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New Homes! (for the "right" family): Exclusionary Messages in Subdivision Advertising

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New Homes! (for the “right” family):
Exclusionary Messages in Subdivision Advertising

by

Jennifer J. Heneghan

A thesis submitted to the Department of Sociology and Anthropology
in partial fulfillment of the requirements for the degree of

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ABSTRACT

Segregation is a large and incompletely understood problem in modern American society. By recognizing some of the ways segregation is perpetuated through print media we can gain more of an understanding into why the problem persists. This study of advertising for new subdivisions appearing in Jacksonville, Florida's major daily newspaper from 1960 through 2000 examines the use of potentially exclusionary messages such as use of the Equal Housing Opportunity logo or tagline, the race/ethnicity of human figures, and messages and images associated with particular socioeconomic statuses. Using both quantitative and qualitative data analysis this paper finds that exclusionary messages persist, though they can take subtle forms. Symbolic cues alert readers of the newspaper that that some neighborhoods are affluent and potentially racially exclusive. The content of these cues, and the locations of the neighborhoods they describe, change over time and across place. Concluding remarks situate this study within the larger literature on segregation and propose directions for future research in the field.

INTRODUCTION

Segregation is a significant social problem that can perpetuate social inequalities. Federal regulations prohibit any form of housing discrimination, yet while explicit forms can be easily regulated, the more subtle forms of housing discrimination persist. One area that has been shown to contain subtle discriminatory messages is real estate advertising (Collins and Galster 1995; Galster, Freiberg, and Houk 1987). Ads that contain messages attractive to the reader will encourage the reader to take a closer look—to visit the property, perhaps to buy a house. If an ad contains images or wording that makes readers feel that they would not be welcome, it can affect whether or not they want to buy a home in that subdivision.

The term used in this paper for images or wording that send subtle discriminatory messages is “exclusionary messages”. They include status images such as expensive cars or champagne flutes and words such as “prestigious” and “selective”. Such messages can also be conveyed through the use of human figures, in particular the race or ethnicity of the figures used. If an ad contains images of multiple people and the people are all white, it could be perceived that the subdivision is not welcoming to persons who are not white. Segregation in the suburbs is high, much higher than in urban settings (Charles 2003), and the fact that these advertisements are for whole communities means that the impact of a single ad is much greater—affecting the attitudes of customers for hundreds of houses rather than just one. Prior to the mass adoption of the internet, potential homebuyers relied on newspapers for much of their information regarding the availability of new homes. In this paper I ask if subdivision advertising in newspapers contain exclusionary messages, and if the contents differ between different parts of a town.

Collins and Galster (1995) and Galster, Freiberg, and Houk (1987) explored the possibility that real estate advertising perpetuated inequality and segregation through exclusionary messages. They conclude that real estate advertising contains several types of exclusionary messages, among them are mentions of nature and community recreation amenities, and status images such as country clubs or expensive cars. I continue this work, but in focusing on subdivision advertising I look more specifically at the type of housing most prevalent in cities such as Jacksonville, that achieved much of their growth after World War II (Nicolaidis and Wiese, 2006). Previous studies included many different types of advertising: for attached as well as detached, for urban and suburban, for older dwellings and newer ones. This general information is important, but as segregation is higher in the suburbs (Low, 2003) it is important to understand what contributes to the increased inequality in suburban settings.

Subdivisions, here defined as communities consisting of single family detached housing where the community is set apart from other housing through features such as cul-de-sacs and defined entrances (Low 2003), make up the majority of housing built after World War II. Additional characteristics of this type of housing include a purposeful sameness as to home size, architecture, and features. Although there have been sociological studies that included subdivisions in their population, no studies currently in publication focus specifically on new subdivisions. This could be because most studies have been performed on cities that follow a more traditional, pre World War II, pattern of housing growth. Cities such as New York and Chicago, where much of the housing stock was built before World War II, have large urban populations and smaller suburban populations (Nicolaidis and Wiese 2006). In cities such as these, subdivisions constitute a smaller percentage of the

housing stock, and therefore may be difficult to study by themselves. In newer cities where subdivisions make up the majority of the housing stock a study such as mine fills a gap in our knowledge. As such, I have studied newspaper subdivision advertising for a mid-sized American city—Jacksonville, Florida.

Jacksonville is in many ways a typical Sunbelt city in the United States that experienced most of its growth after World War II. This resulted in a large number of subdivisions, and is therefore a good fit as a study site. According to the 2000 Census, Jacksonville¹ has a high percentage of African-Americans (29%, the national average is 12.3%) and its residents have a large economic variation². The majority of Jacksonville's housing is suburban, meaning that it fits the description of a subdivision given above, with very few urban housing options. Also according to the 2000 Census, Jacksonville has 308,736 housing units; 189,558 of these are single unit detached dwellings (single family homes). Only 104,477 housing units were counted as renter-occupied in the census, meaning that most residents owned their dwelling.

The large percentage of owner-occupied housing and small percentage of rentals means that attempts to exclude would have an enormous impact on the racial and economic makeup of the city. It is accepted that subdivisions sell within set price ranges. However, if all subdivisions in a particular part of town sell only within the same basic price range then all homeowners in that part of town will likely come from the same basic socioeconomic class. If most of the housing in a city copies that pattern, this leaves little choice for those

¹ Jacksonville is a consolidated city, meaning that the city and the county (Duval) are one and the same. Therefore, when speaking about Jacksonville one refers also to the entire county. Although the metropolitan area also encompasses parts of surrounding counties, these figures refer to only Duval County.

² While annual incomes vary between less than \$10,000 to more than \$200,000 the median income is \$40,316 and 9.4% of the families are below the poverty line. This compares to the national median income of \$41,994 with 9.2% of families below the poverty line. (2000 US Census, <http://www.census.gov/>)

who cannot purchase homes in that price range. Likewise, if subdivisions in one part of town send signals of exclusion to prospective minority homebuyers then it is likely that few minorities will purchase homes in that part of town. If that pattern is copied by developers in other parts of town it signals to minorities that few if any areas contain communities that will welcome them. Although this may not be done with malicious intent, it still results in a segregated city.

The Fair Housing Act is the major piece of legislation addressing the problem of segregation. It was passed by the United States Congress as part of an omnibus civil rights bill in 1968 (Massey and Denton 1993). This act prohibited discrimination against renters or homebuyers based on the color of their skin, their race, their religion, or their nation of origin. Although designed to eliminate discrimination, what usually happened was that the discrimination “went underground”. Advertisers found segregationist tactics that skirted the bounds of fair housing standards and still made clear that they were targeting their product to certain groups while excluding others (Williams, Qualls, and Grier 1995). Even as late as 1995, the U.S. Department of Housing and Urban Development (HUD) expressed grave concerns with how real estate ads might be perpetuating segregation. The concern is valid, as advertising is traditionally the first impression many people get of a subdivision.

Legal guidelines such as the Fair Housing Act and its amendments were developed to help advertisers and deter housing discrimination (Lamb 2005). However, other researchers have found instances where advertisers have skirted these guidelines by doing things like using minorities as human illustrations very rarely compared to how often whites are used in the same capacity (Williams 1994; Williams, Qualls, and Grier 1995) or limiting the amount of information included in ads in “black” areas—thereby reducing their attractiveness for

potential buyers (Collins and Galster 1995). I ask if these exclusionary messages have appeared in newspaper advertising for new subdivisions in Jacksonville. It is possible that while the messages appear, the language and symbolic cues used in ads may get more subtle over time in a reaction to the changing guidelines.

LITERATURE REVIEW

In order to fully grasp the current topic one must become familiar with the work that was done in the past. This includes a section on advertising as it applies to the current problem, another on previous sociological research on segregation and relevant theoretical works. The literature on advertising is included because it gives us insight into how human figures, imagery and descriptive terms can be used by advertisers to communicate messages of exclusion (Williams, et al. 1995), and because advertisers use words in ways in a psychological way to affect our mindset, something we must understand in order to understand why words aimed at different social classes have so much power (Block 1981). The works on segregation are presented so the reader can be fully versed in the extent of the issue and its ramifications. They will also provide a background for the current study.

Advertising

The average citizen may doubt that advertising has any effect on their purchasing decisions—and evidence exists that supports that belief (Cortese 2008)—but that is not from lack of trying on the advertisers’ part. The advertising field focuses on connecting us with the things we most desire; whether we know it or not. Essentially, “it is „selling“ us ourselves”

(Eyles 1987: 96) through messages that translate our wants and needs into tangible products. Advertisers know that words and images have power, and they know how to use that power (Block 1981). For that reason, they carefully formulate their messages. Messages must be clear and brief, and they must resonate with the intended audience. Cognitive response theory (Wilder 1981) tells us that a person's attitude toward a thing is learned or conditioned and that advertising—transmitted by television, radio, and printed matter—is one of the most obvious methods of learning and/or conditioning. We believe what we are exposed to, if we are exposed to it often enough. If a message clearly communicates an idea, resonates with the receiver, and is repeated enough to condition the receiver, it is more likely to be accepted (Wilder 1981).

For advertisers, words serve one of three functions: conveying emotion, information, or persuasion (Gottdiener 1995). Emotional words appeal to the imagination and to unconscious needs; they speak to a buyer's desire for things like security, safety, and status. Informative words give information—they are practical and factual—and the information is often given selectively. This is especially true in real estate advertising. Numerous parodies have pointed out that phrases such as “close to shopping” really means the house sits directly behind a strip mall and “a handyman's dream” means the house is falling down³. The most powerful of the three types of words are the persuasive. These words motivate and get the buyer to act. The other two elements create desire but persuasive words push the buyer into buying. If an advertiser uses these three types of words successfully then his ad should be successful—unless the words do not add up to a clear and coherent message.

³ These phrases are known as “Realtor Speak” and versions can be found on the internet and in joke books. One source is <http://www.callpeter.net/PageLibrary/51617/custom/JokesandCartoons.php>.

Words are also valuable in studying whether a perception of exclusivity exists. Emotional and persuasive words can be designed to appeal to a certain class. If they are, they can result in different feelings depending on whether or not a reader is a member of that particular class. If one does not belong to the class being appealed to, then one may feel excluded. On the other hand, if one does belong to the targeted class this may give the person a sense of inclusion, a sense of belonging to an exclusive club.

This sense of inclusion or exclusion is a part of the system in which we live (Eyles 1987), one in which we participate every time we judge ourselves and others. We compare relative superiority or inferiority in many areas, including socioeconomic status. If one is able to buy a house that is not available to others, one that is “exclusive” in some way, it implies superiority to those who cannot purchase similar houses (Eyles 1987). Others who are able to purchase these homes automatically become part of the same group, an “in-group”. This also means that those who cannot purchase have joined a different group, an “out-group” (Brewer 1979; Wilder 1981). It is human nature to want to belong to a desirable in-group. We all want membership in the group with the highest standing (Brewer 1979; Wilder 1981). This human need for belonging feeds a desire for exclusivity and its concomitant separation between „us“ and „them“. If the desire is strong enough, then where we choose to live (and where we are unable to live) will have a great deal to do with how we want others to perceive us. And if we cannot live where the in-group lives then we will do everything we can to emulate them.

Developers respond to this desire by building houses that are poor copies of those built for the more desirable groups. This „copycat factor“ is an ongoing tactic in subdivision development that has blurred the lines between housing aimed at different social classes.

Rather than reflecting actual identities of middle and working class communities, these subdivisions rely instead on attempts to emulate wealthier subdivisions—at cheaper prices and with reduced quality—in order to draw in people who want to appear wealthy, but are not (Eyles 1987). The attempt to „copycat“ a more expensive lifestyle changes the symbolic language and can create confusion. When homes at all price levels are described as „exclusive“ or „desirable“ the word loses its meaning and the advertisers for the upper class subdivisions are forced to find newer descriptive terms. This is one reason that the phrases used evolve over time.

Humans do not take in these messages without prejudice. A receiver’s knowledge and experiences mediate the message being received (Block 1981). A person is more likely to accept a message as true if enough points of agreement exist between the message and what the person already knows. This prejudice also causes people to see what they expect to see rather than stark reality (Block 1981). This is not distorting the message so much as causing the receiver to identify with a new concept because they see it as comparable to what they are familiar with. People are more likely to accept the message if it is similar to what they know—even if the similarity is only in their own perceptions (Block 1981). For instance, a person who has a high regard for nature will be likely to respond positively to an ad that uses nature in its imagery; even if the ad is for a housing development that was built on previously virgin land. If unfamiliar or contentious points accompany the familiar points, it will cause the reader to mentally review what they know and compare it to what the message says. Therefore, if a person sees a housing ad that shows a price higher than he or she could afford, but then mentions a monthly payment in line with their budget, that person is more likely to remember that ad and possibly do further research into the development. This is an ideal

situation for the advertiser because the person is more likely to remember the message if they have to think about it rather than simply accepting it at face value.

