



# Do Maps Make Geography? Part 1: Redlining, Planned Shrinkage, and the Places of Decline

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## Abstract

Maps are not only representations of the world, they also have the ability to change the way we think about and act upon places depicted in those maps. This paper argues that maps may have *descriptive* as well as *prescriptive* and *performative* qualities, meaning that mapping contributes to the making of geography. Then, in a way, the map becomes the vehicle to study power/knowledge re/production in action. I do this by looking at the ideology behind and practice of developing neighborhood typologies and mapping places of decline. Four cases are presented to illustrate the argument: take 1 discusses the public production of redlining maps from the 1930s until the 1970s; take 2 focuses on ideas of “planned shrinkage”, “urban triage” and “benign neglect” in late 1960s and 1970s New York City and Washington, DC; take 3 is a discussion of the post-Katrina planning and rebuilding of New Orleans and how these processes are imagined in maps produced by public and private entities; and take 4 focuses on urban decline, mortgage foreclosures and the mapping of “distressed” places in the



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City of Cleveland. (Takes 3 and 4 will be discussed in the sequel.) The first two takes together hint at the origins of “neoliberal urbanism” in the promotion of such ideas by Babcock, Hoyt, HOLC and FHA in the 1930s, and Hoover and Vernon, Downs sr. and jr., Starr, RAND, Moynihan and Shalala in the post-war years.

**Key words:** mapping; redlining; New York City, NY; urban history; social exclusion; neighborhood decline; performativity

### **Introduction: Neighborhood Decline is not a Natural Thing**

Maps are not only representations of the world, they also have the ability to change the way we think about and act upon places depicted in those maps (Dodge et al., 2009). Indeed, maps may have *descriptive* as well as *prescriptive* qualities. One could even argue that maps may have a *performative* function – with a twist on MacKenzie et al. (2007): Do maps make geography?

A great deal of maps are produced by states, not only at the national level but at all levels of government. Many of these are utility maps. My city district, for example, distributes a map that shows when which type of garbage is collected in which neighborhood. This is intended to be a performative map: the city district hopes that my neighbors and I will put the garbage out on Tuesday night or Wednesday morning, but not on any other day. Zoning maps, of course, have a performative function as well, guiding where re/development should take place and in what kind of fashion. But government institutions also make all kinds of other maps. In this paper I will focus on American city maps that distinguish between different neighborhood types and thereby influence how actors see these places, and how these maps shape the actions not only of public but also of private institutions, e.g. a mortgage lender that views a neighborhood on a city map that is described as “houses have little or no value”, “dying”, “to be depopulated” or “distressed”, may decide not to grant any loans in that neighborhood. That decision will impact on the neighborhood and add to the decline of it. This may work like a self-fulfilling prophecy: perceived neighborhood decline brings public and private actors to label and map these neighborhoods in a way that furthers neighborhood decline (Aalbers, 2011).

This paper grew out of my interest in three phenomena: maps, neighborhood change, and the American urban experience; in it, I trace the relations between these phenomena. I will discuss the use of concepts such as redlining, planned shrinkage, urban triage, benign neglect, and right-sizing in American urban policy. Since neighborhood decline ‘is deemed natural and inevitable, no one seems responsible and nothing can be done to reverse it’ (Wallace and Wallace, 1998, 26). Throughout the 20<sup>th</sup> century, many states, firms and academics in the U.S. have seen neighborhood change as the result of a “natural” process (e.g. Hoover and Vernon, 1959; Downs, 1973; Grigsby et al., 1987). The idea is that when neighborhoods get older, the population inevitably changes and the housing stock ages. Grigsby and colleagues (1987, 9) claim that ‘succession must inevitably lead

to decline if there exists within the community a poverty population of substantial size.' Anthony Downs' life-cycle theory goes a step further by arguing that not only succession itself is a natural process, but also that neighborhood decline is inevitable for urban neighborhoods (Downs, 1973). In Downs' life-cycle theory of neighborhood change not only succession but all neighborhood decline is considered a natural consequence of an aging building stock.

The problem with the conceptualization of neighborhood decline as natural, is that it ignores locally contingent conditions as well as the actions of governments, lenders, mortgage and real estate brokers, landlords and developers. In reality, both public and private actors do not simply limit their risk in low-income neighborhoods, but actively and passively structure the process of neighborhood decline, e.g. by producing maps that not only *describe* but also *prescribe* neighborhood decline. The withdrawal of mortgage loans and insurance, city services, and investment more generally speaking, demonstrates the ways states and firms act upon perceived neighborhood decline and contribute to the social, physical and symbolic construction of neighborhood decline. It is important to understand that mapping decline is not just a description or symbolic construction of decline, but also an intervention into processes of decline, a theme to which I will return in the next section.

Concepts like "neighborhood succession", "life-cycle" and "filtering" that are used to explain what is seen as the *natural* operation of the real estate market, distort the actual processes of neighborhood decline by obscuring agency as well as the social construction of place (Gotham, 2002). Explanations that equate the decline of a social group to the decline of a place are not only limited in their explanation, but also ultimately static, because they do not acknowledge the often high turnover in these kinds of neighborhoods. Appreciation and devaluation of neighborhoods are two sides of the same coin because the formation of submarkets and the dynamic between those different submarkets is essential to extract profits through the built environment. As Harvey (1985) has convincingly argued, the built environment is shaped to meet the requirements of capital accumulation. As a result, states, lenders, brokers, developers and landlords play a significant role in restructuring neighborhoods and in re/creating housing submarkets (Harvey, 1985; King, 1987; Knox, 1991).

Rather than viewing neighborhood decline as natural, this paper uses a so-called socio-spatial approach that argues that neighborhood change is not only the result of demographic change and changing housing preferences or of structural changes in the economy, but also, and often primarily, of the actions of abstract space makers such as states, lenders, brokers, developers and landlords (Feagin and Parker, 1990; Gottdiener, 1994; Gotham, 2002; Aalbers, 2006). This approach, building on seminal contributions by Lefebvre (1991), Harvey (1985), Smith (1979) and Soja (1980), was developed as a response to natural models of neighborhood change, and to the invasion-succession model and Downs' life-cycle theory in particular. Without neglecting the primordial characteristic of space, the

socio-spatial approach sees space as a social product in which all aspects of life, whether economic, political or cultural, are negotiated through the operation of power relations (Soja, 1980; Gotham, 2002). The French sociologist and philosopher Henri Lefebvre (1991) makes an important distinction between social space and abstract space: social space refers to the how people think about the place where they live whereas abstract space refers to how government and real estate actors think about space for political or economic gain. Abstract space is a tool of power that produces a homogenizing, hierarchical representation of space. Maps by state institutions and real estate organizations are therefore tools of abstract space. Space is re/structured in a dialectic between abstract and social space makers; they act in relation to the other, although this can be in cooperative, conflicting or other ways.

According to the socio-spatial approach, abstract space makers are not merely automata of the price mechanism, who steer the *natural* operation of the market, but can actively structure the process of neighborhood change, through actions such as speculation, blockbusting, milking, redlining, pushing predatory loans, and prescribing shrinkage (Aalbers, 2006). Moreover, there is no such thing as the *natural* operation of the real estate market, just as there is no such thing as a *natural* market since the market itself is a *social* product (Smith, 1996, 62). A core assumption of the socio-spatial approach is that urban development does ‘not develop out of an inevitable and unalterable structural necessity, but rather in a contingent manner; [it] result[s] from the conscious actions taken by individual decision makers in various class, race, gender, and community-based groups, acting under particular historical circumstances’ (Feagin and Parker, 1990, 12). States as well as private actors such as lenders, brokers, developers and landlords should be seen as intentionally and unintentionally restructuring the local real estate market and thus possibly producing or contributing to process of neighborhood change (Gotham, 2002; Aalbers, 2006). This emphasis on agency brings people back into the analysis and emphasizes the centrality of action and conflict in determining the shape of the built environment.

The structure of this paper is as follows. The next section focuses on the practice of mapping and the use of maps. It takes the perspective that power/knowledge is embedded in maps, but that maps also have a potentially performative use: they may prescribe and channel certain behavior, both intentionally and unintentionally. Together, the introduction and the section on mapping set the stage for the subsequent discussion of four cases of decline and the role that maps played in re/imaging and re/structuring that decline. Take 1 discusses the state production of redlining maps from the 1930s until the 1970s. Take 2 focuses on ideas of “planned shrinkage”, “urban triage” and “benign neglect” in late 1960s and 1970s New York City and beyond. The first two takes are followed by an intermediary conclusion. Takes 3 and 4 as well as the general conclusion, are presented in part 2 of this paper (Aalbers, 2014). Take 3 is a discussion of the post-Katrina planning and rebuilding of New Orleans and how

these processes are imagined in maps produced by public and private entities. Take 4 focuses on urban decline and mortgage foreclosures in the City of Cleveland, and in particular on the mapping of “distressed” places. Finally, the concluding section argues that the federal government and cities around the U.S. use maps and neighborhood typologies to get rid of what they see as declining neighborhoods, but what they really get rid of is affordable housing. It could be argued that this is a form of “neoliberal urbanism” but if we go back to the 1930s and late 1960s and 1970s, it appears that the “old urban right” already won several significant victories in the war of ideologies.

