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Joan Rich
University of Rhode Island

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HISTORIC PRESERVATION AND GENTRIFICATION:
THE ARMORY DISTRICT, PROVIDENCE, RHODE ISLAND.

BY
JOAN RICH

A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE
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Abstract

In studying gentrification, commentators observe that upper income groups are attracted to historic districts inhabited by lower income groups, and which are forced to leave because of rising prices, rents and taxes. Does this mean that all historic preservation efforts lead to displacement of lower income groups? This study looks at the Providence Preservation Society Revolving Fund program in the Armory District on the south/west side of Providence, Rhode Island.

After a review of the literature on gentrification and neighborhood change, a time series study from 1950 to 1990 traces changes in the census tract which encompasses the Armory District and three comparison tracts. Census data are used to trace changes from 1950 to 1980 to establish the status of the four tracts in 1980 when the program began. The indicators are: median income and income distribution; percentage of blacks, the largest minority over this period; population change; housing tenure; and condition and value of housing. These indicators are measured against national and/or city norms. Preliminary 1990 census data are supplemented by other sources: city directories, advertised rents, house sales and building inspector records for the period after 1980. Revolving Fund .

data profile of in-movers.

The weight of the evidence shows little sign of gentrification. The real median income of Tract 13 did not rise; rents and sales prices are competitive with those of comparison areas; and, most telling of all, the number of minorities, particularly hispanics, grew dramatically. Those who took part in the Revolving Fund program were disproportionately engaged in managerial and professional occupations, are young, and single or in small households. These characteristics fit the stereotype of gentrifiers, but this stage of life is also typical of households most likely to move, according to other theories.

Acknowledgement

This study grew out of my exploration of Providence's varied and attractive neighborhoods and enthusiasm for their architecture. I am grateful to many friends in those neighborhoods who over the years shared their insights and concerns for improving their communities.

Dr. Marshall Feldman, my thesis advisor, and Dr. Howard Foster, my academic advisor in the Department of Community Planning and Area Development at the University of Rhode Island, have worked hard to help bring some order out of the the chaos of my impressions of Providence neighborhoods. Other member of this Department in various ways have contributed to my thinking. Dr. Abol Danesh of the Sociology Department kindly served as outside reader. Clark Schoettle of the Providence Preservation Society Revolving Fund offered many comments based on his long experience of the Armory District.

My husband has marshalled his patience in seeing me through the academic process.

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CHAPTER I

BACKGROUND

Introduction

The gentrification of inner-city neighborhoods has created public concern. While neighborhoods have always changed, this issue came into prominence beginning in the late 1970s. Many observers linked the process to the rehabilitation of buildings in historic districts. Changes in the 1970s also spurred new theoretical approaches to neighborhood change.

In looking at the causes of neighborhood change, of which gentrification is one manifestation, some theorists emphasize the role of individual household decisions, while others stress the broader economic framework. Of the economic interpretations there are two approaches, those who analyze the workings of the a free market economy, and those who see economic changes in terms of broad national and international structures.

Definitions

The terms gentrification and displacement need definition, because they are often confused in the public mind and differently defined by scholars. Gentrification is a term borrowed from Great Britain. Smith (1986,1) accepts the American Heritage Dictionary definition. Gentrification is the "restoration of deteriorated urban

property, especially in working class neighborhoods by the middle and upper classes." The Oxford American Dictionary definition, used by Nelson (1988,1) is similar. Nelson (1988, 119) does not regard new housing in an area as gentrification, only the upgrading of existing housing.

London (1980, 79; Palen and London 1984, 7-9) objects to the term gentrification as value laden and prefers "urban reinvasion" which may mean "taking back" areas previously upper class. Gale (1980,13) uses the term "resettlement".

There can also be gentrification of commercial areas by which upscale shops replace local services, or business districts displace residences or smaller commercial areas. This aspect of the issue is not of concern in the Armory District which is purely residential.

"Displacement" is more general, and gentrification is but one form of displacement. Displacement occurs if a move is "necessitated by housing and neighborhood related factors beyond the household's control... and these factors make continued occupancy infeasible " (Nelson 1988, 114n). Marcuse (1986, 154-7) lists a number of circumstances that can cause displacement. It may be the result of disinvestment, which cuts building services to make a building almost uninhabitable, or actually abandoned. Abandonment of a neighborhood by other residents can lead to a chain displacement. This suggests that neighborhood change, as well as change related to a particular building, may be a cause of displacement

Reinvestment may make a housing unit unaffordable because of rent or tax increases. This may come as a result of large public projects, such as highways or urban renewal, or from what Zeitz

(1979) calls "private urban renewal." Marcuse also counts as displacement situations in which one family moves voluntarily, but another in similar economic circumstances cannot afford to move in. Such a situation might lead to gentrification. A more narrow definition would not accept the latter situation, and would restrict displacement to eviction or demolition (Lee and Hodge 1984, 144-6). A further question arises with Marcuse's definition because there may be situations in which a family of similar income cannot move in because the building has become uninhabitable. To make it habitable would require investments and hence higher rents, or subsidies.

Most commentators agree that eviction for cause does not constitute displacement. This would presumably include mortgage foreclosure. Downs (1981, 4, 24) raises the further problem that under normal circumstances Americans move frequently, with renters moving far more than owners. It is not easy to determine if the move is voluntary.

Displacement is the forced removal of lower income groups through a variety of causes, while gentrification refers to the actions of higher income groups which make an area unaffordable for lower income groups.

Discovery of the Gentrification Issue

During the post-World War II years, the expansion of suburbs drained inner cities of middle-income households, not offset by immigration. Cities were left with a disproportionate number of lower income households. Prevailing theory saw this decay as an

inevitable process as neighborhoods aged and the more well-to-do populations moved outward.

It was therefore with considerable fascination that observers in the middle and late 1970s began to note what seemed to be a reverse phenomenon. Neglected neighborhoods were attracting reinvestment, and the "back-to-the-city" movement was discovered (Pattison 1983, 88; Marcuse 1986, 159; Nelson 1988, 17). Further investigation suggested that, in fact, those reinvesting in city neighborhoods were not abandoning the suburbs, but rather were those who stayed in the city (Gale 1980, 100; Marcuse 1986, 17; Nelson 1988, Ch.3). Some saw the new investment in an optimistic light as helping to restore declining cities (Nelson 1988, 15; Degiovanni 1984, 68-74), while others expressed concern about the displacement of vulnerable groups (Gale 1979, 301; Nelson 1988, 11; Smith 1986, 3-4).

Early estimates of the extent of this influx varied, and much of it was based on "soft data" (Lee and Hodge 1984, 141-9). A 1975 mail survey of 260 central cities undertaken for the Urban Land Institute, (Black 1980, 3-12) found renovation underway in 48 percent, particularly larger cities predominantly in the South and Northeast. There was a total of 54,000 renovation projects since 1968, a small proportion of the almost seven million new houses in the period. Renovation tended to be in small enclaves and in predominantly single family housing, with 75 percent owner occupied. Sixty-five percent of the enclaves were local or national historic districts. Other commentators also point to the attraction of historic areas (London and Palen 1984, 11; Beauregard 1986). Historic neighborhoods play a role in many case studies: e.g.

Columbus, Ohio (Fusch 1980, 150-69); Washington, D.C. (Gale 1980, 95-112; Zeitz 1979, 70-2); Philadelphia (Houston and O'Connor 1980, 300; Levy and Cybriwsky 1980, 138-48); New Orleans (Laska and Spain 1980, 120); and Charleston (Tournier 1980, 173-84)

The Gentrifiers

Those identified as gentrifiers (Gale 1979,293-98) are predominantly white, with many single or two-person households and few with children. They have close to the national median income. The largest proportion are in the 25-34 age group, and the next largest group in the 35-44 year age range. In Gale's study, most (62-97 percent, depending on city) had four years of college, compared to only 14.7 percent nationwide, and between 61 and 87 percent had graduate degrees. More than half were professionals, and another large group consisted of managers and administrators. Sales and clerical workers made up all but a small proportion of the rest. Other studies echo these descriptions, albeit with different percentages for the various characteristics in different locations (Gale 1980, 95-101; Palen and Nicholas 1984, 133; Clay 1980, 27; Legates and Hartman 1986).

A number of reasons for the influx of such households have been proposed. The large size of the baby boom generation increased the number of households, and therefore demand for housing (Goetz and Colton 1980,184; London and Palen 1984, 14). Tax incentives and the relative cheapness of city, compared to suburban living, made it a good investment (Nelson 1988, 15, 45).

The oil crisis, which added to commuting costs, may have at times contributed to the choice of city living.

Changing social conditions also contribute to changing value systems (Beauregard 1986, 43). There are more women in the work force, many by necessity, which makes city living more convenient and contributes to a concomitant delay in marriage and childbearing. Veblen's theory of conspicuous consumption may account for the attraction of urban life, with dining out, shopping in boutiques and attending cultural events. The attraction to historic houses may be part of this display (Beauregard 1986, 43; Jager, 1986).

In addition to the taste for historic buildings there is an attraction to ethnic neighborhoods (Allen 1984, 29-30) which have greater densities than most suburbs and a more participatory life style. Both attractions may reflect a desire for a link to the past, perhaps romanticized.

{ There is a distinction between gentrification and "incumbent upgrading" (Clay 1983, 22-7), which is investment by existing residents. This may be caused by an improved image of the neighborhood as a place in which to invest, or by a change in household needs as a result of the stage of life. Incumbent upgrading may be fostered by a neighborhood organization, such as those established under the Neighborhood Housing Service program. Clay (1983) maintains that such neighborhoods differ in important respects from those which attract gentrifiers. They have fewer professional and white collar residents, and more blacks and elderly. The housing may be poorly maintained, but not dilapidated. Gentrifiers, on the other hand, are more likely to move into more

dilapidated areas where there is much vacancy and which are predominantly white. Gentrifying neighborhoods are also more likely to be close to the Central Business District (CBD) or a half mile away, and to be in areas of special amenity, such as hillside or waterfront locations, or those with historic buildings. Thus one can more easily predict where gentrification is likely to happen than where incumbent upgrading may take place. This might happen anywhere. In London, England, gentrification occurred close to areas that were already high status (Machielse 1987, 62).

After-rehabilitation values, both sales and rentals, are higher in gentrifying areas than in upgrading ones and multi-unit buildings are likely to become condominiums (Clay 1983, 30-1). For gentrifiers, location is more important than the original condition of the building, while for upgraders the condition of the building is more important.

Upgrading may be the result of "social mobility without spatial mobility" (London 1980,78). The second and third generation, who inherit from parents or move back to the old neighborhood, may be responsible for the upgrading. This may involve a social class change.

To sum up, gentrifiers are predominantly white, young, in small households, relatively affluent and well educated. Many are in managerial or professional occupations. The causes cited are: the size of the baby boom generation, the increased number of women in the work place increased the demand for housing, which was often cheaper in urban areas. Other personal reasons for selecting city

living, such as a need for conspicuous consumption, are less easy to document.

Stages of Gentrification

The gentrification process takes place in stages (Pattison 1983, 77-91; Gale 1980,103-11). In the first phase, an unconventional group is the first to move in. It might be gays, artists, interracial couples, or others who have difficulty in finding conventional, affordable housing. They are oblivious to risk because they basically seek a place to live, not invest. They undertake much of the work themselves and are largely self-financed, or have a seller's mortgage. Banks are reluctant to invest.

In the next stage, local realtors, or others, market houses that become vacant through death or normal out-moving, to professionals, managers, sales, and clerical workers. At this stage, some existing residents begin to improve their properties, while absentee owners are tempted to sell or raise rents. Displacement is minor. Banks are still cautious and tend to base decisions on individuals, not property, and to finance only a low portion of the value. As acquisition costs are still low, buyers at this stage are ready to accept the risk for the sake of a bargain. A neighborhood organization may form in this second stage to press the city to address such problems as rowdy bars and houses of prostitution.

In the third stage, those who were cautious earlier feel the investment is safer; banks also become less cautious. Renters are now displaced, particularly in rooming houses. By the fourth stage the strong demand leads to the conversion of previously non-

residential buildings and the in-movers are increasingly young and in the professional, managerial, clerical, and sales categories. Many rent in the area before buying. It should be noted that this presents a model for a "trickle up" theory as opposed to the more common "trickle down" theories (e.g. Burgess, Park and McKenzie 1967; Hughes 1974, 75; Birch 1974, 79-84).

Those Displaced

Estimates of the displacement of vulnerable groups vary (Lee and Hodge, 1984, 141-9). A 1979 study by the Department of Housing and Urban Development estimated 350,000 households annually were displaced between 1974 and 1976, but a study undertaken by Legates and Hartman in 1981 (Legates and Hartman 1986, 197) arrived at a figure of 2.5 million displaced nationally. With a fifth of renters moving every year, it is hard to estimate how many are displaced. Lee and Hodge (1984, 149) estimate 4.24 percent of the total movers are displaced, but in absolute numbers this could be large. With an estimated 90 million renter households, of which a fifth move, this would lead to an estimate of 756,000. It is difficult to determine whether displacement is through gentrification or abandonment (Nelson 1988, 18; Lee and Hodge 1984, 141).

On the other hand, concentration of gentrification in only a few neighborhoods of any one city, and its slow pace, may mean displacement is fairly low and may not be taking place only in gentrifying neighborhoods (London and Palen 1984, 13).

The profile of displacement families does not appear to follow the clear pattern discerned for gentrifiers (Legates and Hartman

1986, 184-96), but out-movers are not easy to track, and estimates must be made on the basis of demographic changes. Blacks are frequently cited as victims of displacement even when they are not heavily represented in gentrifying areas (Spain 1980,28-39; Legates and Hartman 1986, 184-98; Lee and Hodge 1984, 142-3) The poor elderly and households headed by single women are displaced in significant numbers (Legates and Hartman 1986, 184-98; Lee and Hodge 1984, 142-3). Characteristics of those displaced vary with size and prosperity of the city, the local housing market, housing characteristics and overall demographic composition (Lee and Hodge 1984, 154). Renters are particularly vulnerable to displacement.

Obtaining nationwide figures for those displaced has proved difficult because reasons for moving cannot be readily determined (Downs 1981, 4, 24; Nelson 1988, 18), and studies of individual neighborhoods may give an exaggerated notion of the overall phenomenon. Nevertheless, these studies show that the greatest impact is on those groups least able to bear the cost.

Nationwide Overview

A recent book (Nelson 1988) addresses the issues of where and why gentrification takes place in a broader and more long-term perspective, and seeks to discover the relationship, if any, between moving patterns and the gentrification of lower income neighborhoods. Nelson uses the 1980 census for a comprehensive study of migration patterns within and between urban areas, and between census tracts, of 40 major metropolitan areas. She finds (1988, 8, 17, 19, 52, 151-5) that although out-migration to the

suburbs slowed in the latter half of the 1970s, the out-migration of higher income residents continued and that gentrifying neighborhoods were a small proportion of the total number of neighborhoods. In-movers were not in significant enough numbers to counteract the decline of inner cities, and all cities lost population (Providence seven percent over the decade; Nelson 1988, 128) Wishful thinking and private interests encouraged overstatements about gentrification. "Gentrification appears to have reflected shifts in investment within and among cities in the context of ongoing decline, not a major break from past trends toward city decline." (Nelson 1988, 24).

This does not mean that the poor were not displaced, but policies to counteract the trend need to address the reasons why people choose to stay in the city. Nelson (1988, 9) proposes four possible explanations: a renewed preference for city living, employment opportunities in service industries that made residence close to work attractive, demographic changes that created demand for different housing types, and less expensive housing in the city than the suburbs that offered a good investment.

Nelson finds (1988, 57-60) correlations between stages of life and migration patterns. Single person households are more likely to live in cities, and husband-and-wife households with children more likely to live in the suburbs. Older people are less likely to migrate, so that a decrease in out-moving might reflect aging in the population, while increased out-moving could result from growth in families with young children. The slight decline in out-migration of

higher income males and higher status whites was nevertheless offset by continued net out-migration in most cities (1988,72).

The decline in out-moving was among whites, not blacks, and most noticeable in the 20-year-old age category (Nelson 1988, 155). This was particularly true of young college students, graduates and professionals, those who might fit the definition of gentrifiers, but the change was marginal and few cities benefitted by a raised total median income.

Using categories established by Noyelle and Stanbach, Nelson (1988, 98-103) finds cities with advanced service economies somewhat more apt than manufacturing cities (with Providence as an exception) to attract upper income in-movers (see also Lipton 1980). Relative housing bargains compared to the suburbs was the next most likely factor to attract in-movers, but again the overall cumulative city decline was hard to reverse.

Although out-migration lessened, this does not prove that migration patterns contributed to gentrification. To study this question, Nelson (1988, 113-27) looks at specific census tracts in 10 cities to determine which type of neighborhood is most vulnerable. By comparing the change in median family incomes from 1969 to 1979 and measuring this change against the national change, a measure for gentrification was established. The national change was 251 percent, and tracts with 270 percent or more increase were considered gentrified, although this might be due to incumbent upgrading. A change of 290 percent was used as a sensitivity test. Tracts with median income change of 190 percent or less were considered poor, and intermediate changes were considered tracts of

slow growth. Nelson cautions that as gentrification is often block by block, figures for a whole tract may not tell the entire story. The changed patterns of household size also confuses comparisons between 1970 and 1980. Projecting expected changes based on migration patterns, Nelson finds that "upturns by upper income movers were not by themselves as critical as I had hypothesized." (1988, 125). The income growth at the neighborhood level was less than the total to be expected. She finds that, "when above average income growth occurred in the 1970s, it took place more often in lower income than in upper income tracts in all cities. When neighborhood income rose at above average rates, gentrification of poor tracts was more common than further gains in pockets of plenty" (Nelson 1988, 125-6).