While we may doubt the efficacy of a single ad, we do not realize the impact advertising has on our lives at a subconscious level and how advertising shapes our decisions (Cortese 2008; Rook 1999). We claim that we are free to make choices, but in reality our choices are limited. We cannot choose whatever we want, we must choose from what the market has made available and made known (Barbalet 1998; Eyles 1987). Advertising is the way the market tells us something is available. Social system theory (Barbalet 1998) says that it is society's structure that creates these limited opportunities. Emotions such as fear, frustration, and resentment can influence the actions of actors within society. At the individual level actors within the structure limit options for others so that no one is completely free to choose. If actors are able to influence the society at the group level then their own emotions can cause changes to the entire structure. However, all changes—no matter how benign or malignant—only change the options available. They do not open the doors to complete freedom.

The targeting of groups in advertising is another way our choices are restricted. Targeting consists of ads aimed at specific groups and involves the use of symbols that appeal to the assumed wants and needs of that group. While not illegal, targeted real estate advertising must legally conform to the federal fair housing standards established in 1968 (Collins and Galster 1995). Another way advertising restricts choice is by creating a symbolic language we subconsciously understand; one that further segregates us even if we are not looking for a house (Gottdiener 1995). Reading an ad that says that a development is a “bargain” or that shows a minority mother and children, with no father in evidence, posing

in front of a house will elicit a much different response than an ad that says a development is “exclusive” and features images of wine glasses and tennis rackets—even though advertisers could use either advertisement to describe the same subdivision. In reading a real estate advertisement containing this symbolic language we do not remain neutral. Even if we are not looking for a house we still receive the message that we are either people who would belong in a certain community (if we chose to move) or people who would not.

From the first subdivisions until today, advertising has been an important tool for the transmission of symbols that include or exclude potential residents. Their ads both reflect and reinforce restrictions of choice by perpetuating group level reactions via emotional and persuasive wording. For those concerned with status, the fear of not keeping up with others of one’s social class translates to a certain kind of housing ad. These ads feature images and wording that appeal to that particular social class; creating anxiety if the receiver does not live in this subdivision or a similar one.

Symbolic Content of Real Estate Advertising

Advertisers have used imagery to appeal to their target audience from the early days of advertising. Some imagery is considered „message-neutral“ (Eyles 1987). These are images of houses, maps of the surrounding area, or house floor plans. These are generally regarded as factual information that does not connote a bias. Other imagery is designed to appeal emotionally or persuasively. For instance, advertisers in earlier years used images that portrayed the ideal domestic wife to convey the idea of a perfect home and religious imagery to imply that a subdivision would provide the homeowner with his own personal Heaven or Eden (Hayden 2003). Modern advertisers may not mention Eden or show domesticity in the

same way, but builders still want to convey the general idea that their home or subdivision is a way for the homeowner to achieve happiness. Marketing complies with this desire. For instance, instead of Heaven or Eden we now have names like „Celebration“ or „Paradise“ used in subdivision names.

Although examples of this type of imagery can appear in all price ranges they are most often found in subdivisions with higher than average prices (Eyles 1987). Buyers of more expensive houses want to be seen as being able to indulge in what Gottdiener (1995) calls the „form of the expression“, a psychological occurrence whereby a buyer identifies with a property and links the property’s attributes with his or her own identity. He lists four main types. The first is rural, someone who will respond to subdivisions with a natural or country focus. The second responds to the suggestion of the heights at which wealthier people traditionally lived, reflected in names such as “Rolling Hills” or “Golden Heights”. The third responds to tradition and old money and wants to give the impression that they have polish and class like English royalty. A similar phenomenon occurs with Southern heritage with subdivisions that allude to a more gracious Southern past. The final form noted by Gottdiener is a neo Fordist one, where subdivisions emphasize their luxury and opulence, hearkening back to the prosperity that came with the Industrial Revolution and the moving assembly line invented by Ford.

When examining real estate advertising these types are helpful as they help to explain why these images appear in real estate advertising. Why, for instance, in a city that has no hills is there a subdivision named „Hidden Hills“? And why use images of carriages and horses in a modern subdivision? These images connect with the receiver’s desire to attain a certain status level. All of the imagery described above takes it as given that the homeowner

will either have the time and money to take advantage of the implied lifestyle (Eyles 1987; Gottdiener 1995; Norris 1999) or will wish to appear to have the means to take advantage of this lifestyle. This is why this imagery is most typically employed in upper class subdivisions. Unless a middle or working class subdivision is attempting to emulate a wealthier subdivision (see the copycat factor above) this imagery will not appear.

Images are not restricted to objects. Advertisers will also use human figures to sell their products. When the products are subdivisions, then the figures used could send an exclusive or inclusive message. While pictures of buildings or floor plans are generally considered to be message-neutral, pictures that include human figures can be fraught with exclusive meaning. Advertising that shows only white people may be sending a message that only white people are welcome; while using racially diverse figures may be sending a message that other races or ethnicities are welcome (Williams, et al. 1995).

This message of inclusion is undermined, however, if the minority figures do not appear to be equal to any white figures appearing with them. Minorities, especially African-Americans, have appeared in other advertising in subordinate positions such as a waiter for white diners or as extras to the whites' featured player status (Cortese 2008). When minorities, especially African Americans, are prominently shown they often conform to a white idea of beauty with light colored eyes, lighter skin, and straight hair (Cortese 2008).

In the realm of advertising, all minority groups are underrepresented. African Americans appear much more regularly in advertising than Hispanic, American Indian or Asian figures. When figures from these other ethnic groups appear in ads they often appear in culturally stereotypical ways (Cortese 2008). Related to these stereotypes is an economic stereotype foisted on minorities. Although this is changing, during the relevant time period

other studies found that it was often the case that when minorities were shown in „real life“ scenarios they were rarely shown in middle class or upper middle class situations. They were usually shown in ways that imply they were poor or working class, while few white figures appeared in similar situations (Cortese 2008). This is true also in real estate advertising, where wealthier housing (both rentals and sales) tends to be advertised using white figures and middle and working class housing is more likely to include minorities (Williams 1994).

Some fair housing advocates say that pictures that imply exclusivity or which depict only white figures discourage minority buyers, even if they can afford the price of the house (Williams 1994). While words such as *private*, *restricted*, *country club* or *exclusive* are banned by the Fair Housing Act, it is difficult to make a claim against more subtle messages. In 1993 The *New York Times* was successfully sued for violations of the Fair Housing Act in regards to the lack of minority figures appearing in their ads. In the period immediately following the ruling, a study found that only ten out of the thirty newspapers examined were within the bounds of compliance (Williams 1994). Many advertisers either used no human figures, or used large groups or figures that were not clearly defined (for instance, human faces in shadow or in profile). Only 11.3% of the ads had human figures and of that only 3.4% were recognizably members of a minority.

When advertisements depicting human figures are shown to white and black subjects, their responses reveal that integrated ads are accepted by both groups (Williams, Qualls, and Grier 1995). Ads that show only white figures do not provoke a uniformly negative response from black interviewees, although responses are more positive for integrated ads. Whites respond positively to both types of ads, without much significant difference in responses between all white and integrated ads. Black respondents care less about the race of the human

figures than the inclusion of information regarding amenities, a response that was also shared by white respondents. It is only when both figures and amenity information appear in ads that human figures become more important.

Whether it is a golf course, a security system, or a bus stop at the subdivision entrance; all subdivisions offer amenities. These are the „extras“ designed to set each subdivision apart. Like descriptive words and images, amenities often differ based on the socioeconomic class being appealed to. For instance, luxury features such as golf courses, bidets, and private pools turn up most often in advertisements aimed at the wealthier end of the spectrum. These ads also traditionally highlight aspects of nature to be found in their subdivision and opportunities for recreation which you will not typically find in the city. This is the result of a persistent theme in subdivision advertising: that suburbia is superior to the urban environment and that suburbia is more „natural“ (Miller 1995; Eyles 1987).

At the other end of the spectrum, mention of features that save money or make life easier for budget-minded residents signal homes that are aimed at working and middle class families. For example, public transportation is more important for lower classes than upper, as lower classes are historically less likely to have private transportation (Holtz Kay 1997). Advertising that fails to mention public transportation is more likely to be a subdivision targeted at wealthier consumers—particularly if the advertising points out how far a subdivision is from urban areas. Other features likely to appeal to more budget minded buyers are money saving features such as being able to grow your own food or have a clothes line (after clothes dryers appeared on the market).

Fear is a selling point for homeowners. While all persons experience fear, it is often only the wealthier residents who have been able to afford to move to communities that are

gated and patrolled by private security (Hayden 2003; Low 2003). This “fear flight” has resulted in communities that place a great deal of value on their gates and the homogeneity that comes from exclusionary pricing. Both are desired as a method of keeping out criminals, diversity, and any changes to the neighborhood that might increase their exposure to less desirable out-groups (Low 2003). Due to the copycat factor, there is a possibility that features such as security gates are no longer an exclusive feature for upper class housing. Evidence exists that shows these features being offered in more advertisements aimed at middle class homebuyers. As this amenity becomes more widely available developers of more expensive subdivisions will likely find different ways to set their subdivisions apart in order to keep the desirable in-group appeal.

Segregation

“The difference in the price of housing is the principal means of income and racial segregation in the United States” (Gottdiener 1995: 144).

A person’s residence says a great deal about that person’s socioeconomic standing, their identity, and their place in the social order (Nicolaidis and Wiese 2006; Rook 1999). Subdivisions provide opportunities for people with similar interests to live in the same communities. Unfortunately, they also provide opportunities for persons to exclude others based on their income, skin tone, or accent. This exclusion is discrimination, and results in racially unequal (segregated) subdivisions. Despite the Civil Rights Movement and government attempts to ensure equality segregation still exists in our society. This section examines the two types of segregation—economic and racial—addressed in this paper, the effects of segregation, and the ways in which the government has attempted to combat segregation.

The largest body of literature dealing with segregation focuses on racial segregation, most specifically examining how African-Americans have been kept out of suburbs and forced to remain in the inner city and poorer areas (Greenfield 1961; Loewen 2005). Spatial assimilation theory (Charles, 2003) explains that where a person lives affects his or her life chances. This means that minorities should be living in subdivisions with white counterparts of equal socioeconomic standing, and that as their economic situation improves they will seek to improve their housing—but this has not happened. Segregation apologists claim that differences are not due to segregation on the part of the real estate industry, but are instead due to the fact that black families do not achieve the income levels that white families achieve. Economic studies refute this claim. At all economic levels about half of the white families live in the suburbs, compared to about ten percent of black families (Loewen 2005). Residents of these suburbs often say they would welcome black families but assume that either these families do not want to live there or have not been smart enough or worked hard enough to be able to afford to live there. Again, this is not borne out by the facts.

When controlling for income, black families are statistically predicted to live in suburbs at more than double the actual rate. When they do live in the suburbs they tend to live either in minority suburbs or in white suburbs with white residents of a lower socioeconomic class (Charles 2003). Very rarely do black families live in communities with whites of the same socioeconomic class. Persons who see this phenomenon as proof of a choice made by blacks or other minorities confuse cause for effect, and fail to see that it was the exclusion of minorities from suburbs that made them so attractive to wealthier persons and made a great deal of the suburbs economically out of reach for poorer whites as well as

minorities (Loewen 2005). Whether it was intended or unintended, messages within advertising contributed to these effects.

The messages sent can be as simple as the realtor photographs used in an ad. As Collins and Galster found in Memphis (1995), some realtors signify that an area is “white” by using photos of white agents while using photos of black agents for “black” areas. In both that study and the one done in Milwaukee (Galster, Freiberg, and Houk 1987), facts about a neighborhood such as schools and shopping were usually only included when the area was a “good” area. If the house was for sale in a poor area few details were included about the neighborhood. When ads are for single houses it affects the sale of that house, when it is for a single subdivision it affects the sale of all of the houses in that subdivision—and when all of the subdivisions in a certain part of town exhibit exclusionary messages it affects that whole section of town, potentially thousands of houses.

