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A MARKET SEPARATION THEORY OF RENT DIFFERENTIALS
IN METROPOLITAN AREAS

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DISCUSSION PAPERS

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ABSTRACT

This study represents an attempt to explain rent dif-
ferentials for whites and non-whites within metropolitan areas
via a market separation model. Racial separation creates two
distinct markets that are nominally integrated but between
which flows of information, labor, and capital are not unre-
stricted; thus, differential prices for similar commodities
may co-exist in the two markets. This study focuses on
rents, based on the hypothesis that rent differential
between white and non-white areas of the city can be attri-
buted to three major forces: (1) the rate of growth of the
non-white population; (2) the rate at which whites evacuate
the center city; and (3) the degree to which non-white areas
are centralized in the metropolitan area. These hypotheses
are tested using a cross section of aggregate data for
metropolitan areas from the 1950 and 1960 census; and in
each case the coefficients are significant and supportive.

One noteworthy finding is that segregation does not
appear to be a determinant of rent differentials, a result
that coincides with the model since segregation merely
indicates market separation and is not of itself an economic
force that creates rent differentials. The authors conclude
that policies designed to facilitate expansion by Negro
communities may have greater impact on their economic well-
being than will policies designed to reduce segregation and
thus potential insight is provided into the motivations of
the black separatist movement.

A MARKET SEPARATION THEORY OF
RENT DIFFERENTIALS IN METROPOLITAN AREAS

The character of our metropolitan areas suggests a theory of
market separation to explain economic differentials among the various
geographic and racial sections of cities. Social and cultural char-
acteristics limiting the free mobility of people, goods, and information,
create conditions under which economic variables may take on different
values in two markets that are geographically close and nominally
integrated.

The purpose of this paper is to generate a model, based upon
rather simple notions of market separation, to explain rent dif-
ferentials between white and non-white sections of cities. These
notions are then tested using a cross-section regression analysis
on 1960 census data for U. S. metropolitan areas.

The General Model

Figure 1 depicts generally the population forces at work in
metropolitan areas of both the North and the South in the 20th
Century. The influx of Negroes into the center city has created
expanding ghettos that have pushed wealthier whites out to the suburbs.
The underlying economic, social, and cultural differences have
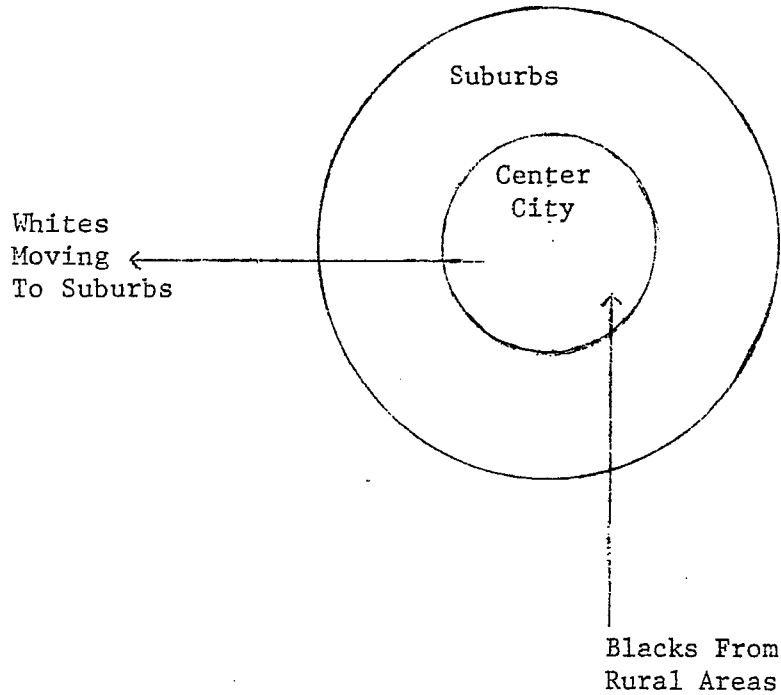created rather well-defined borders between the races across which

Figure 1

the flows of information, trade, and migration are not free. The

sheer rate at which Negroes have migrated to metropolitan ghettos

has put severe pressure on the borders between the races, pushing

them back and driving whites farther from the ghetto centers.

