on the basis of who would deliver reform with respect to municipal services and the culture of government and politics in Philadelphia (Geeting, 2019a).

New Progressivism vs/and Urbanism

New progressives and urbanists are distinct but overlap on several counts. New progressives tend to be well meaning young people who are new to the city, whereas 3.0 is run by wealthy technocrats, some with roots in old Philadelphia money. RECLAIM organizers are unabashed democratic socialists, while 3.0 advocates certain business and development-friendly reforms. However, they are organizationally similar in that they both have 501(c)(4) wings that are not required to disclose funding.\footnote{According to an investigation by the Center for Responsive Politics and Center for Public Integrity, 501(c)(4)’s outspent super PACs by a 3:2 margin in 2010, and nearly 90% of these came from groups that did not disclose the source of their funding (Beckel, 2012).} Leaders in both organizations were educated at the University of Pennsylvania. They both ran their candidates against long time incumbents with strong roots in the city with the aim of defeating “machine politics.” Finally, they are both relative newcomers to neighborhoods they are seeking to bring political change to.
Findings

I The Black Worker and the Black Power Generation: From “champions of the people” to “make-believe champions”

Residents contextualized their feelings about the newcomers in the political history of the neighborhoods. They spoke of politicians like Lucien Blackwell of West Philadelphia and Cecil B Moore as champions of the people. The older crop of black politicians and activists were rooted in the Civil Rights movement and the black liberation movements. They were accountable to and organic to their constituency through institutions like unions and churches and commanded mass followings unlike any leaders today. For example, Lucien Blackwell was not only a member of the Pennsylvania House of Representatives, a City Councilman, and a United States Congressman from 1973-1994, but also president of the International Longshoremen’s Union from 1973-1991 (The Pennsylvania House of Representatives, 2020). Residents noted that the electorate that produced these politicians have been at the forefront of progressive change for decades, from fighting to open up opportunity for African Americans, to standing against imperialist wars. The black power electorate of the black worker was betrayed by what some residents called a black misleadership class that aligned itself with the neoliberal wing of the Democratic party for the purposes of self-promotion.16

16 Political commentator Glen Ford popularized the term “Black misleadership class” to refer to the phenomenon of black leaders of the post-Civil Rights era advancing an anti-black, anti-people agenda. As he writes: “The current Black Misleadership Class voluntarily joined the enemy camp – calling it “progress” – as soon as the constraints of official apartheid were lifted. They exploited the political and business opportunities made possible by a people’s mass movement in order to advance their own selfish agendas and, in the process, made a pact with Power to assist in the debasement and incarceration of millions of their brothers and sisters.” (Ford, 2014). The significance of this concept is that it is unlike other treatments of black politics in the neoliberal era which fall into the class reductionist trap of arguing that the black liberation movement failed because it focused on race rather than class. Instead, this concept highlights how a class of black leaders betrayed the objectives of the black liberation movement, which were anti-capitalist and anti-imperialist, and became the black face of a white supremacist structure. It enables an understanding what has happened from the perspective of black Philadelphians who face racial oppression facilitated by black leaders. See also Ford (2018, 2022) for further discussion of the term.
Theodore spoke of the difficult circumstances faced by the black power generation, including Cecil B Moore, Dr. Ethel Allen, and Lucien Blackwell, and their uncompromising ability to fight oppression. He said that generation had it “really rough,” even harder than his generation. He said that “everything they got, they had to fight for,” whether it was education or jobs, and that “they took their politics real serious.” He linked Jannie Blackwell to that generation through her father and said that “the politics was the only avenue along with education to break the cycle so to speak.” Politics for the black power generation meant the difference between a life of abject poverty and oppression and a life with dignity and opportunity.

Theodore also spoke of the mass base that leaders like Cecil Moore, Lucien Blackwell, Charlie Bowser, David Richardson, and Hardy Williams commanded, and said that he doesn’t see that level of leadership today. He said, for instance, “…if Lucien were here today and said ‘We’re gonna have a rally at Malcolm X Park and I need 10,000 people there,’ he had 10,000 people there. None of them today’s politicians can do that. No no.”

Residents referred to Lucien Blackwell’s reforms of the Gift Property Program, making poor people into homeowners using abandoned properties. One West Philadelphia resident said, “All of them black people that have got them houses down in Mantua, University City, all that, Lou Blackwell gave those houses that are now $300, $400K properties, her husband, and the Gift Property Program.”

Residents spoke in similar terms about Cecil B. Moore. They celebrated his fighting spirit, his activism against segregation and jobs discrimination, and his rootedness in the masses. They considered him a true champion of North Philadelphia.
As Michelle said, “...when we talk in terms of Cecil B Moore, you’re not gonna mess with Cecil because he’s a black man, grew up in the South, he joined the Marines, and you don’t mess with the Marines *laughs*...” Sharon echoed these sentiments, pointing to the physical markers of Moore’s movements on Cecil B Moore Avenue and Girard College which stand “as a beacon” of his efforts to secure the rights of African Americans to have a job, to catch the bus, and to have a decent education.

Trudy summed it up:

“Cecil B Moore was a champion of the poor, and a champion of our community, and he lived in our community, and he was a force to be reckoned with, you know, him and his cigar, he’d curse you out in council, or curse you out on the street, but you better not mess with his people *laughs* So we digressed from having a champion like that to having a make-believe champion.”

Residents explained the traditions that anchored the black power electorate, specifically the Civil Rights movement, the black clergy, and grassroots black organizations and mobilizations. Jerry, a longtime political figure in West Philadelphia spoke of his roots in the Civil Rights movement:

“I grew in the period of the Civil Rights movement. My pastor Marshall Shepherd, Mt. Olivet Baptist Church, was a Philadelphia politician. He was a minister, he had a very strong church, he’s active in politics, and when the Democratic Convention happened in Philadelphia in 1936, he was asked to give an invocation at the convention, first African American ever asked to do that. [Recounts a story about how segregationist Cotton Ed Smith walked out during his Pastor’s speech] that’s the kind of thing, I grew up in the church, fighting against segregation, fighting to open up economic opportunity, that was second nature, that was something you did. So that’s the tradition out of which I come, and in many ways, that’s been lost. I don’t know how many kids these days even have a sense of the history of this city”

Similarly, in North Philadelphia, residents spoke of the rootedness of community leaders in decades of resistance. She gave the example of Paula Peebles, who is the chair of Pennsylvania National Action Network, an organization that supported the Stadium Stompers Movement. Peebles’s roots run deep in the North Philadelphia community,
and as a young woman, she was a Black Panther and participated in the Million Woman March. She said “there’s a lot of historical players involved in pushing back against Temple University...”

Caroline emphasized the political significance of the electorate that has been shaped by the Black Power movement, and how it is a source of militancy and resistance:

“Jannie Blackwell’s former ward 3 is largely a black community, and so is Jim Roebuck’s 188th district, largely a black community. But the way I look at this is, if you break up that community, you break up resistance to what is happening in the city. And it’s easy to do that if you come after the homes and you push people in ways that make them spend time trying to save their homes, concerned about whether or not the homes will go to their children, etc.

As was mentioned in the last chapter, nearly all the residents interviewed spoke of the betrayal of the black power electorate by the newer generation of black politicians that went along with a “plan” to displace black people. They named John Street, Chaka Fattah, Darryl Clarke, and Michael Nutter as part of a black misleadership class that departed from the past tradition of principled politics and embraced a politics of accommodation in exchange for their ability to rise in the ranks of the Democratic Party. Residents also blamed the Democratic Party apparatus for co-opting genuine black struggle.

