

Developing A Segregated Town, 1900 – 1960

BY LARRY GAVIN

Evanston's first African American residents arrived in the 1850s, and by 1880 there were approximately 125 African Americans in Evanston. The number grew to 737 in 1900. At that time, many of the African Americans in Evanston worked in domestic and personal service.

With the Great Migration of African Americans from the rural south to the urban north, the black population in Evanston grew to 6,026 in 1940.

Unlike many suburbs that sought to exclude African Americans altogether, leading members of Evanston's real estate establishment played a role in the growth of Evanston's African American community, said historian Andrew Wiese in an article about segregation in Evanston published in the *Journal of Social History* in 1999.

He theorizes that Evanston was different in this respect from other suburbs, because Evanston was already home to a well-established African American community by the time of the Great Migration that began in about 1910. In addition, he says, African American workers supplied labor that was in demand by white elites in Evanston, and they had personal ties with white families all over town.

There was a major caveat, though. Mr. Wiese says, "Evanston's white real estate brokers apparently developed a practice of informal racial zoning. In effect, they treated a section of west Evanston as open to African Americans, while excluding them from the rest of town."

Morris "Dino" Robinson, founder of Shorefront, told the *RoundTable* that African Americans were dispersed throughout Evanston in 1900. He said one way to determine where black people lived at the time is to look at where black churches were located. The churches were built near their congregations, he said.

The three earliest African American churches in Evanston were established in the 1880s. Ebenezer A.M.E. Church was established in 1882, and the congregation eventually built a church the next year on Benson Avenue between Clark Street and what is now called University Place. After a fire, it was relocated to its current location at 1109 Emerson St. Second Baptist Church was built in 1882, at 1717 Benson Ave., where it remains today. Mount Zion Baptist Church was built in 1894 at 1113 Clark St.

Mr. Robinson added that many black people lived along Evanston's three railroad lines, which, he says, were the least desirable areas to live in Evanston; there were other pockets of black people scattered throughout Evanston, including on Dempster Street near Judson Avenue; South Boulevard near Chicago Avenue; and Sherman Avenue near Lee Street.

As the black population grew by more than 5,000 people between 1900 and 1940, they were systematically segregated into a triangular area of the City, essentially bounded by the North Shore Channel on the north and west, the Metra tracks on the east, and Church Street on the south.

The supply of housing for black households in this area grew through the transfer of existing housing from white households to black households and the construction of new housing in the vacant areas west of Dodge. By 1940, the triangular area was 95% black.

Mr. Robinson illustrated the racial change that took place, saying that Foster School opened in 1905 as a predominantly all-white school on Foster Street at Dewey Avenue. By 1940, he said, the school was almost all black, taught by an all-white teaching staff.

"They redlined an entire community into one area, where they used to live all over Evanston," Mr.

Robinson said. "Then you have a de facto segregated school and a de facto segregated community."

During the same time period, black people in Evanston were segregated in other ways. The two local hospitals began to turn away black people after 1900, with some exceptions, and the Evanston Sanitarium was established in 1914 to serve black people.

The YMCA barred black people in 1914, and Evanston's black community came together to form the Emerson Street YMCA.

Boy Scout troops barred black youth in 1914, and black residents formed their own troop in Evanston.

Many restaurants, hotels and stores did not serve black people. All but one City park forbade black children from using the playground equipment. Evanston movie theatres required black people to sit in the balcony.

"By 1920, white Evanston had established informal racial restrictions that mimicked patterns of Jim Crow segregation in the South," said Mr. Wiese.

During this time, Evanston's housing became highly segregated through the actions of brokers, lenders, builders and white homeowners.

Real estate brokers would not sell a home to black people in areas that were not designated as open for black people, Mr. Robinson said. Mr. Wiese referred to this practice as "informal racial zoning."

Evanston banks generally refused to make mortgage loans to black households seeking to buy homes on blocks that were not viewed as "acceptable" for black people, said Mr. Robinson. As an example, black people who owned vacant lots near the lake were denied loans to build on their properties, and were eventually forced to sell them.

