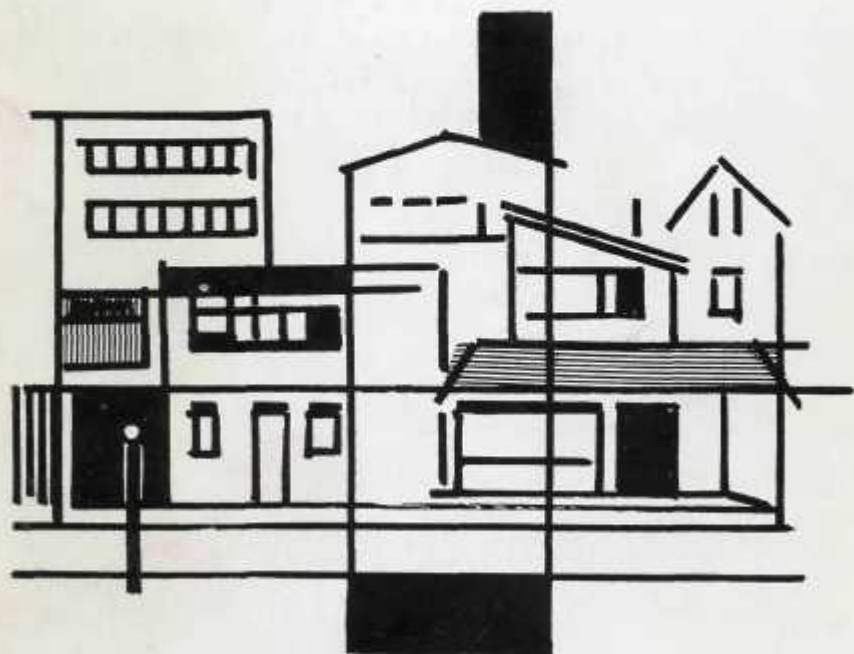


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NEGRO HOUSING IN MADISON



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NEGRO HOUSING IN MADISON

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THE HOUSING PROBLEM

RACE AND HOUSING have increasingly become matters of concern for social planners and action groups involved in human rights. The Madison National Association for the Advancement of Colored People has been concerned for some time about the degree of residential segregation in Madison as reflected by experiences of Negro families in seeking housing outside those areas traditionally open to them. These areas include South Madison; the triangle bounded by West Washington, South Park, and Regent, known as the Greenbush area or "The Bush"; and a small area on the near east side on North Blair, East Dayton, East Mifflin, and Williamson Streets a short distance from the square. Through this study, these areas will be referred to as traditional neighborhoods. This term is preferred to "Negro neighborhoods" since there are no neighborhoods in Madison with greater than 30-40% Negro population. Non-traditional neighborhoods are any other neighborhoods in Madison.

"To the Negro 'the housing problem' involves more than physically adequate homes at reasonable rentals. Residential segregation denies him rights; it interferes with his access to important public facilities; and it is psychologically experienced as another form of discrimination."¹

Unlike most other religious and nationality minority groups who have had to accept poor housing because of low economic situations, the Negro has been prevented from moving into higher class residential areas when his economic situation improved. In cities where the Negro population is large and residential restrictions result in large Negro ghettos, this problem is dramatically presented. But in cities the size of Madison, where the Negro population is less than one per cent, the conclusion is often drawn that there is no real problem of discrimination. The NAACP takes the position that the minuteness of a problem does not detract from the absoluteness of its meaning and that the small population offers an opportunity for planning and action since movement outside the traditional areas could not result in "invasion" if open occupancy were the commonly accepted practice.

The NAACP's purpose in making this study was to provide the material needed for understanding the problem of housing for Negroes in Madison. In February, 1957, upon recommendation of its president, the NAACP Board approved the appointment of a committee for the purpose of conducting a housing study and recommending a course of action for the organization. The services of a graduate student were obtained for research assistance to the committee. The long range goal of the NAACP is the assurance that all persons may be free to live where they choose regardless of race, religion, or national background. Inherent in this goal is the expressed value that equality of opportunity and equal access to all services of the community should be the goal of a democratic society.

The objectives of this study are:

- 1) To describe the characteristics of Negro residency in Madison.
- 2) To determine the kind of housing and neighborhoods Negroes desire.
- 3) To determine the financial resources of Negroes available to meet their housing needs.
- 4) To describe experiences of Negroes in seeking housing in Madison.

Necessarily, there are some limitations to the scope of this study. The first is the focus on evaluation of housing by families themselves rather than evaluation of physical conditions of dwellings as undertaken by the United States Housing Census. A study of dwellings would be a detailed study in itself without current census material and certainly much better done by experts trained in the physical aspects of housing.

Another limit is the concentration upon the Negro's experiences in seeking housing rather than studying all of the parties involved in housing transactions, such as real estate agents, builders, or property owners. Although the NAACP feels the need of a study of attitudes toward interracial living among residents in various sections of the city and an intensive analysis of the processes by which Negroes are discouraged from moving freely throughout the city, it was hoped that other groups might undertake that aspect of the problem. It was also felt that practices actually encountered by Negro families provide for the study of real rather than hypothetical situations.

It was the goal of the committee to include every Negro family in Madison in the study group except students, student families, and Truax Air field personnel, since it was felt that the NAACP's greatest concern is with the permanent population. Lists of names and addresses of Negroes were obtained from neighborhood centers in the two most highly concentrated areas, Negro churches, the NAACP, and other groups including social clubs. The NAACP housing committee compiled a list according to geographical residency from the above sources and its own knowledge of the population. Although it is possible to have missed a few families, the committee feels confident of a high degree of coverage. In a Negro population as small as Madison's, it is difficult for a family to be completely unknown.

The initial list included 200 different households or living groups with separate entrances or cooking facilities of their own. Three of these potential respondents had moved out of town by the time the interviewing took place. Five more households were added during the process of interviewing. Among the families interviewed, it was found that in three cases two family units were living together and intended to do so in the future. In these cases only one interview was conducted, making a total of 168 completed interviews representing 171 households. Nineteen potential respondents were not reached either because they had moved to a different address in Madison or were not home during either of the two visits made to their homes. Thirteen refused to be interviewed, but there is no reason to believe that the refusals differed markedly from the rest of the population. They are distributed in all of the traditional neighborhoods.