Although economic segregation is experienced by poor whites as well as minorities, it is difficult to talk about economic segregation separately from racial segregation. Most studies link the two, with good reason. Minorities in the United States experience a higher percentage of poverty than whites (Saporito and Sohoni 2007) as well as higher percentages of unemployment and crime and lower academic achievement (Charles 2003). Spatial assimilation theory (Charles 2003; Massey and Denton 1993) tells us that the two types of segregation work hand in hand—a minority family’s inability to move to a better neighborhood keeps them from fully integrating; and prevents them from gaining a better socioeconomic status. If they are able to move to a better neighborhood they become better integrated and are more likely to move up the socioeconomic ladder. As they move up that ladder they also tend to move up residentially. Exclusionary messages in subdivision

advertising—in a city where subdivisions make up the majority of the housing—will have a marked impact on the city’s levels of segregation because they will discourage families who do not perceive themselves as able to “fit in” with other residents from moving up and out of their minority neighborhoods.

Dual Housing Market

The phrase “dual housing market” (Logan, Alba, and Leung 1996; Collins and Galster 1995; Massey and Denton 1993) is used to describe a situation where minority home buyers face a much different housing market than white home buyers. The dual housing market mostly relates to the number and type of housing units made available to minority buyers by real estate professionals, although it can include things such as the number and type of housing advertised in different types of media. It has resulted in a housing market that provides fewer choices for both minority and white homebuyers (Collins and Galster 1995), and an even greater racial disparity among current homeowners who wish to move.

Among whites, homeownership has a small positive effect on their range of choices should they choose to move, meaning that when they sell their house they usually make a profit. This gives them a greater number of affordable dwellings to choose from when they buy their next house. The opposite is usually true for African-Americans (Logan et al. 1996). Black homeowners experience a negative effect when they wish to move, with the result that in most of America these homeowners are economically further behind white homeowners than black renters, who do not experience a loss of money when moving. This means that black first time buyers are in a better economic position than those who are selling a home and wishing to buy another. One possible reason relating to the dual housing market is that

the market for black buyers is more geographically restricted than for black renters because the temporary nature of renting means that rental properties are often more open to African American residents, which leads to greater choice (Collins and Galster 1995). Another is that the demand for homes in “black areas” is not as great as the demand for those in white areas. If fewer people want to buy your home then you will not realize as high a profit on your house as owners of more desirable houses. It has been suggested (Collins and Galster 1995; Galster, Freiberg, and Houk 1987) that the lack of demand is artificially created by a lack of advertising.

Majority black housing areas are marketed differently than majority white housing areas (Galster, Freiberg, and Houk 1987; Collins and Galster 1995). Houses in black areas are often poorly advertised when compared to houses in white neighborhoods, even to the point of not advertising any housing in black areas in any major print sources for the city or town. Few ads in black areas describe the surrounding neighborhood favorably, while in „border“ areas (white neighborhoods that are close to black neighborhoods) the neighborhood is described extremely favorably, possibly to counteract the proximity to a less desirable part of town. Ads for white areas often include pictures of white agents, while black areas either include no agent pictures or they include only photos of African-American agents.

Other minorities experience the same effect as African-Americans to a certain degree, but it is not as clear-cut as it is for African-Americans (Charles 2003; Logan, et al. 1996). Asians are more integrated and experience less of the dual housing market when their educational achievement is higher than average. Hispanics are more integrated and experience less of the dual housing market when they are assimilated into mainstream (white) American culture. It is possible, based on evidence from other studies (Logan, et al.

1996; Massey and Denton 1993), that a similar dual housing market exists for Asians without high educational achievement and for unassimilated Hispanics. In cases where assimilation has not happened, and for African-Americans, suburban life often means living in suburbs with other minority residents rather than living in majority white suburbs (Logan, et al. 1996; Massey and Denton 1993).

The Effects of Segregation

Segregation affects everyone. Those who are discriminated against are most directly affected, but all residents of a town are affected in some shape or form. Whether it is through greater traffic on the roads as persons in less desirable areas commute to jobs or shopping, or through higher taxes collected to assist infrastructure development and maintenance in the segregated areas—which wealthier persons attribute to government waste because they do not see the needs in the segregated areas—every resident of a segregated city is affected by the separation. Many of these effects are long lasting, carrying the problems on to future generations.

One of the biggest impacts of segregation is its effect on the type and quality of services offered in a neighborhood, which has its largest impact on residents in its vicinity. Different parts of a town are often described as „desirable“ or „less desirable“ in part because of the quantity and quality of amenities offered nearby. If an area is desirable then the amenities are in sufficient quantity and good quality. A desirable area will command higher prices for its real estate (Conley 2001). Offering a better caliber of vital services such as grocery stores or schools will almost guarantee that wealthier homeowners will wish to live in that area. Conversely, if an area is unable to offer these amenities the wealthy homebuyer

will not be attracted to it and it will become less desirable. This is not a single occurrence but a continuing cycle that brings an area either up or down based upon how attractive it is to potential homebuyers or business owners. If an area gains a small advantage over other areas in terms of services or residents the desirability of the area will increase and wealthier residents will move in. The presence of wealthy homeowners will increase the desirability of an area for business owners. In this way the two aspects of desirability will build upon each other, making the area more desirable and other areas less so in comparison.

Living in a less desirable area does not just influence a resident's current living situation—it also shapes their future and the future of their children. Less desirable areas do not provide academically challenging and well equipped schools. This puts children in desirable areas much farther ahead academically than children in less desirable areas (Conley 2001; Saporito and Sohoni 2007). Research has shown that high student poverty rates correlate with poor achievement levels (Saporito and Sohoni 2007), which helps perpetuate the cycle of inequality. High achieving students will be more likely to go on to higher education and to obtain better paying jobs than those who did not do as well in school—and so the cycle goes on. When school districts attempt to even out the balance through busing, wealthy parents respond by moving or by sending their child to a private or charter school. The poor students left in the original school become more isolated as their peers are bused away from the neighborhood and only those wealthier who were unable to resist forced busing come to replace them.

This is what happened in Jacksonville, where school busing became such a contentious issue that it took almost thirty years to settle the matter (Foley and Luedke 1999). In the meantime, the counties surrounding Duval County (especially St. Johns County)

benefitted as wealthy parents moved away from Duval in an attempt to escape the forced busing. It is possible that real estate advertising reflects this, even to the point of saying that other counties would be better places to live than Duval County. It is certainly true that even with the busing question settled, the quality of schools in Jacksonville reflects more the patterns of segregated schools than those that have been racially and socioeconomically balanced, suggesting that schools in poorer areas have become more isolated and have not benefitted from busing.⁴ If the schools follow the same patterns found elsewhere (Conley 2001; Saporito and Sohoni 2007), the failing schools in poor areas will reinforce the poverty while the good schools in well-off areas will bring a better education and better opportunities for their students. Advertising for new subdivisions will likely reflect these difficulties. For instance, subdivisions in the wealthier areas could mention their good schools, whereas subdivisions in poor areas may not mention schools—or may mention private schools in the area instead.

Equal Housing Opportunity

Prior to the twentieth century the American government did not concern itself officially with segregation. This began to change with the advent of the Industrial Revolution. A large number of African-Americans moved from rural areas to industrialized cities and with the larger minority population came increased prejudice that gradually led to more formalized forms of segregation. By the 1930s racial segregation in housing was widely

⁴ Of the 6 high schools in the Northside of Jacksonville, 5 were considered „F“ schools in 2009 (each school’s student population was at least 61% minority, most were 91% and up) while the schools in the Southside included ones that received „A“ or „B“ grades and had fewer than 40% minority students, and the single Beaches high school received a „B“ grade and had a population made up of 28% minority students. Source: www.duvalschools.org

practiced and had been reinforced through policies such as restrictive zoning and federal mortgage policies that encouraged „redlining“ (Lamb 2005; Yinger 1995). This began to change in subsequent decades, but it was not until the 1960s that the Civil Rights Movement began to see results in the issue of housing segregation. The culmination of this period came in 1968 with the passage of the Fair Housing Act. The new law prohibited discrimination in the rental, sale, or financing of property based on a person’s race, religion, color, sex, or national origin. Real estate ads were supposed to show either through a tag line or later through a logo that they followed the EHO law. However, because the original law failed to provide adequate enforcement measures it resulted in an imperfect reduction in discriminatory advertising. This did not change until President Reagan signed an Amendment to the Fair Housing Act in 1988 that increased HUD’s powers of enforcement and added protection against discrimination to handicapped persons and families with children.

Enforcement under the first Bush administration and especially under President Clinton began to focus specifically on discrimination in real estate advertising (Lamb 2005). As a result of Reagan’s 1988 Act both presidents pursued residential integration enforcement more aggressively, and advertising came to be seen as one of the areas where discrimination existed. HUD was encouraged to set guidelines for real estate advertising and to punish newspapers and other periodicals that published discriminatory advertising. It is important to note that enforcement was focused on urban housing and rentals; little was done to address segregation in the suburbs until the early 1990s with lawsuits such as a 1993 suit against the *New York Times*, where the newspaper was found to be in violation of the Fair Housing Act due to its lack of editorial oversight over the advertisements in its pages (Williams 1994).

HYPOTHESIS

While segregation is an issue in all types of residence, it is particularly high in the suburbs (Charles 2003). Some sociologists have provided clues as to why this happens (for example: Conley 2001; Yinger 1995), but no one has been able to completely explain the causes of segregation. Based on previous works such as Collins and Galster's examination of residential discrimination in Memphis (1995) and Galster, Freiberg, and Houk's study of residential discrimination in newspaper advertising in Milwaukee (1987), we know that advertising for individual houses can contain exclusionary messages. We do not know if the same can be said for new subdivision advertising. In this paper I ask if advertising for new subdivisions contains exclusionary messages, and if the contents fluctuate between different parts of a town known to have different demographic profiles.

Subdivision advertisements focus on the qualities of the home, community, or desired buyer; and are designed to attract a certain market. However, some advertisements may contain messages that attract one type of buyer while subtly telling another type that they will not be welcome in that community. Messages that exclude certain races or socioeconomic classes help to reinforce inequality and perpetuate segregation. These messages can be found in all types of real estate advertising (Galster, Freiberg, and Houk 1987), but when the advertising is for a subdivision that single ad helps to sell multiple houses rather than just one, so the effect is multiplied. If the majority of the advertising for new subdivisions in one part of a town send the same messages, the effect is further multiplied. I believe that advertising for new subdivisions contains exclusionary messages, and that the messages will appear more frequently in higher priced homes and in the parts of a town in which these

types of homes can be found, allowing the messages to become a mechanism for perpetuating segregation.

METHODS

Real estate newspaper advertising can be broken into two main types—ads for single dwellings and ads for groups of dwellings. Subdivision advertising falls into the latter group. It is only used for subdivisions under construction or newly constructed, and is not used for existing homes that are being resold. This study's population consists of ads for subdivisions that appeared in the *Florida Times-Union*, the main newspaper for Jacksonville, Florida. I examined newspapers from the first and third Sundays in May for the years 1960 through 2000 and noted details from all subdivision advertising in all parts of the paper that fit the criteria described below. Unfortunately, I was unable to use the printed version as no institution in the city keeps the printed newspaper for more than one year; instead they rely on microfilm. This created difficulties that will be discussed later in the paper. I entered the applicable data from the ads into a Microsoft Excel database, using exact quotes wherever possible.

The beginning date of 1960 was chosen in order to establish a pattern prior to the devastation of Hurricane Dora in 1964 and resultant housing boom. It also helped establish a pattern for the time prior to the passage of the Fair Housing Act of 1968, a year that also saw the consolidation of the city of Jacksonville with Duval County. The end date of 2000 was chosen due to the 1999 resolution of a contentious school busing issue that had been debated

for almost thirty years. An elaboration of the federal legislation and local history that may have affected the content of the ads appears below.

A pilot study (Heneghan 2008) showed evidence that the month of May yields a consistently large number of ads for new subdivisions in Jacksonville, possibly either the reason for or the result of the annual Parade of Homes that occurs in the middle of the month. An inspection of other research done using newspapers (Coats and Mulkey 1950; Hirschmann 1971; Schultz 1992; Eyles 1987; Miller 1995) revealed that for a long term study such as mine, a sample of two weeks per year during a chosen month will result in a satisfactory sample size. I therefore chose to sample the subdivision advertising that appears in the first and third weeks of May for each year of the study. In order to create a data set with suitable similarity for comparison, certain characteristics were used to select the advertising used. Each ad needed to be about the subdivision rather than about the developer or individual houses; it had to include details about the subdivision such as its price range or location; and the type of housing described had to be detached single family dwellings.⁵ Data sets were analyzed using crosstabs. Three independent variables: „decade“, „part of town“, and „price categories“ were compared to the variables described in the following pages.