### **The Performative Use of Maps**

Maps are not neutral and objective scientific accounts, even though that is exactly how they are constructed in positivism and some versions of realism (e.g. Lake, 1993; Schuurman, 2002). Like neighborhood decline, maps are socially constructed. ‘Like all technologies, [maps] encompass ideologies which reify certain ways of thinking and doing over others’ (Aitken and Michel: 1995, 17), but they also contribute to the social construction of place. Therefore, mapping should be studied in its political, economic and social context. An important element of studying maps politically and socially is the ‘hierarchicalization of space’ (Harley, 1989, 7) that is inherent to mapping but is generally taken for granted. Indeed, maps embody the formalization of knowledge: ‘Spatial knowledge was ordered and the world made knowable through specific calculations of space for reasons of government and management’ (Crampton and Krygier, 2006, 20; see also Crampton, 2003). Habermas (1981) has argued that organizations systematically manipulate communications in order to conceal possible problems and solutions and thereby misrepresent facts and expectations. Organizations use language and communicative actions, including maps, to convey different images and realities of space (Forester, 1989). The map is used precisely because it appears to be neutral, scientific, and an accurate reflection of reality. Therefore, the map is the perfect vehicle for manipulating communicative action as well as political and economic agendas (Aitken and Michel, 1995). These agendas may be encoded in maps; when they are successfully encoded, these agendas seem to represent the places being mapped (Schuurman, 2002, 80).

Maps are not external to power relations, but are stylized and formalized expressions of re/producing power/knowledge, denoting the ways knowledge re/production is embedded in and essential to social relations of power (Foucault, 1980). In a Foucauldian sense we can see ‘the omnipresence of power in all knowledge, even though that power is invisible or implied, including the particular knowledge encoded in maps and atlases’ (Harley, 1989, 3). For Foucault (1980) systems of domination include not only the formal apparatus of the state but also academic and applied fields of knowledge. This comes close to Gramsci’s notion of hegemony as he proposes that ‘elites [and states] exercise political domination not only through direct coercion and control of resources but also through the

establishment of ideologies that legitimate their role' (Orlove, 1991, 29 on Gramsci, 1971). Power is exerted *on* cartography, but it is also exercised *with* cartography (Harley, 1989). 'All this is power *with* the help of maps. It is an external power, often centralized and exercised bureaucratically, imposed from above, and manifest in particular acts or phases of deliberate policy' (Harley, 1989, 12). But in a Foucauldian sense there is also the power internal to cartography, focusing on

the political effects of what cartographers do when they make maps. Cartographers manufacture power: they create a spatial panopticon. It is power embedded in the map text. ... Power comes from the map and it traverses the way maps are made. The key to this internal power is thus cartographic process. By this I mean the way maps are compiled and the categories of information selected; the way they are generalized, a set of rules for the abstraction of the landscape; and the way various rhetorical styles that also reproduce power are employed to represent the landscape. ... The world is disciplined. The world is normalized. ... Just as in factories we standardize our manufactured goods so in our cartographic workshops we standardize our images of the world. (Harley, 1989, 13)

For Harley, mapping implies not only revealing, but also creating knowledge. In this process many subjective decisions are made about what information to include and exclude, and what the map should communicate. In this sense, maps are the materialization of the ideologies of its creators. 'Maps are thus the product of privileged and formalized knowledge about the world. And, in this sense, maps are the products of power and they produce power' (Kitchin and Dodge, 2007, 332, in a discussion of Harley's work). The important question is therefore: what kind of concepts and theories are embedded in maps (see also Crampton and Krygier, 2006, 21)? It starts from the idea that a critique of mapping can uncover how power/knowledge is represented and reproduced in and through maps.

For Harley, 'The problem was not the map *per se*, but the bad things people *did* with maps' (Wood, 1993, 50). Kitchin and Dodge (2007) suggest that we should not simply reveal the politics of mapping but challenge the ontological status of the map. To them, Harley is highlighting the ideology inherent in maps (exposing the truth hidden underneath) rather than questioning the project of mapping *per se*: 'maps *emerge* through practices and have no ontological status' (Kitchin and Dodge, 2007, 331). Kitchin and Dodge (2007, 334) suggest that we should focus on 'genealogies of how cartography has been naturalized and institutionalized across space and time as particular forms of scientific practices and knowledges'. They seem to equate the idea that maps represent geography with the idea that a map is seen as a coherent, stable and scientifically neutral product. Such an equation is unnecessary. It is possible to critically assess maps and mapping without suggesting they are coherent, stable and scientifically neutral. The questioning of mapping *per se*, as they suggest, is a very useful activity, but that

does not mean that revealing the ideology behind maps and mapping becomes a useless activity. One does not have to choose between questioning the ontological status of maps and questioning the re/production of ideology and geography inherent to mapping. This paper appreciates the view that ‘maps are fleeting, contingent, relational and context-dependent, emerging through transductive processes to solve relational problems’ (Dodge and Kitchin, 2007, 343), but in contrast to Dodge and Kitchin, it also suggests that cartography is both processual *and* representational in nature. The map does not precede the territory: ‘map and territory become implicated mutually in one another’ (King, 1996, 173). Generally speaking, there is a territory before the map: mapping does not make the territory, but maps have the potential to reterritorialize, i.e. to remake the territory. Or in other words, mapping and territorializing are co-constitutive, co-created and co-evolving, embracing elements of both description and prescription.

Like Kitchen and Dodge (2007), Wood (2003) and Crampton (2003) have also questioned the project of cartography itself. Crampton (2003, 51) suggests that the critique should move beyond critiquing existing maps to examine and break through ‘the boundaries on how maps are, and our project and practices with them.’ Likewise, Pickles (2004, 67) has argued that maps are not representations of the world, but inscriptions that do or do not work in the world; and Krygier and Wood (2009) have argued that maps are not representations so much as propositions or arguments. The key to deconstruct mapping is that maps are both: maps can be *both* inscriptions that do or do not work in the world *and* representations: maps both represent and produce territory/geography. Indeed, maps and spaces are co-constitutive (Del Casino and Hanna, 2006). Although many critical geographers maintain an implicit duality between production and consumption, and between representation and practice, ‘maps and mappings are both representations and practices (read: performances) simultaneously’ (Del Casino and Hanna, 2006, 36). In other words: ‘maps *make* reality as much as they represent it. ... [Maps] actively construct knowledge, they exercise power and they can be a powerful means of promoting social change’ (Crampton and Krygier, 2006, 15, in a discussion of Pickles, 2004).

What is needed therefore is a focus on how maps as objects are tied to various practiced contexts: ‘a greater concern with the context in which mapping takes places, and the ways the cultural text of the map is performed’ (Perkins, 2004, 385). Performativity is the reiterative power of discourse to produce the phenomena that it regulates and constrains (Butler, 1993). When Perkins (2004) and Crampton (2009) speak of the performance of maps, they refer mostly to maps as cultural practice, but I think we can take the notion of performativity further by seeing maps not only as something through which power is performed (à la Foucault or Butler), but also as having an intervening power, i.e. maps can also be performative utterances where stating something is also doing something and thereby changing or intervening in the course of events. In other words, while there is a lot of talk about maps as performance and how maps embody

power/knowledge, the mapping literature is not very explicit about how maps contribute to *changing* the geography of places – which is what I aim to do in this paper by discussing several cases that demonstrate the performativity of mapping.