Loss of population in a census tract might be due to reduced density in gentrifying areas as small units are combined into larger (Nelson 1988, 128-34). This did not seem to be a factor in the 1970s because cities were "thinning out" and gentrifying tracts even gained population in some cases. In most cities, however, there was an increase of the poor in non-gentrifying tracts. There was also a loss of population in tracts with a high poverty rate in 1970 into tracts which in 1980 had a somewhat higher income. This suggests there may have been abandonment in the poor 1970 tracts. That the poor population shifted more dramatically than the population as a whole is consistent, Nelson found, with the view that they were being disproportionately displaced. They moved more frequently into tracts with slower income growth than to poor tracts, but there was also evidence of concentrations of the poor.

The Providence-Pawtucket-Warwick metropolitan area was one of the few metropolitan areas where upper income in-movers increased in the 1970s and increased more than that of lower income in-movers (Nelson 1988, 149). "Upper income movers were 20 percent more likely to choose the central cities of the Providence-Pawtucket-Warwick area than the cities' share of metropolitan population would suggest" (Nelson 1988, 97). The few tracts in this metropolitan area with income growth above the national average were in Providence and to a lesser degree in Pawtucket, rather than more prosperous Warwick. The tracts around Brown University, on the East Side, showed the highest income growth of the city and there was a drop in poverty in some neighboring census tracts. "Only in Providence however, was the proportion of the poor population shifting into tracts that had been upper income in 1970, slightly higher than that shifting into other lower income tracts" (the figures are 2.3 percent to 1.7 percent. Nelson 1988, 134). This would be possible in a city that was losing population, as poorer populations moved into emptying higher income neighborhoods - in other words, filtering.

Nelson's general conclusion about her hypothesis - that immigration, particularly of upper-income groups, is related to gentrification - was that: "Both the very small number of cities with upturns in selection - especially among upper-income movers - and the relative scarcity of gentrification mean that my hypothesis cannot be considered proven. In particular, Providence's low level of gentrification over the decade implies that changes in upper income

selection alone are not as dominant an influence as I expected."
(1988, 151)

Nelson's study shows that all cities lost population during the latter part of the 1970s, although at a slower rate than earlier in the decade. Those who remained were likely to be young and educated. Cities with advanced service economies and those with relative housing bargains were likely to attract in-movers and stall out-movers (Nelson 1988,125). This led to gentrification in a few neighborhoods, but the overall impact was slight. In Providence the census tracts near Brown University saw a rise in median incomes. These figures predate the Armory District project, and do not show this tract as gentrifying.

Revising Theories of Neighborhood Change

Whatever the strength of the "back-to-the-city movement", it was one of several developments that stimulated new thinking about neighborhood dynamics (Palen and Nicholas 1984, 128). The rise of the neighborhood organization in response to urban renewal and highway construction was another.

In looking at causes for neighborhood change, theorists have taken a number of different approaches, although there is overlap between them. Some (Goetz and Colten 1979; Sternlieb et.al.1974; Leven et.al. 1976) see the perception of the neighborhood by various actors as significant. These analysts often assume the workings of the free market, without addressing the broader reasons for its ups and downs. Another approach looks at the issue from the point of view of individual decision making. Rossi (1980) pioneered the

study of mobility, which has important implications for neighborhood change. More recently, Galster (1987) proposes a complex integration of individual and social forces on housing decisions. Others (Williams and Smith 1986, Beauregard, 1986) put more emphasis on the broader economic structure of the economy.

Traditional Theory.

Neighborhood theory in America began in the 1920s with the Chicago School, notably the work of Park and Burgess (Zeitiz 1979, 9; Sternlieb 1974, 322), which continues to influence thinking despite many qualifications and disagreements. This theory viewed the city as a series of concentric rings, with the CBD at the center. There is a continual outward movement of the more well-to-do as they move from older housing to newer, and to larger lots. Market forces trigger a "filtering" process as families rise in the social scale, move out and are replaced by lower income groups.

There have been many amendments to this basic thesis and criticisms of its assumptions and determinism. The theory did not foresee the segregation that followed the influx of blacks to the North after World War II which did not follow the patterns of the Park-Burgess model (Zeitiz 1979, 9). It offered little explanation for the new back-to-the-city movement.

Nevertheless, the image of an inevitable decline of inner city neighborhoods was prevalent in the literature and a number of descriptions of the stages of decline were well known (Hoover and Raymond 1962). Government policy accepted the model in such matters as Federal mortgage insurance policies which based

evaluations on the social make-up of a neighborhood (Bradford 1979, 324-31). The theory became a self-fulfilling prophecy.

Neighborhood Change.

More recent students (Leven et. al. 1976) draw attention to the impact of changes in one neighborhood on adjacent neighborhoods, rather than expansion of the CBD, as the impetus for change. Unlike Burgess and Park, they maintain no inevitable direction for change. They put more emphasis on the decision of individual households rather than market forces. Expectations about the future of the neighborhood proves more important than any actual changes (Leven et. al. 1976, 94, 110, 118).

Conceiving of housing as a bundle of characteristics, Leven et al (1976, 34-42) point to the importance for housing decisions of neighborhood character. Data from interviews indicate the underlying desire of all households is to live in stable neighborhoods with acceptable standards of behavior (Leven et al. 1976, 89, 144). This is more important than the age of housing stock, the quality of public services, accessibility, or the racial makeup of the neighborhood. All white neighborhoods are not necessarily stable, and income change rather than racial change triggers neighborhood decay.

There are transitional zones at the borders between neighborhoods of disparate income groups. If market conditions lower costs in this area, lower income households seek to upgrade and move closer to the upper income area. The area of low income spreads, and has an impact on housing values in the higher income

neighborhood. These transition areas first experience a drop in values in advance of local change, either of racial or socio-economic character, reflecting expectations of middle-class residents as they observe the adjacent lower income neighborhood expand. Exodus of the higher income group then propels further decline. This is a reversal of the gentrification process.

Some neighborhoods resist the process, such as cohesive ethnic neighborhoods, those close to universities and similar institutions, or those screened from adjacent neighborhoods by a park or other desirable features. (Leven et. al. 1976, 110-8)

When a neighborhood begins to change, or is already derelict, owners, and even more so landlords, neglect maintenance. Reinvestment in neighborhoods must therefore include the non-structural aspects as well. Historic preservation can be an approach to neighborhood revitalization.

Inter-neighborhood reactions, particularly expectations of the future, and "who lives in the neighborhood", play a role in neighborhood change. This might support the finding that gentrification takes place close to areas of stability. (Machielse 1987, 62; Nelson 1988, 114). Cohesive neighborhoods, often ethnic, also show signs of stability.

Role of Landlords.

A number of studies concentrate on the motivations of landlords. A landlord's decision to abandon is not purely an economic one, but based more on the expectation of the future of the neighborhood than on the economics of the building (Sternlieb et. al.

1974, 321-9). Landlords are more likely to abandon property if they are dissatisfied with the tenants, either because of prejudice or real problems; if they do not have skilled management techniques; and if they do not have conventional mortgages, which tie them to the property. The problem of abandonment is ultimately tied to poverty, but there are contributing factors in the actions of individual landlords.

Different types of landlords, with different goals, appear in different housing markets (Goetz and Colton 1979, 80-8). The established owner/managers operate in a stable market with the objective of steady earnings. They tend to have low mortgages or own outright. Blue collar investors are in business for their own financial security. They live in or near their rental property and do their own repairs. They too minimize mortgages and work in stable markets. Unsophisticated, they are easily overwhelmed by changes and cannot deal with complex regulations or policies.

In a rising market, traders or speculators enter the scene, using leverage to gain in resale from the appreciation of the market. Selection of tenants and maintenance are of secondary importance.

In a weak market, owners seek the highest annual return, with the minimum of investment. These are the slumlords who milk the property, are often delinquent in taxes, probably have a seller's mortgage and virtually ignore tenant selection procedures.

When rehabilitation becomes necessary and feasible, two types appear. "Shareholders" are professional investors who favor limited partnerships and hope to make money on tax advantages.

"Rehabbers" are adept at political manipulation and the red tape

required to take advantage of federal and other programs involving tax breaks and subsidies. They "make their money at the front end and ownership is incidental" (Goetz and Colton 1979, 86).

Condominiums may be at the end of this process.

"In the long run, even responsible interests bow to economic realities and sell to interests that can profit" (Goetz and Colton 1979, 88). This may be arson-for-profit at the low end of the market, or in situations of rapid shifts.

Neighborhoods change with the ebb and flow of the market, and gentrification is part of this process. Two factors can exaggerate these trends (Goetz and Colton 1979, 11, 25, 95-103). Perceptions of a neighborhood, often created by the media, can have an important impact in making a neighborhood fashionable or undesirable. Public policy can reinforce these perceptions and inflame market conditions. Thus, what is the right policy approach for one neighborhood is the wrong one for another. For example, difficulties in obtaining mortgage insurance can convey a message that a neighborhood is declining (1979, 95). Where demand exceeds supply, public policy could drain off excess profits through rent control or tax policy, but if these policies are applied in a declining market they will be counter-productive.

Landlords play an important role in neighborhood dynamics. The type of landlord can be an indication of the local market, and economic stabilization must include ways to attract more responsible landlords, such as the professional managers and locally based blue collar owners. This would also include the need to consider the broader market conditions in which landlords operate.

Mobility Theory

Mobility theorists point to a household's changing housing needs over time as the major force in neighborhood change. There are stages in a household's decision to move (Rossi 1980, 24): 1) dissatisfaction with the existing dwelling; 2) decision to move; 3) search for an alternative; 4) the actual move. There is a remarkable stability in mobility patterns over the years (Rossi 1980, 28-9; Rossi 1981, 148-71), although this can vary widely by neighborhood in a given city (Downs 1981, 27-33).

Some moves are forced through eviction, fires and similar causes, or induced by other factors such as divorce or new job, but about two-thirds are independent decisions (Rossi 1980, 34). Rossi (1980, 61) sums up the relationship between housing and mobility:

The findings of this study indicate the major function of mobility to be the process by which families adjust their housing to the housing needs that are generated by shifts in family composition that accompany life cycle changes.

The stage in the life cycle plays a critical role (Rossi 1980, 58, 120-5). Most moves take place in the first decade of a household's existence. Large families are more likely to move than small, young families than older. Changes in household makeup, such as death, divorce, the addition or maturing of children trigger moves. Renters are more likely to move than owners, particularly renters who wanted to own.

Of the sources of dissatisfaction that lead to a decision to move, (Rossi 1980, 60, 131-5) housing related problems, particularly space and layout of the unit, are more significant than neighborhood related causes. Of these, the social makeup of the neighborhood is

most important. Neighborhood location, nearness to jobs, friends or relatives is of little importance (Rossi 1980, 58, 120-5). The more complaints a household has, the more likely it is to move.

Annual income has "practically no relation" (Rossi 1980 130, 202) to the probability of wishing to move in the face of the other factors. Only when households reach the last stage does cost affect the alternatives found in the search for new housing (1980, 138, 202).

The fit between household needs and the dwelling unit has important implications for neighborhood change. This precedes, although is constrained by, economic considerations. The propensity for young households to move makes the observation that gentrifiers are predominantly young less pertinent.

Changing household needs will affect the makeup of neighborhoods. In any neighborhood some are moving out for family, job or other reasons. The question is not who moves out, but what households move in (Myers 1983, 113-18). Age and racial profiles can help predict the future of a neighborhood. For example, a neighborhood with a significant number of young black families and of elderly whites, is likely to become predominantly black. A central neighborhood with a high proportion of retired people, may be replaced with in-moving professional people (Henig 1984, 179) which may be normal turnover rather than displacement.

A Composite Theory.

Other factors besides the adequacy and adaptability of the housing unit in meeting household needs affect housing decisions,

and, in turn, neighborhood stability (Galster 1987, 4-26). The other factors are: 1) characteristics of the owners; 2) physical character and demography of the neighborhood; 3) social interaction and identification with the neighborhood and; 4) public policy. The degree of commitment to a neighborhood may be measured by the decision whether or not to make home improvements. Three sets of actors affect the outcome: individual owners, other neighborhood residents, and government and other institutions.

Housing may be both an article of consumption and an investment; owners will act differently to maximize their well being, depending on which aspect is foremost (Galster 1987, 15-16). A time element is introduced because individuals or households are affected by their family plans or by expectations for the future of the neighborhood. An owner who intends to remain in a neighborhood pays less attention to the investment aspect of housing, while one who intends to move may make cosmetic improvements to enhance housing value.

Expectations for the future are subjective and may not reflect the actual state of affairs (Galster 1987, 228). There are two components of future expectations (Galster 1987, 125-142): for the future quality of the neighborhood, and future values of the property. These parallel the components of home ownership - a place to live and an investment. Different factors influence each component, and different actions result.

An owner's intention to stay or to sell, to improve or to ignore a property, depends on what others in the neighborhood do; there is a circularity since everyone awaits the neighbors' actions, an example

of the prisoner's dilemma (Galster 1987, 22). If no one acts, deterioration will take place. The degree of social interaction and neighborhood cohesion thus become important.

Social interaction and neighborhood identification can be measured by behavior, such as frequency of discourse, and by attitudes, such as considering neighbors as "friendly" or having common interests (Galster 1987, 87, 125). Attitudes prove to be more significant than specific action. Social cohesion is measured by a high degree of individual and aggregate social integration.

There is a complex set of relations between satisfaction with a dwelling unit and the degree of neighborhood cohesion (Galster 1987, 18-19, 112, 170-220). The stage in the life cycle is a critical component, with those in the earlier stages less likely to be satisfied with the dwelling, and more likely to move, but satisfaction with the neighborhood and neighborhood social cohesion significantly improve satisfaction.

Household characteristics most influence expectations of the future quality of the neighborhood (Galster 1988, 134-42), but the actual present physical and demographic makeup play little role as does racial composition. Satisfaction with the housing and with the neighborhood are virtually unrelated to expectations of quality, a finding hard to explain (Galster 1987, 162). For expectations about future property value, the higher the degree of social cohesion the more optimism. In both types of expectations, the elderly are more pessimistic about the future, possibly because they are less informed.

The stage in the life cycle plays an important role in mobility (Galster 1987, 154-70), on satisfaction with the dwelling (Galster

1987,112) and on the decision to invest in property maintenance (Galster 1987, 220-5). Married families with small children are the most likely to invest. While expenditures decline in later life cycle stages, these owners have housing with fewer defects. Higher income and more educated households are more likely to invest, but lower income households do not necessarily neglect their houses, other factors being equal. Race per se does not correlate with upkeep. Strong individual and collective neighborhood identification also increase the likelihood and the amount of investment.

There are some less obvious reverse effects. Those who do not intend to move tend to neglect the exterior of buildings. The planned length of tenure affects the nature of the investment, rather than the size of the expenditure. Investment patterns differ significantly between those who perceive the neighborhood will change in quality and those who expect property values will change. Those who expect neighborhood quality to decline spend less, but if they expect property values to decline, they spend more, "bucking the trend" (Galster 1987, 224). On the other hand, if they hope to reap capital gains from rising prices, they spend less - they are "free riders".

Galster's findings (1987, 235) suggest that filtering to lower income groups does not necessarily lead to deterioration, although he notes his study deals only with owner-occupants, not absentee owners, who are less affected by the key factor of neighborhood identification. The process itself of filtering may make a difference, because higher income households that remain may become pessimistic about the future of the neighborhoods and reduce upkeep (1987; 236). Pessimism becomes self-fulfilling.

Entry of higher income groups, gentrification, can have two possible, opposite effects (Galster 1987,238). Existing residents may be more apt to invest because they become more optimistic about the neighborhood, or they may reduce maintenance expecting to achieve capital gains. The intrusion of a new group may also disrupt existing cohesiveness, leading to pessimism about the neighborhood. Galster does not discuss the possibility of both outcomes in the same neighborhood.

Galster, while not ignoring economic factors, puts his emphasis on individual decisions in the improvement or decay of neighborhoods. He also puts great emphasis on neighborhood cohesion but warns this is not easy to create (1987, 219, 246) and can lead to parochial and exclusionary neighborhoods, such as the ethnic neighborhoods cited by Leven et. al. (1976, 110-13).

Economic Interpretations.

Kolodny (1978, 93-110) identifies the winners and losers in neighborhood change. There are two types of theory. Some posit inevitable cycles of decline, whereby successively lower income populations succeed upper income ones with the inevitable deterioration of the housing stock. This can be hastened by public policies, but the very theory of inevitable decline stifles remedial action.

The other type of theory sees decline, the filtering to lower income groups and ultimate dereliction, as caused by outside forces or events, many of which are beyond the control of local government, such as attraction to the suburbs or economic changes. Local

government policy may either accept, stop or slow change. Each policy will benefit different actors: those who are forced to move involuntarily (the displaced), those who move voluntarily for personal reasons, those who would like to move in but are discouraged, those who are unwilling stayers, such as the elderly. In looking at alternative policy approaches, Kolodny finds each benefitted some actors but never all. He sees no equitable solution to stem neighborhood decline so long as economic disparities and racial discrimination exist.