Theodore contextualized the newer generation in light of the sacrifices of the older generation and argued that the newer generation took them for granted. He named Chaka Fattah, Vincent Hughes, Curtis Jones, and Isaiah Thomas, and said “I don’t think they realize they wouldn’t be sitting there” if it weren’t for the sacrifices of the likes of Dave Richardson and John White Jr. He said “they take it lightly, like they did something. No, all you did was get born.” He said he was a little disappointed in them
because despite their pro-community rhetoric, people at the grassroots level feel the adverse effects of their decisions.

Sharon and Michelle spoke further of officials who manipulated people into voting them on the basis of black identity, but who betrayed their constituency, “You think you vote for black people that are going to be your savior, and that’s not it.”

Michelle similarly criticized “black lapdogs” who want to “advance Philadelphia,” but at the expense of the people who are here. She said “If you have disdain for your own people, what chance do the people have?,” expressing her disappointment in black leadership.

Caroline explained the black misleadership class as the product of class divide in the black community. The black middle class’s individualist ethos divided them from their people and caused them to aspire to join the ranks of the ruling class, unlike the leaders of the past who placed their lot with the grassroots. She said that the black middle class wants “to succeed without consciousness” or without understanding their responsibility to the black community. They settle for individual solutions for themselves so they can be accepted and become white, but don’t realize they will never be accepted. As she said, “...they don’t have a black agenda, they have a self-agenda that reinforces the white agenda... they don’t see themselves as being tools of the state but they are.”

Finally, as mentioned in the last chapter, residents blamed the Democratic Party for making backroom deals with developers and disinvesting from neighborhoods, as against the democratic aspirations of their loyal Democratic electorate. Trudy even changed her party registration in defiance of the Democratic stranglehold on the black community:
“...their footprints are on our back, and the blood that’s running down our street is on their hand. And they’re Democrats, so don’t tell me nothing about Democrats. I changed my party, I’m not a Democrat anymore. I even changed my party to Republican. I went to City Council, and I told them. I told them I was even a ward leader. And they were like WHAT? What’s going on with [Trudy]? *laughs* So I’m an independent now, but it was an in your face then.”

The case of Jannie Blackwell

Several residents spoke of Councilwoman Jannie Blackwell as part of the misleadership class. Reverend Gary said, “...we were under the auspices of Mrs. Blackwell, who does not even live in [the neighborhood], she may have a house here, but she lived in Jersey, and she was all for this development, she did nothing, absolutely nothing to stop it...”

Another resident said her loss was not because of gentrification, but because of “good old voting,” and that many things happened under her watch that the community was not happy with.

Other residents defended her as the heir to Lucien Blackwell’s legacy, and that ousting her would pave the way for a more development friendly city apparatus. They argued that the campaign against her as pro-developer was part of a smear campaign to get the actual pro-development candidate in. Theodore referred to groups that spread rumors about Jannie Blackwell being in cahoots with developers as “paid protestors” who blamed Jannie for a development deal that went sour at the behest of the mayor. They also came to her events and behaved belligerently, catching her supporters off guard. He said Jannie was not anti-development, because that’s how she pushed the Mill Creek Housing Project forward, but she is not controlled by developers, and in fact, often stood up to them.
II New Progressives

Residents saw the newest entries into Philadelphia politics as part of a “takeover agenda” by outsider groups. They held that these new trends were not rooted in the city’s organic traditions of resistance, and that their entry into the neighborhood cannot be separated from the physical displacement that communities are facing. They said that new progressivism and urbanism is an imposition of values alien to longtime neighborhood residents. Finally, residents pointed to the role that big money plays in driving out community organization.

A Takeover Agenda of RECLAIM, 3.0, and other Outside groups

Residents saw RECLAIM and Philadelphia 3.0 as having a “takeover agenda,” emphasizing the outsider status of these groups. As Jerry said:

“...I’ve lived here all my life, and they want to take it over now, they want to set their standards upon the rest of us. And I push back against that. Particularly because a lot of the people who are here now, they drive cars with out of state tags on them. So I don’t know, they didn’t even think enough of the neighborhood to get a PA tag on their car”

Theodore said, referring to the elections of Jamie Gauthier and Rick Krajewski:

“.... it was a strategical plan to get rid of Jannie Blackwell, get somebody in that seat who was pro-development, and in my opinion, anti-community, and they put $$ out there, they basically bought the election. And Roebuck, the same thing. And I was told by this a new group in the neighborhood called RECLAIM. They invited me to a meeting and told me their whole objective was to get rid of Jannie Blackwell and Jim Roebuck. And it was all whites. Wasn’t nobody else black except for me and maybe two people I brought with me. And I told them I couldn’t be a part of that.”

Caroline said she was not against newcomers to the city, but they should join in what is already going on, rather than trying to take over. She said that newcomers “have no history in Philadelphia,” and that it should not be Old Philadelphians vs. New Philadelphians, but the New Philadelphians “come in to take over” rather than learning about the history and joining into existing struggles. She said that “they come in to take
over... and that’s why people are very upset and are actually trying to find ways to organize and fight back.”

She continued, speaking of the outsider groups organizing as a process of infiltration, “...we’re beginning to see now that these people travel from group to group to group and they’re kind of like infiltrating. And that’s what RECLAIM is trying to do, infiltrate across 52nd street.”

Trudy spoke of a similar phenomenon in North Philadelphia in which a mostly white left group sought to control the direction of the anti-stadium movement at Temple. She said that the No Stadium No Deal Coalition was made up of local organizations like NAACP, POWER organization of religious leaders, the Temple Association of United Professionals (TAUP) union, and Stadium Stompers. She said that the group in question that was made up of “mostly outsiders” started to “try to control our community,” causing her and other community members to pull away and stop attending meetings. She said she found out they were involved with a socialist party, but had not disclosed this to the community, causing them to lose trust.

Unrooted, not a part of city’s organic traditions

Residents continued their critique of the new groups by maintaining that they are not a part of the city’s organic traditions. Theodore said of Jamie Gauthier:

“Right now, she’s [Jamie Gauthier] a black face doing 3.0’s biddings, which is developers. That’s just the reality, and she will do their bidding in council, legislatively, and fight the community, I guess, because that’s what she’s going to end up getting into. An all-out fight. And I don’t know if she’s built for that kind of fight... They just had a little meeting in the neighborhood, and she showed up, and she introduced herself. They just had a go, I just said, let her say what she wants to say. And people were like “who is she?” I said she’s your new councilperson. I said “she think ‘cause people aren’t out here, ra-ra” or for better word, raising a bunch of, that’ we’re not watching, listening. And watching what kind of legislation we’re putting
forth, know what she’s doing. Now all we know is that our neighborhood is being changed, and we’re losing our parent’s properties. Because of the taxes.”

Jerry said of the newcomers,

“I don’t have a sense that the people who are coming in and dictating politics to us have any idea of what Philadelphia is. It’s like they want to change it, they want to make it different from what it is, they don’t know it is, or what it was.”

When asked what the new round of politicians were rooted in, Nancy professed she did not know, but that it could not be separated from their wealth, a theme that will be explored further:

“It seems that the only thing I know is you have a handful of wealthy people who decide they have an agenda, and that they want to pay to make their agenda, I don’t know what their agenda is, to make it real”

Trudy spoke of white left group similar to RECLAIM that wanted to organize in North Philadelphia:

“...they were talking ‘We want to organize the community’ and I was like ‘I’m a community organizer that’s been stomping this ground since I was a teenager. You’re not gonna dammit come over here and layer over us.’ And you’re out here getting funded. Our organization doesn’t have funding for community organizing, but you outsiders can get funding for community organizing? That’s so disrespectful? How are you any different from the university. You’re doing the same damn thing...”