When I speak of performativity in this paper, I rely less on Butler and more on Austin, Callon and in particular MacKenzie. I'd like to go beyond the notion of mapping having a symbolic role, embodying cultural values and underpinning specific practices and argue that we should take the notion of performativity of maps one step further and in doing so I build on the “performativity of economics” thesis by Callon (1998) and MacKenzie (2006). MacKenzie (2006) has argued that economists do not simply produce knowledge about the economy; they produce the economy through their observations and measurements. MacKenzie builds on the work of Callon (1998) who has argued that economists contribute to the making of the economy rather than simply describing the economy, and on the work of Austin (1962) who has suggested that a performative utterance is a statement or expression that established its referent through the very act of uttering, e.g. by *saying* “I apologize” you bring the state of affairs into being, i.e. you are *making* an apology. In other words: the expression of something becomes part of shaping that something. Another example: if an important financial analyst says that stock X will crash, s/he makes it more likely that this stock will crash, thereby validating her/his assessment. (If, however, an unknown financial analyst would make such a statement, it might have no effect whatsoever – the perception of knowledge shapes power.) To Callon (1998, 2) the key is to see that the role of economics is performative rather than descriptive: economics ‘performs, shapes and formats the economy, rather than observing how it functions.’ There are different ways in which economics can relate to and act upon its objects: ‘by observing them, by measuring them, by predicting them, by providing theories to explain them or instruments to regulate them, by spreading some functional technique about them, and so on’ (MacKenzie et al., 2007, 6).

We can apply the “performativity of economics” thesis to mapping. The questions would then be: do cartographers make territory, or ‘to what extent do cartographers author space?’ (Del Casino and Hanna, 2006, 51). Since the notion of cartography itself is problematic (e.g. Wood, 2003; Dodge et al., 2009), we should be referring to the practice of mapping rather than merely to the people who make maps: do maps make geography? By re-interpreting Callon and MacKenzie, the argument would be that cartographers do not simply produce knowledge about geography; they produce geography through their observations and measurements. Mapping contributes to the making of geography rather than simply describing geography. By mapping a place you are *making* geography. In other words: the act of mapping a place becomes part of shaping that place. Mapping performs, shapes and formats geography, rather than merely observing how it functions. By observing places, measuring places, providing typologies of places, and predicting their future, mapping acts upon places and therefore ‘mapping is a process of constant reterritorialization’ (Kitchin and Dodge, 2007, 331).

In addition to “performativity of economics” thesis, I also take inspiration from the idea that ‘Performativity, properly construed, is not an invitation to turn everything (including material bodies) into words; on the contrary, performativity is precisely a contestation of the excessive power granted to language to determine what is real’ (Barad, 2003, 802). Material conditions should not be overlooked as discursive practices are supported and sustained by material practices, not just by words. This calls for an analysis that takes matter and techno-scientific practices (Barad, 2003), including maps, serious. The political analysis of maps is not narrow, as Cosgrove (2008) has argued, as long as the analysis focuses on both the production and consumption of maps (Orlove, 1991; Del Casino and Hanna, 2006), as well as on the re/production of power/knowledge and ideologies (Harley, 1999; Aitken and Michel, 1995). Then, in a way, the map becomes the vehicle to study power/knowledge re/reproduction in action. Maps are a tool in furthering ideas, but never act in isolation. We need to understand how these maps are shaped by an ideology and how this ideology is being implemented through these maps, but also through other strategies – i.e., the map needs to be contextualized. Some of these strategies may not be place-based and place-exclusionary per se, but because of the geographies inherent to political implementation, and to the socio-economic geography of cities where these strategies are put into practice, they may, and often will, have palpable geographically-selective aspects – i.e., these strategies are part and parcel to re/producing and possibly challenging uneven development. These aspects must be studied alongside the maps because the socio-economics underlying any map and the “physical map” underlying any policy are connected: ‘maps work (iteratively and differentially) by making connections to other representations and experiences of space’ (Harris and Harrower, 2006, 5). The point about studying maps politically and socially is to elucidate these connections.

Studying the mapping of places of decline therefore means studying the history of ideas that have shaped these maps as well as the re/production of power/knowledge through these maps. Maps are not only an expression of power; they also have empowering and disempowering qualities. Mapping can help abstract space makers, in particular state institutions, not only in controlling and representing information, but also in forming new modes of partitioning, surveillance, manipulation and domination (Goss, 1995). Typically abstract space makers produce maps to further their political agenda under the banner of the neutral and scientific map. Yet, the labels, categories and typologies inherent to maps are far from neutral: they are ‘more than merely descriptive labels. They become means of ... claiming the future’ (Sidaway, 2012, 8). Indeed, improper categorizations and representations of social space may result in increased segmentation (Goss, 1995). Maps are therefore socially constructed and possibly performative in nature. Like statistics, maps serve to “objectify” and “de-ideologize” the social world (Desrosières, 1998). Mapping involves the translation of subjective information into apparently objective information, thereby reducing complexity and simplifying the reproduction of systems of power relations.

Furthermore, the vocabulary of maps ‘embodies a systematic social inequality. The distinctions of class and power are engineered, reified and legitimated in the map by means of cartographic signs. ... [The map] hides and denies its social dimensions at the same time as it legitimates’ (Harley, 1989, 7). Abstract space makers use the power of mapping. The processes of homogenization and standardization that are intrinsic to mapping (Wilson, 2011), effectively exclude the role of local knowledge and expertise (see Scott, 1998, 6), i.e. they exclude social space makers – an example of Habermas’ (1981) “colonization of the life-world” as the expert systems of the domain of substantive rationality, i.e. mapping by abstract space makers, force their way into the domain of substantive rationality, i.e. the life-world or social space. In other words, mapping can be a performance of power/knowledge over social space (Foucault, 1980; De Certeau, 1984; Lefebvre, 1991; Goss, 1995) and thereby contribute to the production of space.

Mapping has changed tremendously in the last few decades: it has been opened up to mapping from below, to rival and counter-mapping, to critical, decolonized, participatory, community and feminist mapping, GIS and cartography (e.g. King, 1996; Brown and Knopp, 2008; Elwood, 2008; Crampton, 2009b) – i.e. to mapping by social space makers. Mapping is now open to practices of resistance (Crampton, 2009b), to organizing diversity (Martin and Holloway, 2005) and to alternative geographical imaginations, but that does not imply the power of maps created by government institutions and think tanks has withered. Different map producers are seen to have different claims to authority, objectivity and power. Although this is exactly what these new forms of mapping are trying to counter, the image and indeed the power of institutional mapping often remains strong. As King (1996, 17) argued in a slightly different context: ‘To blur the distinction between map and territory is ... to create the possibility of change, although we should not underestimate the power with which particular mappings can continue to impose themselves even against our will.’

### **First Take: Government Redlining Maps**

The first take on the performativity of maps comes from the governmental redlining maps of the 1930s. The Wall Street crash of 1929 and the subsequent economic crisis had severe consequences for the American housing market. Widespread unemployment made it impossible for many homeowners to pay off their mortgage loans, resulting in foreclosures. In the early 1930s the average number of foreclosed mortgage loans was 250,000 per year and at some point exceeding more than 1,000 per day; half of all residential mortgages in the U.S. were in default. One response to the crisis was the creation of the Home Owners’ Loan Corporation (HOLC) under the Roosevelt Administration. The HOLC was designed ‘to provide emergency relief to homeowners by refinancing or purchasing defaulted mortgages’ (Dennis and Pinkowish, 2004, 7), i.e. to prevent foreclosures. Thanks to the HOLC tens of thousands of borrowers were kept from losing their

homes in the mid and late 1930s and, in addition, it refinanced more than one million mortgages, all on relatively low-interest rates (Gotham, 2002, 53). But by developing a neighborhood rating system, the HOLC was also instrumental in implementing and institutionalizing redlining practices. Mortgage redlining is the identification in abstract space of a neighborhood where no mortgage loans are granted (Aalbers, 2011).

The HOLC developed a neighborhood rating and mapping system comprising four colors corresponding to four different numbers and four different letter codes (Jackson, 1985, 197-200):