The racial borders act effectively as trade barriers that can

make price differentials possible between the black and white market

areas. And, the more rapid the migration of Negroes into the ghetto

area or the more resistant the white wall that surrounds the ghetto,

the more evidence we should find of price differentials accompanying

racial congregation. These price differentials may show up in many commodities, but the primary evidence should be in the most immobile commodity of all, land. Thus, our study focuses on rents--the price of location.

The extent of observed rent differentials between white and black areas should be dependent on three basic characteristics of the metropolitan area: (1) the rate of influx of Negroes, (2) the rate at which whites pull back from the ghetto borders, and (3) the existence of spillover possibilities for Negroes to jump white areas altogether or to move out into relatively unpopulated areas of the city.

The hypothesized relationship between rent differentials and growth in the Negro population is a straightforward derivation of a market separation model. Negroes have migrated from rural to metropolitan areas because of better economic opportunities. They bid up the prices of location in those areas of the city that are open to them, and--assuming a given propensity for new locations to be made available--greater growth in the Negro population will result in increasing rent differentials between the Negro ghettos and other areas of the city.

The wall of whites around ghetto areas will resist the outflow of Negroes into surrounding areas. In the face of increasing rent differentials or simple threat of integration, whites in surrounding areas will be induced to move to the suburbs or other parts of the central city. But the speed of white evacuation is dependent on

other variables such as age, education, and income. Studies have
shown that mobility is related inversely with age, and directly
with education and income [18]. To the extent that ghetto areas are
surrounded by a white community with adverse mobility characteristics,
the outward movement of the ghetto will be resisted, and rent dif-
ferentials between white and Negro areas will be greater.

The impact on rent differentials of Negro population growth and
white evacuation has been previously described in the literature.
For example, Gary Becker suggests that these forces explain the
phenomenon that northern Negroes apparently paid relatively higher
rents in 1957 than southern Negroes paid, even though white "discrimin-
ation" against Negroes was supposedly more severe in the South [3,
p. 61]. The Negro population was expanding more rapidly in the northern
cities. Citing a 1935 census study [23] that indicated Negroes paid
higher rent than whites for equivalent housing, Robert Weaver suggested
that this was inevitable *"as long as there were appreciable numbers of
colored people coming into the cities of the North."* [24, p. 36, his
italics]. In neither case, however, were rent differentials system-
atically related to differential rates of growth in Negro communities.

A third, and we believe very important, characteristic that
influences Negro-white rent differentials within metropolitan areas,
and which has not been described in the literature, is the geographic
nature of the wall surrounding the ghetto. Consider Figure 2,
diagrams (a), (b), and (c).
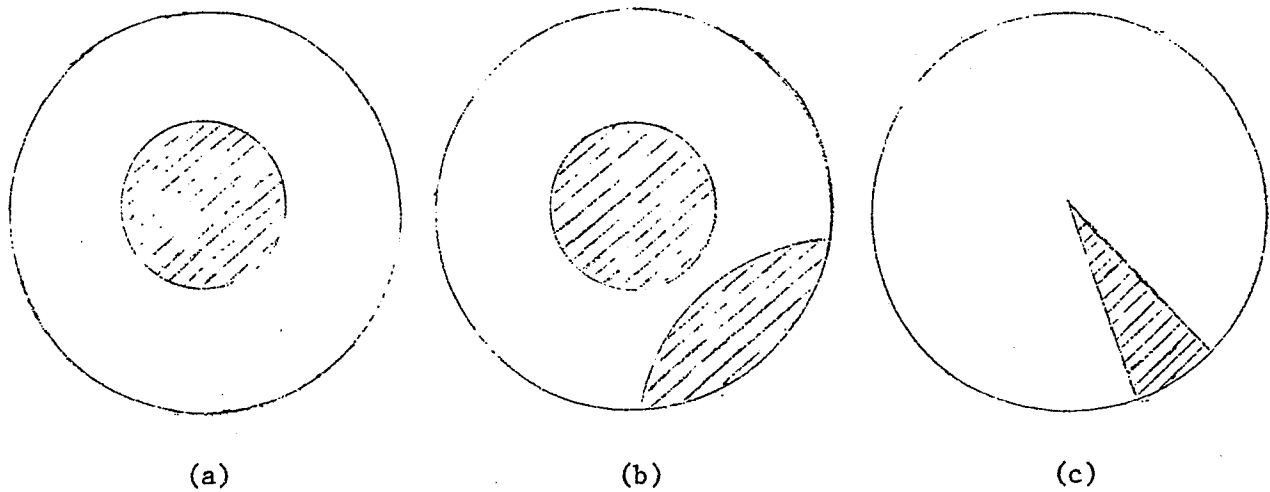
(a)   (b)   (c)