She continued, saying that while some of them are “nice people,” the community had to protect itself from outsiders:

“I’m like no, you don’t get to do that to us. First of all, we don’t need it, second of all... that’s colonialistic to me. I mean some of them were nice people, I mean nothing personal, we are up for grabs, we are in this community, we have had to take a defensive posture. Now you know, you gained notoriety with this sexy name that was put forth by a block captain, a homeowner in this community, and you added it to your resume... you call yourself a stomper? Now your damn footprints are on our back too. Give us a break. We don’t need all of that, we just don’t need all of that...”

Caroline addressed Jamie Gauthier’s lack of involvement in the black community, though her father was technically from the neighborhood:
“[Jamie Gauthier] never ever ever came into the black community. She was first associated with Garden Court, uh, and was either president or Vice President of Garden Court, but never anything else, never attend any black functions at all, the black community didn’t know her. They may have known her father who was a lawyer and had some notoriety in the 60’s and 70’s but they didn’t know her. So she became the Trojan Horse that 3.0 used basically…”

Margaret painted it as an intergenerational issue, with younger people not knowing the history of West Philadelphia, and the activism of the elders:

“…they used a whole lot of money to influence the vote, but let me say this, part of the reason African Americans didn’t get it, is because of the gentrification, you had people who were nonwhite outnumbered, because it’s no longer more African Americans than it is people who have different economic backgrounds, or educational backgrounds. So Jannie lost a lot of votes on that alone, of people who don’t know her history. And not saying that I endorse her for everything she says or does, or that she’s perfect, but same thing as Jim Roebuck… So because of the youth and the younger people who don’t know the history of West Philadelphia and things we have gone through, they don’t have the same respect for the activism of the baby boomers, or the elders… all they do is talk about what they didn’t do, or what they did wrong, but they don’t realize that the reason why this happened, the reason why the police aren’t just killing people on the streets is because of Blackwell, is because of the house of UMOJA, Chaka Fattah…”

Finally, after recalling Lucien Blackwell’s Gift Property Program reforms which gave homeownership to low-income residents, a resident summed up her frustration with the new progressive agenda:

“You don’t gotta change everything, bring something back, and I resent these people walking around, calling themselves “progressives” all of these people calling themselves progressives, that was Fannie Lou Hamer, her whole damn agenda, Mississippi Freedom Fighters, I don’t want to hear this shit, excuse me…”

*Political displacement parallels physical displacement by the managerial class*

Residents held that the political takeover paralleled the physical displacement by a population that is newer, better educated, and linked to universities, a displacement caused by university-driven growth. As Jerry said:

“They’re trying to take over politically and then dictate who represents them in Washington, Harrisburg, and the City of Philadelphia. It’s as if they want to impose their standards on those of us who’ve lived here all of our lives. It’s not like they’re offering us a better standard … when you drive prices up and people
can’t afford houses and they have to move, what are you doing to the neighborhood that’s been here all along, that’s been viable and good, and we’re losing that.”

Jerry continued,

“What does progressive mean? I think progressivism is a very broad term. I don’t think that anyone coming in here who says to me “I’m going to take this apartment building and push everyone out who’s been there, we’re going to raise the standards, raise the prices, and that’s going to be better.” I don’t see that. I think this neighborhood has always been one of diversity. We’ve had poor people, we’ve had middle class people, we’ve had rich people, but we lived together, worked together, we built a common community. Now, unless you have a lot of money, it’s hard to even buy a house, hard to be a part of the community, that to me doesn’t make any sense”

Caroline referred to Krajewski’s background and rootlessness that came from his membership in the managerial class. She said that he was a “Penn student” who “never had a real job.” She named others in RECLAIM who had “cushy jobs” in software or who were “paid organizers.” She said most of the new organizers have been in the city less than 9 years, and that “they are all imports with no roots.” She said “RECLAIM, that’s the face, RECLAIM alleging to be progressive, on the other side, they’re supporting gentrification, this notion of density.” She said while they are trying to be movers and shakers in West Philadelphia, they have been unable to make inroads in North Philadelphia, though they’ve succeeded in South Philadelphia.

She also referred to the Penn connections behind Philadelphia 3.0. She mentioned how the executive director/CEO of 3.0, Allison Perelman, was the granddaughter of the wealthy Perelman family for whom several buildings at Penn are named. She also pointed out that Perelman is a graduate of Penn herself with a PhD in Communications from Annenberg.
New Progressivism as an imposition of values

Residents experienced new progressivism as an imposition of values. A resident referred to the way a “Stripper Strike” protest was handled by Jamie Gauthier. While she and other residents asked for the protest to be moved from a park because of the presence of children, Gauthier supported the right of the strippers to hold their protest. A resident said that when she challenged the councilwoman on Facebook, she was blocked by her:

“... I don’t like what’s going on. We had a thing about they had some hookers, I mean strippers, dancing in the park. She gonna send a letter talking about their constitutional rights. I said they got rights, take them to Rittenhouse Square... We don’t want that in our neighborhood, we got enough going on, listen, she done blocked me on FB and everything because she want to talk at everybody, but you know I talk back...”

Theodore speaking of the same protest said:

“I don’t know what their goal and objective is, but that’s not cool. I mean somethings we need to like, I’m not against gentlemen’s clubs, that’s fine, but you can’t come out in the park and do that... just because you have a right doesn’t make it a right. We really have to have some kind of a moral compass, come on, we have kids out here, they don’t need to be exposed to that. They’ve got plenty of time for that. So for her to even give a letter of support, I’m like “have you lost your mind? Completely?”

Margaret spoke similarly about the way Jamie Gauthier dealt with gun violence:

“...So now we’re seeing in the neighborhood, we’re seeing Jim Roebuck for example, he’s been defeated, there has been some rumbling as to who they’re going against next, because that’s people talk amongst themselves, who they’re going after next. They never particularly liked Jamie Gauthier, people say to themselves, who is she downtown marching against gun violence when she should be marching through the neighborhood where the child was killed.”

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The Stripper Strike protest was held at Malcolm X Park on June 27th and July 25th at noontime in protest of the difficulties faced by exotic dancers during the Coronavirus pandemic, specifically injustices faced by black dancers. Protestors raised money while doing pole dances, and their social media advertised “Bring tips. We have poles. Donation requirements for all men.” (T. Martin, 2020).
Black Lives Matter Compromised

Residents critiqued Black Lives Matter activism for being made up of majority white people, unrooted in black institutions, and for being diluted with the inclusion of other issues. While they were against police injustice to black people, they thought the solution was to have more black police officers from the community, rather than defunding the police.

Theodore explained that Black Lives Matter had been compromised, that it was promoted as a slogan to elect Biden, and that the same Democrats who proclaim “Black Lives Matter” will turn around and be bigots after Biden is elected.

“...this BLM thing has already been compromised, it’s been compromised. And I say that because what it originally was about have gotten lost. It went from police brutality, that was the issue, that was the focus, it went from there to equity, immigration, I mean what is Black Lives Matter other than a slogan. That’s all it comes down to, being a slogan... When they took George’s thing and turned it, a lot of the same people who are out there saying “Black Lives Matter,” the same people, after Biden gets in... we’re gonna have to fight them. But they’re hypocrites, they’re bigots. Some of them are outright bigots. So when you talk about the Progressives, RECLAIM, what else? They’ve got so many out there”

Margaret maintained that some parts of the police are more grassroots than the Black Lives Matter movement is, and that the slogan of defund the police is inorganic to black communities. The demand of the black freedom struggle in Philadelphia was for “community control of the police.” She spoke of internal conversations in the black community wondering where the “Defund the police” slogan came from, and about why BLM does not have many black people.18

“I know some of the officers [of the 18th district] and many of them follow me on Facebook, and many of them are decent people, great people, I would never call them

18 A New York Times article reported on a study done by researchers at the University of Maryland and University of Michigan found that Black Lives Matter crowds had unprecedented numbers of white people for a Civil Rights protest, with up to 65%, and were overwhelmingly young and well educated, with three quarters under 34, and 82% of white protestors with a college degree (Harmon & Tavernise, 2020).
people who didn’t understand the condition because they came from that condition of poverty or low-income families, or families who are blue collar, that they came from and they did very well. But you don’t hear about them, you hear about all this negativity, and we just kind of wonder what this defund thing is all about and where did it come from, and why. And they say something about defunding the police, and the second conversation a lot of people have is the Black Lives Matter movement where they don’t see a lot of black people, and we have organizations that are infiltrating the BLM movement and using us as an excuse. So you have a lot of African Americans who feel that way, we talk about it among each other. I do know that’s what they’re saying because I’ve heard that several times. They look at the BLM movement and say “why is it all white people?”