Builders did not sell properties to black households if the homes were

outside the area set aside for black people. Builders constructed more than 1,400 new homes in northwest Evanston during the 1920s and 1930s, none of which was sold to black households, according to Mr. Wiese.

White homeowners at times recorded racially restrictive covenants that provided that their homes "shall not be conveyed, leased to, or occupied by anyone not a Caucasian (servants excepted)." These were effective until 1948, when the U.S. Supreme Court held them unenforceable.

South of Church Street and west of Asbury Avenue, white homeowners formed the West Side Improvement Association "to preserve [the neighborhood] as a place for white people to live." As part of the plan, they formed a syndicate to buy homes that were at risk of being sold to a black family. At times, white homeowners got together and offered to buy back homes that had just been sold to a black household.

African American families were also displaced from neighborhoods outside the west side of Evanston. In 1921, the City passed a zoning ordinance that zoned for commercial use almost every block where black people lived outside of the west side of town. As these areas were converted to commercial use, "black families were dislocated to the west," said Mr. Wiese.

The effect of all these practices was stark. "Between 1910 and 1940, there was not a single area of African American expansion outside of west Evanston, in spite of black population growth of almost 5,000," said Mr. Wiese. "To the contrary, public and private actions reduced the number of African American housing units outside these boundaries."



The Sanford Fire Insurance Map, above, prepared in 1920, contains a yellow shaded area numbered 91, between Church and Simpson streets and Darrow or Dewey and Grey avenues. There were more than 450 vacant lots in this shaded area, which contained Hovland's and Culver's Additions. There were only about 40 homes west of Dodge Avenue.

Below, U.S. Census data shows that in 1940, 95% of the black population of Evanston lived in the area shaded light red in the map below.



By 1940, census data showed that 84% of black households in Evanston lived in the triangular area that is shaded light red in the above map. This area was highly segregated – 95% black. Beyond these bounds, black families lived on Garnett Place (then called Ayars) and in a few pockets of older homes purchased before 1900.

While black people were segregated into the triangular area, Mr. Wiese points out that black Evanstonians "were almost as likely to own their own homes as middle class and elite whites." Some white members of the Evanston and the Chicago real estate establishments and some financial institutions from

Evanston and Chicago provided mortgages and construction loans to black people who were building or purchasing homes in the triangular area and on Garnett Place.

In 1920, there was a large amount of vacant land west of Dodge Avenue in the triangular area and this provided many black households an opportunity to build or purchase new housing. A Sanford Fire Insurance Map, at left, prepared in 1920 shows that there were about 390 vacant lots between Dodge Avenue, the Channel, Grey Avenue and Church Street.

One subdivision in this area, Hovland's Addition, was located west of Dodge and south of Emerson Street. The owner of the land began selling vacant lots in 1914, and he

sold them to immigrants, native-born white people and black people. Streets were unpaved, and lots sold initially for \$145. By 1920, there were 40 small houses, some built by contractors and others by the owners themselves, who generally built one room at a time. The average cost of a home was \$1,500.

Local banks generally avoided making mortgage loans in Hovland's addition, said Mr. Wiese, and the great majority of the loans originated in Chicago, with Chicago Title and Trust making more than 40% of those loans. The average loan was \$600, due in three years at 6.5% interest through CT&T.