The questionnaire used to record information during the interview was tested first in a role-playing situation within the housing committee and by interviewing Negro families in the city of Beloit, both of which resulted in revisions in the questionnaire.

Eleven Negro interviewers were selected to conduct the interviews in Madison. All interviewers were unknown to respondents in the community in order to assure confidentiality of the information given.

A letter introducing the study and the nature of the questioning was sent to each family or single person comprising the total list. Each interview lasted from a half hour to an hour or more depending on the receptivity of the respondents.

WHERE DO NEGROES LIVE IN MADISON?

PREJUDICE is defined by Gordon Allport as "a system of negative beliefs, feelings, actions, and orientations regarding a group of people."² He further comments that prejudice is a product of social learning, transmitted through prevailing folklore and supported by existing social arrangements, many of which carry connotations that Negroes are different from and inferior to white persons. Prevailing social patterns operate to perpetuate prejudice. By limiting opportunities for contact under circumstances which favor the perception of similarities between Negro and white persons, they reduce the possibilities that stereotypes will be corrected. One of these limiting social patterns is segregated residential patterns by which Negroes and whites are prevented from living in daily contact with each other.

Residential Segregation Patterns

In 1954 the Commission on Human Rights reported that non-whites lived in 19 out of Madison's 20 wards.³ Those figures represented not only Negro families but all non-white families. We find today that Negro families are living in 13 out of 21 wards but that 76% of all households are located in the 9th and 14th wards.

DISTRIBUTION OF HOUSEHOLDS BY WARDS

Ward 1	10	Ward 12	...
Ward 2	2	Ward 13	...
Ward 3	5	Ward 14	72
Ward 4	2	Ward 15	...
Ward 5	11	Ward 16	...
Ward 6	6	Ward 17	1
Ward 7	...	Ward 18	1
Ward 8	3	Ward 19	...
Ward 9	80	Ward 20	3
Ward 10	...	Ward 21	1
Ward 11	...	Town of Madison	2
Total households in all wards 200			

All but 30 households are located in the traditional neighborhoods—70 in South Madison, 80 in the Greenbush area, and 20 on the near east side. Of the 30 households scattered in non-traditional neighborhoods, only 13 are located away from the center of the city in predominantly residential areas. Even within the neighborhoods of highest concentration, however, the racial patterns are still characterized by a predominance of white families. In only one city block, the 800 block on Mound Street in the 9th ward, are more than 50% of the dwellings occupied by Negroes. The next highest concentration is found in the 1800 block on Baird Street in South Madison with 10 Negro-occupied dwellings out of a total of 23.

Half of the families who have moved from one dwelling to another at any time during their residency in Madison have moved to South Madison, and 80% have moved into or within one of the three traditional neighborhoods. This tends to further corroborate the restrictions on mobility of Madison Negro families.

One of the ways by which neighborhoods remain segregated in a city with no official or legal segregation is the belief that certain neighborhoods are "not open to Negroes". When asked if there are any neighborhoods in Madison in which housing is not readily available to Negroes, 71% of all respondents answered yes, 10% answered no and 19% didn't know.

Negro Home Ownership in Madison

The 1950 Housing Census shows that 59 Madison Negroes owned their homes, while 91 were renters. Today we find the number of owners has climbed to 98, while renters have declined to 70 among the 168 households interviewed. This represents a 50% increase in the proportion of Negro home ownership since 1950. As the following pictograph illustrates, half of the total number of home owners reside in South Madison alone.

In 1950 the ratio of owner-occupied and renter-occupied units among whites was a little less than twice as many renters as owners. The report of the Madison Council on Human Rights indicated at that time that the higher proportion of owners among Negroes was illustrative of the difficulties Negroes faced in renting homes in Madison. * The sharp increase in the ratio at this time may indicate that Negro families are faced with a difficult problem if they desire to rent outside of the Greenbush area.

This may be particularly pertinent since half of the families who want to move in the near future want to rent and all but three hope to find places in non-traditional areas.

Charles Abrams states in *Forbidden Neighbors* that out of the 7.1 million new housing starts in the nation between 1950 and 1954, virtually none of these new houses were available for Negroes to buy. We find in Madison, however, that three out of every ten Negro home owners occupy homes built since 1950. The largest number of new homes is found in South Madison. Of the 25 new homes in South Madison, 15 were built and sold by Jacob Sinaiko and six were built by the owners themselves. This highlights the effect that one builder has had on the opportunities for new homes among Madison Negroes. The concentration of new homes in one section also illustrates the difficulties encountered in buying outside of traditional neighborhoods. Two of the four new homes in non-traditional neighborhoods were built especially for the Negro owners, one was purchased through a real estate agent, and one directly through the white owner. None of these homes are in new developments.

Most Negro home owners have bought their homes since 1950, a little over half of these families purchasing homes in South Madison. All of the home owners in non-traditional neighborhoods have bought since 1940. The ten home owners of longest tenure are located in all three of the traditional neighborhoods, perhaps indicating the beginning of Negro residential traditions in Madison.

The Cost of Housing

The price of homes owned by Negroes ranges from under \$5,000 to \$20,000 and as would be expected, the newer homes comprise the greatest proportion of the highest price homes. The average price of homes built before 1940 is \$6,100 and the average price of homes built since 1940 is \$10,450. Since 30 families were not sure of the age of their homes, these figures represent only 68 of the home owners. The average price of the 86 homes whose owners responded to the question of purchase price is \$10,870.

The most expensive homes owned by Negroes are located in non-traditional neighborhoods. The greatest proportion of home owners in the Greenbush area and South Madison own homes ranging between \$5,000 and \$10,000 whereas the greatest pro-

portion of homes owned on the near east side and non-traditional neighborhoods range between \$10,000 and \$15,000.

Most of the homes costing between \$5,000 and \$15,000 are occupied by families with annual incomes of less than \$6,500. Most of the homes costing between \$15,000 and \$20,000 are owned by families with incomes between \$5,000 and \$8,000.