Margaret furthermore questioned the lack of black institutional rootedness of progressive movements:

“...why aren’t they in the churches, then they see the LGBTQ community, the RECLAIM, and so forth, and ever since they ask “where is the black people? Why aren’t they going to the churches where they’ll still host Civil Rights movements, or where’s the NAACP, so even on TV, you see NAACP representing Breonna Taylor, but you don’t see them at a BLM movement/march. So we made the Black Lives Matter *their* issue”

Money driving political displacement through PACs and Nonprofits

Finally, residents felt that you could not separate the emerging trends of new progressivism from big money. They spoke of the undemocratic nature of non-profit community funding. Nancy said she believes “the people should decide, not a few people or a few businesses that have top dollar.” She said “the community should be in charge” of decisions about how they want to live and support one another “as they always have,” and how this democratic tradition is in danger now.

Theodore pointed to the decisive influence of the 3.0 money in sending Jamie Gauthier to victory. He even alleged that 3.0 was trying to buy off committee people:

“3.0 ran Gauthier’s whole campaign, she didn’t even campaign, she really didn’t. I mean I’m going to try to find out her financial report. She didn’t raise no money, she’s not even from this community, for real... her father, I know him, Williams, he moved up to Wynnefield which is considered an upgrade from, went to college, got her little degree, moved down in the University City area. She worked for the [Fairmount Park] Conservatory for five years because that’s where they plotted and
planned to get rid of the Councilwoman, and five years later she came out as running against Jannie Blackwell.... Jannie didn’t have the kind of money to counteract that constant bombardment of mail. She, I mean, in her campaign, you got three pieces of literature each week. So she was well financed. Her campaign, not her campaign, but 3.0 did a very good job, flooding, and they spent a lot of money. They bought off Ward Leaders, they bought off committee people, and I don’t know who else they bought off, I know they bought off some committee people and some ward leaders, ok? Because they approached me with it, and I was like no, I don’t play like that”

Trudy said that non-profits were trying to get money off the backs of community people by infiltrating movements and claiming to be “organizing them”:

“...people are seeking power, I operate from Frederick Douglass, power concedes to nothing without a demand, if you attempt to seek power over people who are already powerless, what does that say about you? And what does that say about the legitimacy of your organization once you consider yourself as having arrived?... And it’s a shame because everybody started out being really sincere about what it was we wanted to accomplish, but community people faded away from them. And I understand they just lost an opportunity for funding... because they couldn’t show that neighborhood people were in the lead *laughs* But they’re still out there trying to get money on our backs. For organizing North Philly....”

Trudy also pointed to universities as mega-nonprofits that siphon money away from grassroots organizations. She gave the example of the Center for Social Policy and Community Development at Temple that was created in the 90’s. At first she was excited to have it in the community, but realized that it “was for their benefit.” She found out other community-based organizations now had to struggle compete with Temple University for funds, since “Temple University with the big T” had enormous grant writing capacity given their endowments. She connected Temple’s encroachment into the housing stock to its encroachment into grant funding structures that made neighborhood organizations as vulnerable as North Philadelphia residents.

**III Urbanism- Suburban Dreams Projected onto Urban Black Homeowner Neighborhoods**

Residents criticized the urbanist trend of politics and development for eroding black homeowner neighborhoods. They singled out urbanist dogma about density, not
providing parking spaces for newcomers, the privileging of bikes and the penalizing of cars, and the concept of “good governance.” Ultimately, they resented a school of thought born in response to the problems of the suburbs being imposed on their neighborhoods.

Density and Transit Oriented Development

Hillary zeroed in on the urbanist policy of transit-oriented development, which allows for more development and density near to transit areas:

“...these density people, call themselves Urbanists, some of them are in totally good faith. I think some others are absolutely are not *laughs* But the argument of ‘put up big apartment buildings on corners where there’s public transportation’, happens to be a kind of meaningless argument in Philadelphia, since we have a lot of corners with public transportation. It’s not like if you were in, say, Seattle, which is the public transportation system there is awful. You can go blocks and blocks before you see a single bus stop. We already have high density because this is a row house city which has extremely high density and is unusual in that it allows for lower income people to get a toe hold and buy house and build wealth. And one of the arguments that I’m trying to make intensively is leave these rowhouses alone. “

Hillary pointed out the fallacy of trying to apply the problems of Seattle or suburban areas to Philadelphia, where there are already high levels of density. Hillary also criticized urbanists for using the environmentalist argument about density to justify tearing down rowhouses and building multifamily apartments. She argued that they conflated suburban housing with rowhouses, and had the effect of working against the interests of black people:

“It’s a two-pronged attack, one of which are ‘single family homes are bad,’ that thing is really ideologically imbued by the urbanists. They just attack it and attack it, like we should replace all of these single-family homes with big apartment buildings because of the stupid Co2 argument, and also we can be near public transit, well they’re already near public transportation *laughs* We don’t need to put them in an apartment building. So depriving people of the ability to own is really one of the sickest things we are seeing, right, taking away the only means of wealth building”

She elaborated her point:
“...a bonus kind of is the one little argument that came from a paper many years ago comparing a detached house in the suburbs with an apartment building in the suburbs. It did show the detached house gave off more CO2 than the apartment building per person. There’s no gainsaying that, but then when you look at density and rowhouses, you can’t compare rowhouses to detached houses, the energy is quite different. Anyways, the point being, that there are all these progressive, as you know, progressive arguments that are actually in the way, that counter powerful interests in terms of working against white supremacy, if you will, it’s a kind of odd thing that has happened here, is this collusion between a certain kind of progressive value set and white supremacy... “

Caroline echoed Hillary’s criticism of the environmentalist justification for density and high-rise buildings. She advocated sprawl, the kind you see in Northeast Philadelphia, as a public health solution:

“They use the concept of density, say density is good because it cuts down on the carbon footprint. What theory of urban planning are they using? I have to look up this woman out of NY in the 60’s [Jane Jacobs] when NY was building all these high rises that ended up imploding and having high crime, she fought against that kind of development. [They are] also concerned about ecological development, handling the carbon footprint, how they’re thinking on their ecological lens, the Green New Deal basically. I’m all for saving the environment but you have to do it in a way that you account for the disparity, so that you don’t crowd people on top of each other which I hope COVID-19 has taught us. There are vast areas of the country that can be developed, we can live sprawling, which is what Philadelphia was—a community of neighborhoods that was sprawled up, we didn’t have high rise buildings, we looked more like the Northeast.”

**Bike Supremacy**

Residents resented the anti-car bias of the bicycling coalition. Hillary spoke of the class character of the bicycle crowd. She said it was “an affluent white crowd” affiliated with the design community, architects, and real estate.