Figure 2

The situation in (a) is one in which the Negro community is completely contained by the surrounding white community. Compare this with (c) where the Negro community borders on the open regions sur-rounding the metropolitan area. In this case, rising rent levels will induce the Negro community to spillover into the surrounding country-side easing the upward pressure on rents. This notion can be derived from Turner's "safety-valve" theorum of frontier development [3, 17]. Similarly, in (b), the existence of Negro communities in outlying areas of the metropolis may enable ghetto dwellers to urbanize the relatively cheap land of the countryside by leaping over the sur-rounding white community thereby easing pressure on rents in central areas.[1]

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[1]The adverse impact of centralization of ghetto areas on Negro employment has been demonstrated in recent articles by John F. Kain [8] and James O. Wheeler [25].

The Regression Model

To test the relationships hypothesized in the previous section, we have formulated a regression model using cross section data for 82 metropolitan areas. The 82 areas selected were those standard metropolitan statistical areas with populations in excess of 250,000 in 1960 for which the non-white population was sufficiently large for the Census Bureau to provide the detailed data required for our analysis. (The list of 82 cities is shown in the Appendix.) Except where otherwise noted, data were taken from the various census publications for 1950 and 1960 [19, 20, 21].

Our dependent variable is an estimated ratio of median white rents to median Negro rents in the metropolitan areas. All rents are gross and unadjusted for size of dwelling unit or condition of repair. Because of the aggregate nature of our data, we judged that these factors would be more appropriately introduced via control variables, as indicated below.

The independent variables can be classified as either primary (those that test for one hypothesized effect) or control (those that account for other factors that influence the relationships to be tested).

Primary variables. Our growth variable is measured by the log of the rate of increase in the non-white population in standard statistical metropolitan areas between 1950 and 1960. Adjustments were made for census changes in the geographic definition of metropolitan areas. Our use of the logged value of the growth rate

derives from the notion that growth in the Negro population impinges directly on Negro rents but not on white rents. The "safety valve" or ability of the white community to spill over into the countryside would tap off pressure on white rents from population growth at the core. But, the Negro community cannot freely spill over into other areas; it is contained. And, since we assume a linear relationship between growth and Negro rents, the expected relationship between growth and the ratio of white to Negro rents is curvilinear. Thus, the log of the growth variable was employed to linearize the growth and rent ratio relationships for purposes of our regression analysis. We hypothesize a negative relationship between growth and white rents relative to non-white rents.

To measure the rate at which the whites evacuate in the face of ghetto pressure we have used an estimate of the rate of increase in the suburban population between 1950 and 1960.[2] The measure clearly does not allow for white mobility within the center city, and does not account for white influx to suburbs from other areas altogether; but the difficulty of obtaining data that would isolate such factors makes a more sophisticated measure impractical. The evacuation index was logged for reasons similar to those noted above for the growth variable. We hypothesize that the relationship between evacuation and the rent ratio will be positive.

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[2]The Census Bureau's estimates reflect adjustments for annexations and changes in the size of the SMSA [20].

To obtain a measure of the extent to which the black ghetto is centralized or well contained within the center city we have constructed an index of centralization based upon a relationship between the percentage of non-whites in the SMSA living within the center city and the size of the center city relative to the SMSA. Essentially, the index of centralization for any metropolitan area is the residual value of the percentage of non-whites living in the center city from a regression line on the size of the center city relative to the total SMSA.[3] Again, logs were used for the index of centralization. If our theory of containment holds, the relationship between centralization and the rent ratio should be negative.