Culver's four-block addition was just across Emerson, north of Hovland's Addition. Lots were not sold in Culver's until 1923, when a white real estate agent began selling the lots specifically to provide housing for the growing black population. The people who bought the lots were mostly white speculative builders, but a black-owned firm also built some homes. ►

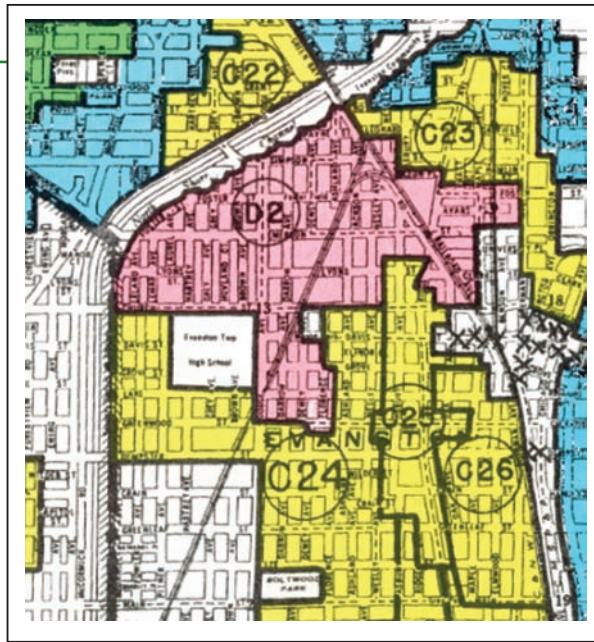
Evanston banks made about 40% of the mortgage loans in this area to the builders and to black buyers. In addition, a number of white individuals made loans to black buyers. In many cases, white households made loans to their domestic help. The average cost of homes in Culver's was \$6,700.

The map on page 29 shows the location of Hovland's and Culver's Additions. Between 1920 and 1929 more than 400 new homes were built in this area.

To help with the purchase of their homes, many black households shared housing costs with extended families or rented rooms or apartments for extra income. In 1920, about 30% of black households in Evanston included multigenerational and extended family members. The percentage grew to about 50% by 1940.

As in Chicago, segregation had the effect of limiting the supply of housing available to black families in Evanston. This resulted in overcrowding and higher housing prices. Mr. Wiese summed up the racial transition in Evanston through 1940 as follows:

"Ironically, evidence suggests that racial segregation in Evanston facilitated black suburbanization. Although the development of residential segregation in the suburb testifies to the unease local whites felt about black migration, the establishment of clear geographic limits to black community building appears to have calmed white fears. Race relations in Evanston were structured by a high degree of inequality that favored (and flattered) local whites and minimized conflict through patterns of paternalism and deference symbolized by the relationship of domestic service. Separated as they were by income,



The Home Owners Loan Corporation prepared the above risk-rating map of Evanston's neighborhoods in 1940. The core black area of the City – shaded red by HOLC – was graded "D."

occupation, and power, as well as clear geographic barriers, such as railroad tracks and a wide sanitary channel, African Americans posed little threat to the social status or perceived property values of Evanston's economic elite. Meanwhile, as workers, they provided services that were in high demand. As a result, the dynamics of local race relations combined with the aspirations of black southerners to shape a housing market that both supported black home ownership and accommodated the growth of a large black community in an otherwise affluent and white suburb."

The HOLC Redlined Map And the FHA

In 1940, the Home Owners Loan Corporation (HOLC), an arm of the Federal Loan Bank Board, prepared a map showing the risk of making mortgage loans in different neighborhoods in Evanston. A portion of HOLC's Evanston map is shown above. The HOLC prepared this and similar maps for more than 200 cities in the United States to show the risk of making mortgage loans in different

neighborhoods in these cities. The process took into account the age and quality of housing, the racial and ethnic makeup of the neighborhood and other factors.

Areas were given one of four grades: "A" areas – shaded green – were deemed "homogeneous" and in demand as residential areas; "B" areas – shaded blue – were "still desirable;" "C" areas – shaded yellow – were characterized as old and at risk of an "infiltration of a lower grade of population;" and "D" – shaded red – were said to have detrimental influences and an "undesirable population or an infiltration of it."

Black neighborhoods "were invariably rated" in the D category, said researchers Kenneth Jackson and Jacob Krimmel.

HOLC's map of Evanston rated the segregated black triangular area of Evanston in the "D" category.