This is also the conclusion of a number of theorists on gentrification, who look at the issue in terms of broad economic and political structures. Gentrification is a defensive economic action to protect investment in an uncertain economic climate (Beauregard 1986, 35). Because of the need for sound investment, and because of the need for conspicuous consumption, gentrifiers do not select just any low-cost areas. While many low-cost areas remain working class or "filter down", areas most likely to be gentrified are those close to the CBD, or with special attractions (Beauregard 1986:53). This investment decision is an expression of the structural changes in the city brought about by global economic changes.

According to this line of argument (Smith 1986, 1-7; Williams and Smith 1986, 208; Williams 1986, 208-222) the internationalization of capitalist production has changed the function and hierarchy of cities. Old industrial cities are declining, while new global cities are attracting the new financial element. In these cities, the more well to do are displacing the poor both by their demand for housing and by the expansion of commercial areas into former

residential areas. Many declining cities, however, will become attractive locations for investment in the period of economic crisis caused by global economic changes. This is because bargains may be found, and other investments are not safe. The degree to which this will happen and when it will happen, however, will depend on local investment conditions such as the cost of mortgage money, tax structures, subsidies and other government policies (Williams 1986, 214-16)

This structural interpretation finds evidence of a polarization between classes, with managers, professionals and administrators becoming richer, while the old working class is increasingly impoverished with the decline of manufacturing. This leads to physical deterioration of old working class neighborhoods. Thus gentrification and abandonment are seen as the product of the same economic forces. Gentrification is the product of the market (see also Smith and LeFaivre 1984, 55; Marcuse 1986, 172), and the solution cannot be found in the existing market system. Poor and deteriorated neighborhoods can only be saved by reinvestment, but reinvestment leads to gentrification. The only solution (Williams and Smith 1986, 222) is the "decommodification of housing." The argument does not directly address the question why reinvestment will be in inner city neighborhoods; in many locations suburban investment might well be a safer one.

The answer to the question of location for reinvestment is given by the "rent gap" theory (Smith and LeFaivre 1984, 49-54), by which the real value of city property is not represented by the market value. Neighborhoods become "prepared for gentrification"

because there is a gap "between the ground rent actually capitalized with a given land use at a specific location and the ground rent which could potentially be appropriated under a higher and better land use at that location" (Smith and LeFaivre 1984,50). It is the state or financial institutions that make the new investment feasible.

Individuals come later. Thus where Galster stresses the role of the household in neighborhood change, Smith sees the household, and particularly the working class, as the victims of "those most able to control the real estate market" (1984, 49; see also Smith 1986, 4-29).

Summary

In the mid 1970s, observers discovered the unexpected phenomenon of reinvestment in inner-city neighborhoods. The development was heralded by those who saw a new hope for depressed cities, and decried by those who foresaw large scale displacement of vulnerable populations. Later investigation put the development in less dramatic light. While not denying gentrification had taken place, observers found neighborhoods where this occurred were a small portion of the totality of city neighborhoods, and cities continued to lose populations, particularly at the upper end of the income scale.

The writers on gentrification and neighborhood change raise important questions. What are the income, professional, age, and household characteristics of in-movers, and do these differ from those of the existing population? Is there evidence of displacement of vulnerable groups? Writers on gentrification point to the changing household makeup of the baby boom generation, the relatively low

cost of city housing which makes city living affordable and a good investment, and structural economic changes as possible explanations for the "back-to-the-city" movement. Many studies consider only the phenomenon of gentrification, often in a single neighborhood, without positing an overall theory of neighborhood change.

More general studies of neighborhood change look for explanations for both upgrading and decline. They consider such matters as: the change in household needs in the various stages of the life cycle; the importance of perceptions of the future of the neighborhood in decisions to move in, stay, or leave; the role of neighborhood cohesion in these decisions; and the impact of broader economic factors. This literature also pays more attention than does the narrower gentrification literature to the role of the housing stock itself.

Finally, writers on gentrification relate neighborhood change to the attraction of historic areas. Rehabilitation provides new investment which is applauded by preservationists and those who hope for city revitalization, and deplored by those concerned with displacement. Is there a necessary relationship that when an historic preservation program is introduced into a neighborhood gentrification results?

CHAPTER 2

HISTORIC PRESERVATION

Introduction

Those concerned for the preservation of the national heritage see historic buildings as important works of art or architectural expressions of historical ways of life, endangered by neglect or inappropriate uses. The question is whether preservation necessarily leads to gentrification. Seeking to tread a fine line between saving historic buildings and stabilizing neighborhoods, the Providence Preservation Society established a Revolving Fund in 1980 as a separate affiliate to work in lower income neighborhoods. A section of Providence's West End neighborhood was selected as a target area.

Background

Preservationists became more actively interested in neighborhoods as a result of the same forces that fostered the neighborhood conservation movement and that spurred much of the new attention to neighborhood theory. The post-World War II movement to the suburbs, particularly by the more affluent, and the increase of lower income groups in the cities were cause for considerable alarm as city tax bases shrank. Urban Renewal was seen as a way to bring reinvestment to the cities. However, the excesses of that program leveled many city areas without bringing

new development. Massive highway programs also brought devastation to many neighborhoods. These programs gave rise to a new political force - the neighborhood organization which fought, often successfully, to curb urban renewal and highway construction, and to seek government support for its own interests. Many such organizations took the next step of developing their own housing, economic development, health and social programs to address the needs of inner city neighborhoods (Baroni 1983, 177-88). The Model Cities Program sought to harness this energy with requirements for neighborhood participation in Community Action Programs. The Carter administration established a neighborhood conservation section in the Department of Housing and Urban Development, and carried out the Neighborhood Strategy Area program (Rosenthal 1988). Neighborhood-based planning became fashionable.

Urban Renewal and highway expansion also activated the embryonic historic preservation movement (Kay 1986, 50), and because historic buildings were likely to be in inner city areas that had suffered population changes, preservationists were faced with problems of deteriorated housing in low or moderate income areas.

Preservation efforts take a number of forms. The National Register of Historic Places establishes criteria for historic buildings that are eligible for federal assistance, and many localities have established registers with somewhat difference criteria. Significant buildings may be listed separately on these registers, or individual buildings, less significant in themselves, may together form an historic district which reflects a particular past way of life or

settlement patters. Protection of such districts may become neighborhood conservation.

Preservation efforts range from simply stabilizing a building to prevent further deterioration, to preserving the original structure, or carefully replacing lost parts which are undertaken for museum quality. Selection of the strategy is determined by the importance of the building, intended uses, and also by financial considerations. Rehabilitation may be undertaken by private individuals, with greater or less degrees of accuracy, by museums, and by national and local preservation organizations.

Already in the 1930s, Charleston, South Carolina had instituted a revolving fund for rescuing the architectural heritage of that city, and there were other early examples. In the 1970s, some preservationists became caught up in the enthusiasms of the neighborhood movement and hoped to work with neighborhood organizations, or to form their own organization with a preservation ethic.

Formation of the Revolving Fund

In the late 1970s, the Providence Preservation Society, which had previously worked only on Providence's East Side, began to consider the rich collection of historic buildings on the west and south sides of the city. These buildings were the heritage of Providence's history. Founded in 1636, the city stood at the head of Narragansett Bay. The original settlement was on the East Side (see Map 1. The East Side consists of the Fox Point, College Hill, Mount Hope, Hope, Blackstone and Wayland neighborhoods), and spread

across the Providence River to the Downtown. Originally residential, Downtown became the commercial and financial center of the city, which it remains today. The East Side is currently home of Brown University and the Rhode Island School of Design. Long the home of the city's first families, it remains the most affluent neighborhood, although there are pockets of low income families. The Multiple Listing Service carries separate listings for the East Side and the remainder of the city. The south and west sides of the city were developing during the 19th century as the city grew affluent through the success of the textile, machine tool and other industries.

In the 1970s, Providence was losing population. It stood at about 150,000, down from its largest population of 250,000 at the beginning of this century. The economic condition of the city was critical. Lower income neighborhoods showed increasing signs of deterioration. It soon became evident the Preservation Society could be more effective if it had funds of its own, providing an ability to act rapidly in the real estate market in cases in which a significant building was threatened.

In deciding to establish its own Revolving Fund, the Preservation Society studied the operations of dozens of other similar efforts, but focused its attention particularly on four.¹ Leaders of the four were invited to address preservation audiences and hold workshops in Providence. In Savannah (Gratz 1989, 33-67; Rosenthal 1988, 117-20) where Historic Savannah had been working

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¹ Records of the initiation of the Revolving Fund may be found in the uncatalogued archives of the Providence Preservation Society in the library of the Rhode Island Historical Society.

for a decade to salvage the decaying early 18th century inner city, a banker, Leopold Adler III, undertook a new effort, the Savannah Landmarks Rehabilitation Project, to save the Victorian section of the city. This section had become home to a poor and black population. By skillful use of Section 8 housing and CETA job training funds, Adler was able to restore the buildings as homes for the existing population.

In Pittsburgh, Arthur Ziegler (Gratz 1989, 73-80), after first spearheading restoration of a working class district, persuaded the city's redevelopment agency to help in a lower class neighborhood by purchasing facade easements on historic buildings which would then provide funds for owners to repair their houses. In Cincinnati, a black neighborhood leader, Carl Westmoreland (Gratz 1989, 70-3; Westmoreland 1972, 1976), took over a Victorian section of landlord-owned houses and converted them to neighborhood owned houses for low income residents who were predominantly black. The Hartford Architectural Conservancy had also undertaken preservation for lower income residents, although on a smaller scale. Pittsburgh and Hartford, relying less of federal funds, used revolving funds. These operated on the philosophy that the fund should strengthen a neighborhood by conserving its housing stock and find ways to use problem buildings that were considered uneconomic by their owners. A revolving fund might therefore lose money on a given project, but the investment would be repaid by overall improvement in the neighborhood. Moneys repaid would be recycled. The tax advantages of donations to such non-profits could help in fund raising.

With these models in mind, the Preservation Society launched its Revolving Fund as a separate affiliate in 1980, and set out to raise \$300,000. The Society recognized that not all buildings in a neighborhood would be "historic", but buildings survive only in the context of their neighborhood. The program therefore sought to stabilize neighborhoods where historic buildings existed and would serve all buildings in the area. With limited funds, however, priorities had to be set. A committee made up of neighborhood leaders, real estate professionals sympathetic to preservation, bankers, other experts, and staff studied six potential neighborhoods. The criteria for selection were: that a neighborhood have significant historic resources, that the market was not adequately protecting the buildings, that the neighborhood have a good proportion of owner-occupants, that the residents themselves wanted the Fund to work in their neighborhood, and that the efforts were likely to spur other private investment. It was agreed that once the market seemed capable of supporting maintenance of the buildings, the Fund would move on to another area as the Fund should not subsidize the market.

After studying six possible neighborhoods, the Task Force selected an area extending from Messer to Dexter Streets, and from Westminster to Cranston Streets, in the city's West End. A long-existing neighborhood organization had objected to being grouped in the very large district of the West End, to which it felt no affinities. For allocations of Community Development Funds, the organization had established a separate area north of Cranston Street which it called West Broadway. The preservation project area was a section

Map I: Providence Neighborhoods

of West Broadway, and for identification was called the Armory District (See Map 1).

The Armory District met the Fund's criteria. All of it was listed on the National Register of Historic Places as part of the Broadway-Armory Historic District, and the enormous Cranston Street Armory and ten acre Dexter Training Ground gave it a distinct identity. Signs of deterioration were everywhere, with vacant lots indicating loss of buildings, several abandoned buildings, including the Willow Street School, and general deterioration. The Providence Redevelopment Agency had condemned and cleared lots in the target area, as well as in the immediately adjacent eastern area. There were, however, many long-term residents and an active community group was willing to work with the new Fund.

Since 1980, the Revolving Fund has operated mainly by giving loans geared to the recipients' ability to pay. The credibility of the program with banks further encouraged investment. The fund purchased only three buildings outright; all were abandoned and had suffered fires, quite likely arson. Two of the buildings were owned by a man who was in the Adult Correctional Institute, lending credence to Goetz's profile of owners in declining markets. The existence of an organization just to deal with the complex legal entanglements of such properties is itself an important contribution to neighborhood stabilization.

The main differences between a Revolving Fund loan and other city programs is that the loan is repaid into the Fund for new loans. The Fund requires all main structural problems to be addressed. No paint is slapped on until leaking roofs and gutters are repaired,

foundations stabilized, and so forth. If an owner cannot afford to do all repairs at once, a series of loans are made over a period of time. Those not wishing to make such commitments are referred to other city programs. Most recipients put as much or more of other funds, and private or bank loans, into the project.

The Revolving Fund also differs from city programs in providing technical assistance to analyze structural problems, to recommend remedial action, to find qualified workmen and to oversee the work. All of this can reduce the cost of rehabilitation.

The Revolving Fund also has some similarities with the Neighborhood Housing Service (NHS) program. It operates in specific neighborhoods, and neighborhood residents are represented on the board. Although it does not have the formal ties with financial institutions and the city that is a key feature of the NHS, the Fund has worked closely with the banks, which are also represented on the board, and with the city, a major source of funding.

CHAPTER 3

THE STUDY AREA

This study looks at four census tracts in two neighborhoods, the West End and Elmwood. The history of the neighborhoods, including the development pattern, the type of settlers and nature of the housing is important, not only because it explains the existence of historic buildings themselves, but also because it throws light on the demographic and economic makeup of the neighborhoods

Early development in Providence followed Indian trails and colonial roads, which became the thoroughfares of Westminster, Cranston, Broad Streets and Elmwood Avenue (Map 1), fanning south and west from the Downtown. Until the mid-nineteenth century, the area was predominantly farmland, although there was a small eighteenth century settlement at Hoyle's Square at the junction of Westminster and Cranston Streets. This is the present day entry to the Armory District (RIHPC 1976, 5-6; RIHPC 1979, 37).

Providence residents began settling Elmwood in the late eighteenth century and established several estate farms. By the mid-nineteenth century, land-related businesses, such as nurseries, truck farms, ice production, and silkworm growing appeared, and farms began to be bought for housing development. In southern Elmwood, Joseph J. Cooke purchased the area between Adelaide, Elmwood, Congress Avenues and Hamilton Street, which was platted in 1854. Notable among Elmwood developers, Cooke sought to ensure the

development of a model suburb through deed restrictions concerning cost and location of houses (RIHPC 1979, 5-9). This southern section of Elmwood, originally in Cranston, was ceded to Providence in 1868. Cooke's development forms the core of the Adelaide Avenue National Register Historic District. In the West End, a merchant and philanthropist, Ebenezer Knight Dexter, left ten acres to the city for a military drill field (RIHPC 1976, 9). This is the Dexter Training Ground in the present day Armory District.

Development of public transportation and increasing city population spurred settlement of these neighborhoods. Horse-drawn omnibuses introduced on the main thoroughfares in the 1850s were supplanted by horse-drawn rail cars in the 1860s, and later by trolleys. In the twentieth century, the automobile gave access to those parts of the neighborhoods that were less accessible from public transport.

After the Civil War, the city's population developed rapidly, growing from 69,000 in 1870 to 225,000 in 1916. The increase was swelled by many immigrants. By 1910, seven in ten residents were immigrants (RIHPC 1979; 7-8; Woodward and Sanderson 1986; 38-9).

As the city grew in population and in economic strength, new industrial districts appeared. Olneyville, an early mill settlement just west of the Armory District, expanded in the nineteenth century. During the course of the nineteenth century, a new industrial center appeared around a former pond at the junction of present day Bucklin and Dexter Streets in the West End, and firms were scattered throughout the southern part of the city. Many workers and managers in these businesses found it convenient to live within

walking distance (RIHPC 1979, 7-8, 29; Woodward and Sanderson 1986, 38).

Elmwood's population was predominantly native Yankees, - farmers and craftsmen - who built modest houses. The expansion of commercial activity in the Downtown, particularly after the Civil War, induced many upper and middle income families to move to the new streetcar suburbs, notably Elmwood and South Providence. More substantial mansions appeared. Elmwood Avenue was fashionable as were Parkis and Princeton Avenues and other enclaves, and today two more historic districts center on Parkis and Princeton Avenues. Later in the century, skilled European immigrants, including Germans, Swedes and Jews, began filling the vacant lots in Elmwood (RIHPC 1979;11-12, 14).

The population of West Elmwood, between Elmwood Avenue and Cranston Street, was more ethnically and racially diverse than that of Elmwood. Because land in this section was cheaper, a number of immigrant groups settled, beginning with the Irish about 1850. Many were laborers. By 1870, there was a small black population in the southern section of the West End. Blacks were in the most menial jobs: laborers, porters, and peddlers. A French Canadian population established a parish in 1878. Some French Canadians were hairdressers and tailors, while others were carpenters and masons (RIHPC 1979,15-16).

In the section of the West End north of Cranston Street, there was a different settlement pattern, more like that of Elmwood. Even before the Civil War, settlement began to spread westward from Hoyle Square, between Westminster and Cranston Streets, as far as

the Dexter Field. The west side of the field from Parade to Messer Street, the Armory District, was developed somewhat later, mainly between 1870 and 1890. While there were a few mansions facing the Dexter Field, the buildings of the side streets were fairly uniform two-and-a-half and three-story structures in Mansard and Italianate styles built on narrow lots. Many were two-family houses, some three-family. Some were built for investment, but relatives often lived in the extra units. The population in this section was predominantly Yankee (Woodward and Sanderson 1986; 39). The 1892 Providence House Directory lists as residents of Parade Street, which faces the Dexter Field: five jewellers, five machinists, seven clerks, three carpenters, three grocers, a hairdresser, a loom-fixer, a lawyer and other occupations, in addition to eleven widows.