For Negroes who rent, however, there is no such consistent relationship between housing costs and ability to pay. Sixty per cent of the Negro families who rent pay between \$80 and \$120 per month in housing costs, including utilities. They include seven families who earn between \$2,000 and \$3,499 and eight between \$3,500 and \$5,000. What renters pay for housing is determined much more rigidly by the demands of the market and the size of their families than is the case with owners.

Incidence of Crowding

The United States Housing Census defines crowding as any dwelling with more than one person per room and overcrowding as any dwelling with more than 1.5 persons per room. According to these definitions, two out of every ten Negro families interviewed in Madison live in crowded quarters, but slightly less than one in ten live in overcrowded quarters. The incidence of crowding is about the same among owners and renters but the incidence of overcrowding is slightly higher among owners. Crowding and overcrowding is most prevalent in South Madison and least prevalent in non-traditional neighborhoods.

How Negroes Feel About Their Homes and Neighborhoods

A much higher proportion of owners than renters were found to be satisfied with their present dwellings and neighborhoods. Most of the persons expressing dissatisfaction with their dwellings and neighborhoods live in the Greenbush area and South Madison, with the greatest proportion residing in the former. Of those persons satisfied with their present location, the highest proportion live in non-traditional neighborhoods with the traditional east side neighborhood ranking second.

The respondents who really like the Greenbush area gave these reasons, in this order: the neighbors are nice and friendly; they are just used to it; the location is convenient to town; they have privacy and quiet. The respondents who don't like that area feel that the class of people living there is bad; the neighborhood is run down and dirty; it is not safe for children or a good at-

mosphere for growing children; the commercial enterprises produce smoke and bad odors.

The people who really like South Madison gave these reasons: the neighbors are nice and friendly; it is quiet, safe for children to play; it is improving through the work of the Neighborhood Council. Those that don't like living there stated that it was not their choice to live there in the first place; the streets are muddy and need repair; the bus service is poor; the neighborhood is generally run down; it is too far for the children to walk to school.

Negroes on the east side who really like the area gave nice neighbors as their most frequent response, followed by convenience to town. This is the only area where anyone mentioned good race relations as a reason for liking the neighborhood. The only negative feelings expressed were the increase of commercial enterprises and congestion.

The reasons given for liking non-traditional neighborhoods are slightly altered, the most frequent being the appearance of the neighborhood and standards of the home owners, followed by privacy and quiet. Liking the neighbors was the most infrequent response. The only negative feeling expressed by any Negro family was a concern by one in central Madison that his neighborhood is too commercial.



HOW A NEGRO FINDS A HOME

"The word 'Home' embodies the deepest sentiments of American folklore. Home is the seat of one's leisure hours, security, memories, where the family is raised, where hopes are built, where treasured possessions are kept and good friends are fed. It is the place one lives and dies in."⁵

THE DECISIONS and frustrations in selecting a home, whether it is an apartment or house, cannot be separated from this American folklore. The frustrations and difficulties that arise in finding housing to suit the family's needs and desires is recognized as the major reason for the existence of real estate agencies. Since Negro families are Americans and share the influences of folklore and common needs for assistance in seeking housing, it is of interest to learn how Negro families go about seeking a home. Through what channels do Negro families usually obtain housing? What have been their experiences with recognized real estate resources? These are the questions the NAACP study asked of Madison Negroes.

How Housing Was Acquired

Of all the families interviewed, 112 made their initial contacts for acquiring their present homes through friends, relatives, or other private sources. Only 18 found initial contacts with real estate agents helpful, and only one respondent reported receiving help from the Housing Assistance Center.

When it came to the actual purchases or rentals, nearly half of the present Negro owners negotiated directly with white owners. Twenty per cent obtained their dwellings directly from friends or relatives, and another ten per cent purchased or rented through real estate agents. Less than ten per cent used a builder or built their own homes.

In non-traditional neighborhoods nearly all Negroes who rent acquired their homes through owners and other private individuals. Only one family reported actually renting a home through a real estate agent in a non-traditional neighborhood. Among home owners in non-traditional neighborhoods, the same method

of house finding prevailed. Of 19 home owners, 17 purchased either directly from owners or through other private individuals.

Of all families interviewed only 17 found real estate agents helpful in locating in their present dwellings. Thus, these agencies which seem to be of considerable help to the general population in acquiring places to live, actually constitute somewhat of a bottleneck for Negro families. The further investigation of this phenomena would be a valuable study in itself.

Twenty of the families interviewed reported using a white intermediary in the process of acquiring their homes. Fifteen of these obtained houses or apartments in the Greenbush area and South Madison and the remaining five in non-traditional neighborhoods. None of these families reported opposition beyond unfriendliness or verbal objection once they had moved in.

Of the 29 homes built since 1950, fifteen were built and sold by Jacob Sinaiko, a builder of pre-fabricated homes in South Madison and other parts of the city. All Sinaiko homes occupied by Negroes are in South Madison. Two of these 29 homes were built for families who already owned lots. Another six new homes were built by the families themselves. Three families bought their new homes through friends, and another three bought directly from white owners. Only one family purchased through a real estate agency since 1950, and only one other owner in a non-traditional neighborhood bought through an agency before that time.

It is apparent from this data that the only real source of new homes for Negroes has been this one builder of National Homes in South Madison. No Negro families are living in any of the new developments built by private builders. This seems to confirm the impression that Negroes seeking new homes are fairly well restricted to personal contacts.

Experiences with Real Estate Agencies

Sixty per cent of all respondents reported no contacts with real estate agencies. Of the 10% who did have contacts, slightly less than a quarter felt they had been given positive or helpful assistance and the other three quarters reported varying degrees of non-cooperation. The following table shows the experiences with real estate agencies.

EXPERIENCES WITH REAL ESTATE AGENCIES

Type of Experiences	Grand Total	Area of Residence			
		Green-bush	S. Mad.	East Side	Non-Trad.
All respondents	168	63	59	16	30
No contacts	98	41	38	9	10
Positive or helpful assistance	19	6	6	2	5
Non-cooperation	51	16	15	5	15

This table also shows that the respondents in non-traditional neighborhoods reported a proportionately greater number of contacts and greater amount of difficulties. Many of these families had tried several different agencies.