The HOLC also wrote a narrative description of the area shaded red in the Evanston map it prepared. The narrative, which was located by Mr. Robinson, said: "This neighborhood houses the large negro population living in Evanston. It is somewhat better than the average negro district for this class of population. Here live the servants for many of the families all along the north shore. There is not a vacant house in the territory, and occupancy, moreover is about 150 per cent, for most houses have more than one family living in them. Sales have been very good where liberal financing terms are available, but on other sales mortgage financing is virtually impossible to obtain. This concentration of negroes in Evanston is quite a serious problem for the town as they seem to be growing steadily and encroaching into adjoining neighborhoods.

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The two-family structures are in most cases converted singles and they likewise are overflowing with occupants; these buildings are rented as unheated units. The number of persons on relief in this district is probably heavier than in any other area along the north shore. Altho the area is unattractive to other than the class of occupants already here, it is difficult to say that the section is declining, for it is in constant demand because of the limited number of areas available for negro occupancy in the north shore towns."

HOLC's description highlights several adverse economic impacts of segregation. It severely limited the supply of housing available to black people, which increased overcrowding to the point where occupancy was 150%. In addition, the demand for housing and the steadily growing population meant that the black population was, in HOLC's words – the words of a federal agency – "encroaching into adjoining neighborhoods."

While researchers debate how the HOLC maps were used and whether they were distributed outside the agency, Mr. Robinson says the maps were prepared by people in the real estate industry, and those people knew about them. Mr. Krimmel and other researchers conclude that HOLC's risk ratings have had a long-term impact on the housing stock, investment and economic activity in an area.

Other researchers, including Amy Hillier and Jennifer Light, say that HOLC's maps were provided to the Federal Housing Administration (FHA) and that the FHA may have been influenced by HOLC's maps when it created its own maps. FHA's first Underwriting Manual required FHA's branch offices to create maps

that designated areas, A, B, C or D. Areas that were designated as D were deemed ineligible for FHA mortgage insurance. An HOLC map for Chicago and an FHA map prepared at about the same time are strikingly similar.

From its inception in 1934, the FHA actively promoted racial segregation. It encouraged the use of racially restrictive covenants that prohibited "the occupancy of properties except by the race for which they are intended." (FHA Manual, 1936, Sec. 284(3)(g)). This policy remained in place until at least 1947, the eve

the neighborhood would be given a negative rating and deemed unacceptable for FHA mortgage insurance. Similar provisions remained in place until 1947, at which time the FHA substituted more veiled language, which remained in place until about 1960.

The FHA also taught its valuers that if black people moved into a white neighborhood, it would depress property values and diminish or destroy the area's stability and desirability.

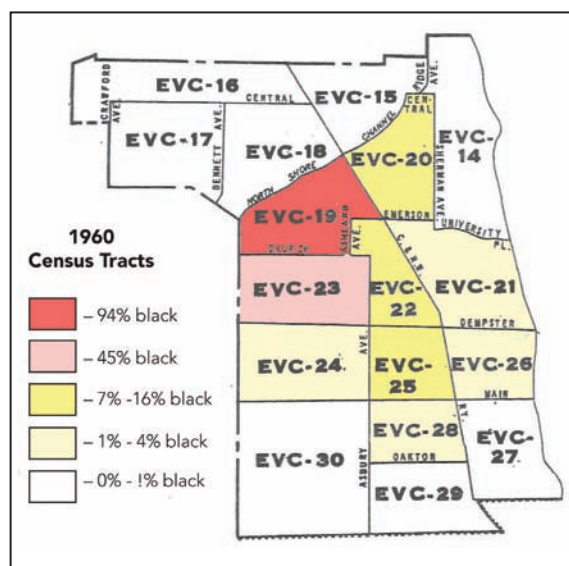
FHA's policies and practices were widely publicized and distributed

to people in the housing and mortgage lending business. It is generally accepted that they had a significant influence on the housing market, and if the FHA redlined an area, financial institutions would follow suit.