The automobile brought changes. While previously there were some commercial structures for local trade on the main thoroughfares of Elmwood and the West End, the automobile stimulated strip development and led to the decline of these thoroughfares as upper-income residential streets. This impact is still evident. Autos also clogged streets and lots in the center of the neighborhoods (RIHPC 1979; 23-6; Woodward and Sanderson 1986; 13).

As early as the 1920s and 1930s, Yankee settlers' descendents began the exodus to the suburbs to escape overcrowding and commercialization in the area. As the Yankee population withdrew, large houses were subdivided, and some apartment houses were built.

The early settlement of Elmwood and the West End established the development pattern and housing stock. Today, Elmwood has a varied housing stock, with pockets of mansions and pockets of three-deckers, often with diverse types adjacent to each other. Early settlement of the West End left it with more modest housing, reflecting the mixed populations of lower income groups. In addition, industrial settlement at Bucklin and Dexter Streets left manufacturing buildings in the midst of residential areas, which has had a blighting effect. The area of the West End north of Cranston Street, including the Armory District, has few of the large mansions of Elmwood, but it does have structures somewhat more ornate than the rest of the West End. Its original population was solidly middle income.

CHAPTER 4

FOUR CENSUS TRACTS

Introduction

The literature on gentrification suggests a close link between gentrification and historic preservation. Those with higher incomes who choose to stay in the city seek areas of special attraction, among them historic districts. Is this a necessary link, or can historic preservation also meet the needs of existing residents and help stabilize the housing in deteriorating areas? The latter were the goals of the Armory District program of the Providence Preservation Society Revolving Fund.

Gentrifiers are typically characterized by small households, predominantly young with incomes above the national median, and, by definition, with incomes above those of the neighborhood's existing population. In the process of renovating houses and improving the neighborhood, gentrifiers cause prices, rents, and taxes to rise, which leads to the displacement of existing residents. Certain groups are considered at particular risk of displacement. To establish whether gentrification has taken place in the Amory District, it is necessary first to determine the income of existing residents (Gale 1979, 293-98), the size of groups at risk (Legates and Hartman 1986, 184-98), and the price and condition of housing (Clay 1983, 22-70). The black population is taken as an indicator of those

at risk, since recent data on elderly, and single female headed households were not available.

Research Design

A time-series study of selected indicators for the Armory District is used to measure the impact of the Revolving Fund program in the period from 1980 to 1990. This district also is compared to three others that are comparable in many respects. Trends for the years 1950 to 1980 are identified using census data to establish a base line against which to assess the changes of the 1980s. Other data will supplement preliminary 1990 census data for the last decade.

Location and Selection of Comparison Tracts.

The Armory District is in Census Tract 13 (Map 2). Tract 14, to the southwest in the West End, adjacent Tract 3 in Upper Elmwood/West End and Tract 2 in Lower Elmwood are used as comparisons. Tract 12 was considered as a possible comparison area, because it is adjacent to the Armory on the east, but was rejected. It lost much of its housing through urban renewal and other forces, and by the 1980s there was a "no man's land" between Hoyle Square on the east, and the the streets adjacent to the Dexter Training Ground on the west. Nevertheless, this tract is occasionally referred to in discussing the trends from 1950.

It should be noted that the census tracts do not coincide with the city's designation of neighborhoods (Map 1). Tract 2 includes all of Elmwood below Potters Avenue, but also a small segment in South

Elmwood. Tract 3 includes Elmwood above Potters Avenue and a section of the West End up to Dexter Street. Tract 14 makes up the western section of the West End. The city also designates Tract 13 as part of the West End. This neighborhood considers itself West Broadway, identifying with Federal Hill, the adjacent neighborhood

Map 2: Providence Census Tracts

Armory District

2000 0 2000 4000 FEET

Dexter Training Ground

to the north. This may be accounted for by the large Italian population in both areas. (Census 1972, Table P-2).

These tracts are comparable in many ways. All are in the southern section of the city, separated by the Downtown from the more affluent East Side. Adjacent to each other, developments affecting one are likely to have an impact on the next.¹ Housing in all four tracts is old, the great majority of structures were built before 1939 (Census 1983a, Table H-1). There are indications that housing was deteriorating in all tracts by 1980. In 1980, owner-occupancy rates were roughly equivalent in Tracts 3, 13, 14, and somewhat higher in Tract 2 (Figure 4-3). Median income was also roughly the same (Figure 4-1)

Many theorists (Lipton 1980, 48,52-4; Hodge 1980, 193; Downs 1981,40,79; Nelson, 1988, 135) suggest that neighborhoods close to the Central Business District are more prone to gentrification, particularly in cities with long commuting distances. Tract 3 is about the same distance from Downtown as Tract 13, while Tracts 2 and 14 are farther out. The Armory District half of Tract 13 is a National Register Historic District. Tracts 2 and 3 have many historic buildings, including three National Register Districts. Tract 14, however, has few historic buildings by National Register criteria.

In one respect, Tract 13 is different. While by 1980 Tracts 2, 3 and 14 had high percentages of minorities, Tract 13 had notably fewer. Since gentrification often displaces blacks, a low percentage might be an added attraction to gentrifiers.

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¹ Leven et.al.'s (1976) study of St. Louis documents the impact population changes in one district have upon adjacent ones.

Indicators

In developing a profile of the four tracts, and identifying changes between 1950 and 1980, five main indicators are used, supplemented by other data. The indicators are:

- Median income, and the relation to national and city norms. This indicator of the economic makeup of the tracts is important because, by definition, gentrification is the displacement of a lower income group by a higher one. Income is related to status (Lipton 1980,47), and income distribution helps interpret the median.

- Percentage black. Blacks and other minorities are considered at particular risk of gentrification. It should be noted that blacks were the only minority in significant numbers in Providence during the 1950-80 period. Consideration of other minorities is necessary after 1980.

- Population change. Differences in population changes by tract provides some insight into the relative attractiveness of the tract.

- Housing tenure. Many consider resident owners contribute to stability in a neighborhood. These may be homeowners or landlords who are neighborhood residents (Goetz and Colton 1979, 80-5; Galster 1987, 19, 294). Renters are more at risk of displacement as neighborhoods gentrify.

- Condition and price of housing. This is both an indicator of the socio-economic makeup of a tract and a basis to assess the effectiveness of the historic preservation program, which is concerned with improving building conditions.

Four of these, building value and condition, owner occupancy, and race are used by Galster (1987, 80-1), and each is cited by one or

more theorists on gentrification (Zeitiz 1979,39-55; Nelson 1988, ch.5; Gale 1980; Downs 1981, 25, 84-98; Marcuse 1986, 166-70). These indicators are used to compare the four census tracts to each other and/or to city or national norms to establish the relative standing of the tracts over time. Data on such indicators as housing prices and rents in 1990 are also used to compare the tracts, but city-wide data for 1990 are not currently available.

From 1950 to 1980

The legacy of the early history recounted above may be found in the period from 1950 to 1980. In terms of median income, population changes, minority populations, housing tenure and housing conditions, Tract 2 reflects the higher income status of Joseph Cooke's suburb, while Tracts 3 and 14 reflect the lower income settlements of the 19th century. Yet all tracts underwent considerable changes and become increasingly similar.

Median Income

The decline in median incomes is the clearest indication of the four tracts' decline in the period 1950 to 1980, reflecting the decline of the city. The median income for families and unrelated persons in Providence dropped from 93 percent of the national median in 1950, to only 62 percent in 1980, a slight rise from 58 percent in 1970 (Figure 4-1). This decline reflects both the lagging local economy, and middle and upper income households' exodus to the suburbs. Nelson (1988, ch. 4) found Providence in the late 1970s to be one of the cities where such an out-migration was taking place, although

there was a slight decline in the out-migration rate of upper income groups. The Standard Metropolitan Statistical Area (SMSA) which was slightly above the national median income in 1950, declined relative to the rest of the country, reaching 88 percent of the national median in 1980.

The four tracts under consideration reflect this decline in different ways at different periods. In 1950, Tracts 2, 13, and 14 were above both the Providence median and the national median. Only Tract 3, upper Elmwood/West End, was slightly below. By 1960, Tracts 2, 13 and 14 were still above the city median, but, with the

Figure 4-1

Source: Census 1953, Vol II, Pt.1, Table 57; Vol II, Pt.39, Table 37; 1952, Table 1; 1962, Table 1; 1972, Table 4; 1973, Vol. II, Pt.1, Table 57; 1983a, Table P-11.

city as a whole, fell below the national median. By 1970 Tract 14 fell below the city median as well, and by 1980 all tracts were below

both the city and national medians, although Tract 2 was somewhat higher than the other three.

Tract 3 seems to reflect the early influence of the mixed ethnic and lower income populations that settled the West End and of the Cranston/Bucklin Streets industrial area. Tract 2, on the other hand, continued to reflect the upper income population of the Cooke tract. Tract 13, encompassing the Armory District, second in income to Tract 2 in 1950, had by 1980 a median income almost exactly that of the lower medians of Tracts 3 and 14.

Income distribution

Median incomes can hide changes in a tract. A bimodal distribution, with some high incomes and many low incomes can be an indication of change in a neighborhood (Leven et. al. 1979, 137; Lipton 1980,50). Income distribution shows more clearly what happened in the four tracts during the 1970s (Figure 4-2a, 2b). The 1970 census breaks income into 15 categories, while the 1980 census uses nine. The data are summarized by grouping the categories into lower, middle and upper thirds.

All tracts lost upper income residents in the 1970s, but Tract 2 lost the most. It had 42 percent in the upper third in 1970, but only 14 percent in 1980. On the other hand, the proportion of middle income households remained about the same in Tracts 2 and 3, but also declined in Tracts 13 and 14. All tracts show an increased proportion of lower income households.

Figure 4-2

Source: Census 1972, Table P-4. The 1970 census is based on incomes of Families and Unrelated Individuals; 1980 on Household income. Bottom third is \$1-4,999; middle third is \$5,000-9,999; top third \$10,000 to \$15,000 and more.

Figure 4-3

Source: 1983b, Table P-11. The 1970 census is based on incomes of Families and Unrelated Individuals; 1980 on Household income. Bottom third: \$1-9,999; middle: \$10,000-24,999; top third: \$25,000 to \$50,000 or more.

Black Population.

The location of the black population shifted dramatically during the three decades (Maps 3a and 3b; see also Map 1 for neighborhoods). Between 1950 and 1980, Providence's total population decreased by 91,870 (Table 4-1), but the black population increased by 10,242. In 1950, there was a large black population on Lippitt Hill, in the Mt. Hope and College Hill neighborhoods (Census Tracts 31 and 36) and in Fox Point (Tract 37). These areas underwent massive demolition through urban renewal. Although the proportion of blacks remained high in Tract 31, as much as 55 percent in 1970, the actual number of blacks declined from 2930 in 1950 to 1093 in 1980. During this period the total population also declined, and the proportion of blacks changed from three percent to 12 percent. In Tract 36, College Hill, however, the number of blacks increased from 192 (3 percent) in 1950 to 389 (5 percent) in 1980.

In 1950, there were 1,459 blacks in Fox Point, 20 percent of the population. Many of these were Cape Verdeans. By 1980, there were only 232, or 5 percent. Some of this decrease may be attributed to the construction of interstate highway I-195, and to urban renewal in the South Main Street area, but gentrification may have played a role also. Other concentrations of blacks in 1950 were in Tract 30, the total population of which fell from 3956 in 1950 to 20 in 1970 because of highway construction; and in Tract 26 north of Smith Street.

In the study area, tracts showing concentrations of blacks in 1950 include Tract 12 with 752, or 12 percent, and Tract 14, with 577, or 7 percent, of the population. The latter may descend from

**Map 3a: Black Population
In Providence. 1950**

10-19 Percent Black

20-29 Percent Black

30-39 Percent Black

40 Percent or more Black

**Map 3b. Black
Population 1980**

Source: Census 1952b, Table 1; Census 1953, II, Pt. 39, Table 33; Census 1983a, Table p-2

the black community that settled here in the 1870s. By 1980, the number and proportions of blacks had increased to 1,522, or 58 percent, in Tract 12, and 1,280, or 26 percent, in Tract 14. Despite this concentration in tracts to its south and east, Tract 13 had only 14 blacks in 1950 and 206 in 1980

On the other hand, while in 1950 there were very few blacks in Tracts 2 and 3 (Elmwood), or in the tracts comprising South Providence and Washington Park, by 1980, the heaviest concentrations of blacks were in Tracts 5, 6, and 7 (South Providence), Tracts 31 and 32 (Mt. Hope), and Tracts 12 and 14, the latter two being adjacent to Tract 13. The percent had risen to 27 in Tract 2 and 29 in Tract 3.

In the three decades, there was thus a dispersion of much of the black population from the East Side to the south side changing dramatically the racial make-up of Tracts 2, 3 and 14. Tract 13 was an anomaly with its small increase.

Total Population Shifts.

The growth of the black population and its dispersion through the city took place against a backdrop of decline in total city population which also was uneven (Table 4-1). In the 1950-1980 period, only three tracts gained population: Tract 1 (Washington Park), Tract 20 on the western fringe of the city, and Tract 36 (College Hill). Tract 3 lost 2,518 persons, 31 percent of its 1950 population, while gaining 1,631 blacks, most of these during the 1970s. Tract 14 lost 2,949 persons, or 37 percent of its 1950 population, while gaining 703 blacks. On the other hand Tract 2,

Table 4-1: Population Changes in Providence

Area	1950 Total Pop.	1960 Total Pop.	1970 Total Pop.	1980 Total Pop.	Change 1950-80	Change 1970-80	%Change 1950-80
SMSA	737,203	816,148	910,781	919,216	182,013	8,435	
Prov.	248,674	207,498	179,273	156,804	(91,870)	(22,469)	-36.94
Tract 1	7,688	7,494	7,486	7,763	75	277	0.98
Tract 2	9,114	8,708	7,832	8,611	(503)	779	-5.52
Tract 3	8,126	6,941	6,139	5,608	(2,518)	(531)	-30.99
Tract 4	8,611	6,331	4,718	3,334	(5,277)	(1,384)	-61.28
Tract 5	8,470	6,848	4,815	2,882	(5,588)	(1,933)	-65.97
Tract 6	6,034	3,633	2,182	1,374	(4,660)	(808)	-77.23
Tract 7	12,767	7,664	3,251	1,681	(11,086)	(1,570)	-86.83
Tract 8	2,617	915	1,560	2,045	(572)	485	-21.86
Tract 9	8,607	4,784	2,980	2,343	(6,264)	(637)	-72.78
Tract 10	6,872	4,700	3,473	2,321	(4,551)	(1,152)	-66.23
Tract 11	7,331	5,208	3,745	2,658	(4,673)	(1,087)	-63.74
Tract 12	6,312	4,821	3,550	2,643	(3,669)	(907)	-58.13
Tract 13	7,014	5,384	5,123	3,773	(3,241)	(1,350)	-46.21
Tract 14	7,906	6,650	4,855	4,960	(2,946)	105	-37.26
Tract 15	4,363	3,839	2,796	2,592	(1,771)	(204)	-40.59
Tract 16	7,998	6,978	6,569	5,949	(2,049)	(620)	-25.62
Tract 17	4,420	4,103	3,768	3,129	(1,291)	(639)	-29.21
Tract 18	4,193	6,793	5,793	5,535	1,342	(258)	32.01
Tract 19	9,495	6,854	5,665	4,674	(4,821)	(991)	-50.77
Tract 20	2,624	3,798	3,811	3,217	593	(594)	22.60
Tract 21	8,330	9,127	8,692	7,770	(560)	(922)	-6.72
Tract 22	6,690	5,500	4,440	3,766	(2,924)	(674)	-43.71
Tract 23	6,044	5,918	5,751	5,315	(729)	(436)	-12.06
Tract 24	5,584	6,966	8,192	7,670	2,086	(522)	37.36
Tract 25	4,330	3,406	2,873	2,306	(2,024)	(567)	-46.74
Tract 26	8,465	6,226	4,125	3,332	(5,133)	(793)	-60.64
Tract 27	5,131	5,468	4,649	3,724	(1,407)	(925)	-27.42
Tract 28	5,574	5,661	5,750	5,085	(489)	(665)	-8.77
Tract 29	7,819	6,770	6,548	5,982	(1,837)	(566)	-23.49
Tract 30	3,956	492	20	523	(3,433)	503	-86.78
Tract 31	7,763	4,720	4,047	3,534	(4,229)	(513)	-54.48
Tract 32	4,950	4,378	3,900	3,618	(1,332)	(282)	-26.91
Tract 33	5,979	5,527	5,245	4,624	(1,355)	(621)	-22.66
Tract 34	5,860	5,469	5,513	4,973	(887)	(540)	-15.14
Tract 35	6,698	6,059	5,702	5,212	(1,486)	(490)	-22.19
Tract 36	7,556	7,479	8,092	8,082	526	(10)	6.96
Tract 37	7,464	5,848	4,979	4,250	(3,214)	(729)	-43.06

Sources: Census 1952, Table 2;1962,Table P-1;1972, Table p-1;1983a,Table p-1.

while losing only 703 overall, actually gained 579 residents in the 1970s. The black population jumped to 2,325, almost all the increase in the 1970s. The population decline in Tract 13 was 3,241, or 46 percent of the 1950 population, with a 42 percent drop during 1970s. Only 192 blacks moved in during this period. Tract 12, to the east of the Armory District, was a heavy loser, with a population in 1980 58 percent lower than in 1950. There were also heavy losses in South Providence, Federal Hill, Smith Hill, Olneyville, Mt. Hope and

Fox Point. In addition to suburban flight, condemnation for highways and urban renewal projects may account for some of these changes.