A variety of forms of non-cooperation by real estate agencies was reported. The largest number said that agents showed them housing only in traditional neighborhoods, in most cases in South Madison. Others reported outright refusal of the agent to deal with them when they identified themselves as Negroes. Still others reported that the agents were pleasant and cooperative during the initial telephone conversation, but gave them the "run around" when they appeared in person. Some respondents reported that they were shown only run-down places or homes which were out of their reach financially. A few persons reported owners were willing to sell to them but the agent refused to allow the sale. Two said the agent cited the realtors' Code of Ethics as the basis of their refusal to sell a home to a Negro.

This Code has an interesting history relating to policies on race and housing. In 1955 the Madison Board of Realtors adopted the Code of the National Association of Real Estate Boards as part of their own rules and regulations. Article V of the Code of Ethics adopted by the Madison Board reads:

The Realtor should not be instrumental in introducing into a neighborhood a character of property or use which will clearly be detrimental to property values in that neighborhood.⁶

This wording replaced a statement found in the Code of Ethics prior to 1950. Before that time Article V read:

The realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy,

members of any race or nationality, or any individual whose presence will be clearly detrimental to property values in the neighborhood.⁷

It would seem that this change of wording leaves greater freedom for individual agents; but at least in the two cases reported, the ruling appears to have been interpreted in the previous light.

Five families reported variations of the following experience: A white family known to the Negro respondent had a home for sale and tried to sell it themselves for several weeks. The owners were willing to sell to a Negro family but none applied during the first few weeks. After having no success in finding a buyer, the owners listed the house with a real estate agency. Subsequently, a Negro family did become interested in the house, but the agent refused to handle the transaction. The agent expressed the view that the owner was no longer responsible for the sale, and that the neighbors' objections would reflect on his agency's future business in that neighborhood. This would seem to illustrate that real estate agents feel they are faced with a complex situation, and possibly explains why so few agents have been willing to help Negroes find and purchase suitable homes.

On the other hand some respondents reported very good cooperation from some agencies. A few families reported positive assistance from the same agencies others had found uncooperative, perhaps indicating individual differences in perception of difficulties or treatment by different agencies.

Experiences with White Owners

A third of the respondents reported no contacts with white owners, another third reported positive experiences, and the remaining third reported various forms of non-cooperation. It was pointed out earlier that nearly half of all purchases and rentals were negotiated directly with white owners. Not all of these negotiations were reported as positive experiences. By and large, however, it seems that direct contact with owners has been more fruitful than any other housing source. Where non-cooperation was encountered, the most frequent form was outright refusal, second by the experience of a pleasant phone call followed by a refusal when the respondent appeared in person or the assertion that the apartment or house had been rented. Many respondents placed return calls by which they verified that the apartments had

not been rented as stated. Other obstacles included the assertion that the neighbors would object, raising the price, or a general run around.

Experiences with Lending Institutions

It seems that once the prospective buyer clears away the road blocks in actually finding a place to purchase, obtaining financing is relatively easy. Only one respondent reported any difficulty in financing. Eleven respondents paid cash and another five financed homes they built as they went along. The majority of the Sinaiko homes were financed through an agency in Milwaukee but none of the respondents indicated that this was due to difficulties in Madison.

Reception of Negro Families by White Neighbors

Respondents were asked if they had experienced any opposition from white neighbors when they moved into their current places of residence. Fewer than 20% reported any opposition and the highest proportion of these families live on the east side and in non-traditional neighborhoods. The most frequent types of opposition encountered included circulation of petitions in the neighborhood, resentment or complaints about petty things, refusal to speak to the Negro family, and some white families moving out of the neighborhood. Only two families were forced to leave their homes because of unpleasantness and in all of the neighborhoods where petitions were circulated, respondents reported that the majority of the neighbors did not sign. Only one respondent reported violence of any kind. One reported that "The next door neighbor built a fence so the kids wouldn't mix. But you know kids, they just do mix."

These experiences of all families, even those who moved into previously all white neighborhoods, seem to substantiate the commonly held belief that the reception of Negroes into any neighborhood, if not completely positive, will not involve violence in Madison.

Slightly over 60% of the total families interviewed feel that their white neighbors are friendly toward them now, another 30% feel the neighbors are casual acquaintances and a little less than 10% feel the neighbors avoid them or are unfriendly toward them. None of the families in non-traditional neighborhoods feel their neighbors avoid them or are unfriendly toward them and eight out of every ten families living in non-traditional areas

think of their neighbors as friendly. The significance of these proportions is illustrated when we remember that a higher proportion of Negro families in non-traditional neighborhoods experienced some kind of opposition upon moving into the neighborhood, evidencing some kind of change in the neighbors' attitudes since that time.



HOUSING AND NEIGHBORHOOD PREFERENCES

RECOGNIZING that the value of this study lies not only in a presentation of the current and past problems in housing for Negroes, but also in the opportunities it presents for future planning and action, the scope of this project was designed to produce specific data that could be used immediately to effect social change. The NAACP recognizes that while the specific needs and desires of families who wish to move at this particular time may not necessarily be useful for long term planning, they do present opportunities for groups and individuals to be immediately helpful in individual cases. Assisting families to find

what they want now also has implications for long term planning and results since the individual case as a pilot case may be the proving ground for alterations in broader and more far reaching policies at a later time.

Where Negroes Wish to Move

A series of questions was asked designed to distinguish the level of expectation and desire involved in the interests of Negroes in moving from their present homes. Only those respondents who answered yes to both the question "Have you ever *thought* about moving to a different neighborhood (or house in this neighborhood)?" and "Have you *seriously discussed* moving to a different neighborhood (or house in this neighborhood)?" were asked the succeeding questions about their specific needs and interests. The ordering of these and succeeding questions was designed to eliminate families who are not seriously interested in moving in order to increase reliability in the picture of immediate possibilities for action.