Charles Abrams, a leading researcher who stood at the center of housing reform in the 1950s, concluded that FHA's racist policies stoked fears and helped shape racist attitudes of white homeowners. He said FHA taught white homeowners "that it was right to fear people of this sort and keep them out of neighborhoods.

... The publication of anti-racial doctrine by a federal agency established official justification for prejudice and gave the semblance of right to lawlessness. ... The evil that FHA did was of a peculiarly enduring character."

While evidence of FHA's practices in Evanston is limited, a 1962 Olcott's Land Values book produced by the FHA in the Contract Buyers League (CBL) case showed that portions of Evanston were circled in red, indicating that the areas were deemed not suitable for FHA mortgage insurance. ►



The above map, prepared by the RoundTable, shows the percentage of each census tract in Evanston that was black in 1960, according to U.S. Census data. In that year, 85% of the black population in Evanston resided in census tracts 19, 22, 23 and 24.

of the U.S. Supreme Court's decision in Shelley v. Kramer.

FHA's 1936 Manual instructed its valuers to consider the "possibility or probability" of a neighborhood being "invaded" by "incompatible racial and societal groups," in deciding whether to issue mortgage insurance in an area. (FHA Manual, Sec. 233) If racial change was likely,

A study of all open FHA mortgage insured loans in the Chicago area in 1970 showed that there were only 8 open loans in all of Evanston for the years 1960-1961: one in census tract 18 (0.55% black), 2 in census tract 23 (44.5% black), 1 in census tract 24 (1.8% black), and 4 in census tract 30 (0.3% black). The methodology of the study, conducted by a CBL team comprised of Larry Gavin, Mary Helt Gavin and Alan Worley, is described in a 2018 paper by Larry Gavin, at pages 54-55, and footnotes 1 and 23-25.

Segregation in Evanston Continues Between 1940 and 1960

Between 1940 and 1960, the black population in Evanston grew by 3,100 people, from 6,026 to 9,126. Because the segregated triangle was already overcrowded in 1940, much of the growth in the black population between 1940 and 1960 took place by expanding into the areas south of the triangle. Two-thirds of this growth took place through a "block-by-block transition in white neighborhoods adjoining the historic black core," said Mr. Weise. One-third of the growth was accommodated by new homes that were built on scattered lots and larger parcels near the Channel.

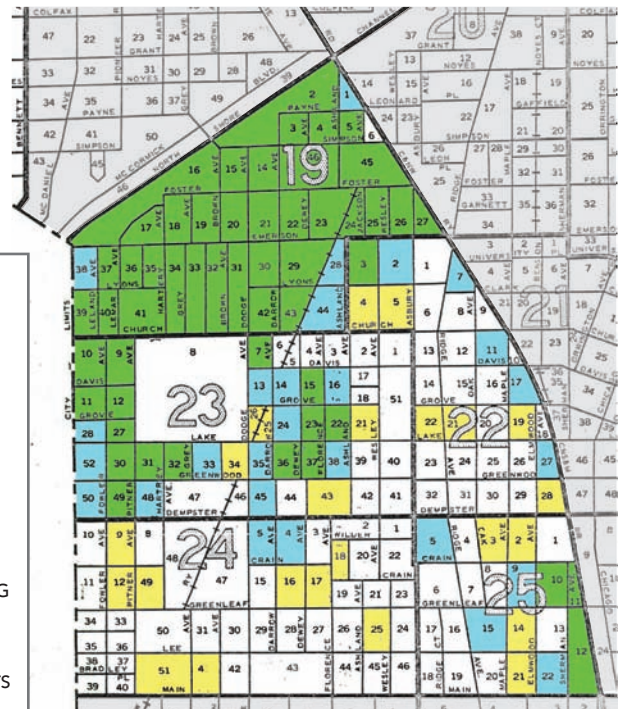
The racial transition is shown on the map on page 31, which was prepared by the RoundTable. Census tract 19, the core of the segregated black area in 1940, was still 94.3% black in 1960, but due to the total growth in the black population, it contained only 63% of the black population in Evanston, down from 84% in 1940.