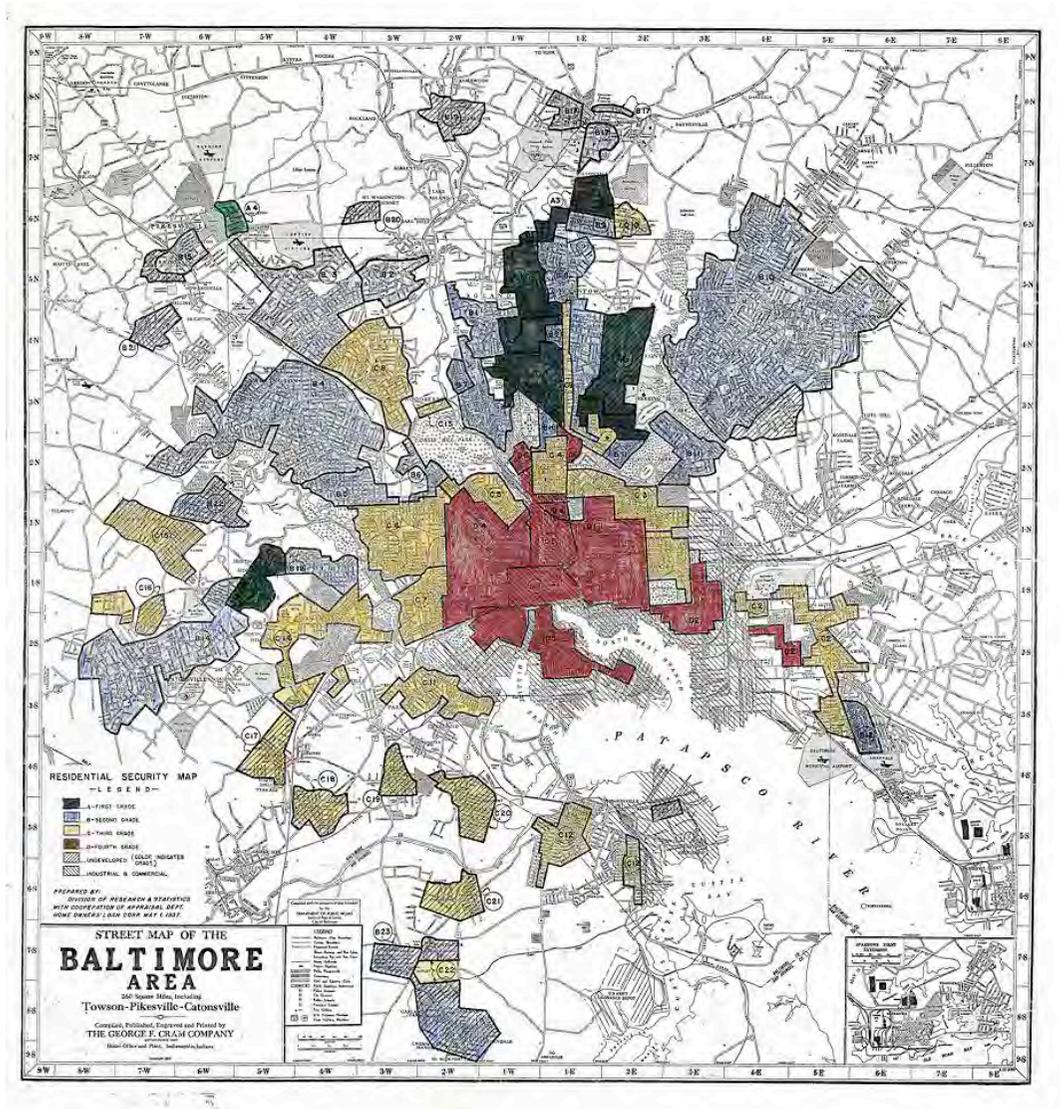
- Green, First-grade or A referring to homogeneous neighborhoods, hot spots in demand as residential locations in good times and bad; American business and professional men.
- Blue, Second-grade or B referring to stable, still good, still desirable areas that had reached their peak.
- Yellow, Third-grade or C referring to definitely declining, heterogeneous neighborhoods that attract undesirable elements and are infiltrated by a lower grade population.
- Red, Fourth-grade or D referring to neighborhoods in which the things taking place in C areas have already happened as a result of detrimental influences in a pronounced degree and where houses have little or no value today, having suffered a tremendous decline in values due to the colored element now controlling the district.

According to Jackson (1985), Jewish neighborhoods, even the stable and affluent ones, would never be considered First-grade, while Black neighborhoods were by nature considered unstable and declining or depressed and habitually colored red. Crossney and Bartelt (2005), however, claim that the connection between race and lending is less strong, even though they acknowledge it is clear that black and mixed areas were more often redlined than homogenous white areas.

Although the HOLC is often blamed for introducing redlining policies and practices, it is important to note that the HOLC was following dominant ideas in real estate and mortgage markets, already practiced at the local level. One of the factors on which the redlining maps were based was an assessment of the possibility to attract mortgage loans (Greer, 2012). Indeed, the HOLC may not have *introduced* redlining, but it did *implement* and *institutionalize* redlining policies (Aalbers, 2011): it gave lenders an excuse not to grant mortgage in certain areas. As a government institution it did institutionalize already existing policies of redlining into government policies by designing redlining maps for more than 200 American cities. Fourth-grade, red-colored neighborhoods were no exception, but more common on some city maps than others. While the map of St. Louis County, for example, only shows a small number of neighborhoods colored red, the map of the city of Newark, NJ is full of redlined neighborhoods and no single

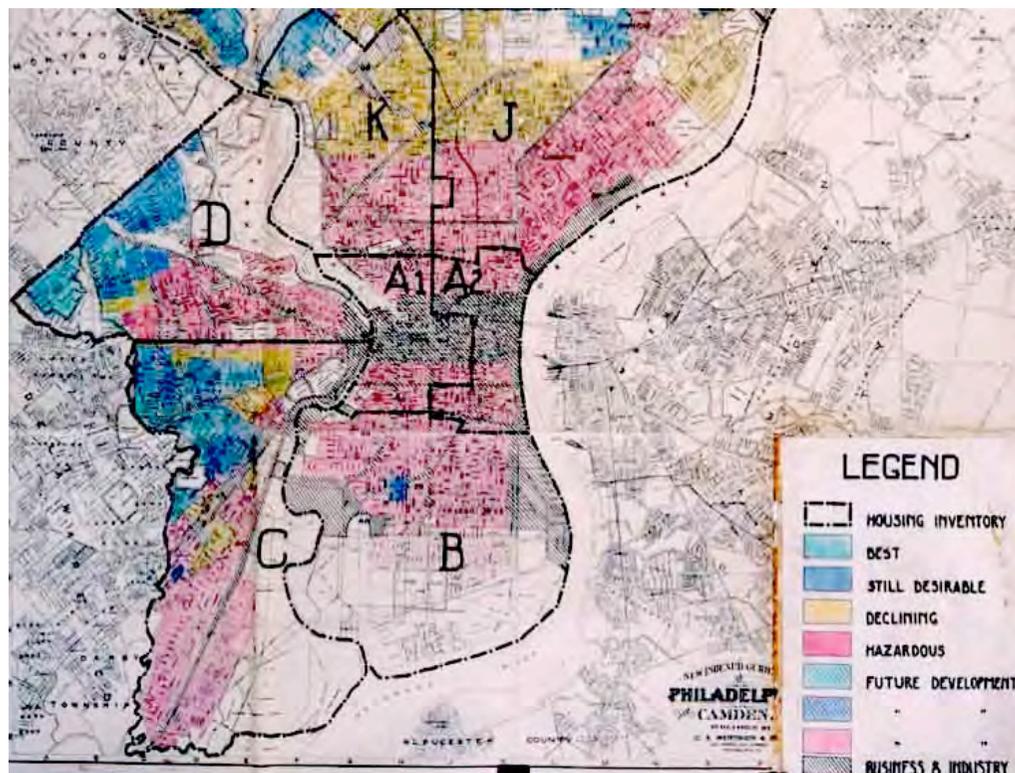
neighborhood in Newark is colored green. Figure 1, the map for the city of Baltimore, shows a classic pattern: inner-city neighborhoods surrounding the central business district are colored red, the next ring of neighborhoods and the older suburbs are largely colored yellow, while newer suburbs – albeit with a few exceptions – are colored blue or, less common, green. In addition, in a few years time, the number and size of redlined areas could dramatically increase as Hillier’s analysis of the HOLC Residential Security Maps for Philadelphia clearly shows: in two years time the share of city-land redlined almost doubled to 34%, as shown in Figure 2 (Hillier, 2003).

**Figure 1. Redlining map of Baltimore, 1930s. (Source: National Archives, Washington, DC)<sup>2</sup>**



<sup>2</sup> These maps are in the public domain and developed by a public organization.