Residents in Sharswood said that biking is only something the young could do, and that Philadelphia is an “automobile city” where people are accustomed to driving:

“For instance, parking, one of the biggest things, and going to be in the thorn side of every person in Philadelphia is not even being addressed because they think the solution on that is that everybody gets on a bike. I’m 78 years old. Well, M still rides a bike, but the point is, everybody won’t be able to do that, and this is an automobile city, so that’s just one of the things that they’re not listening to”
Caroline wondered at the strangeness of “road diets” in which bike lanes take up space on the busiest of roads. She explained that she is not opposed to bikes, but said that bikes also had to learn to share the road with motorists:

“... They want all these bike lanes all strangely on Chestnut Street and whatever the case may be, so this notion of “progressiveness,” we need to share the road with bikes, it’s not a problem at all, I understand that, but then you don’t just cave into bikers. It’s like “well we want renters, forget the homeowners/we want bikes and bike lanes, forget the cars.” I mean, what kind of society are they thinking they’re building? You know. Certainly bikes are less polluting, but sharing the road is something we have to learn how to do....”

Caroline’s observations have been reflected in recent struggles in nearby Point Breeze over city plans to impose road diets to narrow Washington Avenue, a major thoroughfare of South and Southwest Philadelphia. The project was assumed to have community support because of the results of an online survey. Philadelphia’s Office of Transportation, Infrastructure, and Sustainability (OTIS) halted the project after engaging with people who did not take part in the online engagement, people who tended to be longer-term residents, more African American, and more elderly. Officials in OTIS argued that there had never been support for road diets emerging from the established African American and Asian communities who would be affected by the change. Anti-road diet groups argued that that a pedestrian and biker-friendly Washington Avenue would prioritize more affluent residents while ignoring the desires of long-term residents and businesses who use the thoroughfare for parking and commercial traffic, and who do not want the traffic to overflow onto residential streets. Pro-road diet groups emphasized environmentalism and pedestrian safety. State Senator Nikil Saval, a member of RECLAIM, criticized the hold up to the project and advocated for the road diet (Schmidt, 2022).
Parking

Residents in all parts of the city railed against the loss of parking spaces caused by new development. They mourned the loss of spaces, but also resented that developers would not include sufficient parking spots for new residents in the name of reducing parking minimums.

Caroline continued the critique of transit-oriented development policy for bringing in an influx of people:

“...their way of thinking, urban studies, urban planning, because they had this notion straight out of science fiction, ecologically, globally, that it is better to put people in these high-rise structures close to transportation so that we would lessen the carbon footprint. The rationale is that most of these young people want to bike anyways, so that they won’t have cars (which is not true). As development moves forward, places like the Irvine won’t have to have sufficient parking space for their renters, renters park on the street and push out parking spaces for the homeowners and long-term residents.”

Residents demanded parking minimums to make up for the loss of parking spots. Sharon also bemoaned the lack of parking spaces for new developments, though RCO’s keep asking for parking on behalf of elderly people who need parking spaces for their cars. She said when she is an elder, she will certainly need her car, and that if she gets sick, she can’t get on a bus to go to the hospital to get to the doctors.

Hillary spoke of how the first reaction of residents to gentrification was to be angry about the parking situation, but how when they brought up these arguments to entities like the ZBA, they were dismissed outright because of dogma about parking minimums. She characterized ZBA hearings as “kind of a rigged system.” She recounted how when people present their concerns about parking to the ZBA, “[the ZBA] zones out on them, because they have decided that cars are bad.”
Hillary summed up residents' reactions to environmentalist arguments about density, bike supremacy, and parking minimums.

“...there’s a really heavy discourse organized around climate change. It’s a very thin argument, but developers and bicyclists of all people, an unholy alliance if there ever was one. Developers and bicyclists, the anti-car people have combined with the developers to make the case that putting up big apartment buildings in the long run is going to be good for lower income people and people of color because it’s going to get rid of cars. It’s a very difficult argument to battle because people have it in their heads that getting rid of cars is good, and therefore, putting these big apartment buildings up is good, and eventually, it’s all going to get affordable, and no one’s gonna drive cars. There’s no evidence, in fact, everything’s getting more and more unaffordable, and for those people who don’t bring a car to the neighborhood, now there are 300 of them on your block, for example, they’re ubering, it’s all Uber, Lyft, Amazon, it’s just constant cars, and they’re idling and so forth, so there’s much more traffic than there ever was....”

Councilmanic Prerogative

Finally, residents deconstructed the language of Philadelphia 3.0 about good governance as actually being about control and putting more power in the hands of the managerial elite. Residents defended Jannie Blackwell’s use of councilmanic prerogative. In 2019, Blackwell rezoned a swathe of neighborhoods in her district including Kingsessing, Cobbs Creek, and areas of Powelton Village and Belmont to reflect the desires of residents to remain single family zoned (Blumgart, 2019b). As Caroline said:

“...Under the guise of good government, [Philadelphia 3.0] attacked the whole notion of Councilmanic Prerogative, which means she had say over development in West Philly in her district which is huge because it takes in Southwest and... what’s called the Black Bottom nearby Drexel and they needed to get rid of her because they could not control her, and they alleged she was a developer and a gentrifier... they alleged that Councilmanic Prerogative was not democratic, and they pretended to be the good democratic people. Who wanted to speak for the people and asked us what we wanted, which is par for the course, but they wanted to spin a narrative that would ensnare her. They also went after the role of the City Commissioners... who determine the election rules in the City. They didn’t think we needed City Commissioners by and large. When I saw this alignment with 3.0... I started reading what they had to say, I was clear that they were gentrifiers who were not interested in protecting the people in the community or actually engaging with the community. They wanted to speak above the community and actually their perception is that the community is not relevant unless we need them to elect Councilwoman Jamie
Gauthier, and that’s when the community becomes relevant—when we can manipulate them to support a gentrifying candidate that we want....”

**IV Resistance of the Black Worker- Preserving Zoning for Homes and Preserving Electorates**

Residents saw two ways to resist political displacement: by preserving single family zoning and by preserving their electorates by running their own candidates. Hilary argued that one of the ways to keep people at risk of development in their homes is “by fighting up-zoning” which is a huge force in the city. Zoning from Single Family to Residential Mixed Family gives developers the ability to replace houses with big apartment buildings, a move that threatens people’s ability to own homes. She also mentioned expanding programs for tax relief, home maintenance, and education against real estate predators.

Sharon said, similarly,

“So the thing with zoning, that’s why RCO’s are important, and I really wish people would really step up, I think we just have to continuously educate people on the RCO’s because they do play a vital role—that is the community’s voice, but the thing about the zoning is once the zoning is changed, it’s forever changed...”

Speaking of her work in Mantua, Patricia said:

“...what we try to do is to organize people to use the system that is in place, and one of those systems being zoning. The community controls the zoning, that’s your voice so you can be heard, you can give your opinion about what you’d like to see in your community. So zoning is a very powerful weapon”

Caroline explained the galvanizing effects of the recent election results on communities:

“And one of the good things that is happening as a result of this election, the 188th District Election, was that people are beginning to wake up, because who is Rick Krajewski? People ask, well, who is he? Who is RECLAIM? And so basically is being recognized that the black community has to organize. It has to organize, and it has to mount its own candidates, its own campaigns, and it has to resist this gentrification that is happening and try to find developers that would be consistent with our design for our neighborhoods. And so one of the wards I was
on a Zoom meeting last night with the 51st Ward, or Kingsessing Area. They’re planning to do a Man’s March around Kingsessing to organize the black community around voting, gentrification, etc. and to remind the new neighbors that this is a black community, and you will not change, we welcome you, but you will not change it. We remind City Hall, this is a black community, and you have to provide the services that we need you to provide and so, it would be an example of other communities coming together…”

Finally, residents and community leaders spoke of successful efforts to elect grassroots leaders to strategic offices. They singled out the work done by the Sheriff’s office and the Register of the Wills to slow down displacement. Reverend Keith pointed out that Rochelle Bilal was the former secretary of NAACP and would not be “kicking these people out on the street as fast as developers would have liked.” He said that she would slow things down when it came to tax sales and take a more careful look into situations where seniors may be getting taken advantage of.