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[3]The value of the centralization variable for any metropolitan area i is u_i from the relationship:

$$y_i = a + bx_i + u_i$$

where:

$$y_i = \frac{\text{non-whites in center city (i)}}{\text{non-whites in total SMSA (i)}}$$

$$x_i = \frac{\text{total population center city (i)}}{\text{total population SMSA (i)}}$$

This regression was run using data for the 82 cities. A value of u_i equal to zero means that the SMSA has an average concentration of Negroes in the center city. A positive or negative u_i implies greater or less than average concentration respectively.

This method of measuring concentration is preferred to the simple ratio y_i/x_i or differential y_i-x_i since the density of Negroes relative to whites generally declines with distance from the core of the city [12, pp. 32-66]. A decline in relative Negro density would lead to a decrease in both y_i/x_i and y_i-x_i if the boundary of the center city expanded to encompass more of the metropolitan area, even though the actual concentration of Negroes in the area remained the same. That is, y_i/x_i and y_i-x_i are not independent of x_i. The residual in our regression takes account of declining relative Negro densities and may be taken to express the residual relative centralization of Negroes that cannot be explained by the relative centralization of the total population.

Control variables. To control for the size and condition of
housing in black and white sections of the metropolitan area we have
introduced, as variables, estimates of (1) the ratio of the percen-
tage of all-white dwelling units judged to be dilapidated to the
percentage of black units that are dilapidated, and (2) the ratio of
median rooms in white dwelling units to median rooms in non-white units.
The anticipated relationships with the dependent variable are negative
in the case of (1) and positive in the case of (2). Since income is
clearly a determinant of housing expenditures, we have included the
ratio of median white family income to median non-white family income
as a third control variable. The expected relationship here with the
dependent variable is obviously positive.

Another variable we have used reflects the degree of segregation
of the races; that is, the degree to which the white and non-white areas
are homogeneous in racial make-up. There is no need for this charac-
teristic to be systematically related to the centralization of the
ghetto, and, indeed, the empirical evidence will later bear this out
(Table 1). In general, segregation evidences separation of housing
markets; but it does not provide theoretical insight into which
market--white or non-white--will have the relatively higher rents.
Growth of the non-white community and white evacuation provide
theoretically sound evidence of upward pressure on rents inside the
ghetto, and centralization measures the ability of such pressure to
find outlets through population spillovers from the ghetto to other
areas. Segregation, however, does not identify pressure in either

market, but merely the existence of different markets. Becker's
growth explanation of higher Negro-white rent differentials in the
North in the face of greater "discrimination" in the South reflects
similar thinking, although he does not explicitly employ a segrega-
tion variable in a market separation model [3, p.62]. While we
cannot, on an a priori basis, formulate a hypothesis to explain any
relationship between segregation and rent differentials, policy
concern with this social situation and an intuitive feel for its sig-
nificance lead us to include segregation as a variable in the regres-
sion analysis. Our measure of the degree of segregation was taken from
the work of Taeuber and Taeuber [16, pp. 28-43]; essentially, it is
an index of the percentage of non-white persons who would have to
move to create a block-by-block perfectly integrated community. Con-
sistent with the other non-ratio variables, logs of the segregation
variable were employed to linearize any expected relationship to the
dependent variable.

The final variable considered was per capita welfare payments by
states for family assistance. Some critics have asserted that increased
welfare payments merely work to drive up rents paid by recipients. We
wondered whether such an effect would show up in aggregate data--namely,
whether relatively higher welfare payments would increase rent differ-
entials between the white and non-white communities. Welfare data were
taken from the Compendium of State Government Finances for 1960 [22].