**Figure 2. Redlining map of Philadelphia, 1930s. (Source: National Archives, Washington, DC)**



Not only the HOLC and private mortgage lenders but also by the Federal Housing Administration (FHA) implemented redlining practices. The FHA, established in 1934 under the Roosevelt administration, was created to insure private mortgage loans. (The Veterans Administration, created in 1930, started doing the same in the late 1930s.) A borrower pays a loan premium for an FHA-insured residential mortgage loan; the premiums are used as reserves and would flow to the lender in case an insured borrower defaulted. The FHA helped to encourage suburbanization, but also ‘hastened the decay of inner-city neighborhoods by stripping them of their middle-class constituency’, because ‘in practice, FHA insurance went to new residential developments on the edges of metropolitan areas, to the neglect of core cities’ (Jackson, 1985, 206; see also Mollenkopf, 1983; Rusk, 1999, 82-100). William Julius Wilson has explained how FHA’s redlining policies have contributed to disinvestment and abandonment – and thereby to neighborhood decline:

The more rapid the neighborhood deterioration, the greater the institutional disinvestment. In the 1960s and 1970s, neighborhoods plagued by heavy abandonment were frequently redlined (identified as areas that should not receive or be recommended for mortgage loans or insurance); this paralyzed the housing market, lowered property values,

and further encouraged landlord abandonment. ... The federal government contributed to the early decay of inner-city neighborhoods by withholding mortgage capital and by making it difficult for urban areas to retain or attract families able to purchase their own homes. ... The mortgage program was selectively administered by the FHA, and urban neighborhoods considered poor risks were redlined – an action that excluded virtually all the black neighborhoods and many neighborhoods with a considerable number of European immigrants. ... By manipulating market incentives, the federal government drew middle-class whites to the suburbs and, in effect, trapped blacks in the inner cities. (Wilson, 1996, 40)

The inner city areas were in part overlooked because they had lower appraised values for housing and FHA simply did not grant insurance in many of these areas. While FHA insurance was meant as a public back-up to ensure the provision of mortgage loans, the FHA, like the HOLC, redlined areas in which private actors were also less likely to grant mortgages, or would only grant mortgages under less advantageous conditions, such as higher down-payments and higher interest rates. Jackson concludes his groundbreaking work by claiming that the

FHA also helped to turn the building industry against the minority and inner-city housing market, and its policies supported the income and racial segregation of suburbia. ... FHA exhorted segregation and enshrined it as public policy. Whole areas of cities were declined ineligible for loan guarantees; as late as 1966, for example, FHA did not have a mortgage on a single home in Camden or Paterson, New Jersey, both declining industrial cities. This withdrawal of financing often resulted in an inability to sell houses in a neighborhood, so that vacant units often stood empty for months, producing a steep decline in value. (Jackson, 1985, 213)

Gotham in his study of uneven development in Kansas city throughout the 20<sup>th</sup> century arrives at a similar conclusion arguing that the FHA's 'insurance system and home ownership subsidies established a racially dual home financing market by refusing to insure mortgages in areas not covered with a racially restrictive covenant, thus denying mortgages to Black families, and channeling capital into suburban housing construction' (Gotham, 2002, 63). Finally, the Douglas Commission report states that: 'There was a tacit agreement among all groups – lending institutions, fire insurance companies, and the FHA – to block off certain areas of cities with "red lines", an not to loan or insure within them' (National Commission of Urban Problems, 1969, 101).

In the mid and late 1960s the FHA was forced to change its policies and make mortgage insurance available in formerly redlined and yellowlined areas. In 1968, discrimination in housing, including mortgaging, became legally prohibited through the Fair Housing Act. Unfortunately, it is too easy to argue that the legal

battles against redlining have completely rendered it a thing of the past. Research from the 1980s and 1990s often uses HMDA data to demonstrate the continuation of redlining (for an overview, see Dymski, 2006; Aalbers, 2011). Recent evidence of outright redlining is, however, scarce. It could be argued that redlining has been replaced by subprime and predatory lending (see Take 4), but it could also be argued that redlining is masked by cherry-picking behavior or by lenders demanding borrowers to take out public of private mortgage insurance (Aalbers, 2011; Ross and Tootell, 2004; Wyly and Holloway, 1999).

Metzger (2000) draws parallels between the neighborhood classification of the HOLC from the 1930s, Hoover and Vernon's neighborhood decline stage model for the Regional Plan Association of New York (1959), and the Downs-inspired stage model of neighborhood decline written by the Real Estate Research Corporation but published by the Department of Housing and Urban Development (RERC, 1975). Metzger demonstrates how the origin of these neighborhood typologies is in Frederick Babcock's textbook *The Valuation of Real Estate*, in which Babcock (1932, 75) wrote:

A residential district seems to go through a very definite and inevitable course of development when not affected by forces which can entirely change its use. This cycle is characterized by the gradual decline in quality of people through the years accompanied by population increases and the more intensive residential use of ground.

Babcock continued his career in 1936 as the chief underwriter of the FHA where he wrote their *Underwriting Manual* (1938) that warned against "inharmonious racial or nationality groups" and where he was instrumental in developing FHA's redlining policies. Since Babcock's underwriting manual incorporated HOLC's classification, which in turn was inspired by Babcock's earlier work, there is reason to believe that it was Babcock who came up with HOLC's neighborhood typology in the first place. Alternatively, there was close cooperation between Babcock and the HOLC, resulting in a mutual flow of ideas. The underwriting manual was updated several times, but it continued to use Babcock's typology in rating neighborhoods long into the 1960s. Babcock's work formed the basis for FHA's redlining policies, but also for subsequent studies of neighborhood typologies. Many of Babcock's ideas were also found in Homer Hoyt's 1939 study for the FHA. Greer (2012, 282) has argued that the HOLC and FHA maps 'were in concert with the prevailing wisdom of prominent real estate analysts, notably Frederick Babcock and Homer Hoyt, the expressed positions of real estate interest groups (especially the important National Association of Real Estate Boards), and individuals throughout the real estate industry, many of whom held positions in the HOLC, the FHLB, and the FHA'.

After finishing the FHA study, Hoyt moved on to direct the Chicago Plan Commission. In that position he coordinated the Chicago Land Use Survey (1942). Hoyt was advised by James Downs of the Chicago Real Estate Board. In 1931

Downs sr. had formed the Real Estate Research Corporation (RERC). His son, Anthony Downs, one of the proponents of the idea that neighborhood decline is natural (see introductory section), went to Stanford University to get a PhD in economics (1956). The younger Downs combined his theoretical lenses of public choice theory and neoclassical economics with a racialized outlook on housing markets to advise his father's organization on issues of neighborhood decline (Metzger, 2000) before chairing the RERC himself in most of the 1960s and 1970s. In two papers from the early 1960s he already lamented the growth of non-white neighborhoods that depressed property values (Downs, 1960; 1961). Downs jr. was also part of the National Commission on Urban Problems (1967, known as the Douglas Commission) and leading consultant to the National Advisory Commission on Civil Disorders (1968, known as the Kerner Commission). His ideas not only set the stage for policies of "planned shrinkage", "benign neglect", and "urban triage" (see Take 2), but he also actively advocated such policies in his various positions (Shiffman, 2005). The RERC life-cycle model basically repeated all of Down's lessons as it talked about "racial infiltration" and African-Americans downgrading neighborhoods. Metzger (2000, 20) concludes that

As a product of the Chicago real estate industry, Downs brought industry theories of race and neighborhood change into the mainstream of national urban policy. ... In particular, his four-pronged strategy of increasing federally assisted housing production, using the life-cycle theory to warn of investment risk in central-city neighborhoods, targeting most new construction to the suburbs, and then achieving racial and economic integration on a small scale to ensure the cultural domination of middle-class whites, might appeal to real estate trade groups that had opposed fair housing.

Downs (2000) himself, in a direct reply to Metzger (2000), argues that Metzger has given him more prominence than he deserves. While Metzger sees Downs as both a product of the (Chicago) real estate industry and someone whose ideas are being copied by that industry; Downs refutes those claims and, I believe rightfully so, claims that most of his ideas unfortunately had little to no effect on the practices of the real estate industry. Downs continues to argue that his life-cycle theory may seem to have affected government institutions and the real estate industry, but that they were simply acting on signs of decline in actual neighborhoods based on what was considered common knowledge. Downs, however, seems to downplay the fact that he was heavily connected to the real estate industry. He not only worked for the real estate industry, he also wrote reports for both real estate and government institutions, and RERC and HUD reports credit his work. The point is, of course, not that Downs developed these ideas out of thin air and was followed blindly by the real estate industry, but that his theory builds on decades of thinking about neighborhood classifications: his model was as much a result of reflecting on practice in the real estate industry as it was influencing neighborhood classifications by both the real estate industry and the government institutions. But

it is equally important to realize that both theory and practice on neighborhood decline were developed within the same tradition of classifying and mapping neighborhood in a hierarchical and excluding manner.