Twenty-four per cent of all families interviewed are seriously interested in moving and all but two of these 41 families (or single persons) wish to move to a different neighborhood. Thirty-six of these potential movers are currently living in traditional neighborhoods, the largest proportion in the Greenbush area. Four families want to move to another traditional neighborhood or remain in their current traditional neighborhood. Nine respondents were not sure where they want to move or are willing to move anywhere they can find housing to suit their needs. The remaining twenty-eight want to move to various non-traditional neighborhoods throughout the city. The largest proportion of these families expressed an interest in finding homes in the country or on the west side. All of the potential movers already living in non-traditional neighborhoods wish to move to another non-traditional neighborhood. Most of them are living close to the University and want to move further out of the city.

Half of the families who are seriously considering moving wish to rent and half wish to buy or build homes. Three of the four families who prefer traditional neighborhoods want to rent. A little less than a third of the families who prefer non-traditional neighborhoods want to rent, another third want to buy homes, and the remaining third want to build or are willing to buy or build depending on the situation in the neighborhoods of their

choice. All but two of the total nine families who are willing to live anywhere want to rent.

An equal number of the families who wish to rent prefer apartments or are willing to accept either an apartment or a house. Only four potential renters definitely desire a house. The most significant point made by these families was their willingness to consider any type of rental provided it met their space and price needs. All of the families feel they need apartments or houses with four, five, or six rooms. Half of the potential renters are willing to pay between \$80 and \$100 a month and all of the families range between \$60 and \$120.

Half of the families who want to buy or build prefer new, single homes. All but one of the other half prefer older, single homes and the one exception is a preference for an older duplex. The respondents were asked how much they felt they could *afford* to pay for a house. Half of the families feel they can afford between \$10,000 and \$15,000 and the other half between \$15,000 and \$20,000. All but one in the upper bracket are closer to \$15,000 than \$20,000. Seven of the ten families in the lower price bracket desire older, single family homes; two want new single family homes; and one wants the older duplex. The distribution of preferences within the upper bracket is just reversed with nine of the total eleven preferring new, single family homes and two preferring older, single family homes. This seems to be a realistic evaluation of the costs of home ownership.

Readiness to Move

All of these respondents who are seriously considering moving vary in degree of readiness to move. All of the families preferring traditional neighborhoods are ready to move immediately. Eight of the respondents preferring non-traditional neighborhoods are ready to move immediately, another nine feel their readiness is dependent upon finances, seven are not sure, and four expect to move in the next two to five years. Fifteen of the 20 potential renters are ready to move immediately. The breakdown of potential buyers and builders shows an even distribution among the four categories of readiness. Altogether, 20 Negro families are ready to move immediately.

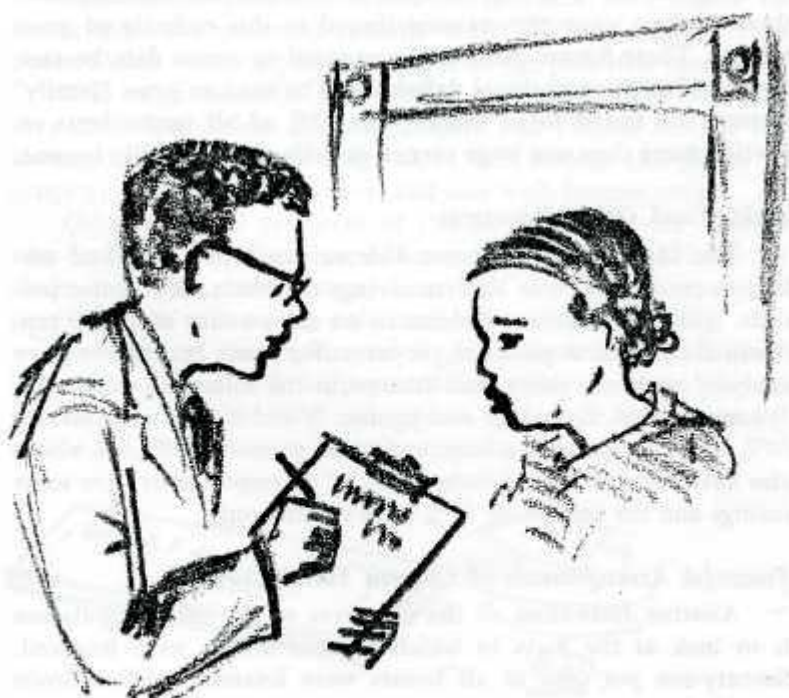
Why Families Move

The families in this study have a variety of reasons for wanting to move, but most of them are looking for a better place to

live. Half of the families wishing to move to non-traditional neighborhoods expressed this motivation in terms of their present neighborhoods being "run down, dirty, congested" or "not good for children" or a desire to find "more congenial and higher class neighbors" or to live in a "quieter, more residential area".

Racial Composition of Neighborhoods

None of the respondents mentioned a desire to live in a certain type of racial neighborhood. The fact that all Madison Negroes are living in interracial neighborhoods may account for the failure to mention "integrated living" as a reason for moving. All of the families who are seriously considering moving preferred mixed neighborhoods when asked directly about racial preferences, but 37 of the total 41 considering moving are *willing* to live in all white neighborhoods in order to find housing they want. A little over 73% of all families interviewed also answered that they would be willing to move to all white neighborhoods to improve their housing.



FINANCIAL RESOURCES FOR HOUSING

THE NAACP was interested in the financial resources of all respondents as well as the particular families who are seriously considering moving. We attempted to derive this information in several ways: 1) gross family incomes of all respondents, 2) general estimate of resources other than income such as savings or equity in property, and 3) an analysis of the ways in which current home owners financed their homes.

Amount of Income

The NAACP's major purpose in asking for income information was a check on resources for housing expenditures. Consequently we were interested in the resources of all persons living as a household and intending to live together in the future. This estimate was called gross family income but was interpreted by the interviewers according to the above definition. In some cases three or four wage earners contributed to this estimate of gross income. These figures cannot be compared to census data because of the different operational definition. The median gross "family" income was found to be \$4,250 with 58% of all respondents reporting more than one wage earner contributing to family income.

Savings and Other Resources

The interviewers were not able to ascertain *amount* of savings in enough cases to analyze savings definitely. It was not possible, either to make any judgments on the *amount* of equity represented by various pieces of property. For these reasons we have analyzed resources other than income in the following categories: 1) some savings, 2) savings and equity, 3) and equity only. Nearly 60% of the respondents have equity in property, 20% of whom also have some savings. Another 17% of all respondents have some savings and the remaining 23% have income only.