The increases in the black population took place primarily in the census tracts located south of Church Street and west of Asbury Avenue. By 1960, census tracts 23, 25 and 22 were 43.5%, 15.8% and 7.2% black, respectively.

1960 Data Map Block by Block in Census Tracts 19 and 22-25

Legend:
Housing Units Occupied by Non-whites by Block in 1960

- W : NO HOUSING UNITS
- Y : 1-3 HOUSING UNITS
- C : 4-14 HOUSING UNITS
- G : 15 OR MORE HOUSING UNITS



The above map, prepared by the RoundTable, shows the number of housing units occupied by "non-white" households in each block of census tracts 19, 22, 23, 24 and 25 in 1960, according to U.S. census data. The map illustrates that the black area in Evanston expanded on a block-by-block basis.

In 1960, 85% of the black population lived in census tracts 19, 23, 25 and 22.

The above map, also prepared by the RoundTable, gives a more nuanced picture of the housing patterns in census tracts 19, 22, 23, 24 and 25 in 1960. The map shows the number of housing units occupied by "non-white" people in 1960 on a block-by-block basis, using data reported in the U.S. Census of Housing. Blocks shaded white had no housing units occupied by black households; those shaded yellow had between one and three housing units occupied by black households; those shaded blue had between 4 and 14 housing units occupied by black households; and those shaded green, had more than 15.

Evanston remained a highly segregated town. In 1960, it had a segregation rating of 87.2, using a segregation index created by

researchers Alma and Karl Taeuber. By comparison, Chicago's rating was 92.6. A segregation index of 100 would mean that all blocks in the city were 100% white or 100% black.

After 1960

In July 1964, after several visits by Dr. Martin Luther King Jr. to Evanston, and after a number of marches and demonstrations, a Community Relations Commission (a subcommittee of City Council) began to explore the possibility of open housing in Evanston. In September 1964, the Commission found that more than one-half of white respondents preferred to live in a neighborhood that was 100% white; 72% of black respondents preferred to live in a neighborhood that was half-black and half-white. The Commission also found that some real estate brokers were refusing to list properties for homeowners who wanted to sell on a

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nondiscriminatory basis and some declined to represent black home buyers. The Commission concluded that housing was the most troublesome issue facing the City, and it drafted a proposed fair housing ordinance, said Mary Barr in her book "Friends Disappear."

A group of homeowners and a group of real estate brokers quickly formed to oppose the proposed ordinance. The homeowners argued the ordinance violated their First Amendment right to determine with whom they would deal. The group of brokers argued that fair housing would accelerate a shift of neighborhoods from all-white to all-black and cause property values to drop.

In the next two years there were continued demonstrations in support of open housing, but continued

opposition. In June 1966, City Council passed an open housing ordinance by a vote of 10-8, but it was vetoed by the Mayor. A year later in October 1967, Council passed a stronger housing ordinance by an 11-7 vote. The ordinance prohibited brokers from discriminating or accepting discriminatory listings, but it did not cover property owners, financial institutions or real-estate agencies.

After Dr. Martin Luther King was assassinated on April 4, 1968, about 3,000 Evanston residents marched from Emerson Street and McCormick Boulevard through the downtown area and gathered at Raymond Park for a memorial service. One pastor urged the immediate passage of an effective and comprehensive housing law.

On April 11, 1968, Congress

passed the federal Fair Housing Act, prohibiting discrimination in housing on the basis of race. On April 29, 1968, with 200 people packed into Evanston City Council's chambers and another 600 outside, City Council passed a fair housing ordinance by a vote of 15-1. That one was stronger than the one adopted in 1967, but it still had limitations.

In June 1969, the fair housing ordinance was made stronger, and it beefed up the powers of a Fair Housing Review Board.

While adoption of the fair housing laws was a major step forward, housing discrimination did not end in Evanston. For example, in 1989, the City fined eight real estate firms for violating the City's fair housing ordinance, by racial steering. ■

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