Owner-Occupancy.

The owner occupancy rate declined in all the tracts, as it did for the city as a whole (Figure 4-3). The census gives data on owner-occupied units, as opposed to structures. Tract 2 saw an actual increase in the number of units over the period, with only a slight drop in population. This might be accounted for by the break-up of larger houses into apartments. The rate of owner-occupancy was well above the city norm in 1950, 38 compared to 31 percent, but by 1980 it had dropped ten percentage points and was slightly below the city percentage. Tract 3, on the other hand, which had the lowest

Figure 4-4

Source: Census 1952b, Table 3; 1962, Table H-1; 1972, Table H-1; 1983a, Table H-1; 1983b Vol.I, pt.5, Table 17. Note: data for the SMSA in 1950 are unavailable.

incomes from 1950 to 1970, also had the lowest proportion of owner-occupied units in 1950 (25 percent) and the rate declined to 18 percent by 1980. The owner-occupancy rates in Tracts 13 and 14 grew slightly up to 1960, before dropping to 21 and 23 percent, respectively in 1980.

Because many of the buildings in these neighborhoods were built as two- and three-family houses, counting owner-occupied units may not give a clear picture of the degree to which owner-occupancy contributed to neighborhood stability. As there are few condominiums in these neighborhoods, owner occupancy of a unit means of a building. The Providence Directory (Polk 1980) provides a list of all addresses and marks owner-occupants. By counting these a different set of proportions arise. In 1980, between 29 percent (Tract 14) and 35 percent (Tract 2) of the listed addresses were owner-occupied. For Tract 13, the figure is 34 percent. These figures are only suggestive as the Directory data are difficult to verify. The census does not provide information on the number of structures.

Housing Condition.

The assessment of housing condition is complicated because no single indicator adequately addresses the issue, and the measures used by the census changed between 1950 and 1980 (Table 4-2). They can provide only a rough picture of the relative standing of the four tracts. The 1950 census measured condition by the designation "no private bath or dilapidated" and "no running water or dilapidated". These are combined in Table 4-2. In 1960, the categories of "sound", "deteriorating," and "dilapidated" were

introduced, with further subdivisions in each category concerning the presence or absence of plumbing facilities. These categories are "not entirely equivalent" to the 1950 categories (Census 1962, 6).

Table 4-2: Housing Condition

Area	1950 Tot.Units	Deter Dilap.	Percent	1960 Tot.Units	Deter.& Dilap.	Percent
SMSA	221,800			269,633	34,984	12.97%
Prov.	74,212	12,707	17.12%	73,027	12,707	17.40%
Tract 2	3,044	54	1.77%	3,230	322	9.97%
Tract 3	2,892	366	12.66%	3,022	455	15.06%
Tract 13	2,139	539	25.20%	1,892	591	31.24%
Tract 14	2,482	592	23.85%	2,325	645	27.74%

Area	1970 Tot.Units	Lack of Plumbing	Percent	1980 Tot. Units	No Excl. Plumbing	Percent
SMSA	297,229	8,836	2.97%	349,675	6,647	1.90%
Prov.	68,132	2,450	3.60%	69,535	2,107	3.03%
Tract 2	3,352	131	3.91%	3,383	114	3.37%
Tract 3	2,914	262	8.99%	2,571	254	9.88%
Tract 13	1,983	85	4.29%	1,761	77	4.37%
Tract 14	1,964	51	2.60%	2,193	113	5.15%

1950, 1960: Deteriorated and Dilapidated Units
1970: Lacking Some or All Plumbing Facilities
1980: Lacking Complete Plumbing for Exclusive Use

Source: Census 1952, Table 3; 1962, Table H-1; 1972, Table H-1; 1983a Table H-1

Determination of the 1960 categories was made by the census takers, trained to some degree of consistency. Nevertheless it was considered a subjective judgment. In 1970 these categories were dropped, and "lacking some or all plumbing facilities" was used. While this is more clear-cut, it does not address the condition of the structure, which is important in making judgments about rehabilitation needs. This definition changed again in 1980 to "lacking complete plumbing for exclusive use," a very restrictive definition that deals only with the unit. The number of such units was so small, it is almost meaningless.

Using these measures, Tract 13, including the Armory District, had the highest percent of deteriorated and dilapidated structures in

1950 and 1960, followed closely by Tract 14. By the 1970 and 1980 measures, Tract 3 has the poorest record.

Figure 4-5

Sources: Census 1952b, Table 3; 1962 Table H-2; 1972, Table H-1; 1983a, Table H-1.

Contract Rent. Another, but oblique, measure of building condition is the median contract rent, a consistent measure over the four census periods (Figure 4-4). While lower rents might indicate less adequate units, they may also suggest the perceived image of the neighborhood. Tract 2 had median rents 159 percent of the city norm in 1950 and, while dropping in relation to the city, remained above that median through 1980. A larger drop, from 142 percent of the city median in 1950 to 105 percent in 1980, appears for Tract 3. The Tract 14 median remains close to that of the city until 1970, then drops to 88 percent of the city median, while Tract 13 hovers below the city norm, dropping from 96 percent in 1950 to 88 percent in

1980. Gross rents, which include heat and utilities, are given only for 1960 and 1980. By this measure, all tracts but Tract 2, dropped relative to the city.

Value of Owner-Occupied Units. During the three decades, the median value of owner occupied units of all Providence units dropped relative to the region, and the four tracts relative to the city (Figure 4-5). Again Tract 2 was above the city median unit value in 1950 and 1960. By 1980, the median unit value dropped 32

Figure 4-6

Sources: Census 1952, Table 3; 1962, Table H-2; 1972, Table H-1; 1983a, Table H-1
percentage points to well below that of the city. The other three tracts, below Tract 2 in 1950, all show a steady decline, although in irregular stages. By 1980, they are close to half the citywide median value. As in other measures, Tract 13 stood below Tract 2, but above Tracts 3 and 14 in median unit value.

Urban Renewal. Further indication of the condition of these neighborhoods can be gauged from the fact that Urban Renewal projects were introduced into Tracts 3, 13 and 14, although plans cut across tract and neighborhood boundaries. Tract 2 did not undergo urban renewal. In 1969, most of Tract 13, (north of Wood Street and east of Messer Street), the section of Tract 12 between Cranston Street and Westminster Streets, and Tract 10 on Federal Hill became the West Broadway Urban Renewal Project (PRA 1969-70) under the Neighborhood Development Program of Urban Renewal. While citing the general standards that qualified the area for renewal, the West Broadway plan does not give specific figures for the degree of blight, ill health and other social pathologies. It does note the density of development. The emphasis was to be on rehabilitation, but some lots were slated for acquisition, and the plan was to be updated periodically. The plan also rezoned much of the area. The whole of Tract 13 was rezoned R-4, multiple residential, but excluded apartment houses, hotels, fraternities and rooming houses. There were a number of rooming houses in the area (Polk 1980).

A renewal plan for the West End was approved in 1979 (Providence Redevelopment Agency 1979) and included all of Tract 14, the section of Tract 13 south of Wood Street and west of Messer, and the section of Tract 3 west of Elmwood Avenue. Using the most recent Census, and a housing survey based on the American Public Health Association's Appraisal Methods, the plan found 89.2 percent of the structures residential, of which 53.6 were considered deficient, either because they were deteriorated, overcrowded or lacking sanitary facilities. Almost half were considered in a light or

advanced stage of deterioration. The great concentration of multi-family buildings were in the area west of Cranston Street. The plan proposed rehabilitation, with a loan program, but also listed buildings for acquisition. It was later amended to acquire about 18 abandoned structures, with hopes of reselling them for rehabilitation.

In 1985, a group of consultants (Stull and Lee et. al. 1985) undertook a new study of the same area, although no formal plan followed. They described the area's housing as "predominantly working class". They noted the widespread existence of vacant land, about 12 percent of the "West Elmwood" area, resulting from the demolition of abandoned buildings, and more buildings stood abandoned. The area was losing population, although there was an increase in the number of families with young children since the last census. In 1980, four percent of the units were condominiums, and the vacancy rate was 16.5 percent, of which some 45 percent were abandoned or "out of useful production" (1985, Section D). There was a large number of female headed households, many with children. Only 57 percent of the males were employed or looking for work. Seventy percent of workers were blue collar.

Another indication of housing conditions in the neighborhood is the number of demolitions (Table 4-3). During the 1970s the city demolished abandoned property which it considered safety or health hazards. The program was not systematic, and did not include all abandoned houses at the time because a private homesteading organization was able to salvage many. Some houses were too far gone for rehabilitation. Demolition permits for the years 1976-81 for the four tracts are listed below. This includes only residential

buildings. The permits rarely indicate the number of units, and a conservative average of two units per structure is assumed where they are not listed. The number of units is then compared to the number for the tract in the 1970 Census.

Table 4-3: Building Demolitions: 1977-81

	Tract 2	Tract 3	Tract 13	Tract 14
Buildings	20	50	21	46
Est. Units	47	109	50	94
Units in 1970	3352	2914	1985	1981
% Units lost	1.4	3.7	2.5	4.7

Source: Providence Building Inspector; Census 1972, Table H-1.

While demolitions are only a rough estimate of building conditions in the four tracts, housing in Tract 13 was deteriorating, although not to the extent of Tracts 3 and 14. Abandonment was occurring, which also brings displacement.

All the indices of housing condition and the fact that urban renewal projects were undertaken in all but Tract 2, suggest a decline in the housing conditions, although this is difficult to quantify precisely.

Armory District in Tract 13

This discussion has referred to Census Tract 13 as a whole, but the Armory District represents only the eastern half of that tract. Block statistics give some indication of the differences between the two halves. They are roughly equivalent in total population and number of units (Table 4-4). While the total black population is small, as noted above, there are proportionately twice as many blacks in the Armory District as in the western section, 7 versus 3.4

percent respectively. Similarly there are more hispanics, 11.6 versus 8.6 percent.

Table 4-4: Census Tract 13 in 1980

	Armory District	Western Section	Total
Total Population	1,968	1,805	3,373
Black Population	144	61	205
Percent Black	7.3	3.4	5.4
Spanish Origin	228	156	384
Percent Spanish	11.6	8.6	10.2
Total Units	957	804	1761
Owner Occupied	188	180	368
Percent Owner	20	22	18.9
One Unit/Address	147	185	332
Percent	15.4	23	18.9

Source: Census 1983b, Table 2.

The rate of owner-occupancy is slightly higher in the western segment than in the Armory, 22 and 20 percent of the units respectively. In this western section there are more addresses with only one unit. Except for Marvin Gardens Elderly Housing, there is only one structure in the western section with ten or more units, while there are 51 in the Armory District. In other words, the buildings in the Armory District tend to be larger in scale and older than those in the western sector. Some originally sizeable single family houses had been broken up into apartments or rooming houses. Many of the buildings were originally built as two- and three-family houses and may have been further divided.

Summary

In the three decades before 1980, the four census tracts shared the declining fortunes of the city to a disproportionate extent. Median incomes in 1950, above that of the city and even the nation in some tracts, all fell below that of the city by 1980. Tracts 13 and 14 lost a larger proportion of their population than the city as a whole, although Tract 2 was relatively unaffected by population loss. The black population increased dramatically in three of the tracts, as blacks spread out from the East Side and numbers grew through immigration. Only Tract 13 did not share in this increase. Owner-occupancy, always lowest in Tract 3 and highest in Tract 2, declined throughout the period, and rents and unit values showed a similar decline relative to the city.

The four tracts each show special characteristics, which reflect the earlier development pattern. Well into the period, Tract 2 in lower Elmwood showed earmarks of the earlier affluent suburb created by Joseph Cooke and others. By 1980, while the tract stood above the other three in most indicators, it nevertheless fell below the city norms and its earlier status.

Tract 3, on the other hand, had the lowest median income in all decades except 1980 when it stood only slightly above Tract 14. By 1980, it had the fewest owner-occupied units, and their value was the least of the four tracts. This tract includes a large section of the West End (formerly West Elmwood) which was initially settled by lower income populations than was Elmwood. This area also includes the industrial complex at Bucklin and Dexter Streets, which had a blighting effect. Stull and Lee (1985) noted the number of vacant lots

and abandoned buildings in this area. The Elmwood section of the tract, east of Elmwood Avenue, is somewhat more stable.

Tract 14, with a median income above the national in 1950, dropped to the lowest of the four by 1980. The rate of owner-occupancy remained above the other tracts except 2, but the value of these units declined to the lowest of the four tracts.

Tract 13, which includes the Armory District, was the closest of the tracts to Tract 2 in median income in 1950, but by 1980 its median income was within a few dollars of the medians for Tracts 3 and 14. Despite the vast increase in the black population in the city and adjacent tracts, few moved to Tract 13.

The Armory District differed somewhat from the western section of Tract 13. It had larger buildings and more multi-unit structures. It was slightly below the western section in terms of owner-occupancy, with somewhat larger proportions of blacks and hispanics. In general this Tract, which was more like the affluent Tract 2 in 1950, became increasing like Tracts 3 and 14 by 1980.

CHAPTER 5

CHANGES SINCE 1980

Introduction

This chapter tracks changes in the four census tracts in the 1980s, using indicators similar to those of Chapter 2, to identify differences between the Armory District and the other tracts in terms of demography, housing prices and conditions. There are two methodological problems: 1) the area under study is relatively small, with 1968 residents and 957 dwelling units in 1980 (Census, 1983b Table 2); and 2) detailed 1990 census data are not currently available at the tract and block level, although some preliminary data have appeared. This is a problem facing any study in non-census years, and alternate sources of data are used. In addition, profiles of those participating in Revolving Fund projects indicate who has moved into the neighborhood and how the Fund was used.

From 1980 to 1990

Income.

Figure 5-1 compares median household income in 1980 and 1989. This is shown as a ratio to the city-wide median. The latter was \$11,452 in 1980, and \$19,623 in 1989. Tract 13 remains close to Tracts 3 and 14 in both years, but over the period all dropped relative to the city norm. Again tract 2 is the highest of the four with a median equal to 85 percent of the city in both years. These

figures indicate no large influx of upper income groups to Tract 13. But the median may hide a small number of upper income households combined with a still large lower income population.

Figure 5-1

Source: CACI (1990)

Distribution of Income

The distribution of income in 1980 and 1990 is summarized in Figure 5-2 and 5-3. As the data are not adjusted for inflation, there is a general increase in the upper income end of the scale and the categories can only be compared in the individual years, not between years. Tract 13 remains close in distribution to Tracts 3 and 14 in 1980, while Tract 2 shows a higher proportion of households in the

Figure 5-2: Percent Distribution

Source: CACI (1990).

Figure 5-3: Percent Distribution

Source: CACI (1990)

upper three income categories, and a distribution close to that of the city as a whole. For 1989, the distribution in Tract 13 remains close to that of Tracts 3 and 14, while Tract 2 has close to the same proportion of lowest income persons, but a larger portion in the upper two income groups to account for the higher median.

Occupations: The Providence Directories (Polk 1980, 1990) offer some insight into the occupational distribution of the tracts, but the sample is too small to provide a definitive comparison. A random spatial sample (Ebdon 1977) of house addresses in the address section of the 1980 and 1990 Directories was taken for each tract. The street listing itself provides a spacial distribution, and a random selection was made for every ten houses on the list. If the selection was a vacant house, a second choice was made. This also produced a sample of housing types. The occupation of the residents of these addresses are listed in a separate name listing section of the Directories. This section unfortunately provides data on only a third

Table 5-1: Sample of Occupations

	Tract 2	Tract 3	Tract 13 Armory	Tract 13 West Side	Tract 14
<u>Number in 1980</u>					
Sample Size	186	176	152	159	168
Status identified	133	108	106	113	103
Retired	46	48	32	43	32
Student	6	5	6	2	5
Occupation listed	81	55	68	68	66
<u>Number in 1990</u>					
Sample Size	182	149	185	134	165
Status identified	82	73	83	67	81
Retired	25	27	20	29	25
Student	2	1	3	4	2
Occupation listed	55	45	60	34	54

Figure 5-4

Source Providence Directory 1980. U.S.Department of Labor 1965.

Figure 5-5: Percent of Occupations

Source: Polk 1990. U.S. Department of Labor 1965.

to a half of the names. Jobs were categorized, using the Labor Department's (1965) Dictionary of Occupational Titles (DOT.), but the occupations are given by respondents and sometimes provide only a job title or name of an employer. The Directories also list more persons as "retired" than are indicated by census data which indicate between 14 and 17 percent of persons are 62 years or older (Census 1983a, Table P-1). A description of the sample is given in Table 5-1. Those retired or students are not included in the occupations in Figures 5-4 and 5-5.