Sharswood residents praised the work of new Register of Wills, Tracey Gordon to address the tangled titles issue. They said that she addressed the issue by educating people about the significance of intergenerational wealth and the steps residents could take to protect their properties.

**Spatial Analysis of Voter Turnout**

The 2019 City Council 3rd District Primary Race and 2020 PA House 188th District Primary were two races that saw the clash of the black power electorate with the new progressives and the urbanists. The 3rd District Primary Race saw the ousting of Jannie Blackwell, advocate for the homeless and wife and political heir to Lucien Blackwell, by Jamie Gauthier, a Penn-educated urban planner funded by Philadelphia 3.0. The 188th District Primary saw the defeat of Jim Roebuck, a Philadelphian doctor and longtime champion of public education, by Rick Krajewski, a Penn-educated software engineer turned community organizer from the Bronx backed by RECLAIM Philadelphia.
Other commentators have pointed out the role of changing demographics in producing these two victories. A *Philadelphia Inquirer* article reported that the better educated the precinct, the higher the home values, and the younger the voters, the likelier it was to vote Gauthier. Gauthier won 80% of the vote in areas where people have a majority bachelor’s degree or higher, whereas Blackwell won 55% in areas in which less than 20% of voters had a B.A. (Terruso & Lai, 2019). An opinion piece in the *Philadelphia Tribune*, Philadelphia’s largest black newspaper, pointed out how Gauthier’s base was better educated, wealthier, living in more expensive homes, and younger. “Blackwell, on the other hand, received more votes from those with less education, less wealth, less valuable homes and the aging—or those who can’t afford to live in certain sections of West Philly anymore. And for the first time in generations this was simply not enough” (Mitchell, 2019).

The following section will map the spread and proportion of votes for each candidate per political division with data provided by the Philadelphia City Commissioners. Two maps per candidate are included: one that shows voting results against concentration of black people, and another that shows votes against number of buildings with over five units using data from the American Community Survey (ACS) from 2015-19.
2019 City Council 3rd District Democratic Primary: Jamie Gauthier vs. Jannie Blackwell

Figure 11 shows the spread, proportion, and magnitude of votes for the 2019 City Council 3rd District Democratic Primary per political divisions. Voting results are mapped onto concentration black out of total population.

Results show that support for Jannie Blackwell was more pronounced in the areas surrounding University City like the 3rd, 44th, 51st, and 60th wards that represent Kingsessing, Cobb's Creek, and
Mill Creek. Her support decreases sharply especially in areas most adjacent to universities. Support for Gauthier exists throughout the map, but it is extremely prominent in the 46th and 27th wards which are most adjacent to universities. By proportion of votes, Jannie Blackwell got half or more than half of votes in the 3rd, 44th, and 51st wards, but significantly less proportion of votes, under 20% in the 46th and 27th wards that represent University City. Gauthier got the vast majority of votes in those same wards. By magnitude of votes, the 46th and 27th wards feature prominently as representing large vote shares for Gauthier. These are clusters where Gauthier won with over a 100-point margin, suggesting higher voter turnout relative to other clusters and higher density of population.
Figure 12 highlights the role that structural density played in Gauthier’s victory. The 46th, 27th, and 24th wards which are also the densest in that they consist of census tracts over 600 buildings that more than five units in them, correspond closely to Gauthier’s strongholds where she got the highest proportion of votes. Blackwell’s strongholds in contrast tended to be in the less dense wards like the 60th, 3rd, and 51st wards representing Mill Creek, Cobbs Creek, and Kingsessing.
2020 PA House 188th District Primary: Jim Roebuck vs. Rick Krajewski

Figure 13 also shows the spread, proportion, and magnitude of votes, but for the 2020 PA House 188th District Primary between Jim Roebuck and RECLAIM’s Rick Krajewski. As in the previous examples, support for Krajewski tends to be most concentrated in the less black areas, where under 40% of the population is black. Where Roebuck won, he won over 60% of the vote. Roebuck tended to win in the western most outer edge of the 188th
district where the population is over 80% black, as well as the southwestern edge.

However, areas where Roebuck won were areas with a smaller magnitude of votes; Krajewski’s vote count was far higher in the areas where he won. His proportion of votes was also high, winning at much as 70-80% of the more centrally located areas of the district that also have the higher vote count.
Figure 14 shows the role that structural density played in Krajewski’s victory. The areas where Krajewski won in big numbers with a 100-vote margin overlap almost completely with the densest part of the district where there are over 550 structures with five or more units. Roebuck’s areas of victory correspond to the least dense parts of the district where there are less than 100, or even less than 30 structures with five or more units.
Discussion
These results help triangulate residents’ impressions that Gauthier and Krajewski are candidates that rode to victory through changing demographics. The spread of votes for each candidate lies in the densest, least concentrated African American parts of their electoral area in the areas that are most adjacent to universities. The proportion of the victory for each candidate was also largest in those areas, with candidates winning well over 60% of the vote in many divisions, whereas elections were more contested in the outer edges. Finally, the magnitude of votes is the highest where there is the least concentration of African Americans and the highest concentration of buildings with more than 5 units—that is, multifamily apartment buildings for rent.

Twelve out of thirteen of all the political divisions where Krajewski won with a 100-vote margin overlap with the clusters where Gauthier also won with a 100-vote margin, strongly suggesting an overlapping electorate between the two candidates.

It must be noted that support for Gauthier and Krajewski was not non-existent in more black and less dense areas. The maps suggest, as a Philadelphia Inquirer piece entitled “Did Gentrification Dethrone Longtime Councilwoman Jannie Blackwell in West Philly?” argued “...without that base formed by demographics, development, and dissatisfaction, Gauthier likely wouldn’t have stood a chance” (Terruso & Lai, 2019).

Conclusion: Urbanism and New Progressivism as the political and ideological cover for gentrification
New progressivism and urbanism, symbolized by the politics of RECLAIM Philadelphia and Philadelphia 3.0 are two trends that have emerged as the City of Knowledge takes shape. As universities, developers, real estate agents, and city officials succeed in
creating neighborhoods adjacent to universities that have a higher educated population with more renters, the people these neighborhoods attract have brought urbanist and new progressive perspectives about what the politics of the neighborhood should look like. Residents underscored how these newcomers are ignorant and even disrespectful of the Philadelphia’s traditions of struggle. They rejected the ideology of urbanism and new progressivism as inseparable from a “takeover” that parallels their physical displacement. Longtime residents often experience these ideologies as an imposition of values by a wealthier population that can pay to have their neighborhoods remade in their desired image. While a technocratic, university-educated class advocates for affordable housing via inclusionary zoning, more density, and mixed zoning, African American residents struggle to preserve their single-family owner-occupied zoning. While new progressives from the university-educated class seek to bring about radical change through local politics, they displace incumbents that have been produced by an organic tradition of progressive change going back to the long Civil Rights movement.

The irony of progressivism is that it is done in the name of the oppressed, while urbanism seeks to make cities more equitable places by tackling income segregation. This disconnect reveals the gulf between policies for social justice that are made on behalf of residents, and policies that longtime residents themselves advocate for. A study of neighborhood conflicts in university-driven change in Philadelphia is reflected in nationwide divisions in the Democratic Party, in which working-class constituents of all colors reject values and policies championed by wealthy educated progressives (Leonhardt, 2020, 2021a, 2021b). Residents’ resistance to university-driven development shows the character of progressive change as defined by longtime residents, that is, change rooted in history, self-determination, and concrete working-class concerns.
A painting by Jacob Lawrence depicts an African American family holding hands and walking forward with purpose and dignity. Behind them is a scene of three builders, two black and one white, hard at work hammering, sawing, painting, and levelling (Lawrence, 1974). Lawrence explained that he painted builders because they symbolized “man’s continuous aspiration to develop, to build” (Sims, 2000, pp. 209-10).