Although Metzger pays a lot of attention to the connections of Babcock, Hoyt, Hoover and Vernon, and Downs to both public policy making and the real estate sector, he pays no attention to the influence of the Chicago School of urban ecology/sociology to the neighborhood typologies advanced by Babcock, Hoyt, Hoover and Vernon, and Downs. Chicago was not only the center of thinking about neighborhood typologies and mapping in the 1930s to 1960s, but already in the 1920s. The concepts “invasion”, “succession” and “natural areas”, that found their way into the work of Babcock, Downs and others, are based on the pioneering work of Chicago School sociologists (Park et al., 1925). Although I have not systematically looked into the question if these authors said they applied or adapted the Chicago School model (but see Temkin and Rohe, 1996; Harris and Lewis, 1998), it is clear that they had internalized key concepts of the Chicago School. These concepts and Burgess’ “concentric zone model”, which includes words like “vice” and “slum” on the one hand, and “bright light area” on the other, were powerful models for simplifying neighborhood change. It is not only the powerful connection of Chicago’s real estate sector to DC’s public policy sector, but also the deep influence of the Chicago School of urban ecology/sociology, that made neighborhood typologies and mapping such seemingly normal and neutral, yet possibly exclusionary and racist activities. Throughout the years, the Burgess model was simplified and used to make economic generalizations (Harris and Lewis, 1998), but its influence, albeit perverted, remained strong. In that sense, Park and Burgess laid the foundations on which first Babcock, Hoyt, HOLC and FHA, and later Hoover and Vernon, Downs, RPA and RERC could build. In the 1960s and 1970s, the center of thinking about neighborhood typologies and mapping would shift from the Chicago-DC axis to the New York-DC axis.

### **Second Take: Planned Shrinkage and Benign Neglect**

The second take on the performativity of neighborhood typologies and maps are New York City’s policies of planned shrinkage, urban triage and benign neglect. In the late 1960s and 1970s, NYC was rapidly losing population and many neighborhoods were declining. The City’s chief housing administrator in the early 1970s and former director of real estate lobby group the Citizens’ Housing and Planning Council (what’s in a name?), Roger Starr, advocated “planned shrinkage”: ‘the orderly [*sic*] withdrawal’ of city services from low-income and ethnic minority neighborhoods that were dying and could not be saved in his eyes (Starr, 1967). A few years later, in a speech to the real estate industry, Starr not only suggested closing firehouses, schools and subway stations, but also argued that the city should ‘accelerate the drainage’ of ‘terminal places’ by encouraging ‘the natural flow out of areas that have lost general attraction’ (Starr, 1976; see also Neumark,

2003) by thinning out services and reconcentrating them in a limited number of areas. Brandes Gratz (1989, 156) defines the strategy as follows:

Planned Shrinkage: selectively abandoning old neighborhoods in unpopular areas of a city, while continuing to build new ones in popular sections; selectively allowing old parks and other public amenities to continue to deteriorate, while building new ones elsewhere; selectively allowing mass transit, old streets, sewer lines and other elements of a city's infrastructure to continue to decay, while building highways to encourage more of the cars that choke cities and creating new neighborhoods or "new towns" that require new infrastructures and the disruption of existing networks.

The first goal of planned shrinkage was to drain these areas from their remaining population, in order to create a situation in which these areas would then become not only dying but also obsolete. This objective was not only to be accomplished through geographically selective service cuts but also by not repairing or rebuilding damaged housing. The second goal was to preserve the tax base of the city by concentrating the efforts on what were considered more viable neighborhoods. While New York City had a population of 7.5 million in the mid 1970s, it was in Starr's outlook destined to become one of no more than 5 million people – 'Better a thriving city of five million than a Calcutta of seven' (Starr, cited in Beauregard, 2003, 191).

If Starr is the critical person pushing the city's planned shrinkage policies, the NYC RAND Institute is its intellectual home. In the late 1960s the Administration of NYC Mayor John Lindsay (1966-1973) started working with the "Research and Development" (RAND) Corporation and by 1969 they had created a quasi-governmental agency called the "New York City-RAND Institute", a New York non-profit corporation, staffed by the RAND Corporation, subject to oversight by a Board of Trustees chosen jointly by RAND and the City, and funded largely by the City but also by foundations and federal agencies (Szanton, 1972). In the post-war years the RAND Corporation was the powerful think tank of the military-industrial complex. A leading defense contractor formed RAND shortly after the World War II and this private research group became an important consultant to the Pentagon, gaining increasing influence over domestic policies in the 1950s, 1960s and 1970s (Metzger, 2000). The RAND Corporation also published Anthony Downs' paper *Inside bureaucracy* (1964) and the RAND Institute corresponded with Daniel Patrick Moynihan, to whom we will turn soon, and it is clear that there was a mutual flow of ideas. Downs himself, in a retrospective also writes that

One other policy derived from the life-cycle theory seems to encourage abandonment. It states that when resources for revitalization are quite limited, those resources should be invested where they are likely to have the greatest positive impact. This means withholding some or all

such resources from the areas where conditions are worst because the resources have a low probability of being effective there. ... From the providers' perspective, achieving long-term revitalization may be more important than aiding the worst-off people first, but not producing any permanent improvements. (Downs, 2000, 49)

Although Downs does not necessarily advocate such a policy (he sees an 'inherent moral quandary' here), he does see how his ideas influenced such "efficient" policies regarding the geographical distribution of city services. The RAND Institute developed these so-called "efficient" policies for municipal service withdrawal, including the closure of fire stations, from poor often heavily segregated neighborhoods (Wallace and Wallace, 1998). In the 1970s RAND had achieved close ties with the federal Department of Housing and Urban Development (HUD), facilitating the policy transfer from New York to other cities. HUD paid RAND to develop models such as the Firehouse-Siting Model, which HUD subsequently pushed on other cities. An important link between New York and HUD was Donna Shalala: before becoming the Assistant Commissioner of HUD for Science and Public Policy in the Carter Administration (1977-1980), she had been the director and treasurer of the Municipal Assistance Corporation (1975-1977), the New York State entity that coordinated New York City during its fiscal crisis of 1975. Like the RAND Institute, she had advocated geographically selective cuts on fire departments, garbage collection and housing code enforcement, thereby actively implementing planned shrinkage policies.<sup>3</sup>

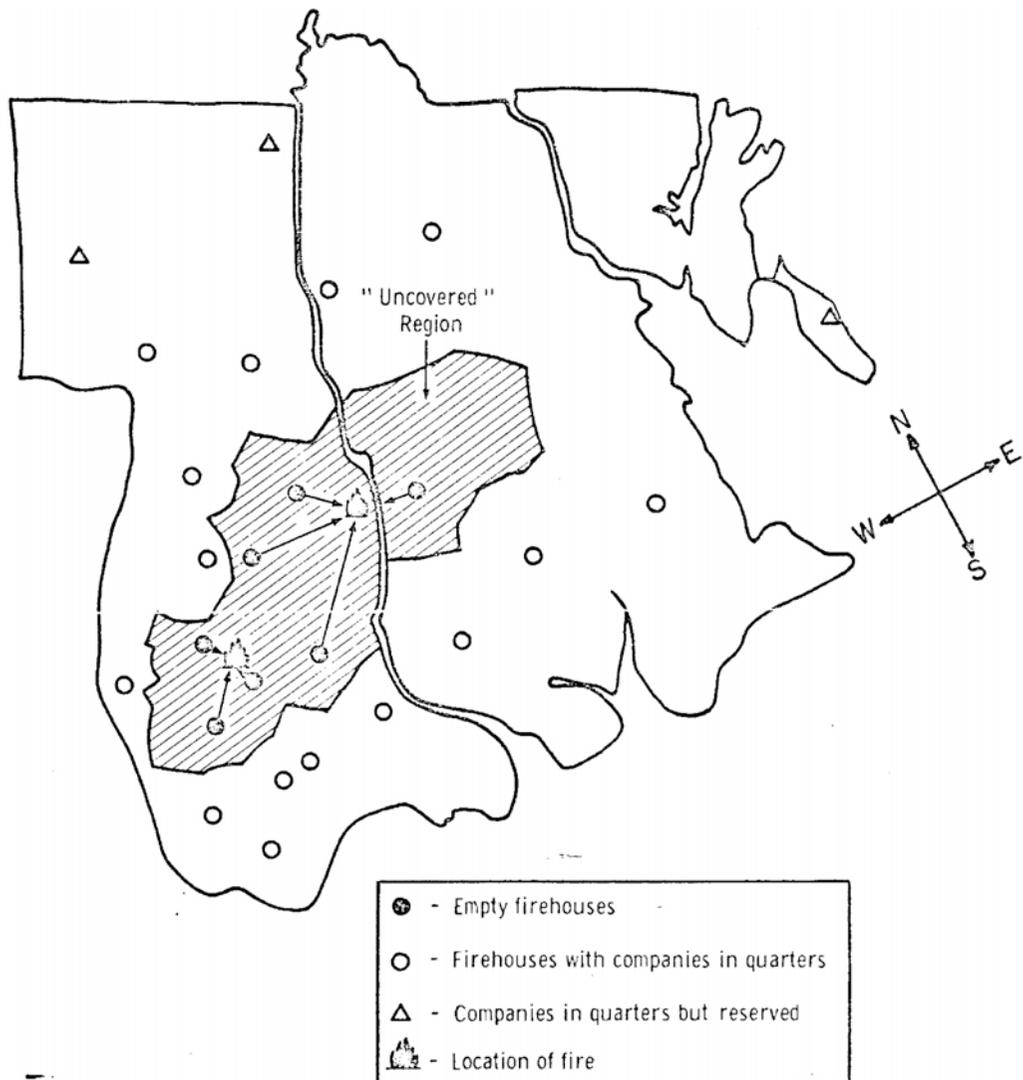
Planned shrinkage hit large parts of the Bronx and Brooklyn, but also many neighborhoods in the other boroughs, including the Lower East Side, Harlem (both Manhattan) and the Rockaways (Queens). Starr also used the term "triage", a military term used to set 'priorities for medical treatment of the wounded by writing off the most serious cases and concentrating on the cases on whom medical attention has the best chance of success' (Brandes Gratz, 1989, 180), while letting the healthier ones take care of themselves. In practice, it meant the withdrawal of essential services from "dying" non-white and low-income neighborhoods so that "healthy" white and middle-class neighborhoods could enjoy increased services without an increase in the municipal budget (Wallace and Wallace, 1998). In the mid and late 1970s there were about 120,000 fires per year, or 330 a day, in the Bronx. These fires helped to destroy 40% of the borough's housing, making it resemble a bombed out German city at the end of the World War II. Not surprisingly, the population of the Bronx and other areas declined rapidly, as projected. Yet, they never were completely abandoned by its population and new groups, often migrants with little money to spend, also moved in.