Financial Arrangements of Current Home Owners

Another indication of the resources of the total population is to look at the ways in which current homes were financed. Seventy-one per cent of all homes were financed with a down

payment and land contract or mortgage, another 5% were purchased completely with cash from savings or private loans, 11% were financed as the builders were able to afford progressive work on their homes, and 13% of the respondents were either unwilling to disclose this information or were not sure of the methods of financing. A little over half of the respondents who made a down payment paid less than a third down, and most of the others paid between a third but less than the total cost. All of the nine respondents who paid less than 10% down were owners of National pre-fab homes.

Financial Resources of Families Seriously Considering Moving

Although it is true that paying higher prices for rent does not coincide with greater ability to pay among the families already renting, this seems to be even more the case with the potential renters. The amounts they expect to pay seem to be higher than their incomes warrant although consistent with the Madison housing market. Most of the potential renters expect to pay between \$80 and \$100 per month but most of these families have less than \$5,000 gross family income.

Most of the potential buyers and builders have higher incomes than the potential renters. Most of these families earn above \$5,000 which is just the reverse of the potential renters.

The other financial resources of the ten families who feel they can afford homes between \$10,000 and \$15,000 are the following: four with some savings, three with savings and equity in property, two with equity only, and one with income only.

Other financial resources of the remaining eleven families who feel they can afford homes between \$15,000 and \$20,000 include: two with some savings, four with savings and equity in property, two with equity only, and two with income only.

Fourteen of these potential buyers expect to finance their homes by means of a down payment and mortgage, three plan to pay completely with cash, one expects to finance his own as he builds and three are not sure about plans for financing.



SUMMARY

THIS STUDY indicates that the Negro population in Madison is sufficiently small and distributed that there is no neighborhood with a majority of Negro residents. Negroes are living in 13 of the 21 wards in Madison but 76% of all families are located in the 9th and the 14th wards. This illustrates that Negroes are restricted from moving freely within the city. The families who have moved away from the traditional areas have done so through almost exclusively personal contacts.

Since the study shows that almost all of the families wishing to move would like to find homes in non-traditional neighborhoods, it follows that these families may have the same difficulties in finding homes as those preceding them have had. Although this survey suggests some of the obstacles encountered, there is a need for further study of the roles played by real estate agencies, white owners, private developers, and instruments such as gentlemen's agreements which may be operating to perpetuate segregation patterns.

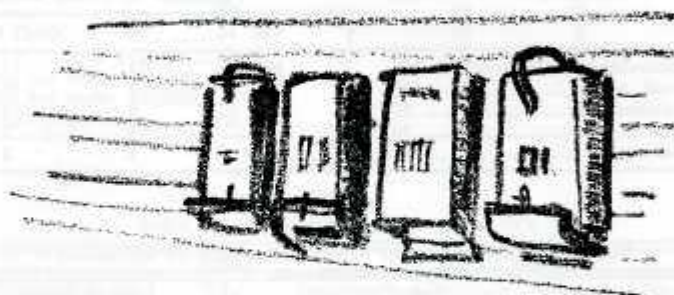
The present residential segregation patterns result not only in curtailment of individual freedom but also serve to support prejudicial attitudes. By limiting opportunities for contact under circumstances which favor the perception of similarities between Negro and white persons, the current residential patterns reduce the possibilities that stereotypes will be corrected.

Daniel M. Wilner points out that proximity between two racial groups tends to result in changes of attitudes when 1) the members of the two groups occupy the same or equivalent roles, 2) when individuals are similar in background characteristics, 3) when the situation is such that it leads to perception of common interests, and 4) when the social climate is not unfavorable to interracial association.⁸ The perpetuation of single-race suburbs and residential areas negates the possibility that Negroes and whites of similar backgrounds may interact under conditions and roles of equality.

Curtailment of individual freedom also has a special meaning to the Negro family. It is not only a matter of not finding

adequate housing of the right size and price at the right time but also the constant reminder of the inferior position of Negro residents. Thus a respondent describing his experiences in obtaining housing says "They've done everything but kick me. It doesn't seem to matter *who* you are but only that you're *Negro*." The experiences of refusals and rejections of families in Madison brings to mind again the nature of the problem defined at the outset of the study. To the Negro "the housing problem" is the psychological experience of another form of discrimination.

In simple words it means that his self-esteem suffers because he is constantly receiving an unpleasant image of himself from the behavior of others to him. This is the subjective impact of social discrimination, and it sounds as though its effects ought to be localized and limited in influence. This is not the case. It seems to be an ever present and unrelieved irritant.⁹



¹ Patricia Salter West and Marie Jahoda, "Race Relations in Public Housing," *Journal of Social Issues*, VII (Nos. 1 & 2, 1951), p. 132.

² Gordon Allport quoted in Daniel M. Wilner, Rosabelle Price Walkley, and Stuart W. Cook, "Residential Proximity and Intergroup Relations in Public Housing Projects," *Journal of Social Issues*, VIII (Nos. 1 & 2, 1952), p. 45.

³ Commission on Human Rights, *Nonwhite Housing in Wisconsin* (Madison, Wisconsin: Governor's Commission on Human Rights, 1954), p. 15.

⁴ Madison Council on Human Rights, *Minority Housing Survey* (Madison, Wisconsin: unpublished, 1950), p. 7.

⁵ Charles Abrams, *Forbidden Neighbors* (New York: Harper and Brothers, 1955), p. 137.

⁶ Code of Ethics, National Association of Real Estate Boards, quoted in the Code of the Madison Board in a printed insert.

⁷ Charles Abrams, p. 156.

⁸ Daniel M. Wilner, p. 48.

⁹ Abram Kardiner and Lionel Ovesey, p. 302.