As I pursued my research I found that some ads promoted more than one subdivision. This began with a couple of ads showing two or three subdivisions in the same part of town and gradually evolved into eight or ten ads per paper, each touting ten to twenty different

⁵ Terms like „patio home“ and „villa“ emerged in the late 1970s to describe both detached and attached housing. Because these terms were used so loosely it was impossible to determine which one the advertiser was describing. For that reason any subdivisions that described their houses in this way were not included. There was a single subdivision with Villas in its name, Biscayne Villas, but the description and illustration depicted detached housing so this subdivision was included.

subdivisions located all around Jacksonville. Because the sampling unit is an ad and not a subdivision, ads promoting multiple subdivisions were noted as a single unit. If the name of the developer was apparent it was listed as “(builder name) combo”; for example, “Centex combo” or “Panitz combo”. If the builder name was not apparent the ad was listed as “builder combo”. If the subdivisions were being built in more than one part of the city the term “multiple” was used in the column for Part of Town.

Variables

Differences exist between subdivisions. They differ not only in price, but also in the quantity and quality of amenities offered and the way each subdivision is marketed (Eyles 1987). Variables were chosen that reflect those differences. These variables are Equal Housing Opportunity logo or tag line, neutral images such as maps and floorplans, nature images or references such as trees or the beach, status images like champagne flutes or a horse and carriage, recreation images or references such as tennis or golf, words that connote the “Old South” (confederate and plantation), phrasing that implies that life is better in a county other than Duval County, and words that have been used when trying to attract persons of different social classes (National Institute of Real Estate Brokers [NIREB] 1967), such as those listed in Appendix B. Class signifiers include words such as “master planned community” and “country private, country safe” (Miller 1995: 403).

After assembling the initial data I coded items in each category for analysis. As the project was designed to find the presence or absence of certain characteristics, no distinction was made between single or multiple mentions of data fitting a single category in an ad. For instance, whether an ad mentioned „ocean“ one time or multiple times it was still assigned the

same value. This study was not designed to find why advertisers included any exclusionary images or references—that would be impossible without the ability to at least interview a sample of advertisers, developers, and home seekers. I determined that because I was not attempting any causation analysis, crosstabs were the most appropriate method for displaying data. This was done with dates and prices grouped for readability. Dates were organized into decades with the year 2000 included in the 1990s decade. Housing prices were grouped into thirteen categories, beginning with “up to \$24,999” and moving up in \$25,000 increments to “\$300,000 and above”. A fourteenth category notated the number of ads that had no price listed.

Price

Not all real estate advertising includes a price. Ads for the lowest end of the price spectrum do often focus on price. Words such as *discount*, *value*, and *bargain* are often featured, as are calls to stop paying rent in favor of paying a mortgage that amounts to less than the monthly rent payment (NIREB 1967). This is in contrast to ads at the upper end of the spectrum which do not focus on the price. Instead they favor a focus on features such as being convenient to schools, shopping and nature. Common terms in these ads include *estate*, *paradise*, *exclusive*, *choice* and *park-like* (NIREB 1967).

In the case of a subdivision, a range of prices may or may not be included. Some researchers have posited that the lack of a posted price may be a sign of the dual housing market at work. After the Fair Housing Act passed those who wished to discriminate had to find subtle ways of doing so. One way was to not mention the price of the house in their ad (Combs 1973). This allowed them to quote one price to a white homebuyer and a different,

higher price to a nonwhite buyer. Leaving the price out of the ad was a risk as the house may take longer to sell. Motivated sellers who harbor some racist feelings must balance their desire to sell with their desire not to sell to „those people“. Combs (1973) discovered a relationship between degree of prejudice and desire to sell quickly, and most chose to sell quickly. Levels of exclusivity (either racial or economic) in the current study may correlate with whether or not prices are listed for the subdivision ads. As we have seen, segregation runs along economic as well as racial bounds and it could be that the old saying holds true—if you have to ask, you can’t afford it.

While some Jacksonville ads did not include a price, many more included prices, but not as exact numbers. Some said things such as “from the 120s” or “from the low 40s”. Others described monthly payments and down payments without mentioning a total house price. In the case of the inexact prices, prices were assigned that turned “from the 120s” into a concrete number that fit within the price category (for instance, “from the 120s” would become \$120,000). Wherever possible other advertising for each subdivision was examined to see if a concrete price could be determined based on the advertising rather than assigned in order to fit a category. This was done so price categories could be as complete as possible and was done to facilitate computer sorting and easy tabulation. The total prices in the other ads were impossible to calculate so these ads are listed as “no price found”.

Part of Town

Does geography influence what is transmitted in a real estate ad? According to Collins and Galster (1995), the answer is yes. They found that housing advertisements in minority areas are less likely to include information about area schools or favorable

descriptions of the surrounding area (also see Galster, Freiberg, and Houk 1987). They believe that this lack of information makes the advertisement less visible and less attractive, limiting the chances that it will reach a wide audience. The ad will reach fewer people from elsewhere and the eventual buyers are much more likely to be people who are already familiar with the neighborhood, who have not relied on ads to find the house. In minority neighborhoods these are likely to be other minority members. White homebuyers are less likely to look at houses in unfamiliar neighborhoods if details like schools and communities are not included. Therefore, segregation not only limits the housing choices available to minorities, it limits the choices available to whites (Collins and Galster 1995; Yinger 1995). White home seekers who want to live in a more diverse neighborhood or who wish to live in a more economically priced neighborhood may not consider housing in other parts of town if the housing ads do not provide adequate information.

In order to test the idea that some neighborhoods differ in the racial or economic audience they seek I utilized city divisions that are commonly accepted by residents of the city (Figure 1). These are divisions which have grown organically through history and are occasionally referred to in literature and advertising. They are Arlington, the Beaches, the Northside, the Southside (called „Southeast“ on the map), Southwest Jacksonville and Northwest Jacksonville.

described above, combination ads that included housing in multiple parts of town and were labeled „Multiple“.

Equal Housing Opportunity

As discussed in the Literature Review, Equal Housing Opportunity is the result of the Fair Housing Act. Its physical manifestation in advertising takes the form of either the phrase “Equal Housing Opportunity” or the logo of an outline of a house with an equal sign inside. If the phrase (tag line) was used it was normally found at the very bottom of the ad. If the logo was used it usually appeared in the bottom right corner of the ad. A notation was made in the database each time either of these things appeared in an advertisement, and where in the ad it appeared if it had a nonstandard placement.

Imagery

Images were divided into four categories: human figures; neutral images such as houses, maps, and floorplans; status images such as golf paraphernalia or champagne glasses; and nature references or images. During coding these categories were broken down into variables. For instance, three nature image or reference variables were “trees/woods”, “ocean/beach”, and “nature trails/preserves”. This was done in order to tell if individual variables appeared more in different price levels or different parts of town. The initial crosstabs were done using a combined category (i.e., all nature variables were combined into one number or percentage) and if a particular pattern emerged another crosstab was performed for different variables separately.

Examining the advertisements for human figures is the portion of the study when the limitation of only having access to microfilm is the most frustrating. It is difficult to be absolutely sure that no minorities were shown in subservient roles because in order to tell the ethnicity of human figures images need to be clear and sharp. Microfilm images, especially from the 1960s and 1970s were not always of sufficient quality to be able to make out details such as the race or ethnicity of the figures—and these are the ads most likely to yield negative imagery. A number of ads were too indistinct to tell race or ethnicity conclusively and some were of such poor quality that it was impossible to even tell how many figures were in the ad. The first instances of recognizable minorities did not appear until the 1990s, and those images showed minorities in roles equal to that of the white figures.

Amenities

Three categories: recreation, public transportation, and limited access; were used in analysis. Public transportation consisted of mentions of bus service, „in walking distance“, or car pools. Recreation mostly covered sports amenities such as golf courses or baseball fields, but also included recreation and country clubs and activities such as going to the beach⁶ or going fishing. As with the imagery categories, when coding each individual variable was noted as one appearance per ad rather than noting multiple appearances in the same ad. For instance, if an ad mentioned golf and baseball then each was coded as 1 in the golf and 1 in the baseball category (Appendix A, 3.3). In the combined variable that noted appearance of

⁶ Features were coded based on the intentions of the advertiser. Lakes, beaches, and other features could be considered as a nature or recreation variable. If the advertiser intended to highlight a natural setting such as a wooded lake then the feature was coded as a nature variable. If the mention or image was of humans using the feature for recreation (i.e. - people on a blanket on the beach) then it was coded as recreation. The water images or references variable included both natural and recreational mentions and images.

any recreation the code was changed to a 1 (Appendix A, 1.5 and 2.5). This prevented skewing by subdivisions that listed many recreation opportunities. The limited access category includes not only mentions of gates or 24 hour security but also other features that limit access, such as cul-de-sacs, burglar alarms, and no through streets in the subdivision.

Descriptive Terms

The emotional, informative, and persuasive words described previously (Gottdiener 1995) make the descriptive phrases used in advertising to inform, create emotion and appeal to a reader's identity. They also provide clues to the social class being sought by the developers. For instance, the word "friendly" appeals to one's emotions, the phrase "no down payment" is informative, and "prestigious" is persuasive. Each word or phrase appeals to a different class. Several common words or phrases are used by advertisers to connect with a particular social class (NIREB 1967; Appendix B) and can be summarized by saying that upper class buyers seek status ("prestigious"); middle class buyers look for convenience, a place to raise a family ("friendly"); and investment potential; and working class buyers want to find someplace they can afford ("no down payment"). Descriptive words or phrases were chosen first from the list appearing in the guide book (NIREB 1967) and then as the years went on judgment had to be used as the phrases originally used sometimes changed or disappeared altogether, and occasionally new descriptive words or phrases emerged up and had to be assigned a category based on the context of the ad and minimum price when compared to other ads from the same time period.

Study Site

I chose Jacksonville for a very obvious reason—I live there. Not only was it easier to get information, knowing about Jacksonville the way a resident knows about his or her town gave me insight into why certain patterns might exist. The study also provided me with information about why my hometown developed in the way that it did. Colloquially, each part of town has a reputation. The Westside is known for its „rednecks“, its poorer white people, and as one part of the city that is welcoming for African-American residents. The Northside is the forgotten stepchild, the part of town that is always left behind by the others and constantly trying to prove itself. It is a divided part of town, with the areas close to downtown largely occupied by African-Americans and the outer edges occupied by whites⁷, in a pattern found in many other parts of the country (Charles 2003). Arlington is the area that used to be—used to be great, used to be well-off, used to be desirable. Now it is worn out and retains only a remnant of its former glory. Southside, the Beaches, and St. Johns County are where the rich (mainly white) people now live. Clay County is like the Westside, but with more money and bigger trucks. Nassau County is too far away, still a bit of an enigma, but known both as a place of rural poverty and emerging affluence. These are not scientific facts, these are impressions, prejudices, and accepted stereotypes gleaned from my more than ten years of living here.

But it was not just my familiarity with Jacksonville that led me to study the city. I wanted to examine a city with a strong minority presence. And Jacksonville has always had a strong African American presence. It was the home of Zora Neale Hurston, Ray Charles,

⁷ According to the 2000 Census, in the part of Northside between downtown and the Trout River the population is 85% black and 13% white. The average family income in 2000 was \$32,615. North of the Trout River the population is 28% black and 70% white. The average family income in 2000 was \$51,243.

Hank Aaron (for a short time), basketball player Artis Gilmore, and early NAACP leader James Weldon Johnson. It is also the home of historically black college Edward Waters College (Foley and Luedke 1999; Mason 1997; City of Jacksonville 1968). In the early part of the twentieth century Jacksonville was known as “the Harlem of the South” and also had a strong black presence in the early days of movies via films made at Jacksonville’s Norman Studios (Mason 1997). In the decades prior to my study the section of Jacksonville „reserved“ for African-Americans had a thriving community.

That began to change following the 1954 Supreme Court decision on desegregation. Racial tensions began to rise and groups such as the Ku Klux Klan became much more active (Foley and Luedke 1999; Crooks 2004). The African-American community was centered in the northern part of the urban core (see Figure 1) and had almost no presence in the surrounding suburbs. When desegregation brought black children to white schools near the downtown core white families moved farther out into the suburbs (Clotfelter 2004), taking businesses and jobs with them. As the urban core began to disintegrate in the 1960s African-Americans were stuck—unable to move and with a difficult commute to get to good jobs. Those who were better off searched for suburbs where they could live away from the decaying black neighborhoods. This became especially true after several race riots resulted in the destruction of black-owned businesses—businesses that were not rebuilt in the same location but were instead moved away from the neighborhood and out into the suburbs (Foley and Luedke 1999; Mason 1997; Weathersbee 2008).