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<sup>3</sup> Donna Shalala later moved on to become the Secretary of Health and Human Services in the Clinton Administration, 1993-2001. She has also been a professor of politics and education and served as chancellor/president of both public and private universities.

The so-called “fire epidemic” has often been blamed on the citizens of the neighborhoods most affected by it. Both Wallace and Wallace (1998) and Flood (2010), however, argue that the fires in the Bronx and elsewhere were first and foremost the result of RAND’s Firehouse-Siting Model. They convincingly demonstrate that the model was based on faulty assumptions and omissions. The model’s flaws made it appear that low-income, predominately non-white neighborhoods with more undermaintained and therefore fire-prone buildings were actually over-served by the fire department. Flood (2010) cites former fire department managers who argue that the RAND models were used to justify and distribute budget cuts, including the closing of 50 fire department locations throughout the city. RAND used simple maps to show how closing some locations, euphemistically called “relocations”, would not affect response time to reported fires too much. In fact, response times increased and the number of fires that had to be tackled from nearby locations quadrupled. Both firemen and local residents protested the extreme reduction of locations in low-income areas, but the City of New York praised the logics of applying rigorous metrics to analyze the performance of the fire department and other city agencies. Figures 3 and 4, taken from a RAND Institute report ‘sponsored by the City of New York’ (Kolesar and Walker, 1972, i) show two such “Sample relocation problem” maps. In fact, these “samples” were not purely hypothetical and should be considered examples how RAND’s recommendations were implemented by the City of New York (for details on how this was done, see Flood, 2010). RAND had started working on the ‘relocation’ of firehouses since it’s cooperation started (e.g. Carter and Ignall, 1970; Blum, 1971) and continued to make a series of reports on firehouse ‘relocations’ for the City of New York in the early and mid 1970s (e.g. Carter and Rolph, 1973; Ignall et al., 1974; Rider, 1975; Walker, 1975; an overview can be found in the article by Ignall et al., 1975. The New York City RAND Institute also wrote similar reports for the cities of Denver (Colorado), Trenton (New Jersey) and Wilmington (Delaware) (respectively Hendrick and Plane, 1975; Hausner and Walker, 1975; Walker et al., 1975). The Trenton report was ‘Prepared for the City of Trenton’, the other two for HUD.

Whereas Flood simply criticizes the use of erroneous models by consultants and city officials that meant well, Wallace and Wallace argue that there is more going on. To Flood, the fire epidemic was largely the result of good intentions with unforeseen bad consequences as a result of a blind belief in top-down technical solutions and scientific management marked by a computer formula and “sample maps”: ‘statistical tools [can] compile and distil so much information that local knowledge seems unnecessary’ (Flood, 2010, 292). The RAND’s models and maps are, in other words, an example of abstract space being a tool of power that produces a hierarchical and seemingly objective and rational representation of space. Wallace and Wallace (1998) go one step further by labeling RAND’s solutions not only discriminatory in consequence but also in intent. The models and maps were not based on rational calculations alone and the policies derived from RAND’s recommendations did intentionally close firehouses in poor, African-

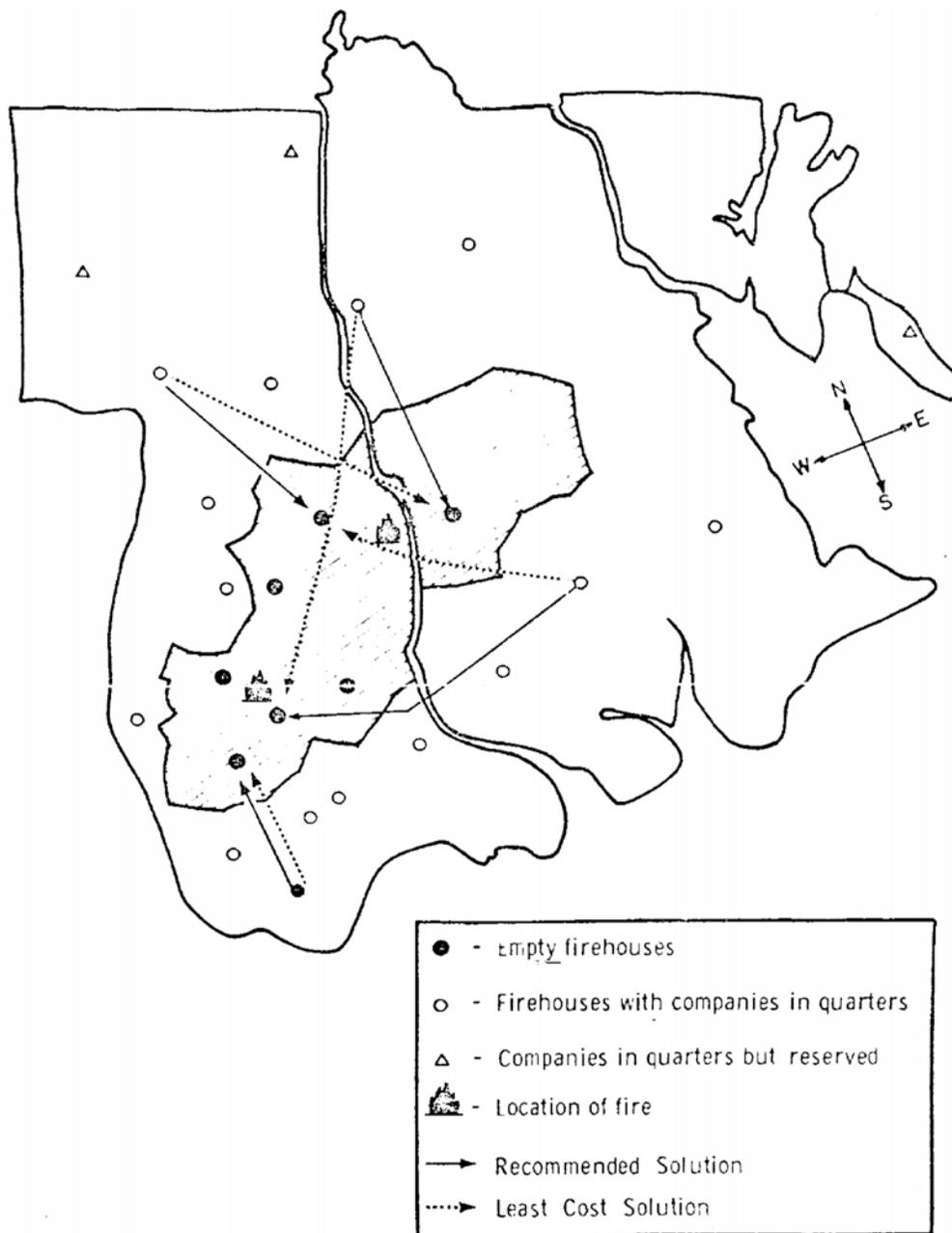
**Figure 3. A sample relocation problem. (Source: Kolesar & Walker, 1972, 26)**

American neighborhoods because ‘those making the decisions about closing fire companies in poor neighborhoods were aware that the fires could destroy the neighborhoods losing those companies as well as adjacent neighborhoods’ (Wallace, 2001, 517). While Flood points at the flaws of the model and its consequences to low-income neighborhoods, he does not go as far as to argue that the models were manipulated or distorted on purpose. Modeling and mapping are not simply technical exercises with technocratic solutions, but subjective exercises with intended consequences, i.e. the scaling down of services to low-income, non-white areas of New York City that were deemed “dying”.