TABLE 6
LENGTH OF HOME OWNERSHIP BY AREA

Time of Home Purchase	Grand Total	Area of Residence			
		Greenbush	S. Mad.	East Side	Non-Trad.
All homes owned	98	18	49	12	19
Bought since 1956	19	1	14	---	4
Bought 1950-1955	46	6	21	8	11
Bought 1940-1949	21	6	10	1	4
Bought 1930-1939	---	---	---	---	---
Bought before 1929	10	4	3	3	---
Don't know	2	1	1	---	---

TABLE 7
PRICE HOMES BY AGE

Price of Homes	Grand Total	Age of Homes			
		Homes Built Since 1940	Homes Built Before 1940	Age Not Known	Old but No Date Given
All homes owned	98	39	25	30	4
Under \$5,000	21	2	10	8	1
\$5,000 but under \$10,000	33	15	7	8	3
\$10,000 but under \$15,000	25	12	4	9	---
\$15,000 but under \$20,000	7	5	---	2	---
Price not given	12	5	4	3	---

TABLE 8
PRICE OF HOMES BY AREA OF RESIDENCE

Price of Homes	Grand Total	Area of Residence			
		Greenbush	S. Madison	East Side	Non-Trad.
All homes owned	98	18	49	12	19
Under \$5,000	21	3	14	4	---
\$5,000 but under \$10,000	33	7	19	3	4
\$10,000 but under \$15,000	25	4	9	4	8
\$15,000 but under \$20,000	7	---	1	1	5
Price not given	12	4	6	---	2

TABLE 9
PRICE OF HOMES BY GROSS INCOME

Price of Homes	Grand Total	Gross Family Income						
		Under \$2,000	\$2,000 - \$3,499	\$3,500 - \$4,999	\$5,000 - \$6,499	\$6,500 - \$7,499	\$8,000 - \$9,499	\$9,500 plus
All homes owned	98*	2	14	25	21	19	3	7
Under \$5,000	21	1	4	8	3	1	1	1
\$5,000 but under \$10,000	33	---	6	8	3	10	1	3
\$10,000 but under \$15,000	25	---	2	5	8	5	1	3
\$15,000 but under \$20,000	7	---	---	2	2	3	---	---
Price not known	12	1	2	2	4	---	---	---

*Totals do not include 7 home owners who did not respond to income questions.

TABLE 6
LENGTH OF HOME OWNERSHIP BY AREA

Time of Home Purchase	Grand Total	Area of Residence			
		Greenbush	S. Mad.	East Side	Non-Trad.
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Don't know	2	1	1		

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\$15,000 but under \$20,000	7	5		2	
Price not given	12	5	4	3	

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		Greenbush	S. Madison	East Side	Non-Trad.
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\$5,000 but under \$10,000	33	7	19	3	4
\$10,000 but under \$15,000	25	4	9	4	8
\$15,000 but under \$20,000	7		1	1	5
Price not given	12	4	6		2

TABLE 9
PRICE OF HOMES BY GROSS INCOME

Price of Homes	Grand Total	Gross Family Income						
		Under \$2,000	\$2,000-\$3,499	\$3,500-\$4,999	\$5,000-\$6,499	\$6,500-\$7,999	\$8,000-\$9,499	\$9,500 plus
All homes owned	98*	2	14	25	21	19	3	7
Under \$5,000	21	1	4	8	3	1	1	1
\$5,000 but under \$10,000	33	....	6	8	3	10	1	3
\$10,000 but under \$15,000	25	....	2	5	8	5	1	3
\$15,000 but under \$20,000	7	....	....	2	2	3	....	....
Price not known	12	1	2	2	4	....	....	....

*Totals do not include 7 home owners who did not respond to income questions.

TABLE 10
HOUSING COSTS OF RENTERS BY INCOME

Total Housing Costs Including Utilities	Gross Family Income							
	Grand Total	Under \$2,000	\$2000 3499	\$3500 4999	\$5000 6499	\$6500 7499	\$8000 9499	\$9500 plus
All renters	70*	2	19	18	13	9	3	2
\$40 to \$59	10	1	5	2	1	1	.....	.....
\$60 to \$79	22	.....	6	8	2	1	2	1
\$80 to \$99	18	1	4	4	4	4	.....	.....
\$100 to \$119	13	.....	3	4	4	1	1	1
\$120 plus	3	.....	1	.....	.....	1	.....	.....
Amt. not given	4	.....	1	2	2	1	.....	.....

*The totals do not include the three renters who did not disclose income.

TABLE 11
ATTITUDES TOWARD CURRENT HOUSING

Attitudes toward Housing	Grand Total	Type of Housing Tenure	
		Owners	Renters
All respondents	168	98	70
Very satisfactory	59	50	9
O.K.	55	32	23
Not quite satisfactory	39	27	12
Very unsatisfactory	15	11	4

TABLE 12
ATTITUDES TOWARD CURRENT NEIGHBORHOODS

Attitudes toward Neighborhoods	Grand Total	Area of Residence			
		Greenbush	S. Madison	East Side	Non-Trad.
All respondents	168	63	59	16	30
Really like	74	18	29	8	19
All right but nothing special	71	30	22	8	11
Don't like	23	15	8	.....	.....

TABLE 13
CHANNELS THROUGH WHICH NEGROES DISCOVERED PLACES TO LIVE

Channels Used in Locating Places to Live	Grand Total	Area of Residence			
		Greenbush	S. Madison	East Side	Non-Trad.
All respondents	168	63	59	16	30
Friends, relatives, other private parties	112	48	32	11	21
Real estate agents	18	5	7	2	4
For sale or rent signs	18	7	10	.....	1
Newspaper ads	14	2	6	2	4
Housing Assistance Center ..	1	.....	.....	1	.....
Don't know	3	.....	3	.....	.....
No response	2	1	1	.....	.....