Summary of the variables. The following list summarizes and
symbolizes the variables described above:

Y = Ratio of median gross rents

x_g = Rate of non-white population growth (logs)

x_e = Rate of white evacuation (logs)

x_c = Index of non-white centralization (logs)

x_d = Ratio of dilapidated units

x_r = Ratio of median rooms

x_i = Ratio of median incomes

x_s = Index of segregation (logs)

x_w = Per-capita welfare payments

Correlation and Regression Results

The matrix of simple correlation coefficients and variants of the regression analysis are shown in tables 1 and 2. In general, the correlation matrix reveals a substantial lack of interdependence among the primary variables in the analysis. The only troublesome inter-correlation occurs among some of the control variables, and we tested for the sensitivity of the T-ratios by running variants of the basic regression, alternatively eliminating each of the problem control variables, with the exception of the income variable which is basic to the analysis. Table 2 indicates that the parameters for the major test variables of centralization (x_c), growth (x_g), and evacuation (x_e) are relatively insensitive to the control variables selected. The R^2 are all high for cross-section analyses.

The index of centralization and the rate of growth in non-white population were both significant at better than the five per cent level for all variants of the regression. The evacuation variable was generally significant at the fifteen per cent level for all variants.

Table 1

MATRIX OF SIMPLE CORRELATION COEFFICIENTS

Y	x_g	x_e	x_c	x_d	x_r	x_1	x_s	x_w	
1.00	-.46	.00	-.36	-.16	.62	.65	.38	.06	Y
	1.00	.18	.03	.15	-.34	-.37	-.32	.07	x_g
		1.00	.13	-.17	.05	-.21	.05	-.01	x_e
			1.00	-.28	-.31	-.31	.10	-.20	x_c
				1.00	-.28	-.22	.02	.13	x_d
					1.00	.65	.31	.04	x_r
						1.00	.45	.09	x_1
							1.00	-.15	x_s
								1.00	x_w

Table 2

REGRESSION COEFFICIENTS
(T-ratios in Parentheses)

Regression Variant	Variables Included								R^2 (d. f. in parentheses)
	x_g	x_e	x_c	x_d	x_r	x_i	x_s	x_w	
(1)	−.067 (−2.88)	.018 (1.40)	−.248 (−2.38)	−.038 (−.55)	.238 (1.78)	.161 (2.58)	.207 (1.27)	.001 (.55)	.584 (73)
(2)	−.067 (−2.88)	.019 (1.45)	−.251 (−2.43)	−.032 (−.48)	.238 (1.79)	.167 (2.72)	.189 (1.19)		.582 (74)
(3)	−.068 (−2.95)	.020 (1.61)	−.227 (−2.51)		.252 (1.95)	.175 (2.99)	.164 (1.10)		.581 (75)
(4)	−.073 (−3.16)	.024 (1.85)	−.300 (−2.97)	−.059 (−.88)		.215 (3.89)	.210 (1.30)		.564 (75)
(5)	−.072 (−3.17)	.022 (1.76)	−.205 (−2.13)	−.005 (−.08)	.250 (1.87)	.199 (3.62)			.574 (75)
(6)	−.069 (−2.96)	.020 (1.57)	−.222 (−2.40)		.255 (1.96)	.171 (2.89)	.175 (1.16)	.001 (.48)	.582 (74)
(7)	−.074 (−3.16)	.023 (1.79)	−.297 (−2.92)	−.065 (−.95)		.210 (3.71)	.228 (1.38)	.001 (.54)	.566 (74)

The control variables for rooms, dilapidation, and income all
have the expected sign and, except for dilapidation, are generally
significant at better than the ten per cent level. Again, the general
stability of the coefficients and T-ratios might be noted. The index
of segregation is positive for all variants but not significant; and
the welfare variable is similarly positive but insignificant in all
variants.

Evaluation

The results substantiate all of the hypotheses previously
advanced. To the extent that aggregate data of this nature can reveal
evidence of price differential phenomena, our theory of market separ-
ation indicates that rent differentials between the white and black
community depend upon the nature of the containment and growth of
ghettos within the metropolitan area.

Location of the ghetto area inside the central city tends to
increase rents that ghetto residents, primarily Negroes, pay. We are
aware of an alternative hypothesis, that would explain this phen-
omenon through the proximity of ghettos to the high-value area at the
core of the city. However, investigation of other studies on rents
of land values in relationship to distance from the core of cities
suggests that ours is the more viable hypothesis. Surveys performed
at the Survey Research Center of the University of Michigan clearly
indicate people's preference to live away from downtown areas [10].
Empirical evidence on location and rents or land values has shown
that land values tend to decrease as one approaches the very business

core of the city--where, of course, rents and values rise sharply
[6, 7, 9]. If it is true that rents or land values are not generally
subject to a decreasing gradient with increased distance from the
city core, then our centralization hypothesis would seem to be the
more reasonable explanation of the relatively higher rents paid by
non-whites when the ghetto is centralized.