The racial turmoil continued in the 1970s with an order for school desegregation in 1972 and the resulting order for forced busing (Foley and Luedke 1999), an issue that would not be settled until 1999. Previously, white parents who wished to avoid desegregated

schools could simply move farther into the suburbs. With the advent of forced busing all schools in the county were required to be desegregated and many white parents resorted to sending their children to private or charter schools, or to moving to adjoining counties that were not under a forced busing order. The border areas in Clay, St. John's, and Nassau Counties all grew in population following the beginnings of the controversy.

In addition to the race issues, the turbulent 1960s were a period of great change in Jacksonville. Nature caused some of it, in the form of Hurricane Dora in 1964. The storm devastated the city and caused \$100 million in damages. Because the population had sprawled beyond the city limits, after the hurricane many people were unable to take advantage of city services and had to rely on the county for help. Events after the hurricane brought to light a great deal of corruption in city government and the county's public school system. It was this series of events more than anything that led to the county voting for consolidation in 1968 (Foley and Luedke 1999). The consolidation expanded the city limits out to the county line, making Jacksonville the largest city in the United States in terms of land area⁸.

A more controlled turbulence was due to a period of urban renewal, called "Jacksonville's Decade of Progress" (Crooks 2004). The Decade of Progress began in the late 1950s with plans for infrastructure expansion (Crooks 2004). The master plan included an expansion of the city's business base and the construction of multiple bridges. For years Jacksonville had only two bridges, not nearly enough to handle the large sprawling population, so four more large bridges were constructed. The fourth bridge, the one that

⁸ Since eclipsed by two cities in Alaska, Jacksonville remains the largest city in terms of land area in the continental United States

showed how much Jacksonville was expanding, was the Buckman Bridge. This bridge spans the St. Johns River near Duval County's southern border with Clay and St. John's Counties (Figure 1), far from the original city limits and reflecting the size of the "white flight" that resulted from the busing decision mentioned above. The town was able to sprawl all the way to the coast with the addition of John Turner Butler Boulevard, an expressway linking the Southside with Ponte Vedra Beach and giving access to all points in between.

FINDINGS

In order to understand how segregation occurs one must take into account all of the contributing factors. One potential factor is subdivision advertising. As I discovered, subdivision advertising in Jacksonville contains potentially exclusionary messages and could be part of the reason why the Northside has developed into an economically poor, mainly minority area and why the Southside and St. Johns County have developed into economically well-off, mainly white areas.

In particular, the use or absence of some statement regarding Equal Housing Opportunity and the ethnicity of the human figures used both indicate possible attempts to exclude. Other more subtle methods of exclusion can be found in the appearance of status images, references to limited access and recreational amenities, and the reliance on water as a selling point in certain parts of town and price ranges.

While subdivision advertising in Jacksonville shows some of the same characteristics as those of the communities in other studies it does have a few marked differences. Neutral images such as house exteriors, maps, and floorplans appeared in a majority of the ads with

house exteriors being the most common and maps being the second most common. This fits with what previous studies have found in Memphis (Collins and Galster 1995), Milwaukee (Galster, Freiberg, and Houk 1987), and San Diego (Miller 1995). However, these other studies found that mentions of schools, public transportation, and neighborhood amenities were important class signifiers. Each of these variables appeared in a tiny percentage of the ads surveyed, too few to be able to determine a pattern or if the variables were class signifiers in Jacksonville.

The materials offered here present an expanded view of how class and race are communicated through the medium of advertising. For one, while woods and trees are key signifiers of a nature focus, in Jacksonville water is just as important. Whether it is the ocean and beach or lakes and rivers, Jacksonville appears to be a very water-focused town. Jacksonville is regionally different than previous study sites. That might account for the notable appearance of words connoting Confederate heritage and advertising that stated that life was better in other counties than Duval County (in other words, that life in Nassau, Clay, or St. Johns County was better). There are no other studies that looked at the significance of the appearance of the Equal Housing Opportunity logo or tag line in ads. Other authors also did not look at, or did not choose to mention, the effects of the internet on advertising, a technological advance that seems to be strongly affecting newspaper advertising. The first ad in the study to use this new technology was a Centex combination ad⁹. In the years immediately preceding this ad, 1990-1995, there was an average of 76.3 subdivision ads per year. In the remaining years of the decade there was an average of 44.6 ads per year, a

⁹ *Florida Times Union*, May 5, 1996

marked difference and one that reflects society's increasing use of the digital format and potential rejection of newspapers as an advertising medium.

Racial Exclusion

The race or ethnicity of human figures used in advertising has been shown to send messages of exclusion (Collins and Galster 1995; Galster, et al. 1987; Williams 1994). It is notable, therefore, that minority figures appeared in less than 1% of the ads sampled (Table 1). White figures, on the other hand, appeared in 21% of the sampled ads. This equates to 431 white figures, sixteen African-American figures, six Hispanic figures, and no appearances by any other races or ethnicities. Due to the difficulties with picture quality mentioned above it became necessary to create a category for unknown race or ethnicity. Ultimately this contained 141 figures or 7% of the total—but there 13 ads where even the number of figures could not be determined because the ad quality was so poor. Therefore I cannot be absolutely certain how many figures of each race or ethnicity appeared in the sample population. I have excluded the uncertain cases from analysis. Note also that the Northside, known as the poorer and blacker part of town, uses 34 white figures in the 1960s. As we shall see later in the paper, this was during the period when developers in this part of town were attempting to bring higher priced subdivisions to the Northside. A possible signal that those attempts failed were that ads included no human figures after that—because the area had remained a poor and black area. Conversely, Clay County uses no human figures until one in the 1980s and thirteen white figures in the 1990s. St. Johns County, the part of town that used the most human figures, used no minority figures at all. This is the part of town that showed high percentages in all other variables for upper class housing and had a

higher average home price than most other areas during the three decades in which advertising for it appeared in the newspaper. Of the three parts of town that did include minorities, multiple included the most. It is difficult to interpret this category in the same manner as other parts of town because the ads in this category showed houses in all parts of town. However, the average price of these homes during the 1990s was about \$20,000 below the average area-wide price (Appendix A, 3.1), implying that the homes were being sold to middle and working class families, and that diversity does not extend to the more expensive houses (reflected in the data from areas like St. Johns County). Ads for the Southside and Westside also included minority human figures in ads from the 1990s, six in the Southside and three in the Westside. The Westside is known for being another poorer and blacker part of town, and the average price for homes in that part of town in the 1990s was lower than the average multiple price, so the appearance of minorities in advertising for the Westside follows the same pattern as the Multiple part of town. Southside, on the other hand, does not follow the same pattern. The average home price in Southside during this decade is higher than the areawide average, and the area is not known for its diversity. The subdivision in the Southside that included minorities, Belle Rive, was also the first advertisement in the sample to show recognizable minorities (Figure 2).

Table 1: Number of figures by Part of Town and Decade*

	1960s		1970s		1980s		1990s	
	white	minority	white	minority	white	minority	white	minority
Arlington	21	0	4	0	10	0	19	0
Beaches	12	0	8	0	0	0	8	0
Clay County	0	0	0	0	1	0	13	0
multiple	8	0	2	0	0	0	40	13
Nassau County			2	0			0	0
Northside	34	0	0	0	0	0	0	0
Southside	7	0	14	0	12	0	33	6
St. Johns County		0	12	0	28	0	86	0
Westside	15	0	11	0	25	0	6	3
total	97	0	53	0	76	0	205	22

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Figure 2: Belle Rive, May 5, 1991: The first appearance of African Americans. It is tempting to place some significance on the fact that they are now “among the fortunate few”... but still standing in the back of the line.

Figure 3, Bovis Homes combination, May 7, 1995: The only appearance by Hispanics in the advertising (the same ad appeared twice in one year).

Although the illustration is a drawing rather than a photograph it is easy to tell which family is African-American as all three have stereotypically African-American hair and features. It is tempting to assign meaning to the fact that they appear at the back of the line,

but it is possible that this was no ill intent behind the placement—although African-Americans at the time may have read it as bias. The three minorities in the Westside came from one ad, for Crystal Creek subdivision. This ad consists of two photographs, one smaller one of a white couple riding bicycles and one larger photo of a smiling family unit—mother and father with father holding a baby girl. They are shown standing in the entryway to a room that looks like a living room. This was the only advertisement that showed minority figures more prominently than white figures when both appeared in an advertisement. The largest number of minorities in the 1990s appeared in the “multiple” category. The first of these ads appeared in 1996. The theme of the ad was meeting great new neighbors and it showed a white family opening the door to an African-American woman and girl. Granted, the white family’s faces were shown while the black females were shown from the rear—but at least they were shown as neighbors. Another, from Panitz, also showed a family unit—this time a mother, father, and son. There was no discernible background behind them and the photograph was equally sized with another photograph showing a young boy on his bike. The ethnicity of the bicycle rider could not be determined conclusively due to picture quality, but the initial impression was that he was white. It is curious that in both advertisements the African-Americans are shown as a traditional nuclear family in portrait-style poses while the white figures shown bike riding. There were six Hispanic figures in the “multiple” category—a family consisting of a father, mother, and baby girl—in a single ad that ran in two different papers in 1995 (Figure 3). This also shows a traditional nuclear family in portrait-style poses, although in this ad the family takes center stage and does not share the ad with any white figures. The perception one comes away with is that minority families are welcome—if they are intact traditional nuclear families. Whites can be shown doing

activities that do not include the whole family because “we all know” they have a family at home, but there is no guarantee of that with minorities. It does seem, though, that Centex tried actively to go against type with their neighbor ad. Unlike other ads, this one showed only a mother and daughter rather than the intact family. They were also shown interacting with whites rather than standing in a posed family portrait. Most striking of all, they were very dark skinned, something that runs against the grain for advertisers (Cortese 2008).

The reasons for the absence of minority figures in prior years cannot be determined without a great deal of further study, including interviewing those involved in creating the ads or gaining access to the original newspapers with better picture quality. That is beyond the scope of this study. However, an examination of other parts of the paper can give some information. For instance, although I noted several articles in other parts of the paper during the 1960s relating civil rights disturbances there was nothing overtly discriminatory in the advertising studied. The general impression received was that race was a nonissue because it was assumed that the people reading the ads were white. In the human illustrations there was no attempt to be racially inclusive; many illustrations were blatantly Caucasian—mostly through visual cues such as hair color not being black (in a black and white ad this translates as blond if the figure appears too young to be thought grey). Evidence that discrimination existed, even after the passing of the 1968 Amendment, could be seen in a couple of ads; such as the classified ad in the Northside¹⁰ stating that the home is a “terrific buy/ no qualifying/ no discrimination”.

¹⁰ *Florida Times Union*, May 3, 1970

Equal Housing Opportunity

A variable that was not mentioned by previous studies was one that came about due to the 1968 passing of the Equal Housing Amendment. Now appearing as the recognizable logo of an outline of a house with an equal sign inside (Figures 4 and 5), the mark of Equal Housing Opportunity (EHO) began as a nonstandard phrase to the effect that Equal Housing Opportunity was honored in this particular development. The tag line or logo was not carried by every sampled ad, and the lack or presence of that acknowledgement is noteworthy. Only 328 ads, 16% of the total, included either the phrase or the logo. The first appearance was in May 1972. As illustrated in Figure 6, the “multiple” type of advertising included more EHO logos or tag lines than other parts of town. For instance, 63% of these ads in the 1980s (five of eight ads) carried an EHO logo. The Northside also had a high percentage in the 1980s, with 36% of ads their ads (ten advertisements out of twenty eight) containing the logo or tag line. Contrasting that is St. Johns County with no appearances of the phrase or logo during that decade in any of their fifty nine ads.

Figure 6 makes it clear that the message being sent during the 1980s is that minorities, those who benefit the most from Equal Housing Opportunity, were welcome to buy midrange houses such as those in the Northside and communities advertised together in the Multiple category—but not in the desirable (more expensive) areas of St. Johns County, Beaches, or Southside. One might presume that minorities who could afford housing in those areas faced the choice of either living somewhere they might not be welcome, or moving to a less expensive house in an area where they were more sure of a welcome. Spatial Assimilation Theory (Charles 2003) tells us that they should be choosing to move to the more expensive area—Figure 6 tells us that they might not be. While this pattern was to

change in the 1990s, overall I found that the EHO phrase or logo appeared more often in ads in the lower price levels and less often in more expensive subdivisions across all decades.

This was true even for different ads by the same builder (Figures 7 and 8).