The occupational titles themselves present problems. They have not been updated recently, with the result that some jobs listed in the Directories do not correspond to the titles. It was particularly difficult to distinguish the many kinds of manufacturing jobs, and these are therefore lumped together. Furthermore, the DOT listing does not make many distinctions, such as between the owner of a small neighborhood store and a large firm, between an owner and a manager.

The 1980 Directory data are roughly equivalent to the 1980 census in Tracts 2 and 14, but the Directory sample has a higher proportion of managers and professionals in Tract 3. In 1980, ten percent of the Armory section of Tract 13 were in managerial and professional occupations, compared to four percent in the Western section. The Census shows nine percent for the whole tract. In both samples, a large proportion, between 40 and 60 percent, are in manufacturing, precision craft, and laboring positions. The difficulty in identifying the exact nature of such jobs for Directory entries could explain differences.

Figure 5-6

Source: Census 1983 a, Table P-10. The census occupation categories are: Managerial and Specialty; Technical, Sales; Administrative Support; Service; Precision Production; Operators, Fabricators and Laborers. Farming, Forestry and Fishing is omitted.

In all tracts in both years, the Directories show a large proportion of workers in jewelry manufacturing, although the precise occupation is hard to distinguish. "Machine operators" and factory related jobs in general form a large proportion of the entire sample. Maintenance workers, categorized as construction workers in the DOT code, and custodians, categorized as service workers, are also numerous although are hard to distinguish in Directory descriptions. Cooks and waitresses and owners of small local stores also appear frequently, as do building construction workers.

The critical question is whether there has been a major change in the managerial and clerical categories in the Armory District, and is it different from changes in the other tracts? The 1980 list has ten

managerial and professional persons, the 1989 has 21. Of the latter, six are artists of various kinds, and some of the others are not clearly delineated by the description.

It is difficult to determine to what degree the increase in managerial and professional categories reflect a larger change. The percentages increased in the western section of Tract 13 and in Tract 14 but declined in Tract 3. Tract 2 remained about the same. The proportion in sales and administrative support, occupations sometimes cited as held by gentrifiers (Pattison 1983, 80), declined in the Armory District but increased dramatically in the western section of the tract and somewhat in Tract 3. In all tracts the large proportions in manufacturing occupations declined somewhat between 1980 and 1990, which may reflect the decline of manufacturing in the region (Harrison 1984).

Population Change and Minorities

The profile of the minority population changed dramatically in the 1980s. While the black population grew by 28 percent city-wide, two groups barely represented in 1980 have changed the face of many neighborhoods. The population of Asian and Pacific Islanders was only 1,694 in 1980 and grew 462 percent to 9,520 by 1990. Spanish speaking persons, numbering only 9071 in 1980, increased 175 percent.

All the Tracts under study were affected. In Tract 3 and 14 the black population grew less than the city wide norm - by 17 and 13 percent respectively. Blacks were already strongly represented in these areas. They increased by 43 percent in Tract 2, and a huge

158 percent in Tract 13, although the numbers remained small with only 535 in 1990.

The influx of Spanish speakers has been enormous. These groups may be black or white, and are therefore shown separately in Figure 5-7. In Tracts 2, 3 and 14, the numbers grew by 115, 202,

Figure 5-7

Source: Census 1990.

and 179 percent respectively. In Tract 13, the increase was 248 percent, from 384 in 1980 to 1,335 in 1990. The largest numbers of Spanish speakers, more than 1,000, are in Tracts 1-4, 13, 14 and 19 (Olneyville).

There has been an even more rapid explosion of the Asian population, although the actual numbers are smaller. The impact on Tract 14 has been the greatest, with a jump from 63 Asians in 1980 to 1155 in 1990 (1733 percent). The number in Tract 13 grew from

Figure 5-8

Source: Census 1983a, Table P-7.

Figure 5-8

Source: Census 1990.

10 to 599. The large increases in these groups have changed the racial and linguistic makeup of all the neighborhoods, as shown in Figures 5-7,5-8. In the preliminary Census data, the count for all racial groups is less than the total population for the Tract. This is because of incompletely processed and suppressed data. The gap has been assigned to "other", which also includes Native Americans.

In 1990, almost half of Tract 13 is minority. Whites are in the minority in the other three tracts. These results may be read as greater stability in Tract 13, or as greater resistance to an influx of new groups, but they do not indicate displacement of existing minorities

Owner Occupancy

The Providence Directories (Polk 1980; 1990) were used to establish the proportion of owner-occupiers (Figure 5-10). Resident owners are clearly marked. A count was made of all residential addresses, omitting commercial and institutional buildings (elderly housing, nursing homes, etc.) which are not directly subject to market forces. Streets were assigned to the census tracts. Changes in the number of addresses on a street may be the result of demolition, new construction or change of use. A count was then made of owner-occupiers. Since there are few condominiums in the target areas, it is assumed that owners own the entire building.

Tract 13, which had an owner-occupancy rate comparable to that of Tract 2 in 1980, dropped of seven percentage points by 1990, when it was comparable to Tract 14 and higher than Tract 3. . It was not feasible to obtain city-wide figures using Directory data. A

Figure 5-10

Source: Polk 1980, 1990

comparison of the number of owners reported in the 1980 Directory with similar figures from the 1980 Census (Table H-1), however, raises some questions (Table 5-2).

Table 5-2: Owner-Occupied 1980

	Tract 2	Tract 3	Tract 13	Tract 14
Census 1980: units	935	469	368	501
Directory 1980: bldgs	672	311	299	328

If indeed there are few condominiums, every owner-occupied unit in the Census would mean an owner occupied building, and the proportion of such buildings would be much higher than the Directory data suggest. The Directory may undercount owners. It is unlikely the large disparity can be explained by different dates of the survey.

Housing Conditions

Vacancy. A count of vacant buildings in the four tracts was made to determine the rate of abandonment. The directories do not indicate whether "vacant" addresses are abandoned or for sale. While these are obviously different situations, a large number of "vacancies" speak of a poor housing market. The number of vacancies are particularly striking on the major thoroughfares, harking back to the historical blighting impact of the automobile on these once residential streets

It is not always clear from the address listing in the Directories whether the structure is a single or a double house, with hyphenated address. Figure 5-10 therefore refers to addresses, not individual units. Vacant units in otherwise occupied houses are not included. Very few addresses are listed as "no response" indicating unavailable names but an inhabited dwelling. These are included in the count of addresses. There appear to be some discrepancies. For example, a small street listed in 1990 does not appear in 1980, and occasional addresses seem to have been overlooked.

The Directory does not indicate how many units are in the vacant buildings. The 1980 Census gives vacant units, but only of otherwise habitable units. The two sources are therefore not comparable. The Directory data, while not exact, gives a comparison of the tracts over time.

These data show a vacancy rate of about ten percent for all tracts except 14 in 1980. The rate rises slightly in Tract 13 in 1990, but drops five percentage points in Tract 14, and a percentage point

in Tract 2. Tract 3 saw an increase in vacancies of six percentage points.

A comparison of demolitions in each neighborhood, used in Chapter 2, cannot be made between the late 1970s and late 1980s. The complexities of asbestos removal requirements halted the city's demolition for a period in the mid 1980s, and once procedures were worked out, demolition was too costly to allow mass demolitions on the scale of the 1970s. The city currently keeps a running list of vacant buildings, but this is not systematic. Addresses are struck from the list as the problem is resolved, either through repair or demolition. There is no permanent list over a period of time. The following list from the Department of Planning and Development, updates Building Inspection data and gives the number of buildings and units as of April, 1991. Buildings are assigned by address to the four tracts, and compared to the number of units in the preliminary 1990 census. This does not suggest the high rate of vacant buildings as do the Directory data.

Table 5-3: Vacant Units 1991

	Tract 2	Tract 3	Tract 13	Tract 14
No. Buildings:	25	17	8.	24
Number of Units	62	41	33	72
Census 1990	3208	2090	1636	1878
Percent Vacant	2	2	2	4

Source: Census 1990; Providence Department of Planning and Development

The vacancy rate is greatest in Tract 14, but it is also substantial in Tract 13, where seven of the eight vacant buildings are in the Armory District. Two of the buildings are the legacy of an absentee landlord and currently under rehabilitation by a local

development firm, the Armory Revival Company. One was bought by a speculator during the housing boom in the late 1980s and subsequently abandoned. The background of the other vacancies is unknown.

All four tracts lost housing units in the 1980s. Tracts 3 and 14 were most severely affected, but Tract 13 also lost seven percent of its units. Until block data are available, it is not clear whether these were in the Armory District or the West Side. It is also possible that some of the loss was due to combining smaller units into larger, but data to test this hypothesis are not available .

Table 5-4: Units Lost 1980-90

	Tract 2	Tract 3	Tract 13	Tract 14
Units Lost	175	481	125	261
Percent	5	19	7	12

Source: Census 1983a, Table H-1; Census 1990.

Housing Values

Sales: To assess the relative market values of one to four family structures, the Multiple Listing Service (MLS) of the Rhode Island Association of Realtors was used. The MLS lists only houses marketed by realtors, not those privately sold. While this might introduce a bias toward higher priced houses, a number of very modest buildings were on the list. The MLS also omits deals between speculators, transfers from one member of a family to another, or some trust transactions which are not typical of market exchanges. The addresses were assigned to the tracts based on Directory listings. As the small size of the Armory District produced a small sample of

sales for 1980 and 1990, listings for the four tracts for 1979 and 1989 were added to increase the sample size.

To adjust for different building sizes, the selling prices are divided by the number of rooms, although this does not adjust for the size of the rooms or the condition of the building, which will affect sale price. The mean price-per-room by building type for 1979-80 is shown in Table 5-5. In general, the price-per-room declines as the number of units increases, for both years.

Table 5-5: Mean Price-Per-Room by Building Type 1979-80

	Sample	Tract 2	Tract 3	Tract 13	Tract 14
One Unit	\$3,132 (50)	\$3,367 (36)	\$1,542 (4)	\$3,103 (5)	\$3,042 (2)
Two Unit	2,109 (44)	2,488 (12)	1,892 (7)	1,220 (4)	1,662 (9)
Three Unit	1,390 (59)	1,489 (24)	1,260 (6)	1,366(14)	1,311(15)
Four Unit	1,221 (11)	782 (3)	998 (2)	1,409 (6)	— (0)

Source: MLS 1979,1980. Numbers in parenthesis are the sample size.

The average room price for single family houses in Tract 13 is below Tract 2 and above Tracts 3 and 14. It has the lowest price of all the tracts for two-unit buildings, but the small sample leaves a question here. The larger samples for three-units is a better indicator, with Tract 13 again below 2 and above 13 and 14. The prices for the 1989-90 period are in Table 5-6.

Table 5-6 Mean Price-Per-Room by Building Type 1989-90

	Sample	Tract 2	Tract 3	Tract 13	Tract 14
One Unit	\$10,867 (50)	\$10,867 (20)	\$10,386 (9)	\$12,680(5)*	\$10,570 (16)
Two Units	8,678 (32)	8,429 (11)	7,646 (6)	9,658 (4)	9,135 (11)
Three Unit	7,652 (89)	9,494 (24)	5,650 (9)	7,669(23)	6,848 (33)
Four Units	6,991 (9)	7,661 (2)	— (0)	7,440 (5)	5,797 (2)

Source MLS 1989,1990. Numbers in parenthesis are the sample size.

*Without one high-priced house, \$10,869.

In 1989-90, Tract 13 had a mean price per room for single family houses well above Tract 2. This category is skewed by the fact that one of the five sales was for \$259,000. This house is a 13 room, architect-designed mansion on a large lot facing Dexter Training Ground, a unique building in the Armory District for its size, location, immaculate condition and continued use as a single family house since it was built. Without this house, the average single-family room price would be \$10,869. If this figure is used, the room price in this category would be close in all tracts. Tract 13 has the highest price per room for two-unit buildings, but the sample size is small. For three-unit buildings, there is a larger sample size, and the often observed relationship of Tract 13 below Tract 2 and above Tracts 3 and 14 reappears. There appears to be no large increase in housing prices in the Armory compared to the other tracts, and in general it stands in the same relationship to the others as it did in 1979-80: below Tract 2, and above Tracts 3 and 14.

Of the Tract 13 addresses on the sales list in 1989-1990, three had received Revolving Fund loans, and almost all were in the Armory District. Of the nine buildings on the 1989-90 list from the western section seven were above the tract average for its type, suggesting that not all the higher priced buildings were in the Armory District.

The MLS divides the city into two markets: East Side and Providence - the rest of the city. The MLS (1989, 18, 20) provides average sale prices for single family houses in 1989.¹ These can be

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¹ In previous years, the MLS gives only averages for all sales, without discriminating between building types, which each have their own market.

compared to the average house sale in the four tracts, although the samples are very small and can only be used with caution. By this comparison, all tracts are well below the Providence averages for single family houses.

Table 5-7: Mean Sale Price, Single Family Homes 1989

<u>East Side</u>	<u>Providence</u>	<u>Tract 2</u>	<u>Tract 3</u>	<u>Tract 13</u>	<u>Tract 14</u>
\$237,919	\$96,619	\$90,883	\$62,500	\$80,500	\$71,416
(157)	(316)	(6)	(6)	(3)	(6)

Source: MLS 1989. Numbers in parenthesis are the sample size.

Rents: Classified advertisements in the Providence Journal for unfurnished apartments were used to estimate rents. As is true for the MLS listings, ads do not reflect private rentals. Rentals to friends or relatives, for example, are often special arrangements. The contract rent may differ from the advertised rent. Ads that were listed as "Armory District" or where location could otherwise be identified were used. However, unlike the MLS listings, where addresses were always given, real estate boosterism may lead landlords to list as "Armory" addresses that are well removed from the district designated by the Providence Preservation Society.

As actual addresses are seldom given, the Armory, Elmwood, Federal Hill and East Side areas were used as controls instead of the Census Tracts. The designation Elmwood would include Tract 2 and part of Tract 3. The West End, Tract 14, is seldom cited. Federal Hill, north of the Armory District, with similar housing, is used instead. The East Side, the most affluent part of town, was used to indicate what rents might be sought in an area that was gentrifying.

Ads for the four area were drawn from one Sunday in each month from January to April. To adjust for its small size, additional ads for the Armory District were taken from three other Sundays, a week after the larger sample. Phone numbers were checked to avoid duplication of the Armory ads on these subsequent weeks. Only ads that listed the number of bedrooms were used, which was usually the case.

Sometimes utilities are included. Where they are not, it is assumed that they are not included. Winsor Associates (1990, 2-1,A-2) devised a method to adjust for utilities by determining the ratio of mean city rents for units with and without utilities for each apartment size, and adjusted the rents by this ratio. The ratio is used for the few instances in which utilities are included, on the assumption that there was little change in the year between their study and this one. No adjustment was made where only heat is provided. The local office of the U.S. Department of Housing and Urban Development reports it has no set ratio for utilities, finding it varies in every instance.

The average and median rents for the four areas are shown in Table 5-8, and 5-9 for one, two and three bedroom apartments. In most categories rents in the Armory District are slightly higher than for Federal Hill and somewhat more above Elmwood, but well below that of the East Side.

Table 5-8: Median Rents 1991

	<u>Armory</u>	<u>Federal Hill</u>	<u>East Side</u>	<u>Elmwood</u>
One bedroom	\$375	\$375	\$495	\$312.50
Two bedroom	425	400	585	400
Three Bedroom	500	450	637.50	437.5 0

Source: Providence Journal, January 6,13, February 3, 10, March 3,15, April 21, 1991.

Table 5-9: Mean Rents 1991

	Armory	Federal Hill	East Side	Elmwood
One bedroom	\$367	\$355	\$492	\$341
Two bedroom	436	439	582	390
Three bedroom	509	482	583	434

Source: Providence Journal, January 6,13, February 3, 10, March 3,15, April 21, 1991.

Winsor Associates (1990,Ch.2) undertook a detailed study of the city rental market by neighborhood in the summer of 1989. The results (Table 5-10) are similar to, and often higher than the present results for 1991 or the Providence Housing Authority survey (Winsor, 1990, Table 2.3) The 1991 Armory District numbers here vary little from the Winsor 1989 numbers for the West End, of which the Armory is a part, and are close to the Elmwood and Federal Hill values of 1989. They are below the city wide norms in 1989 of \$399 for one bedrooms, \$493 for two, and \$596 for three. The Winsor report was written soon after the crest of the 1985-88 housing boom (1990, 1-4), and rents had risen even more rapidly in the non-East Side sections of town than the East Side. It is likely that the current recession has stabilized and perhaps reduced prices. A number of informants from the Armory District have testified to the current difficulty of finding renters, which may have lead to lower rents. It seems clear that the Armory District competes in the south/west side rental market.