Lawrence was the son of Southern migrants and a product of the Harlem Black community and the Works Progress Administration (WPA). He spent his life painting the American and African American experience, including scenes from the American Revolution, the Great Migration, and the Civil Rights movement (Nesbett, DuBois, & Lawrence, 2000). His works evoke the striving of the working class and the black worker in particular to expand American democracy by building, working, learning, creating community, preserving history, and struggling for a better life.
Lawrence’s painting epitomizes the Philadelphia dream of work and homeownership opportunities for the common person. In Philadelphia, workers and their families found an affordable housing stock of single-family owner-occupied rowhomes that enabled many of them to gain wealth and a sense of stability that was unique compared to the working classes of most American cities. Despite racist exclusion from mainstream banks and credit agencies, African Americans migrating North fought their way into the Philadelphia dream through African American build and loans and family networks. The Black Liberation movement saw the expansion of this dream to the marginalized through black leaders like Lucien Blackwell, Cecil B. Moore, and Christine Washington developing affordable homeownership opportunities and demanding vacant homes be turned over to the poor.\(^{19}\) In addition to white flight which left housing stock occupied by white families to African Americans, these efforts led to Philadelphia having some of the highest rates of homeownership in the country, and some of the highest rates of African American homeownership in the country. This is reflected by the consistent climb of black homeownership; between 1960-1990, a period roughly overlapping the black liberation movement, the rate of black homeownership increased by 13 percentage points reaching a 50 year high of 57%, and the racial homeownership gap narrowed to just 10% (Whiton et al., 2021)

While the “American Dream” has been criticized for its focus on individualism, consumerism, false meritocracy, and American exceptionalism, the African American

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\(^{19}\) Further investigation is needed into the exact scope of African American build and loans, programs like the Gift Property Program and the efforts of non-profit housing corporations like the Advocate Community Development Corporation. Nier (2011) argues that though it is difficult to gauge the exact impact of African American Build and Loans, their expansion parallels the expansion of black homeownership in times where the rates in New York and Chicago barely budged. An HADV report called the work of non-profit housing corporations a “Bricks and Mortar miracle” because they developed over five times as much affordable housing as the Tate administration did (Housing Association of Delaware Valley, 1974). Also, the fact that they were mentioned by multiple interviewees as examples of what is being lost suggests their deep importance to the strivings of the black worker and their vision for the future.
experience speaks to a different kind of American Dream and a different definition of democracy. The history of Reconstruction and the concept of the “black worker” suggests that the American dream from the perspective of the African American people and the working class is not advancement to the exclusion of the poor and the marginalized, but the expansion of opportunity to all. It suggests not an individual drive to succeed, but a lifting of fellow workers into prosperity. It suggests not the creation of atomized suburbs, but of communities of culture and resistance. Finally, it suggests not the aspiration to become a rentier capitalist, but the struggle for democratic control over the surplus of capital, what David Harvey calls the Right to the City. The demand for homeownership by the black community and the working class encapsulates this demand because it demands that wealth be concentrated in the hands of the masses of people, as opposed to the hands of landlords and investors, as was the case in cities like New York City.

The structural context of these victories is the democratization of credit. In the pre-neoliberal era, working-class people, especially those in a city like Philadelphia, were able to finance their way to homeownership, both because of the uniquely affordable housing stock, innovative financing, efforts of grassroots organizations and Civil Rights movements, and the availability of jobs, both public and private sector.

In Philadelphia today, this is no longer the case. Black homeownership has decreased to 47% (Whiton et al., 2021). In huge swathes of the city, particularly African American sections including those that surround universities, 25% or less of all lending activity is cash-based as opposed to mortgage based. (Norton et al., 2021). This suggests a paradigm shift from a political economy where working-class people had a measure of power and could struggle for the control of the surplus, to one that empowers financiers.
While the condition of black Philadelphians before 1980 should not be understood through rose colored glasses given the crises of discrimination, abandonment, drugs, unemployment, and disinvestment, it is undeniable that conditions existed that enabled black worker neighborhoods in Strawberry Mansion, Sharswood, North Central, Yorktown, Cobb’s Creek, Mill Creek, Kingsessing, and Point Breeze to develop. These neighborhoods in turn produced mass leaders who championed civil rights and working-class causes, though they also produced members of the black misleadership class who residents said betrayed their democratic aspirations.

The university-driven development model enters this picture as the university steps in for the state. For the ruling elites of Philadelphia, university-driven development, in which universities attract knowledge industries and white-collar professionals to the city and change the urban fabric to suit their needs, would be a panacea for the problems of de-industrialization. While the proponents of anchor institutions carefully distinguish this model from earlier bouts of urban renewal which blatantly sought to remove black communities by emphasizing inclusion, the overall model has had the same goal of downtown expansion and its effects have resembled what Housing Association of Delaware Valley leader Shirley Dennis alluded to as the open conspiracy of banks, universities, and city officials to “whiten” and expand greater Center City (Mondesire, 1975). The model has turned Temple University, a university that was founded with a mission of bringing higher education to the working class, into one that sought to emulate its counterparts in the southwest through the creation of a Templetown, a student body of primarily non-Philadelphians, and a Special Services District modeled after University City District. The transformations of Temple University were in turn driven by neoliberal cuts to Temple’s budget, forcing Temple to adopt an entrepreneurial
model. This model has succeeded in financially stabilizing Temple, but it has also resulted in a steep decline in black student enrollment.

Policies that are aimed at building this “City of Knowledge” include zoning for density and to expand Center City, the tax abatement, the Actual Value Initiative, and the non-profit tax exemption. These policies tend to penalize homeowners in favor of speculators and mega non-profits.

The question driving this dissertation is how black communities, especially homeowners and black political communities, are affected by this model of university-driven development. K-cluster analysis found the expansion of a cosmopolitan cluster of educated, younger, nonfamily, renter, denser and more transient neighborhood from Center City westwards towards University City and Northwards along Broad Street towards Temple University. Demographic maps found that neighborhoods surrounding universities, both immediately adjacent and several blocks away, are becoming less concentrated African American, more educated, more nonfamily, less homeowner, more transient, and less concentrated black homeowners. Compared to citywide trends, trends around universities are far more dramatic, particularly with the transition from family to nonfamily neighborhoods.
The spatial nature of university-driven phenomena is important because the areas with the strongest concentrations of black worker neighborhoods dovetail with the parts of the city feeling the effects of university-driven development and downtown expansion. Figure 8 showed that in 1980, there were three strong clusters of black homeownership in the city in North, West, and South Philadelphia, with West and North, the two clusters adjacent to

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The black homeowner neighborhood in South Philadelphia, Point Breeze, may also be feeling the effects of university-driven gentrification, since it lies just Southeast of University City and is connected to parts of West Philadelphia via the Gray’s Ferry Bridge. It is also near Penn’s Innovation Center and borders the Lower Schuylkill Innovation district discussed in chapter 3. Further research should investigate this possibility.
universities, being the most expansive. By 2019, these clusters of black homeownership in North Central, Strawberry Mansion, Cedar Park, Kingsessing, Mantua, Cobb’s Creek, and Point Breeze have all been eroded. The rate of homeownership in the city has dropped from 61% to 53% from 1980-2019, with steeper declines of as much as 30 percentage points in neighborhoods surrounding Penn and Temple. While the rate of black homeownership as a percentage of total occupants citywide has not dropped, black homeowner neighborhoods have declined, symbolizing the erosion of a black political community. Also, as discussed earlier, the rate of black homeownership as a percentage of total black people in the city has dropped significantly from 57% to 47% in 2019 (Whiton et al., 2021).