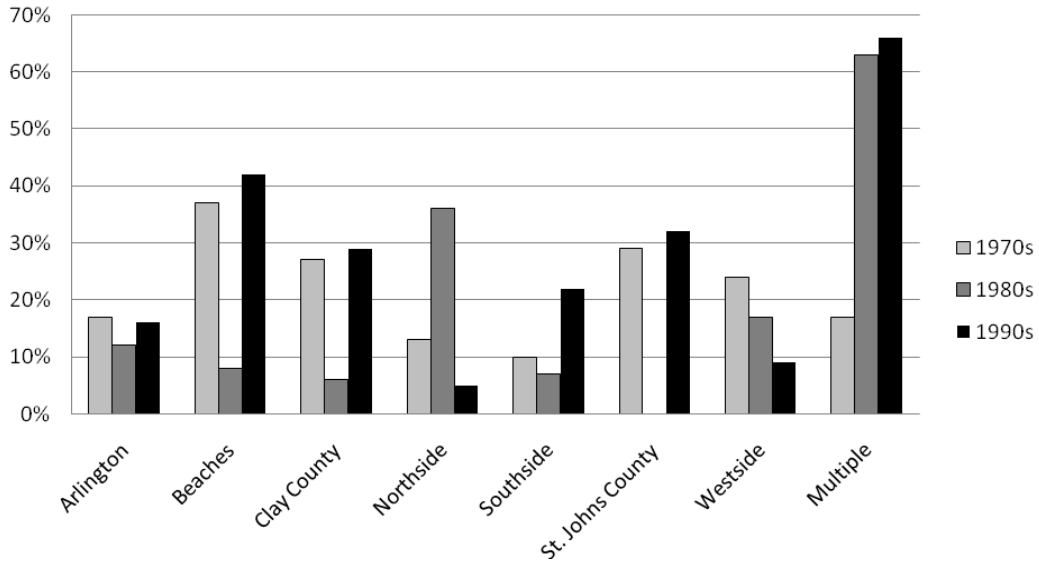
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advertisement deleted., paper copy available upon request.

Figure 4: Heritage South, May 21, 1972: The family seems very protective of each other as if they are being threatened by something. But Heritage South is “a safe place”, so there is no need to be afraid here! However, note the logo at the bottom right—despite the subtle exclusionary message this subdivision is in compliance with the EHO.

Figure 5: Atlantic Builders combination ad, May 5, 1996: The normal locale for the EHO logo (an outline of a house with an equal sign inside) is in the bottom right corner. In this ad a tiny version of the logo appears in the section with the least expensive homes and a large black circle appears in the bottom right—in the section with the most expensive homes.

Figure 6: Percentage of ads with Equal Housing logo/tag line by part of town, 1970-2000



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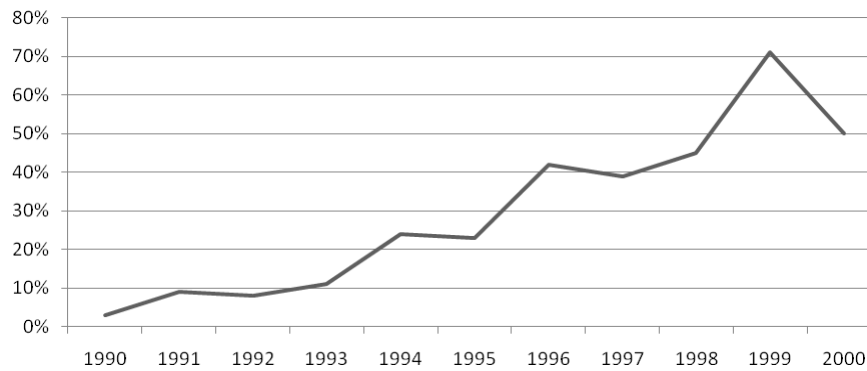
advertisement deleted., paper copy available upon request.

Figures 7 and 8: Charter Point and Woodmere, May 5, 1974: These ads appeared one above the other with one other ad separating them. They seem very similar, but the more expensive subdivision says “EXCLUSIVE” at the top while only the less expensive one has the “Equal Housing Opportunity” tag line.

As shown in Figure 9, there was a dramatic increase in the presence of the EHO logo in the 1990s. The increase was more dramatic after 1995 and in certain parts of town, such as

St. Johns County (Appendix 3.2). The rate of mentions of EHO went from zero in the 1980s to thirty three in the 1990s, accounting for 32% of the ads in that decade. The Beaches increased from four ads (8%) to eight ads (42% of the area’s total). In order to see if the *New York Times* lawsuit cited above could have affected this change the 1990s were broken down by year (Figure 9). Although causation cannot be conclusively determined it is interesting that there was a marked increase in the appearance of the EHO logo in 1994 and the remaining years of the decade.

Figure 9: Percentage of ads with EHO logo or tag line, 1990-2000



An advertisement for the Cimarrone subdivision in 1996 (Figure 10) includes a statement at the bottom of the ad in small print reading: “We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.” Previous advertisements for this subdivision included no mention of EHO, ads appearing after that carry the EHO logo.

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Figure 10: May 5, 1996: The small print at the bottom says, “We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.” Previous ads had no mention of EHO, subsequent ads carried the EHO logo.

Figure 11: The Plantation at Ponte Vedra, May 18, 1986:

This ad represents the resurgence of the housing market as it is the first ad found outside the Classifieds section. In its original form it took up most of a page of the newspaper and includes many more words than had been used in most ads in the previous decades.

The South

Jacksonville is a southern city, both physically and in attitude. This fact is reinforced in some of the names chosen for subdivisions. Specifically, two words appeared in the names of certain subdivisions: confederate, and plantation. In the 1970s and 1980s two subdivisions in the Westside included the word “Confederate” in their name, and in the 1980s and 1990s the word “Plantation” was used in several subdivisions in various parts of town (Paulsen and Watson 2004).

“Confederate” appeared first in the Confederate Point subdivision, whose logo was a Confederate soldier on horseback with his saber drawn and raised. Eighteen ads for this subdivision appeared between 1970 and 1979; most included the soldier on his horse and none included anything about Equal Housing Opportunity. The second subdivision was named Confederate Crossing. Only three ads from this subdivision were sampled, and other than the name the only possible exclusionary tactics were to advertise that horses were allowed. This ad seemed to appeal to the type of person who wishes to live near the city but feel like they are living in the country. These ads also failed to include any EHO logo or tag line.

In the 1980s and 1990s the word Plantation was used in several subdivisions, mostly in St. Johns County. Twenty-six percent of the ads for that part of town used the word Plantation, equaling twenty-seven advertisements. Among them was The Plantation at Ponte Vedra (Figure 11), which advertised itself as a “private equity club” that prohibited vacation rentals and kept all amenities strictly for the homeowners. The subdivision was further sheltered by a “continuously manned Gatehouse” and “an extensive range of security measures” and used upper class „buzzwords“ throughout its advertising such as „exquisite“ or „superior“—and not a single mention of EHO. Another subdivision, this one in the Southside, was called Plantation South. Some of the phrases used in one of their advertisements included, “Mandarin's¹¹ choice address... a handsome collection of distinctively spacious and luxurious southern homes... Mandarin's choice address in the South's finest tradition.”¹² The use of the words „southern“, „tradition“, and „South“ further reinforces the idea that the

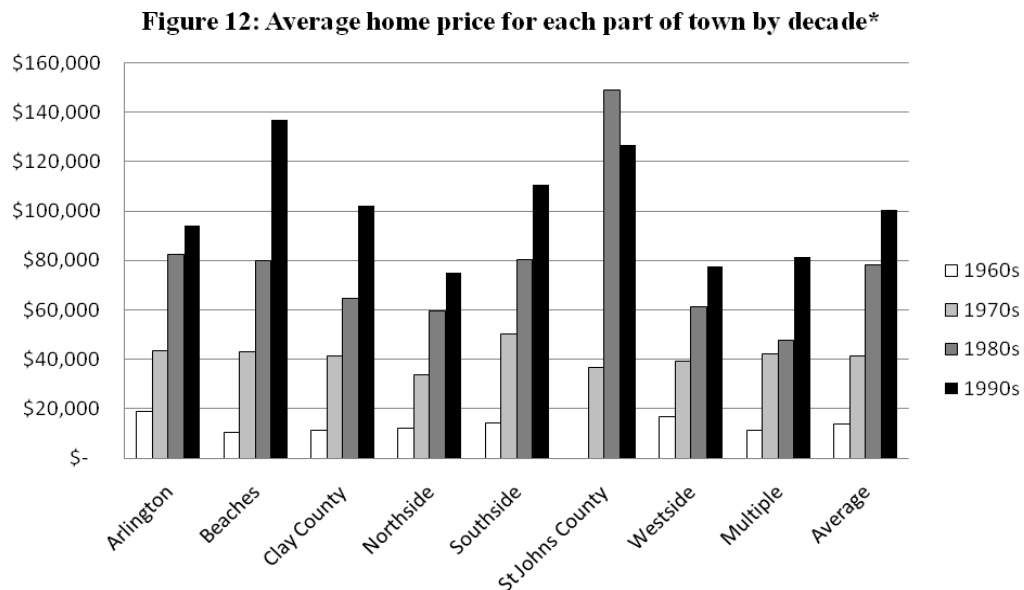
¹¹ Mandarin is an area of Southside near the southern border with St. Johns County.

¹² *Florida Times Union*, May 18, 1986

Plantation name was chosen in a deliberate attempt to evoke a certain mood, one in which minorities were likely to be unwelcome.

Economic Exclusion

One of the most effective ways to restrict the types of future residents is price. Anyone who has ever looked for a home knows that one shops within the price range that is affordable. Therefore, any advertisement above that range is automatically ruled out. Prices are not a message in the same sense as the other variables, but they do lead to economic exclusion if persons are restricted to buying only in certain parts of town—if home prices are not diverse across the city. In Jacksonville prices tended to vary depending on the part of town (Figure 12) as well as the time of sale. Thus any exclusionary messages in imagery or descriptive words were augmenting the already exclusionary force of price. In the case of Jacksonville, not only were single subdivisions selective, whole areas of town experienced levels of exclusion.



*Nassau County was not included as prices were only listed in the 1990s, and only for a small percentage of the ads

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Figure 13: Cove St. Johns, May 2, 1965: located in Arlington, the words “newest”, “finest”, and “estates” in the headline are all upper class buzzwords. And the inclusion of a maid’s room in one house also hints that the homes are for wealthier individuals.

As in all parts of the economy, price levels rose gradually over time, but not all areas of town followed the same curve. Some differences could be attributed to the relative desirability of different areas of Jacksonville and therefore to the desire to keep the area exclusively for desirable in-groups. For instance, during the 1960s the Arlington area had an average price of \$18,841—the highest in the city. At the time the citywide average was \$16,144. The subdivisions advertised during that time period (such as Figure 13) include messages that indicate the homes were being built for upper class homebuyers. As the years passed the area remained desirable, but decreasingly so, until its average price of \$94,083 dipped below the citywide average of \$100,062 in the 1990s. At the same time the average price in the Beaches gradually increased, going from the lowest average (\$10,517) in the 1960s to the highest (\$137,137) in the 1990s. Much of this change in the beaches can be attributed to the construction of new roads (Crooks 2004) that enabled those who could

afford it to distance themselves from others, in a pattern reminiscent of other cities in America (Jackson 1985). As we will see below, the other variables that indicate messages of exclusivity also rise along with the rise in prices. The two other areas colloquially known as the more desirable areas now, the Southside and St. Johns County, both show a steady progression of prices while the Northside, traditionally known as one of the less desirable areas, consistently places in the bottom of the graph for most of the decades (it is second from the bottom in the 1960s). Again, as we will see in the following pages, messages of exclusivity follow the same pattern as prices. As mentioned above, economics and race often intertwine. It is the case here. In the 2000 Census, Southside was 81% white and 12% black. The median income was \$64,462. The portion of St. Johns County adjoining Duval County was 95% white, 2% black, and had a median income of \$91,067. Meanwhile, Northside was 42% white, 57% black, and had a median income of \$41,929.¹³

Class Words and Phrases

Different economic classes look for different things when they look for a home (NIREB 1967). These can be concrete things, such as a country club or golf course, or they can be intangible things such as prestige or a friendly neighborhood. Intangibles are described in ads by using certain „buzzwords“ or phrases (Appendix B). At its most basic, there are three economic classes and each responds to different intangibles. The upper class (or those who aspire to the upper class) responds to words that connote luxury or status. The middle class reacts most strongly to statements about family, convenience, and investment

¹³ See footnote 7 on page 36 for a more detailed breakdown of Northside race and economic figures.

value. The working class responds strongest to money, but not in an investment sense. Instead, they look for affordability.

The wording used to describe subdivisions changed over the years. Some of the changes of phrase were due to an evolution in phrasing with the basic message staying the same. For example, the phrase „a prestige community“ over the years became „a desired community“, and „exclusive“ became „privileged“, but the meaning and social class being appealed to remained constant. The most striking example in Jacksonville advertising is the use of the word „quality“. At the beginning of the study it was used primarily to describe workmanship in higher priced subdivisions. As the years went on the word was used in a variety of subdivisions with varying prices. Eventually „quality“ was replaced in ads for the more expensive subdivisions with words such as „hand-crafted“ and „imported“.