Table 5-10: Mean Rents 1989

	West End	Federal Hill	College Hill	Mt. Hope	Elmwood
One bedroom	\$374	\$379	\$491	\$411	\$345
Two bedroom	474	432	712	608	441
Three bed	542	517	778	683	531

Source: Winsor, 1990, Table 2-2

The Revolving Fund Program

Although founded in 1980, the Revolving Fund did not become active until 1982, and through 1989 it assisted owners of 46 properties in the Armory District. In 1985, this district was not using all available funds, and loans were made in adjacent areas of Federal Hill, Upper Elmwood, the West End and Upper South Providence to an additional 31 properties, with 62 units. Of these, 22 were in Tract 3, one percent of the total units of that tract (Census 1990). Most of the loans for these units were in 1988 or after, so that they are unlikely to have affected overall statistics. The other properties were outside the study area. These extra projects

Table 5-11: Revolving Fund Recipients

	Armory District	Other Areas	Total
Total households	40	30	70
Median income	\$15,133	\$20,000	
Community			
Development funds	78%	57%	68%
Minority	8%	30%	17%
Owner Occupied	90%	83%	87%
Age 20-40	75%	40%	60%
New Residents	60%	30%	47%
Occupations*			
Managers and			
Professional	46%	42%	43%
Sales and Service	31%	31%	31%
Construction and			
Manufacturing	29%	27%	28%

Source: Providence Preservation Society Revolving Fund.

*Includes some spouses and excludes four retired and three students. Total persons: 42 in Armory District; 26 in extended area.

provide a larger sample by which to assess the program, while separating the Armory and non-Armory categories. Characteristics of the clients are summarized in Table 5-11.

Incomes were determined at the time of the loan on the basis of tax returns, and have not been adjusted for inflation. In 1989, the median household income² for the Tract 13 was \$14,345 (CACI,1990) and the median family income was \$18,234. The extended area covers four census tracts,3, 4, 10, and12,where the median household incomes are, respectively: \$14,302, \$12,212, \$11,144 and \$13,480. The respective median family incomes were \$20,217, \$14,299, \$19,321 and \$11,606. Depending on which measure is used, the recipients in the Armory District had incomes close to or below the Tract 13 median. Those in the extended area had incomes above the norms for the relevant tracts. The borrowers in the latter group tend to be older than the Armory contingent, which might account for the higher median incomes.

The Revolving Fund has annually received funding through the city's Community Development Block Grant. To receive these funds, recipients must meet income guidelines. At least half the residents of a building receiving such a loan must meet the guidelines. This includes tenants and resident owners. The conditions were met in all the cases receiving these funds. The fact that in the Armory District, 78 percent of recipients were eligible for the funds is an indication that there was not an influx of higher income households.

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² Families include only related persons. Households include non-related persons, such as boarders or roommates.

Some recipients had little or no income. Parents sometimes provided loan guarantees and the Revolving Fund considered others reasonable risks. Two recipients have defaulted.

A very high proportion lived in their own buildings and all lived in the neighborhood. Resident owners are more responsive to neighborhood norms and a stabilizing influence (Goetz and Colton 1979, 80-5, 91; Galster 1988, 19). Renters move more often.

While a majority of recipients in the Armory District were new residents, an increasing number of residents of two years or more participated in the program. For the years 1983-4, 68 percent were new residents, while for 1985-89, only 50 percent were new, and the overall figure for the extended area is 30 percent.

Age was given at the time of the loan. A great majority of recipients in the Armory District were in their 20s and 30s and were single, married couples, or couples with few children. Hence recipients match the description of gentrifiers (Gale, 1979, 293-8). This is also the stage of life people are most likely to move (Rossi 1980, 58, 123, 125), which puts in question this characteristic of gentrifiers. The Revolving Fund director reports that all of the new younger households were first-time home buyers (Key informant interview).

In the extended area, more recipients were in the older age categories, including a number of retired persons, and more existing residents participated in the program. This pattern suggests that young pioneers began in the Armory District in the early days of the program, but that as the program became established more existing residents, who tended to be older, became involved.

The percentage of minorities in the two areas broadly reflect the number of minority home owners in Tract 13. In 1980, there were only 9 blacks and 19 Spanish speakers who owned their unit, together representing two percent of the units (Census 1983a, Table H-1). Eight percent of the Armory District recipients were minority. In the other areas, which have more resident minorities, 30 percent of the recipients were minority.

The occupational makeup of the recipients (Table 5-10) includes working spouses since they were also residents of Tract 13. Retired persons and students are not included in the percentages, and the occupations of a few were not known. Several were unemployed and were categorized according to their last job.

Forty percent of the Revolving Fund recipients in the Armory District are managers or professionals, but their ages and salaries suggest beginning levels. Many of this category are in the arts. This is a larger proportion than in the Armory District or western section of Tract 13 (Figure 5-5) but the majority of recipients are in other occupational categories. Thirty one percent of recipients are in sales or service occupations. Particularly striking is the number in construction, including carpenters, roofers, and painters. Ten persons fit this category and with two in manufacturing occupations, make up 29 percent of all recipients. Informants suggest that skilled workmen are likely to admire the craftsmanship of older buildings and also to have the skills to undertake rehabilitation work themselves, making projects more economically feasible. Thus while many recipients fit the characterization of gentrifies, they are not as

numerous as many gentrifying areas, and a majority are similar to the previous population of the tract.

While the educational history of recipients is unknown, several informants, including new and old residents, considered them "more educated" than the more long term residents.

The Buildings. The nature of the projects do not suggest tenants were displaced. No one is displaced from an abandoned building. Of the 44 buildings restored in the Armory District, six were abandoned and nine unoccupied. These represent 46 units out of a total of 117, or 39 percent. In the extended area, there were 30 buildings, with 28 abandoned or unoccupied units out of a total of 64.

Most of these buildings were multi-unit, and rehabilitation added to the rental stock. Projects using Community Development funds were required to rent to income-eligible tenants, which would have enabled existing tenants to remain.

In the Armory District only six buildings were single-family. In Tract 13, only nine percent of all units are in single-family houses (Census 1983a, Table H-7), while 71 percent are in two to four unit buildings. In the extended area, only three single-family houses received loans.

There were some spin-off effects of the Fund's activity. Two new settlers formed a development company, the Armory Revival Company, which rehabilitated an additional 23 units, and built 29 new ones, some of them beyond the border of Tract 13. A private developer purchased land from the Providence Redevelopment Agency and built 26 town-house condominiums, priced for the moderate income market. Other developers built or rehabilitated

units beyond the border of Tract 13. It is not known how much "incumbent upgrading" in Clay's sense (1983), or rehabilitation by other newcomers, was undertaken with other funds. The nature of this housing stock means that most buyers in the Armory District must also become landlords. Since much gentrification takes place in single-family houses (Black 1980, 9) the predominance of multi-unit buildings may be an inhibiting factor.

The average loan was \$13,122 in the Armory District, but most were for \$10,000. The total was \$669,000. The average loan in the extended area was somewhat larger, \$21,999, for a total of \$518,319. These sums were matched by the recipients. Interest rates were geared to the borrowers ability to pay.

Summary

The data leave some gaps in tracing changes during 1980s. Preliminary 1990 census data and substitute data leave some questions unanswered. Particularly lacking are reliable figures on the differences between the two sections of Tract 13 in the absence of Census Block data.

The median income and income distribution, based on the 1989 Census Update, do not indicate an influx of higher income groups in any of the tracts. In fact all tracts had lower median incomes, relative to the city in 1989 than in 1980. In both 1980 and 1989, the distribution of income in Tract 13 is close to that of Tracts 3 and 14, while Tract 2 shows a somewhat higher percentage in the upper two income categories in both years.

In 1980, the Armory Section of Tract 13 had more Managers and Professionals than the western section of the tract, and this proportion more than doubled by 1990. Forty percent of Revolving Fund loan recipients belonged to this category, which also includes artists of all kinds. The youth and low incomes of the Armory group would suggest persons starting out in their occupations. Lacking more reliable data on the occupational makeup of Tract 13, the overall change in the Armory District must remain an open question.

There is no doubt about the large increase in minority populations. The white population in Tract 13 declined from 86 percent in 1980 to 54 percent in 1989. While the precise distribution of the minority population in the two sections of the tract is unknown, informants, including landlords, report increases in the Armory District.

The rent data suggest rents in the Armory are comparable to west/south side rents, but not those of the East Side. With averages and means only somewhat above those of Federal Hill and Elmwood, the differences may be accounted for by a few higher priced units.

Housing prices also do not show a large increase in Tract 13. In 1989-90, the tract stands roughly in the same relationship to Tracts 2, 3 and 13 as it did in 1979-80, and the Armory District is no more expensive than the western section, although the sample is too small to make a final verdict.

Housing conditions are difficult to document. The Directories (Polk 1980,1990) suggest a large number of vacant buildings, either abandoned or for sale, in both 1980 and 1990 in all tracts, but the data are not very accurate. The city's inspections, while not

exhaustive, do testify to continued abandonment in the Armory District. On the other hand, Revolving Fund loan projects have been responsible for the rehabilitation of 117 units, of which 46 were in abandoned or unoccupied buildings. This is 12 percent of 1980 units in the Armory District (Table 4-4). The local development corporation and other private developers have added more units, some of them just beyond the border of Tract 13.

The historic preservation program has supported young, probably better educated people in the neighborhood. Under half of the loan recipients are young professionals, many in the arts; and more than a quarter are in construction trades, with a smattering of waiters and others in service trades. The units which have been rehabilitated represent 12 percent of the units in the Armory District.

In 1985, while continuing to make loans in the Armory District, the Revolving Fund began making loans in adjacent areas as there were not sufficient applicants for available funds in the Armory District. This would suggest that there was not a strong market for buildings in the Armory District which a gentrifying neighborhood would command.

Given low median incomes, rents near the level of the rest of the west side housing market, housing prices that remained as they were in 1979-80, below Tract 2 and above Tracts 3 and 14, and the large influx of minorities, there is little evidence of the displacement of lower income populations.

CHAPTER 6

INTERPRETATION

Introduction

Numbers can reveal much about a neighborhood, but observations of those who have been personally involved help to interpret the of the numbers. The findings of Chapter 3 are reviewed here in the light of comments by key informants.

Commentary on the Armory District

Several key informants were interviewed to help interpret changes in the Armory District. The informants include: four residents, whose collective memories go back to the 1930s and 1940s, a landlord who has owned property in the area since 1967, and four Revolving Fund recipients, two of whom have become local developers and are knowledgeable about current conditions. The director of the Revolving Fund provided information about the program and its recipients. Two Providence city planners and the Director of the Providence Department of Building Inspection, who by coincidence grew up in the neighborhood, added further insights.

Informants describe the Armory District of the 1930s and 1940s as a "prestigious neighborhood" with "a lot of professional people." This is in accord with the income data of the early decades (Figure 2-1) showing Tract 13 above both the city and national medians in 1950, and still above the city median until 1980. One informant

emphasizes that Tract 13 and Tract 12 belonged to the Parish of St. Mary's Church on Broadway. Many of the children attended parochial school, and the church was the focus of social activity. The neighborhood had both white and blue collar workers. A number of city department heads, for example, and owners of small businesses lived there.

Although the housing stock was predominantly two- and three-family, most were owner-occupied. Well-to-do families rented, for home ownership was not the universal goal it has become. One informant's family owned a summer home and rented in the city.

Several comments might explain the relative absence of minorities until the past decade. It was a "strong Italian neighborhood" and often members of the same or extended family lived in same building. Rents were seen as "no different from other neighborhoods" and the data (Figure 4-5) show median rents, in fact, below the other three tracts for the 1950 to 1980 period. Blacks moved in large number to these other tracts (Map 3), so presumably they could afford rents in Tract 13, which had the lowest median rents 1950-1980. The neighborhood may have fitted descriptions (Leven et.al.. 1976, 110-13; Galster's (1987, 219, 246) of a cohesive ethnic neighborhood that would also be exclusive. Rental units would be held for family members. The Armory District was a small and relatively clearly defined area, adjacent to the larger Italian community of Federal Hill, and all part of the same parish.

By the 1960s and 1970s, long-term residents had paid off their mortgages and, as "empty nesters", rented to reliable and long-term tenants at low favorable rates, sufficient to cover insurance, taxes,

utilities. One such long-term resident reported that even in 1990 such rents could be as low as \$100-150 a month. This could be one explanation for the lower median rents in this census tract. Any new owner needing to cover mortgage costs obviously could not continue such rents. One of the early Armory settlers under the Revolving Fund program described the area when she came as "a sleepy neighborhood": a building with two apartments would have one old lady in each.

The community changed. The children moved out in the wake of federal housing and highway programs which favored the suburbs (Checkoway 1986,119-36). The largest losses of population were in the 1950s and the 1970s (Table 4-1).

When did decline become evident? Informants' answers were conflicting. The Providence Directory (Polk) shows lodging houses on Parade Street as early as the 1950s, but a long-time resident reports that at that time these were very respectable establishments with very strict rules and the owner in residence. Often these owners were widows.

The initiation of a redevelopment project (PRA 1970) in the late 1960s, would suggest a downturn, but one resident credits the renewal process itself for hastening the deterioration because many families were eager to be bought out at favorable condemnation prices and move to the suburbs on the proceeds. The Redevelopment Agency was lavish with the number of acquisitions. "No one thought the neighborhood was going, although there were problem houses," one informant asserted. The redevelopment project offered three

percent rehabilitation loans to home-owners, but many absentee owners flouted the rules to develop rental property.

The landlord informant bought his first house in the area in 1967 because it was a bargain, which despite low rents could be profitable. Blue collar, lower middle class whites predominated on the street at that time, but there were already some "shady people". There was considerable turnover of tenants between 1967 and 1980, and the landlord had to take any tenant.

Another resident reported that Cranston Street, the major thoroughfare of Tract 14 and market area for Tract 13, was "not that bad" in the mid 1970s. The street's deterioration since is indicated by the number of buildings (six out of 30 in Tract 14) on the 1976-81 demolition lists (Providence Building Inspector Records), and the number of vacant buildings in both the 1980 and 1990 Directories (Polk 1980, 1990). "Slumlords", as defined by Goetz and Colton (1979, 80-8), were buying in the early-to-mid-1970s, an indication the market would not support other owner types. The median value of units was dropping relative to the city throughout the 1960-80 period. As the city population declined, presumably demand dropped. A number of absentee owners abandoned their buildings.

The description of a "sleepy neighborhood", the number of older long-term tenants, and the degree of abandonment suggest a vacuum in this housing market at the time the Revolving Fund began. The area was "not that bad" but little or no new investment was taking place.

Existing residents saw the pilot project of the Revolving Fund at 103 Parade Street, a highly visible Victorian house, which had

become a burned out rooming house, as distinctly catalytic. It was a "psychological boost", "The young people saved the neighborhood," two informants reported. The young people were ready to take risks and also worked together and with older residents for a variety of city improvements.

Who were the "young people"? Many of the handful of pioneers came from out-of-state, and "didn't have the negative attitudes of Rhode Islanders. They appreciated the houses, which, like so much Providence housing, were real bargains at the time." Although these people belonged to the baby boom generation, they were not so much the young urban professionals mentioned in the gentrification literature as seekers of the "moral alternative," suggesting a community-oriented and art-centered way of life. They found a quiet, racially and ethnically mixed neighborhood. The large Dexter Training Ground, dominated in those days by a men's bocca club, provided peace, quiet, space and greenery. Many of the newcomers were attracted to Providence by the colleges and universities, a phenomenon noted in other cities (Nelson, 1988, 157; Gale, 1979,295-7). They were graduates, students, or college applicants. For many buying and fixing up a house with sweat equity was both an investment and a way to obtain housing. The two- to three-unit housing provided a place to live and some rental income. Although the units were not rented to family members, the housing solution was similar to the three-decker pattern of so many immigrant groups.

After the Armory program started, sale prices remained about the same as before for several years, but began to rise about 1985,

according to the long-term landlord. This was also the time that prices across the city were rising, on the west side far more than on the East Side (Winsor 1990,1-3 to 1-7). It is hard to determine therefore how much the price rises in the Armory were the result of Revolving Fund activity, and how much resulted from the city-wide boom. The boom was already slackening by 1988-9, and as of 1991, the market was very slack. People were "discouraged with Rhode Island" and many of the Revolving Fund recipients were "hanging tight," the landlord reported. Still, he added, it is "a great area".

Some of the Revolving Fund newcomers remained and are currently raising families. Some moved to take new jobs elsewhere. Some found the typical two- or three-bedroom apartments cramped as families grew. The schools were considered a real problem. This is a community issue the neighborhood organization has not addressed in a systematic way, and perhaps lacks sufficient numbers to deal with effectively.

What happened to the older long-term owners? Many sold their houses as prices rose, particularly during the housing boom. Some are still there. "The only ones gentrified were those who died," quipped one long term resident.

What of tenants? There are still some who enjoy the favorable private rents. While the norm of rents advertised (Table 5-7) is slightly above that of Federal Hill, and even more above Elmwood, there are also cheaper apartments which are less spacious than those in the Armory historic buildings. Data indicate growing minority populations, who are paying Tract 13 rents, but one informant spoke

of several elderly persons unable to pay new rents in one renovated house. The requirement that half the residents, including owners, in projects receiving Community Development or Rental Rehabilitation funding must meet guidelines for low-to-moderate-income households, would suggest that many tenants stayed. A large proportion, 78 percent, of Revolving Fund recipients used these funds. Incomes were verified by the Revolving Fund as well as the city.

Several commentators (Levy and Cybriwsky 1980; Spain and Laska 1984,123; Zeitz 1979,74; Palen and London 1984,10) speak of conflicts in goals and values between new and existing residents. While the Revolving Fund recipients in the Armory District are probably better educated than the remaining older residents (data on educational background were not available in detail), the craft orientation of many of the newcomers seems to have blended well. One informant said they were better educated "in what they know". Conflict appears to revolve around personalities more than issues.