Our finding that rapid growth of the non-white population tends
to increase relative rents paid by non-whites is subject to less
question, and is evidence of the phenomenon that separation of the
races in metropolitan areas creates price differentials that can only
be explained by a market separation model. If the markets were not
effectively separated by racial structure, we would expect that the
influx of non-whites to the cities would tend to increase rents across
the board and not the relative rents paid by non-whites.

Similarly, the findings show that a more rapid rate of suburbani-
zation, largely by whites, tends to reduce relative rents paid by the
non-white community. Again, we are aware that the simple rate of
suburbanization is not a very precise measure of the force we wish
to isolate--the rate at which the white barrier to black ghettos
responds to social and economic pressure from ghetto expansion; how-
ever, its significance in our regression findings lead us to conclude
that an evacuation phenomenon operates in metropolitan areas to
affect the rents paid by ghetto residents. Further studies at a
less aggregate level, to isolate more precisely the impact of
mobility of whites in center cities, particularly in areas surrounding
ghettos, would clearly be in order.

Parenthetically, we might note that our empirical model does not permit us to make inferences about any long-run equilibrium rent differential which might exist in the absence of Negro growth and white evacuation. Such inferences would require (1) more exacting control for equivalency of housing units than is possible in our aggregate model, and (2) specification of any taste differentials between the racial communities. Theoretically, price differentials can exist as long as markets are indeed separate, even though demands may be stable in the various markets. However, our empirical model entitles us to say only that whatever differential (zero or otherwise) may exist in a stable state, Negro growth will accentuate it and white evacuation attenuate it.[4]

Probably the most surprising result, and most pleasing in light of our hypothesis, is the general insignificance of the segregation variable. Intuition and common concern might lead to the hypothesis that mere segregation could tend to increase Negro rents relative to whites. However, theoretical scrutiny should lead to the observation

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[4] Margaret Reid apparently holds that Negroes and whites pay the same rent for equivalent housing, attributing contrary observations to failure to account for permanent income [14, pp. 106-107, 389-390]. She explains exceptions to the zero differential by an information gap resulting from recent influx of Negroes to metropolitan areas and an over-statement of the housing-income relationship due to doubling-up. This is not necessarily different from the central hypotheses of this paper; except that (1) forces are couched in terms of an information theory rather than an explicit market separation theory, and (2) the Negro-white rent differential would be zero in a steady state, something we are not prepared to say. For a further discussion of rent differentials see [13].

that segregation itself merely evidences market separation and not
the economic pressures that dictate the nature of any price differen-
tials that might arise. The insignificance of the segregation
variable, and indeed its positive sign, tend to verify the theory
rather than the intuition and concern.[5]

Finally, we would note that in none of the variants do welfare
expenditures prove to be a significant determinant of rent differen-
tials. Moreover, the positive relationship shown in all variants
between welfare and the white-to-black rent ratio is counter to the
sign it would be expected to have if welfare payments merely led to
higher rents. The best one can conclude is that if such an effect
is present, it is not strong enough to show up systematically in
aggregate data.

Some Conclusions

Perhaps the most interesting observation that might be drawn
from our analysis is that policies designed to reduce the rate of
white migration out of center cities to suburbs may have adverse
effects. White migration is alleged to increase problems with the
declining tax base in center cities, the outward flow of industry,
and their cumulative effect on urban blight, slum conditions, and
violence.[6] In the absence of policies that would provide substantial

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[5]Because these results were surprising, we ran the same regres-
sions using the unlogged index of segregation. In each case, the
coefficient was positive and the T-ratio insignificant.

[6]For example see [2].

outlets for population migration from ghettos, policies of encour-
aging whites to remain in the center city may tend to increase
economic differentials between the white and Negro areas of the city.
Market separation of the type we are concerned with results from
deep-seated social and cultural differences between the races and
the historical background of subjugation of one race by another.
Policies that cannot break down these barriers, that only serve to
increase the pressure the white community places against expansion
by the Negro community, can only result in increased economic dif-
ferentials--particularly in rents--between the communities, and
ultimately in greater conflict.