Figure 16 shows the net change in black owner-occupied units from 2000 to 2010, the period which saw some of the most pronounced demographic shifts. The areas that are seeing the greatest shifts overlap with the black homeowner clusters identified earlier in North, West, and South Philadelphia. Also included in the map is the physical location of black institutions that were mentioned in the interviews as part of the history of the black worker that is being eroded through university-driven development.

Blocks that were developed by the Advocate Community Development Corporation, properties that were won through the Gift Property Program Reforms, black religious and cultural institutions, the historic site of black build and loans, and the constituency of Lucien Blackwell and Cecil B. Moore lie in areas that are seeing some of the greatest loss of black homeowner units. The map underscores how Philadelphia’s major universities are surrounded by historic black institutions, and how the university-driven development model is displacing people who created them.
It is somewhat complex to disaggregate university-driven phenomena from larger shifts related to the back-to-the-city movement. Point Breeze and Kensington have also seen the growth of the cosmopolitan cluster eating into stable working and lower working-class neighborhoods, and it is debatable the extent to which these changes have been driven by universities. However, this dissertation has argued that universities are an important part of the overall changes happening in the city because they jumpstart the process of making cities acceptable places for professionals to live, for knowledge and creative industries to anchor themselves in, and for speculators to invest in.

Residents who were interviewed were asked about the effects of university-driven development on their communities, and spoke not only of universities, but banks, speculators, and city officials as facilitating the changes as part of a model of “bringing Manhattan to Philadelphia”, that is, turning Philadelphia’s affordable homeowner stock of rowhouses into dense, multi-unit and multi-story rentals. Interviewees tended to be long term residents with deep roots in the city and who come from the tradition of the black worker, that is, from working-class institutions like churches, mosques, and unions, and rooted in the politics of Lucien Blackwell, Cecil Moore, and Father Paul Washington. Interviewees were chosen because they represented the leadership of the black community as heads of Registered Community Organizations (RCO’s), block captains, school principals, leaders of movements like the Stadium Stompers movement, trade unionists, pastors of churches, imams of mosques, and leaders of grassroots advocacy organizations like the NAACP. They reached out regularly to their communities and advocated for those who struggled under displacement pressures. Rather than representing their individual perceptions alone, they speak to a collective experience coming from a shared history. Future research could deepen this understanding of the collective through general surveys, interviews, and more member check events.
While interviewees did not agree on everything, from the significance of Jannie Blackwell to neighborhood aesthetics, there was a remarkable consensus across neighborhoods around the significance of homeownership, the identification of density as a shorthand for displacement, the need to preserve single-family zoning, and the shortcomings of mixed-income zoning.

There was also a political consensus. Residents spoke not only of physical transformations of their communities, but ideological ones. At the ideological level, university-driven development has led to the influx of a younger, wealthier, more educated, more professional, and more cosmopolitan population whose ideas about progressive change diverge strongly from those of the black liberation movement. This new population corresponds closely to what scholars call the “professional managerial class” because though they are salaried workers, they play an ideological role at odds with working class communities by wielding their expertise against longtime residents’ vision of what their neighborhood should look like. The ideology of urbanism, with its bias towards density, mixed zoning, bicycles over cars, affordable housing that does not entail homeownership, and “environmentalism” clashes against residents’ desire to keep their neighborhoods more spread out, conducive to community, zoned for owner occupied homes, and hospitable to cars with spaces for parking. Progressives push for affordable renting but do so disconnected from and ignorant of the history of African American struggle for homeownership and self-determination. Ultimately, long-time residents cannot separate the change that urbanists and new progressives bring from their wealth and ability to pay to make neighborhoods into their desired image. Mapping analysis of two elections which saw the showdown between new progressive and urbanist candidates show how density and changing demographics have led to the political and ideological displacement of a black power electorate.
The decline in homeownership and its replacement with investor-ownership is not unique to Philadelphia. Though home values have increased since 2015, the percentage of Americans who are homeowners has decreased steadily since 2004 and is at a twenty-year low. Financial Times Columnist Rana Faroohar (2017) writes of how the financialization of housing is eroding the ability of the working class to own their homes. Private equity investors have become the single largest group of buyers of single-family homes. They got a boost from the government after the subprime mortgage crisis when the government bailed out banks rather than homeowners, resulting in tighter access to mortgages for the poor, leaving the market wide open for private investors. Private equity firms can pay cash up front, outbidding individual investors. Large investors are helped by the fact that increasing numbers of Americans do not have secure employment and access to credit. The consequences of this are especially dire because most Americans, especially lower-income people and minorities, keep most of their wealth in housing. The erosion of homeownership is the erosion of working people’s mechanisms of wealth building.

The encroachment of private equity on the American housing market is an encroachment on American democracy by the superrich, as much as the struggle of African Americans to own their own homes was a fight to expand American democracy.

As homeownership is declining, new progressive and urbanist ideas contribute to their decline in the name of “racial justice.” A report by the Biden Administration links “exclusionary zoning” of minimum lot sizes, mandatory parking requirements, prohibitions on multi-family homes, and height limits to the concentration of poverty and racism. They cite research that shows a relationship between restrictive land use regulations and higher housing prices, arguing that anti-density zoning limits
multifamily affordable housing in white areas and ultimately results in concentrated poverty. They argue that multifamily development will decrease pressure on housing supply and result in lower rents (Rouse, Bernstein, Knudsen, & Zhang, 2021).

There are a few problems with this logic—just because African Americans were excluded from single-family zoning does not mean it should be done away with altogether, indeed, the report acknowledges the benefits of single-family zoning including fire hazards and light and air regulations. Rather than extending the benefits of single-family zoning to communities of color, the report strangely advocates doing away with it. Also, the report does not acknowledge that multifamily zoning will likely benefit landlords who have the capital to build and buy large apartment buildings, further concentrating wealth in the hands of rentier capital rather than homeowners.

Furthermore, evidence that multifamily development in gentrifying areas will result in more low-income rental housing by increasing the housing supply has not been borne out; Philadelphia lost 23,626 low rental units (units with rent under $750/month) between 2000 and 2014, with areas around hospitals and universities being the hardest hit in the city. New rental units increased 124% in this period. Nearly 70% of all new construction in 2014 was luxury high end construction with a rent of about $1800/month. In 2015, almost half of all renters were cost burdened due to rising rents and stagnant incomes (Romero, 2016).

New progressive and urbanist ideas play an important role in the Biden Administration’s housing policies, making it likely that their impact on cities will be even bigger in the future. The administration’s proposed Unlocking Possibilities Program will give grants for public services to communities that advance these zoning reforms (The White House, 2021).
Perhaps the crux of the issue is the way the professional managerial class understands racial justice. By identifying single-family zoning as racist, PMC policymakers can do their part against racism by rezoning neighborhoods to multifamily. The problem with the PMC’s logic is that not all single-family zoned neighborhoods are for white people, in fact, many black people want to have single-family neighborhoods, and rezoning neighborhoods will likely benefit multifamily developers who stand to reap the profits off people who will be perpetual renters. While the professional managerial class thinks in terms of righting “inequities,” they fail to see how they are a part of perpetuating those inequalities by allowing for the further concentration of wealth in the hands of the superrich. They lack the historical tools or accountability to the working class to understand the way forward.

The black worker’s definition of anti-racism, encapsulated by the works of W.E.B. Du Bois, is the struggle to make democracy real, not just for all Americans, but for people all over the world. By democracy, Du Bois means the ability of workers to control the surplus. The tradition of the black worker, of putting homes back into the hands of communities, is part of the democratic strivings of working people to control wealth so that they can determine their futures for themselves. While the leadership of the managerial elite is leading to a more unequal and undemocratic city, black homeownership means black leadership for a more just and democratic city for all.
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