Planned shrinkage is the local version of Daniel Patrick Moynihan’s “benign neglect” policy at the federal level. Moynihan, President Richard Nixon’s advisor

on urban affairs, wrote the president a letter suggesting a period of rhetorical calm: ‘the issue of race could benefit from a period of “benign neglect”. The subject has been too much talked about. We may need a period in which Negro progress continues and racial rhetoric fades’ (see Clymer, 2003). In his letter, Moynihan

**Figure 4. Solutions to the sample relocation problem. (Source: Kolesar and Walker, 1972, 27)**



labeled the poor people of New York as lawless, pathological, and irredeemably locked into an antisocial behavior pattern [and] the actions of the Nixon Administration toward these communities included shifting money from inner cities to the suburbs via block grants, dismantling the Model Cities programs, and violating civil rights and civil liberties of organizations and individuals. (Wallace and Wallace, 1998, 21-22)

Indeed, benign neglect became a strategy to abandon federal programs in urban, and in particular black, neighborhoods. Although planned shrinkage and benign neglect are sometimes seen as examples of “laissez faire”, they should be interpreted as *active* state withdrawal, or “roll-back”, from non-white neighborhoods, thereby allowing, facilitating and pushing private companies to do the same because the state actively looks for neighborhoods that they ignore. Actively ignoring certain neighborhoods is not the same as being apathetic; it demonstrates the state’s manifest inadequacy of dealing with difference and of caring for its citizens.

In the late 1960s HUD-funded community renewal plan for New York neighborhoods were grouped into nine categories, including those declining and those ready for redevelopment, echoing earlier classifications by HOLC and Hoover and Vernon. The HUD plan was used as input for the 1969 Master Plan for New York City. In this Master Plan the South Bronx and parts of Brownsville-East New York (Brooklyn) and Harlem were designated for industrial renewal, just like Starr (1976) would suggest several years later: ‘The stretches of empty blocks may then be knocked down, services can be stopped, subway stations closed, and the land left fallow until a change in the economic and demographic assumptions makes the land useful once more.’ Indeed, one such useful land use was industry and ‘one motivation for destroying the housing of large poor communities was to get land for industry’ (Wallace and Wallace, 1998, 27). Or, as Metzger (2000, 20) concludes:

Local planners could use the neighborhood life-cycle theory with triage planning to assemble land for redevelopment, an increasingly difficult task because of high land costs (an ongoing problem), federal funding cuts and municipal fiscal crises, and organized opposition to slum clearance. Instead of defining areas as already blighted and then acquiring land through eminent domain, redevelopment planners could use the life-cycle theory with triage to depress land values and accelerate the abandonment of privately owned property in neighborhoods marked for decline. ... Triage would reduce or eliminate financial compensation to neighborhood property owners and avoid the expense and controversy of relocating households and small

businesses. Elected officials could then target resources to the moderate-income neighborhoods that delivered political support.

The combined power of life-cycle theory and urban triage devalued neighborhoods and made them ready for redevelopment. One ingredient in this process was rhetorical: the RAND Institute, Starr and Moynihan accused the residents of poor neighborhoods of arson and were essentially blaming the victim (for a critique, see, e.g., Gans, 1996). What they ignored was that many landlords simply did not invest in maintenance, abandoned their buildings, and in many cases started the fires to gain insurance benefits. Of course, most landlords did not burn down their own buildings; they paid people, so-called “rent-a-thugs”, to do so. Most of these buildings were vacant and were already vandalized and plundered for copper pipes, fixtures and hardware (Chang, 2005). Insurance agents simply used the City’s planned shrinkage plans – these were the best locations to sell insurance policies and thus to make money:

Arson is the cremation ritual of a diseased housing system. A striking fact for anyone who tours a New York neighborhood ravaged by arson and abandonment is that there are still many people living there ... There is simply no incentive for banks, landlords, insurance companies, or anyone else with money to invest in building or rebuilding dwellings at reasonable rents. So landlords are encouraged to let their low-income housing fall apart until they've milked the last dollar of rent, and evaded every dollar of taxes. Ultimately, the easiest and most lucrative step is to burn it, or sell it to someone else who will burn it. In housing, the final stage of capitalism is arson. (Conason and Newfield, 1980)

When Howard Cosell, while reporting a Yankees game in the 1977, allegedly spoke the famous words ‘The Bronx is burning’, it was clear to the whole country that the Bronx was declining. But the decline had started much earlier, for example by the construction of expressways under Robert Moses in the 1950s that displaced more than 60,000 Bronx residents. Already in 1970 there were an estimated 100,000 abandoned housing units in NYC (Metzger, 2000). In the 1970s and early 1980s between 31,000 and 60,000 households in NYC are lost to abandonment each year (Marcuse, 1985). Although the policy of planned shrinkage was never *officially* implemented, Wallace and Wallace (1998) argue that it was the *de facto* policy of New York City for at least 20 years. Both public and private actors abandoned the South Bronx, like other areas around the city. Yet, many residents stayed and new ones, often migrants, moved in. Community development corporations and small entrepreneurs also stayed active. Together they slowly rebuild the Bronx and at 1.4 million residents, the borough is now almost as populated as it was at its peak in the late 1960s before it was abandoned.

## Preliminary Conclusions

Maps are tools of power/knowledge and can also be employed for purposes of social control and oppression. They exert power by shaping public opinion as well as by telling us which places to avoid (Monmonier, 2010). Maps may have *descriptive* as well as *prescriptive* and *performative* qualities. The performativity of maps means that they can have the reiterative power to produce the phenomena that they regulate and constrain. Neighborhood typologies and the maps these typologies are depicted in, interact with the actions of public and private actors, thereby re/producing social space. HOLC's redlining maps, NYC's planned shrinkage and DC's benign neglect are all public actions that have the performative function of prescribing disinvestment to public *and* private actors. Planned shrinkage did not start the decline of the Bronx and other neighborhoods in NYC and in other American cities, but it surely made it worse, as did the HOLC maps by helping mortgage lenders to continue and intensify their redlining policies and accelerating the process of neighborhood decline. Brandes Gratz (1989, 186) speaks of planned shrinkage as 'a policy of government-sponsored redlining'. Furthermore, as Mayor Rudy Giuliani's zero tolerance policy strategy would influence other cities' policies (Smith, 1998), so did the policy of planned shrinkage in the 1970s. These policies not only damaged already fragile communities, they also favored low-density development over strengthening higher density, arguably more "urban", areas.

The ideas of Park, Burgess, Babcock, HOLC, FHA, Hoyt, Hoover and Vernon, Downs, RERC, RAND and HUD are not only implemented through redlining policies (Take 1) but also through planned shrinkage in New York and other cities (Take 2). The cities of Cleveland, Milwaukee and Rochester used RERC's neighborhood typology to establish priorities concerning service allocation and community development funding. The idea of planned shrinkage lives on in post-Katrina New Orleans and foreclosure-ridden Cleveland (Takes 3 and 4 in part 2 of this paper). All these cities map deserving and undeserving neighborhoods and thereby exclude and impoverish those places deemed racially infiltrated, declining, and dying, thereby contributing to "institutional desertification" (Gans, 1996), "financial desertification" (Leyshon and Thrift, 1997), "spaces of social exclusion" (Gough and Eisenschitz, 1996), "state retrenchment" (Wacquant, 1996), or simply "places of decline".

In the last few decades such exclusionary urban policies are often framed as "neoliberal urbanism", but what the cases of HOLC/FHA and Starr/RAND show is that policies that we would now brand as "neoliberal" have much deeper historical and geographical roots, and that they were present and active before Ronald Reagan became president and before New York City went bankrupt in 1975. The thinking about neighborhood typologies and mapping from the 1930s, suggests that some of the roots of neoliberal urbanism are to be located in the ideas of the "old urban right". In take 1 we could see a Chicago-DC axis in right-wing urban

thinking; in take 2 the center of right-wing urban thinking shifted to New York, but again in interaction with DC. In the sequel to this paper we will see that DC continues to play an important role in the right-wing thinking about decline. It is important to realize that the decline narrative (Beauregard, 2003) that dominated thinking about shrinking cities in the last third of the 20<sup>th</sup> century has deeper roots and that *neoliberal* urbanism may in fact not be as novel as the term suggest.

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