Our findings also imply that the observed relocation pattern of
ghetto residents displaced under urban renewal programs may have been
less than optimal. Ghetto dwellers tend to relocate no farther than
to areas adjoining their old communities [11]. Here their contain-
ment by the surrounding white community continues unabated. The
interests of those displaced might be better served if they were
encouraged to migrate to outlying sections of the metropolitan area,
to locations providing access to land which may ease the pressure of
their rapidly expanding numbers.

Together with the Kain [8] and Wheeler [25] articles, this
article offers further evidence that centralization of ghettos
tends to create adverse living and working conditions for Negroes.
And, while integration might be an admirable goal of public policy,
the goal of decentralization of the Negro community and provision of

room for expansion, <u>regardless of the impact on integration</u>, may have higher priority.

Our findings, moreover, offer a potential explanation of the motives of the black separatist movement. Since the bulk of the resources, even in the ghetto areas, are contolled by whites, price and rent differentials tend to retard the rate of development of the black community. Simple segregation of the races does not necessarily lead to economic differentials, but containment and pressure do. What separatists are asking is not for integration, but for expansion. Our findings suggest that in the interest of their own development they may be looking in the right direction.

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APPENDIX

Below is the list of 82 SMSA's for which data were included in the regression analysis:

1. Birmingham, Alabama
2. Mobile, Alabama
3. Fresno, California
4. Los Angeles, California
5. Sacramento, California
6. San Diego, California
7. San Francisco, California
8. San Jose, California
9. Denver, Colorado
10. Bridgeport, Connecticut
11. Hartford, Connecticut
12. New Haven, Connecticut
13. Wilmington, Delaware
14. Washington, D. C.
15. Jacksonville, Florida
16. Miami, Florida
17. Orlando, Florida
18. Tampa-St. Petersburg, Florida
19. Atlanta, Georgia
20. Chicago, Illinois
21. Peoria, Illinois
22. Gary, Indiana
23. Indianapolis, Indiana
24. Des Moines, Iowa
25. Wichita, Kansas
26. Louisville, Kentucky
27. New Orleans, Louisiana
28. Shreveport, Louisiana
29. Baltimore, Maryland
30. Boston, Massachusetts
31. Detroit, Michigan
32. Flint, Michigan
33. Grand Rapids, Michigan
34. Lansing, Michigan
35. Minneapolis-St. Paul, Minnesota
36. Kansas City, Missouri-Kansas
37. St. Louis, Missouri
38. Omaha, Nebraska
39. Jersey City, New Jersey
40. Newark, New Jersey
41. Patterson, New Jersey
42. Trenton, New Jersey
43. Albequerque, New Mexico
44. Albany, New York
45. Buffalo, New York
46. New York, New York
47. Rochester, New York
48. Syracuse, New York
49. Charlotte, North Carolina
50. Akron, Ohio
51. Canton, Ohio
52. Cincinnati, Ohio
53. Cleveland, Ohio
54. Columbus, Ohio
55. Dayton, Ohio
56. Toledo, Ohio
57. Youngstown, Ohio
58. Oklahoma City, Oklahoma
59. Tulsa, Oklahoma
60. Portland, Oregon
61. Harrisburg, Pennsylvania
62. Philadelphia, Pennsylvania
63. Pittsburg, Pennsylvania
64. Providence, Rhode Island
65. Columbia, South Carolina
66. Chattanooga, Tennessee
67. Knoxville, Tennessee
68. Memphis, Tennessee
69. Nashville, Tennessee
70. Beaumont-Port Arthur, Texas
71. Dallas, Texas
72. El Paso, Texas
73. Fort Worth, Texas
74. Houston, Texas
75. San Antonio, Texas
76. Norfolk, Virginia
77. Richmond, Virginia
78. Seattle, Washington
79. Tacoma, Washington
80. Charleston, West Virginia
81. Huntington, West Virginia
82. Milwaukee, Wisconsin