Upper class buzzwords or phrases appeared 807 times in the sample population out of a total 2064 ads (Appendix B, 1.7, 2.7). They were used in most of the ads in the Multiple category during the 1960s, 70s, and 80s—when ads of this type were more tightly focused and included less pricing diversity. A little over half of the advertising for St. Johns County in the 1980s included this variable (Figure 14). This was also the decade when the average advertised price in that county was almost double the average area-wide price.

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Figure 14: The Plantation at Ponte Vedra, May 7, 1989: There is nothing subtle about the message in this advertisement.

Given that example it is unsurprising to find that these words and phrases are most likely to be found in the more expensive housing for the era. In the 1980s these phrases were used often, mostly in homes that were priced above the average price for that decade. In fact, the pricing categories above the average all show at least half of the ads for each category included an upper class word or phrase like „exclusive“ or „prestigious“. In homes below the average less than a third of the ads included upper class words. The 1980s are a unique decade in regards to this variable, however, in that no other decade used upper class words as often as advertisers did during that decade. In the 1990s, while these words were used in more expensive subdivisions it was nowhere near the levels in the 1980s.

While the upper class words focused on status, middle class words focused more on location—either „convenient to city“ or „rural“, on family and friends— such as „family“ and „neighbors“, and on the quality and investment potential in their homes („craftsmanship“, „more for your money“). Middle class words were found in a fairly even pattern across all parts of town with the words appearing in around a third of the ads in most decades (Appendix B, 1.8, 2.8). They were not as evenly spaced when examining incidences based on lowest calculated home price. These words tended to appear more often in advertisements at or below the average price for the decade. In the 1990s no middle class words or phrases appeared in ads with prices of at least \$225,000 while appearing in about half of the ads for homes costing less than the area-wide average of \$101,729.

Working class words also spotlight money, but in a different way. Phrases designed to appeal to working class homebuyers include asking them why pay rent when you can own, and mentions of budget, easy terms, and no money down. These words appeared very little in the sample, appearing only 69 times (Appendix A, 1.9, 2.9). In the 1960s these words

appeared in slightly more than 10% of the ads for the Beaches and Northside areas. Nassau's count in the 1970s appears high, with 25% of the ads mentioning working class words—but all of the ads from that county during that decade were for a single subdivision called Pirate's Wood that had advertised "easy terms" in two of its ads. The only other significant appearance of working class words was in the Northside in the 1990s, when these words appeared in four of the 22 ads.

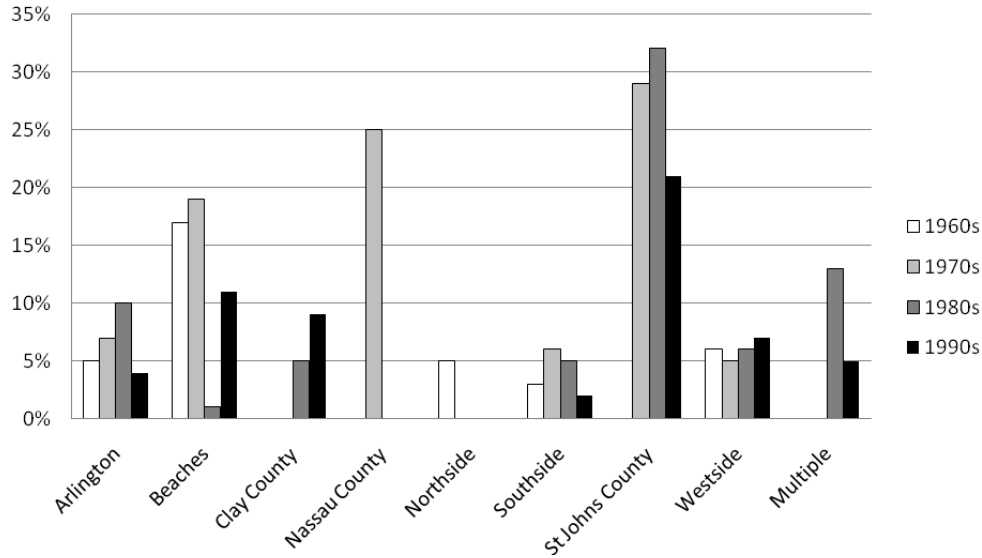
There were only two instances where working class words appeared in more than 10% of the ads when categorized by price. Both instances occurred in the 1990s and were in the \$50,000-\$74,999 and „no price listed“ categories. Although having no price listed means that a definitive answer cannot be given it does appear that the rare appearances of working class wording signifies that most subdivisions in Jacksonville have been built for middle and upper class homebuyers and that when the words do appear they are mainly in less desirable areas and at price levels below the average.

Status Images

Status images have also been found to be indicators of economic exclusion in previous studies (Collins and Galster 1995; Galster, Freiberg, and Houk 1987). Some of the status images searched for in this study included golf paraphernalia—such as clubs, players, and balls—a ship or boat, a swimming pool, a recreation club, tennis, horseback riding, champagne glasses, or a horse and carriage. These were not frequently appearing images, showing up in only 8% of the total ads. When broken down by part of town (Figure 15) we see that St. Johns County advertisements consistently use status images more than other parts

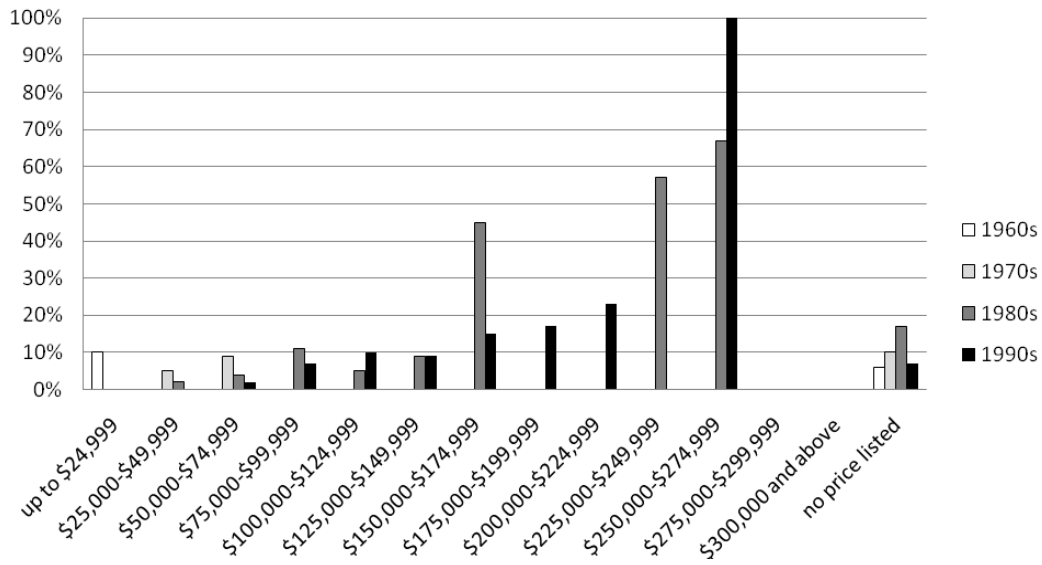
of town, averaging about a third of the ads for the three decades in which ads for this part of town occur.

Figure 15: Percentage of ads using Status Images by Part of Town, 1960-2000



Most of the status images for this part of town focus on golf, with swimming pools and recreation clubs also appearing in numbers. Unlike St. Johns County, the Beaches’ higher than average percentage of status images in the 1960s and 1970s were mainly due to images having to do with water, particularly with images of sailboats or ships. The single noteworthy occurrence in Nassau County is also due to the single subdivision being advertised as discussed above, this occurrence was also due to images of boats and sailing. There is a great increase in the occurrence of status images in ads in the latter two decades in the higher priced subdivisions (Figure 16). This corresponds with the findings that St. Johns County had greater incidences and that the average lowest home price for the county was normally above the average lowest area-wide home price.

Figure 16: Percentage of ads using Status Images by Price Category, 1960-2000



Recreation

As mentioned above, subdivisions in Jacksonville rely heavily on water as a promotional tool. When mentioned in conjunction with recreation, 26% (539) of the ads mentioned water in some fashion (Appendix A, 1.4). These could be references to swimming or pools, the beach, fishing and boating. The type of water activity varied based on location. Advertisements in The Beaches and the Ponte Vedra area of St. Johns County emphasized the beach; subdivisions near major water sources (especially those on the Westside and Northside) promoted fishing and boating; and all areas of the city mentioning swimming or pools. In all, 26% (539) used water in some form to sell their subdivision. The Beaches and St. Johns County account for the majority of the natural occurrences due to their proximity to the Atlantic Ocean. Water images or references tend to occur more often in the more

expensive subdivisions—even to the point that all of the ads at or above \$250,000 in the 1990s included some reference to water (Appendix A, 1.4, 2.4).

The next most popular recreational amenities were tennis and golf, with 10% of the ads mentioning tennis and 7% mentioning golf. Mentions of these amenities were found in almost all of the ads in Arlington and the Beaches in the 1960s (Appendix A, 1.5), with most ads mentioning multiple recreational opportunities and with most of the Beaches ads focused on water activities. St. Johns County ads first appeared in the 1970s, and from that point on they consistently mentioned recreation in most of the ads in each decade, and again most mentioned more than one recreation reference. Contrasting that is the Northside, where fewer than one third of the ads during the 1960s mentioned recreation, no ad with any recreational opportunities appeared in the next two decades and only a small number (5%) mentioning it in the 1990s. Clay County had similar numbers until the 1990s when Eagle Harbor—a community largely focused on recreation—began construction.

When examining the different recreational amenities in comparison to the price of the subdivisions, one begins to see which amenities appear at different price levels (Appendix A, 2.5). The 1960s appeared to be a more egalitarian time, with recreation amenities offered at all price levels. The lower price level (under \$25,000) had more opportunities than the higher one (\$25,000-\$50,000). The only amenity appearing in more than ten percent of the ads at the higher price level was „country club“. In the 1970s there were fewer mentions of recreation overall. Swimming was mentioned most often, and mostly at the midrange price level. Tennis was also mentioned mostly at that price level, although both were only mentioned in about twenty percent of the ads while country club was mentioned rarely and only in one of the more expensive price ranges.

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Figures 17 and 18: Sawgrass, May 1, 1988: These two ads went across the bottom of facing pages in the newspaper. It is telling that the picture chosen for the larger image is one of a man at the beach, thereby illustrating the importance of water in Jacksonville advertising. Note the multiple images of recreation in the right hand ad—the lowest listed price for this subdivision was \$171,300.

Just as the ads grew in size and detail, mentions of recreation escalated in the 1980s. However, an economic divide appeared—houses below \$75,000 advertised few recreational amenities while above that price level the number of mentions was exponentially greater (Figures 17 and 18). Again, the most popular options were swimming/pool and tennis. As one moved up the price ladder golf became more popular. The upper price levels also sported more mentions of beach, boating, country club, and clubhouse. The 1990s continued the trend with a lack of recreational amenities in subdivisions priced below \$100,000. At and above that price level swimming/pool, tennis, and golf all appear in a sizable number of ads. Once again, moving up the price ladder coincided with increased mention of luxury recreational amenities such as country clubs and horseback riding.

Based upon these findings it is clear that recreation within a subdivision has become something that only the wealthier citizens are offered. Comparing these results with the home prices in Figure 12 we see that, just as home prices were once closely aligned, recreational opportunities were once offered in a more egalitarian manner. As the prices moved apart so

did the chance of being offered a recreational amenity within one's subdivision. For middle-income persons reading these ads it is very likely that mentions of recreations such as golf or a country club sent a clear signal that they could not afford to buy there and were therefore not welcome.

Nature

Nature images or references were another factor cited by other studies as notable due to their usage in ads aimed at the wealthier homebuyer (Miller 1995; Nicolaidis and Wiese 2006). A third (687) of the ads used nature as a selling point. As in other variables this was not evenly distributed amongst all parts of town and all price levels. St. Johns County relied heavily on nature images with more than 60% of the advertisements for each decade including a nature image. These images included photographs of wild creatures, most particularly of birds, and trees or woods. Also figuring heavily into this category was images of the ocean or beach—understandable given that the oceanside community of Ponte Vedra Beach makes up a large proportion of subdivision advertising for this county. For this reason it is also unsurprising that the Beaches use a great deal of nature in their advertising, with at least a third of each decade's ads including nature images. Again, these are mostly to do with the beach or ocean. Clay County, largely a rural county for much of the study's time frame, also included a number of natural images, usually images of trees and woods, although lakes and rivers became prominent in the later decades. Northside also began using this tactic in the 1990s, with nature images appearing in half of the advertisements for that region.