Like other neighborhoods (Rossi 1980, 36-7, 120; Downs 1981,28), there has been considerable flux of tenants in the Armory District. One Revolving Fund recipient, who feels well established in the neighborhood after nearly a decade, raised the question of who was new and who was old and how long a newcomer is "new".

Conflict may come with the newest residents, the Spanish speaking groups, who have become very visible. Large families have replaced the single old lady in many units. "The neighborhood feels more crowded now," commented a resident who had been in the district ten years. Some long-term residents and revolving fund

recipients welcome the diversity provided by the newest inhabitants, some are apprehensive about the crowding and the reappearance among the new immigrants of "shady elements". All informants complained about noise. Members of the two neighborhood associations have tried to include the hispanics in community affairs, but several informants felt hispanics did not want to get involved. Language is obviously a problem. A few members of the new hispanic and Asian groups have bought houses in the Armory District and have recently applied to the Revolving Fund for loans.

Residents also observed considerable shifts in the minority population over the decade. In the early 1980s, the Asian population appeared to grow rapidly, but declined since 1985. On the other hand, the number of blacks seemed to drop in the early part of the decade, and now is seen as increasing. These are both trends that will not show in the final census counts.

CHAPTER 7

CONCLUSION

Introduction

The main findings of this study are summarized and general conclusions presented below. These include assessment of the Revolving Fund program and its limitations. Recommendations follow.

Summary of Findings

Observers who drew attention to the issue of gentrification, identified gentrifiers as predominantly young, in small households and with median incomes close to, or above, the national median, and by definition above that of the neighborhood in which they settle. They are disproportionately in managerial and professional occupations. The causes identified for the phenomenon include: an increased number of households as a result of the baby boom which put pressure on the housing market, the increased number of working women, with delayed marriage and childbearing as a consequence and which made in-town living more convenient, the increased costs of suburban living as distances and gas prices increased, and a desire for an urban life style. Some (Nelson 1988), however, questioned the extent of gentrification in the face of continuing urban population losses.

For the period 1950-1980, median incomes (Figure 4-1) in all four census tracts under study declined relative to that of the city, as did the latter to the national median. Tract 2 had the highest median income throughout the period, while those of Tracts 3, 13 and 14 had become very close to each other by 1980. The decline, relative to the city, in median income of all tracts continued in the 1980s (Figure 5-1).

The distribution of income did not indicate an influx of a higher income group into Tract 13. The decade of the 1970s saw a decline in the proportion of upper income groups (Figures 4-2, 4-3). While the data do not allow a direct comparison of 1980 and 1990 (Figures 5-2, 5-3), the 1990 distribution of income in Tract 13 is very close to that of Tract 14, which had the lowest median income of all. Tract 2, while losing some upper income residents, retained more than the other tracts.

The period 1950-80 saw a dramatic shift of the black population from the East Side to the South and West of the city (Map 3). An increase in the number of blacks, and loss of white population increased the black percentage in the city to 12 by 1980. The proportion of blacks in Tracts 2, 3 and 14 increased 27, 29 and 26 percent, respectively, but Tract 13, although adjacent to Tracts 3 and 14, had little increase in its black population.

The situation again changed dramatically in the 1980s, with a large increase in hitherto small hispanic and Southeast Asian populations (Figures 5-6, 5-7, 5-8) and the black population continued to grow, but at a decreasing rate. There was a large increase of minorities in all tracts, including 13. Blacks now moved

into Tract 13, and by 1990, hispanics formed a third of the population. Whites remained a small majority in Tract 13, but a minority in the other three tracts.

Some (Goetz and Colton 1979,80-5; Galster 1987, 19) maintain that resident owners are more responsible and increase neighborhood stability. Owner-occupancy is a measures of one aspect of this but does not include neighborhood-based landlords. Owner-occupancy of units was highest in Tract 2 in the 1950-1980 period and Tract 13 stood next (Figure 4-4), with rates in the earlier decades well above that of the city. The rate was lowest in Tract 3, and declined in all tracts over the period.

Since many buildings in all the tracts have two or more units, an owner-occupied unit implies ownership of the whole building but precise figures for the percentage of owner-occupied buildings are elusive. Directory (Polk 1980,1990) data show Tract 2 with the highest owner-occupancy rate in 1980 and 1990, and Tract 3 with the lowest. The rate of owner-occupancy dropped in all tracts in the 1980s, but most dramatically in Tract 13.

Housing condition is difficult to assess because subjective judgments are involved, but the weight of the evidence shows a deterioration in all tracts in the 1950-80 period. Despite urban renewal projects in three tracts, and the efforts of the Revolving Fund in Tract 13, there were continuing signs of deterioration in the 1980s. By Directory data (Figure 5-7) the proportion of vacant buildings (either for sale or abandoned) increased slightly in Tract 13, although with Tract 2 it had the lowest rates overall. Vacancies increased considerably in Tract 3, while declining in Tract 14,

although the latter had the highest proportion overall. Building inspections showed continued abandonment in all the tracts.

Median rents (Figure 4-4) in all tracts dropped relative to the city-wide median from 1950-80, as did city rents relative to the regional median. Tract 2 remained the highest while Tract 13 had the lowest rents throughout the period despite the fact that the tract had relatively high incomes in the earlier years.

Median values of owner-occupied units (Figure 4-5) also show Tract 2 above the city norm until 1970, and remaining the highest of the four tracts. Values in Tract 13 are slightly above those of Tracts 3 and 14 in 1980, but stood below 60 percent of the city norm. These figures do not address values of rental property.

More recent data on rents rest on advertisements and cannot be compared to census data for 1950-80. City-wide medians are not available, and cases cannot be assigned to census tracts. Median and mean rents in the Armory District (Tables 3-8, 3-9) are comparable to those in Federal Hill, a similar neighborhood to the North of the Armory District, and to Elmwood, which includes Tracts 2 and 3. Armory rents are below those of the East Side.

Addresses of houses sold can be assigned to the tracts (Tables 5-5, 5-6). The market differs for each building type, and the sample sizes for some types in some tracts are too small for sound comparison. Three-unit buildings, which are numerous in all the tracts, provide the best indicator of comparative prices. In both 1979-80 and 1989-90, Tract 13 three-unit buildings had a lower mean price-per-room than did those in Tract 2, and higher than Tracts 3 and 14. In both time periods comparison of other building

types in Tract 13 with Tract 2 show a mixed pattern. In 1990, if one excludes one expensive house sale in Tract 13 , the mean price of single-family houses in all tracts is remarkably close. The mean of such houses in all tracts is below the mean for Providence excluding the East Side (Table 5-7).

All these indicators show the four tracts declining relative to the city, and the diminution of the differences between them that appear in the earlier years. There are no indications of an influx of higher income groups into Tract 13 in the 1980s. Still the tract data may hide counter trends within the Armory District.

The Armory District

In 1980, the Armory District was comparable to the western side of the tract, with a slightly larger proportion of the tract's few minority households. In the Armory District there are fewer single-family houses and more two- to four-unit buildings than in the western section. The housing stock is also older.

Data are available on Revolving Loan recipients (Table 5-11), but not on other in-movers. The median income of the former, existing residents and newcomers, is below or slightly above the median for the entire tract, depending on whether family or household medians are used. As the median for the tract as a whole fell relative to the city, there appears not to have been an influx of higher income households in the wake of the Revolving Fund program sufficient to alter the overall figures.

The age and household size of recipients fit into the pattern of gentrifiers, but as households are most likely to move in the early stages of the life cycle, this characteristic should be discounted.

The occupational makeup of the recipients is the characteristic most suggestive of gentrifiers. Forty percent were in the Managerial and Professional category. The low median income and young age suggest they are in early career stages. Many are in the arts, however, which are not always well paid. Construction occupations also appear frequently in the Armory District, which with manufacturing jobs make up 27 percent. This modifies the young, urban professional image of the recipients. The Directories (Figure 5-5 and 5-6) point to an increase of Managers and Professionals in the Armory District, but there is also an increase in Tract 14. Sales and service occupations increased in the western section of Tract 13 and in Tract 3, while the proportion of manufacturing and construction occupations declined somewhat in all tracts. Some of these shifts may reflect the difficulty of assigning Directory descriptions to occupations as defined by the Dictionary of Occupations and Trades (U.S.Dept of Labor,1965).

The 1989-90 sale prices of houses in Tract 13 (Table 5-6) seem fairly typical of the tract as a whole. Of the few house sales in the western section of Tract 13, many are above the median for the house type, suggesting that not all the higher priced buildings were in the Armory District.

Evidence on displacement is sparse. While by anecdotal reports one or two elderly persons were displaced, the requirement that half the residents of a building receiving Community

Development funds meet income guidelines would permit lower income tenants to remain. Furthermore, 39 percent of the rehabilitated units were in abandoned or unoccupied buildings, where no one was displaced. The large in-migration of minorities certainly does not indicate displacement. Data are not available on the distribution of the minorities in the two halves of Tract 13, but informants report noticeable increases in the Armory District.

Conclusions

There is little evidence of gentrification in the Armory District in terms of the influx of higher income households or the displacement of existing residents. In 1980 it was a "sleepy neighborhood". The flight to the suburbs of the upwardly mobile members of the ethnic population and subsequent tearing of the social ties centered on the parish created a slack housing market. There were "real bargains".

The pattern of events does to some extent fit the early stages of the gentrification process described by Pattison (1983) and Gale (1980, 103-112). The first comers came seeking affordable places to live. Many are artists and those interested in a more urban life style. As craftsmen and artists they were also attracted by historic buildings. As banks were reluctant to lend in the early 1980s, the Revolving Fund fulfilled this function, together with private savings and "sweat equity". In the second stage, two of the newcomers joined with an experienced preservationist to form the Armory Revival Company to rehabilitate 23 existing units, and build 29 new units, which the Rhode Island Housing and Mortgage Finance

Corporation financed. These met the agency's price guidelines for low- and moderate-income households. There has been some marketing of the neighborhood as a result. There is no evidence of the class tensions (Gale 1980,106) that arise in the second stage. Evidence on displacement is lacking.

The next two stages in Pattison's and Gale's model, leading to a complete turn around, have not taken place. A number of factors may impede this outcome. In Nelson's study (1988) Providence was one of the cities in which the rate of out-migration of higher income whites declined in the late 1970s, but did not cease. Providence has continued to lose its white population, while attracting more minorities (Census 1990). Spain (1980, 28) considered change in the racial makeup of cities an indirect measure of housing change, since whites tend to have higher incomes than blacks. According to the 1980 Census (Tables P-13, P-15, P-17, P-19), in 1979 the median income of white households in Providence was \$12,000; of black households, \$9,067; of Asians, \$9,537; and of hispanics, \$8,892. It is unlikely that these discrepancies have declined.

Many commentators (Lipton 1980, 48, 52-4 ; Hodge 1980, 193; Nelson 1988, 135) conclude that gentrification is more likely to take place in financial centers with strong white collar labor markets. While Providence is a small financial center, it is currently experiencing the effects of a nationwide recession, and the future is unclear. The demographic changes together with the weak local economy would not suggest a large increase in the market for higher priced housing.

Another consideration in assessing the future of the Armory District is the type of housing, a factor to which Galster (1988, 4-5, 11, 118, 222) and Rossi (1980, 40-1, 60-1) pay particular attention. The houses in the Armory District are predominantly two or four units. While these have proved fine starter houses for newcomers, and many families remain today, the units are not always appropriate for growing families. Black (1980, 3-12) found most gentrifying neighborhoods were single family, and Clay (1983, 30) found they were less likely to be in areas with multi-unit buildings.

In London, Machielse (1987, 62) found gentrifying areas tended to be close to existing high status neighborhoods, and Nelson (1988, 97) found that tracts adjacent to Brown, that is on the East Side, showed a rise in median incomes. The Armory District is isolated from the prestigious East Side, and while many newcomers welcomed this distance, it may prove to be a deterrent in the future.

Finally, it is difficult to assess the future impact of the rapid increase in the minority populations in Tract 13 and neighboring tracts. Cultural conflict might precipitate out-moving of long term residents and Revolving Fund recipients, if they perceive the new groups as contributing to crime or exhibiting "unacceptable standards of behavior" (Leven 1976, 88, 144). With language barriers, social cohesion (Galster 1987, 20, 87, 142, 223) may be disrupted, leading to diminished expectations for the future quality of the neighborhood. Commentators (Leven et al. 1976, 28, 81-8; Galster 1987, 237-8; Downs (1981, 93-100) find the role of prejudice difficult to pinpoint. Behavior, often related to socio-economic background rather than to race or ethnicity per se, appears to be the significant factor in

triggering out-moving. Fears about decline in housing values also play a role (Galster 1987, 142-3; Leven et.al. 1976, 134-6)

Contribution of the Revolving Fund

The Revolving Fund program funded rehabilitation of 117 units in the Armory District, 39 percent of which had been vacant or abandoned. It was able to tap private funding as well as city funds, and worked with the neighborhood, the city, and banks for other improvements, notably to the recreation facilities of the Dexter Training Ground. It brought young families into an emptying neighborhood. There was optimism about the neighborhood, although this is difficult to quantify.

A number of factors facilitated the work of the Revolving Fund program in the Armory District:

- It was welcomed by the existing neighborhood organization, a requirement originally established for selecting the area for the program, and it continued to work with neighborhood organizations.
- It concentrated on an area small enough to make visible progress, which encouraged existing residents to invest.
- It tackled "problem" houses, either those so damaged or so entangled in legal or bureaucratic red tape that individual owners were daunted.
- It adjusted loans to the owner's ability to pay. This involved adjustment of interest and phasing of loans.
- It worked closely with owners on the best construction techniques and concentrated on basic structural soundness.

- Together with neighborhood organizations, it looked at the neighborhood as a whole to address other community problems.

Limitations of the Program

A small area, such as the Armory District, is nevertheless subject to larger social and economic forces (Smith and LeFaivre 1984; Smith and Williams 1986; Smith 1986). Local conditions and demographic changes (Leven et.al.. 1976, Ch.7; Goetz and Colton 1979, 80-8; Gale 1979, 293) also play a role, as do the needs of particular households (Rossi 1980, 61; Galster 1988). In the past, federal housing programs have helped mitigate the impact of these forces on lower income households, but in the last decade (Nenno 1987), these programs have been poorly funded. Neighborhood programs, like the Providence Preservation Society Revolving Fund, can play only a marginal role in the face of such large forces. Like local governments (Yeates and Garner 1980), they are limited in their ability to deal with forces that currently dominate the housing market.

The larger economic trends have led to greater disparities of wealth and also to periodic recessions, which affect jobs and hence families' ability to pay for housing. The median incomes (Figure 2-1) of the region and the city relative to the national median show the relative decline of the Providence SMSA (see Harrison 1984). With numerous blue collar and low-paid service personnel, the four tracts under consideration declined relative to the city as a whole. These areas were also affected by the federal highway programs and housing programs (Checkaway 1986) which drew many residents to the suburbs.

International imbalances (Cohen 1981, 303-11; Holland 1987, 379-423) leading to third world poverty and consequent political instability contributed to the migration of large minority populations to Providence and other cities.

The absence of gentrification in the Armory District, (although case studies indicate it takes place in a tight market) suggests there is an optimum set of market conditions for preservation efforts without gentrification. Had a stronger market developed in the Armory district, gentrification might have followed, although by its charter the Revolving Fund would have ceased to operate at that point. If the market weakens and increasingly low income populations move in, larger financial resources would be needed.

Recommendations for Further Research

The completed 1990 census will permit a better comparison of the indicators used between tracts and over time since the data will be compatible. Block data will also provide a better comparison of the two sides of Tract 13. It would also be useful to have a more detailed tracking of house prices during the period of the 1980s to assess the impact of the housing boom and subsequent recession.

More needs to be known about the hispanic and Asian populations; their incomes, occupations, and tenure status. Language presents a barrier to interviews, but local welfare and ethnic organizations could provide data.

It would also be useful to compare the experience of the Armory District that of similar programs in other cities, both slow growth cities like Providence, and others, such as the much-studied

Washington D.C., to determine more precisely the conditions which lead to gentrification. Many gentrification studies are a decade or more old.

Recommendations

If the goal of the Revolving Fund is to stabilize a neighborhood by preserving the historic buildings, it must be concerned with demographic changes. Rapid change is particularly likely to have adverse effects (Galster 1987, 236-8) as residents lose confidence. Monitoring change and slowing it would therefore be desirable. This may mean adapting the preservation strategy to accommodate lower income groups. Needs of the new population should be studied. Such a strategy would mean outreach efforts to the new constituency, and possibly developing alternate forms of tenure, such as cooperatives. There are problems, however. Adler's efforts in Savannah to preserve buildings for low income tenants used large infusions of federal housing and other program funds. These are currently in short supply. At the same time efforts should be made to retain existing owners, both long-term residents and revolving fund recipients.

As a small organization, the Revolving Fund can better work as part of a city-wide and city-led coalition addressing housing issues. The city's Human Relations Commission could undertake efforts to mitigate cultural conflicts. The city is aware of the need to hold middle and upper income residents to maintain the tax base. To this end, prime problems that need to be addressed are education and crime, or the perception of crime.

The Providence Preservation Society Revolving Fund has joined other similar organizations in trying to integrate the values of historic preservation with neighborhood conservation. It contributed to an improved quality of life in one small neighborhood, although not equipped to deal with larger social and demographic changes which may face the neighborhood in future. It is important to study such efforts to find methods to improve neighborhoods for all income groups.

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