TABLE 14
CHANNELS THROUGH WHICH HOUSING TRANSACTIONS WERE COMPLETED

Channels Used	Grand Total	Total Renters	Total Buyers	Area of Residence							
				Gr. bu.		S. Mad.		E. Side		N.T.	
				R*	B*	R	B	R	B	R	B
All respondents	168	70	98	45	18	10	49	4	12	11	19
White owners	78	39	39	31	9	2	14	2	5	4	11
Friends, relatives	29	16	13	5	1	4	5	2	4	5	3
Negro owners	20	14	16	9	2	4	1	....	....	1	3
Real estate agents ..	17	1	16	....	5	....	6	....	....	1	2
Builders	16	....	16	....	....	....	15	....	....	....	1
Built myself	6	....	6	....	....	....	6	....	....	....	....
No response	2	....	2	....	1	....	1	....	....	....	1

*R—Renters

*B—Buyers

TABLE 15
(See text, page 13)

TABLE 16
FORMS OF NON-COOPERATION

Forms of Non-cooperation	Grand Total	Area of Residence			
		Greenbush	S. Madison	East Side	Non-Trad.
All respondents who reported non-cooperation	51	16	15	5	15
Outright refusals	12	4	4	....	4
Showing only traditional areas	16	4	4	1	7
Pleasantness on the phone, run-around later	13	5	3	....	5
Shown only run-down or too expensive place	8	2	2	2	2
Refusal to allow the owner to sell	5	....	1	2	2
Read real estate ruling	2	....	....	....	2
Would like to but might lose license	2	....	....	....	2
Refusal to rent in all white building	3	....	1	....	2

Totals exceed 100% because of multiple answers

TABLE 17
EXPERIENCES WITH WHITE OWNERS

All respondents	168
No contacts	58
Unqualified	56
Non-cooperation	54*
Outright refusal	23
Outright refusal	23
Pleasantness on phone but refusal later	18
Place already rented or sold	16
Neighbors would object	8
General run-around	6
Raised the price	4

*Forms of non-cooperation exceed 100% because of multiple responses.

TABLE 18
NEIGHBORHOOD PREFERENCES

Current Area of Residence	Grand Total	Total Tradition	Traditional Areas			Total Non- Traditional	Non-Traditional Areas						Total Who Don't Know or Care
			Green- bush	S. Madison	East Side		Coun- try	Uni- versity	West Side	Far East Side	South Shore	Any But Trad.	
All Respondents													
wishing to move	41	4	2	1	1	28	6	3	7	3	4	5	9
Total living in													
traditional now	36	4	2	1	1	23	5	2	5	3	4	4	9
Greenbush	21	2	1		1	11	1	2	2	3	1	2	8
S. Madison	14	2	1	1		11	4		2		3	2	1
East Side	1					1			1				
Total living in													
non-traditional now	5					5	1	1	2			1	

TABLE 19
TYPE OF HOUSING TENURE DESIRED BY AREAS PREFERRED

Type of Housing Desired	Grand Total	Total Trad.	Total Non-Traditional	Total Who Don't Know or Don't Care
All respondents wishing to move	41	4	28	9
Rent	20	3	10	7
Buy	9	---	9	---
Build	4	1	3	---
Buy or build	8	---	6	2

TABLE 20
READINESS TO MOVE

Degree of Readiness	Grand Total	Type of Housing Tenure	
		Renters	Buyers-Builders
All respondents wishing to			
Move	41	20	21
Move immediately	20	15	5
Move as soon as we have the money	8	2	6
Move within the next 2 to 5 years	5	---	5
Not sure when we will be ready to move	8	3	5

TABLE 21
REASONS FOR MOVING BY NEIGHBORHOOD PREFERENCE

Reasons for Moving	Grand Total	Neighborhood Preferences		
		Non-Traditional*	Traditional	No special Preference
All respondents wishing to move	41	28*	4*	9
Neighborhood run down, dirty	6	3	1	2
Neighborhood not good for children..	3	2	---	1
Want higher class neighbors	7	6	---	1
Want a quieter, more residential neighborhood	4	4	---	---
Want to be nearer school, closer to work	6	5	---	1
Want to own our home, want bigger house	12	9	2	1
Redevelopment forces a move	5	1	2	1
Rent is too high	1	---	---	1
Want to be near a lake	1	1	---	---

*Totals exceed 100% because of multiple answers.

TABLE 22
FINANCIAL RESOURCES OTHER THAN INCOME

Amount of Income	Grand Total	Categories of Resources			
		Income Only	Some Savings	Savings & Equity	Some Equity only
All respondents	168	43	27	36	62
Under \$2,000	4	1	1	.....	2
\$2000-\$3499	31	14	3	3	11
\$3500-\$4999	45	14	6	11	14
\$5000-\$6499	35	8	6	8	13
\$6500-\$7999	28	3	6	6	13
\$8000-\$9499	6	1	2	2	1
\$9500 plus	9	.....	2	4	3
No response	10	2	1	2	5

TABLE 23
METHODS OF FINANCING CURRENT HOMES

All respondents	98
Down payment & mortgage	60
Down payment & land contract	9
Less than 10%	18
10%-19%	9
20%-29%	13
30%-39%	6
40%-49%	6
50% but less than 100%	6
Amount of down payment not given	11
Completely with cash	5
Self-financing as building progressed	11
No response	13

TABLE 24
FINANCIAL RESOURCES OF POTENTIAL RENTERS

Anticipated Amount of Rent	Grand Total	Gross Family Income						
		Under \$2000	\$2000-\$3499	\$3500-\$4999	\$5000-\$6499	\$6500-\$7999	\$8000-\$9499	\$9500 plus
All respondents desiring to rent	20*	.....	6	9	3	1	.....	.....
\$40 to \$59 .....	.....	.....	.....	.....	.....	.....	.....	.....
\$60 to \$79	5	.....	2	2	1	.....	.....	.....
\$80 to \$99	10	.....	2	5	2	.....	.....	.....
\$100 to \$119	3	.....	1	1	.....	1	.....	.....
Don't know	2	.....	1	1	.....	.....	.....	.....

*One of the potential renters did not disclose amount of income.

TABLE 25
FINANCIAL RESOURCES OF POTENTIAL BUYERS

Amount Buyers Expect to Pay	Grand Total	Gross Family Income						
		Under \$2000	\$2000 \$3499	\$3500 \$4999	\$5000 \$6499	\$6500 \$7999	\$8000 \$9499	\$9500 plus
All respondents desiring to buy or build 21			1	8	7	4	1	....
Under \$5,000								
\$5,000 to \$9,999								
\$10,000-\$14,999 10			1	4	2	2	1	
\$15,000-\$19,999 11				4	5	2		
\$20,000 plus								

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