not afford the cost of a suburban house. Within the suburbs, there has been further segregation as different builders produced new one-class communities with housing entirely in a particular price range. Local government policies have had a hand in limiting the range of families who can afford to live within their borders. Because of the high cost of providing public services for new residents, many communities have made use of zoning and other land development controls to hold down population growth and to exclude middle and lower income families whose modest houses would not yield enough in property taxes to cover their service costs. In addition, racial discrimination on the part of builders, real estate brokers, and mortgage institutions has reinforced economic segregation with direct policies of racial exclusion.

As a result of this combination of forces, low-income families, broken families, the elderly, the unemployed, and Negroes are concentrated in the central cities of most large metropolitan areas. This segregation can lead to cultural isolation of disadvantaged groups from the rest of society. Current interpretations of urban poverty stress the self-reinforcing character of the culture of poverty in which economic deprivation leads to low levels of aspiration and destroys incentives for self-improvement. Concentrations of poor people lead also to impoverished governments, unable to supply services to people who are particularly dependent on government help. People in the central cities need many kinds of government services: welfare, education, health, police, and fire protection. Yet the tax resources of these cities are limited by the very nature of their population. With the loss of middle and upper income families, as well as industries and retail firms, the central cities have been increasingly unable to raise sufficient tax revenue for their mounting service needs.

Thus the social disparities between suburban and central city communities give rise to economic and fiscal disparities as well. Taxpoor governments provide inferior services for their citizens and deny them significant opportunities to participate in the benefits of metropolitan life. As James B. Conant has noted, the great disparities between public education in the slums and in the suburbs are incompatible with the American ideal of equal opportunity for all. Educating slum children is far more difficult than educating middle-class children; yet many schools in wealthy suburbs spend \$1,000 per pupil annually and provide a staff of 70 professionals per 1,000 students, while slum schools are likely to spend only half as much and to provide 40 or fewer professionals per 1,000 pupils. The low level of education and other public services that the poor receive is closely related to the pattern of urban development and to its impact upon government finances.

Other detrimental consequences result from suburban growth that serves privileged groups and excludes the poor. Where residential choices available to the poor are sharply restricted, public programs that involve relocation of low-income families create severe hardship for them and retard progress toward national housing goals. Relocation for urban renewal and highway construction is one of the most troublesome elements of these programs. The disappointing results

<sup>&</sup>lt;sup>8</sup> James B. Conant, Slums and Suburbs (New York: McGraw-Hill, 1961), p. 3.