As with many of the other variables, nature images showed themselves to be divided economically, with most nature images appearing in ads for subdivisions with higher than

average prices. Most advertisements for subdivisions with above average pricing in the 1970s through 1990s included some form of nature imagery, even to the point that every advertisement for homes at or above \$225,000 in the 1990s included nature imagery.

Limited Access

Limited Access means simply that there is not full and open access to the subdivision. This can mean that there is some form of security on the premises or that the property is physically restricted by the lack of through streets or use of cul-de-sacs. It is not a frequently used variable, but when it is employed the use is telling. There is a clear economic division in regards to access, in line with previously published research (Low 2003). Housing at or below a decade's average price did not usually boast limitations beyond individual security systems or modified street configurations. Subdivisions priced above the average possessed fences or gates and sometimes included guarded gatehouses and roving security. There are clear economic divisions here, ones that homebuyers at the time would have had little problem discovering as they perused the classifieds.

The category was not found in many advertisements until the 1980s, and then mainly in subdivisions where the minimum price was at least \$200,000 (Appendix A, 1.6, 2.6). Of these, all but one indicated that the access limitations included security gates—and the remaining one stated that the subdivision had “24 hour security”. This was at a time when the average home price was \$78,085. Of the more than three hundred ads at or below that average price, most listed street restrictions such as cul-de-sacs and no through streets. A few included security systems. None included fenced or gated subdivisions.

In the 1990s the average advertised price rose to \$101,729 while limited access variables appeared in larger numbers in lower priced subdivisions than before. In subdivisions priced at least \$150,000 about 30% of the ads for each category included mentions of limited access. Once again, subdivisions coded as having limited access were usually referring to the fact that they were fenced or gated. While there are several fenced or gated subdivisions slightly more expensive than the average price, only one subdivision, The Woods, is a fenced or gated subdivision whose lowest listed price of \$100,000 falls below the average price for that decade. One other ad whose lowest listed price is under the average is a combination ad for Atlantic Builders, and the subdivision listed as a gated subdivision has a separate lowest listed price that is above the decade's average.

DISCUSSION AND CONCLUSION

Given the findings presented here, it is possible to draw some conclusions about the way in which advertising interacts with the problem of segregation. Advertising is a tool that can be used for the transmission of symbols that include or exclude potential residents, but it would be difficult to say that advertising alone causes neighborhoods to become segregated. It is possible to admit that advertising could have some effect on the perpetuation of segregation. It is also possible that advertising sends messages that reflect the way the area already looks, thereby reinforcing rather than causing segregation. In either case, the ads are reinforcing restrictions of choice by perpetuating group level reactions via emotional and persuasive wording.

The variables that other scholars found associated with the upper class (see, e.g. Collins and Galster 1995; Collins, Freiberg, and Houk 1987) were used most often in housing in the St. Johns County area. It appears from the data that St. Johns County has been a prestige address from the moment advertising for the area first appeared, with upper class signifiers like recreation amenities or status images appearing in higher than average percentages across the decades. In fact, as shown in Appendix A, every signifier of wealthier developments: nature images or references, water images or references, and upper class buzzwords appears in greater numbers in ads for this part of town.

In contrast, the Northside seems to be the complete opposite of St. Johns County. This part of town has never achieved the desirability and average housing price of the other area. The Northside's percentages of status signifiers were consistently at or below the areawide average. The area does have some of the highest percentages in the use of working class words (Appendix A, 1.9), which in itself could be a reflection of the way the area is already developing.

We can expect to see these trends continuing. The Northside, by virtue of its history and the fact that it is somewhat isolated on the opposite side of the city from the more desirable parts of town, will likely continue to struggle to attract resources. St. Johns County, the Beaches, and Southside will likely remain as desirable areas and will continue to attract greater resources.

The use of EHO symbols changed throughout the decades. Beginning in the 1970s they appeared in around 20% of the ads across all parts of town. In the 1980s the areas showed much different patterns, with the Northside and "Multiple" areas using it a great deal more—36% in Northside ads and 63% in Multiple ads—while other areas dropped their

usage to between 0 and 17%. As noted in the Findings, usage of the symbols skyrocketed during the 1990s. All areas except the Northside and Westside (both areas known for having large minority populations) increased their usage of the EHO symbols. Both of these areas decreased the usage to less than 10%. While the *New York Times* lawsuit may have contributed to this effect, I cannot conclusively state the reason for this change.

Although use of EHO symbols increased during the 1990s, up to 70% in 1999, the fact that it dropped by 20% the following year suggests that its usage only remains high while there is the possibility that its use is being monitored. This leads to the conclusion that without another high profile lawsuit such as the one brought against the *New York Times* it is unlikely that the use of these symbols continues at a high rate today. As mentioned previously, most real estate advertising for new subdivisions has moved onto the Internet. It is difficult to study advertising in this medium because it is not static and companies can change the content whenever they wish, making it more difficult to discover if they are following the law in regards to Fair Housing practices. A cursory examination in mid-November 2009 revealed that three developers in the Jacksonville area had websites that mirrored the findings from this paper. One developer used no humans; used middle class words; and did not mention status, nature, or recreational amenities. Another used humans, and out of the more than twenty photographed human models only three were minorities. One was an African American male salesperson, one was an African American customer service representative, and one woman of indeterminate (possibly mixed) race was shown holding a large sunflower in a blurb about the company's commitment to the environment. All of the models posing as customers were obviously white. The third website was for a development being built by several developers, a "complete living community" that includes

retail and commercial spaces within the development. This website also used multiple human models, all of which were white. None of the three carried any EHO logo or any wording that stated that they complied with the Fair Housing Amendment.

Several other findings emerged during the course of this study. First, status images, upper class words, and nature images or references became more prevalent in ads for more expensive houses, as did water images or references and recreation amenities. Status images appeared more often in more expensive houses, although the data looks skewed because there were so few houses advertised in the upper price ranges. Second, water images or references appeared in ads with a great frequency. This indicates that in Jacksonville water is an important selling point. As water in advertising appears more often in advertising for more expensive housing, it also indicates that mentions of water can be class signifiers. Third, the lack of advertising containing “working class words” indicates that few explicitly working class subdivisions have been advertised in Jacksonville since 1960. Most occurrences of these words were for subdivisions in the Northside, reinforcing the idea that the area is less desirable than other parts of town. It is possible that advertising for attached or rental housing would include more working class words, but that is outside the scope of the current study.

Given the increased frequency of variables denoting upper class houses one would expect a continued trend, with more subdivisions advertising nature, water, upper class wording, and more recreational amenities. However, the economic recession that began in 2008 (Basch 2009) may result in a reversal of this trend. While it is doubtful that these words and images will disappear completely, it may be that advertising will focus more on the middle class wording focusing on investment, savings, and value. Given the previous findings it is likely that areas such as St. Johns County and the Beaches will continue to use

the upper class words and images more frequently, while other parts of town move to using more middle class wording and include fewer amenities.

The appearance of minorities in the 1990s advertising seems to signal a decrease in racial exclusion, but at the same time economic exclusion seems to be increasing. Despite the possible reversal of trends, such as an emphasis on investment and value, it is unlikely that exclusion based upon socioeconomic class will disappear. Houses in subdivisions are designed to be sold within specific price ranges, meaning that the residents will all be from the same general socioeconomic class. That is understood. A problem exists when large sections of town, such as the ones outlined in this paper, reflect the same similarity as found in a single subdivision. The lack of diversity in such a large area would isolate residents from others of different socioeconomic backgrounds. Without that economic mixture one begins to feel that his or her socioeconomic status is the norm and loses empathy and the ability to identify with persons from other backgrounds. This isolation also makes it difficult for those who are at the bottom of the socioeconomic ladder to move up. They are isolated socially and spatially from those who could assist them in their climb.

I do not see these messages of exclusion being excised from real estate advertising any time soon. The length of time it has taken to take the small strides it has made combined with the backsliding allowed whenever enforcement becomes lax (Lamb 2005) does not give me a great deal of hope for the future. It does appear that advertising for new subdivisions plays a contributing role in the continuance of racial and economic segregation. The words and images presented as possible messages of exclusion appeared often in too recognizable of a pattern, and in too many different ads, for each mention to be a coincidence. Whether consciously or unconsciously, advertisers and developers sent messages that excluded certain

groups of people. In some cases they went beyond the bounds of merely targeting their ideal audience and skirted the legal bounds of the Fair Housing Act, such as in the Plantation of Ponte Vedra's claim of being "Intentionally Exclusive" (Figure 19). In other cases they appealed to their target audience, but in doing so they actively excluded those who were not the targets of their ads. Until developers and advertisers take the points of view of other groups into account they will be likely to continue to craft ads that can be seen as exclusionary, and until that happens advertising will continue to assist in the continuance of segregation.

FUTURE RESEARCH

This paper, combined with the other research cited within, has not gotten past the tip of the iceberg with the issue of residential segregation. There are many other types of residential advertising, and I believe that each type deserves to be studied individually. For instance, there has been no study examining advertising for apartments or retirement homes. In the 1960s, about the time that prices for new homes were increasing rapidly, advertising for apartment complexes began to appear in large numbers—and the pattern repeated in subsequent decades. Any time housing prices went up rapidly; more apartment complex ads seemed to appear. It is possible that these apartment complex ads included exclusionary messages, despite the previous assertion that segregation was not as prevalent in rental property (Collins and Galster 1995). Previous studies have included rental property, but there is no indication that any of the studies focused on advertising for a rental community such as an apartment complex. After sighting several ads turning the real estate tag line of "why rent

when you can buy?” on its head by using phrasing indicating that renting was better because one could forgo the headaches of homeownership (repairs, insurance, etc) and not be tied down to one dwelling, it would be interesting to see if there are class divisions appearing in this type of advertising as well.

Another avenue for future research would be to fill in the frustrating black hole of information on poor whites. Yes, a larger percentage of minorities are poor—and they are deserving of study—but there are still large numbers of poor whites. As we can see from this paper, segregation runs along class as well as racial lines. What discrimination and segregation do poor whites face? There needs to be more work done in this arena, and the subject of class divisions should be included in any future study of residential segregation.

Finally, there is the issue of advertising in the internet age. I was unable to pursue my research past the newspaper, but future studies could benefit from visiting this same topic through a study of online advertising. I predict some difficulty in that advertising is much more fleeting online and there is no permanent record as there is of newspapers, but given that so much of our information now comes online it would be remiss not to include a study of these types of ads in our body of knowledge.

APPENDIX A*

1. Decade/Part of Town Crosstabs

1.1. Neutral Images

	1960s	1970s	1980s	1990s
Arlington	35%	33%	41%	52%
Beaches	83%	44%	67%	79%
Clay County	81%	34%	36%	63%
Multiple	57%	50%	100%	88%
Nassau County		50%		57%
Northside	80%	17%	50%	27%
Southside	53%	46%	59%	65%
St. Johns County		41%	56%	59%
Westside	75%	50%	37%	45%
Average	66%	41%	56%	59%

1.2. Nature Images or References

	1960s	1970s	1980s	1990s
Arlington	13%	42%	40%	26%
Beaches	33%	30%	55%	32%
Clay County	38%	21%	20%	44%
Multiple	14%	67%	13%	17%
Nassau County		38%		0%
Northside	23%	43%	21%	50%
Southside	29%	35%	33%	17%
St. Johns County		65%	68%	63%
Westside	29%	31%	21%	13%
Average	26%	41%	34%	29%

1.3. Status Images

	1960s	1970s	1980s	1990s
Arlington	5%	7%	10%	4%
Beaches	17%	19%	1%	11%
Clay County	0%	0%	5%	9%
Multiple	0%	0%	13%	5%
Nassau County		25%		0%
Northside	5%	0%	0%	0%
Southside	3%	6%	5%	2%
St. Johns County		29%	32%	21%
Westside	6%	5%	6%	7%
Average	5%	10%	9%	7%

1.4. Water Images or References

	1960s	1970s	1980s	1990s
Arlington	13%	30%	34%	19%
Beaches	67%	19%	43%	37%
Clay County	0%	7%	8%	33%
Multiple	14%	67%	13%	14%
Nassau County		75%		0%
Northside	13%	23%	0%	14%
Southside	29%	20%	23%	17%
St. Johns County		53%	73%	58%
Westside	27%	23%	26%	11%
Average	23%	35%	28%	23%

*Blank boxes indicate no advertisements fit that category for that time period.

1.5. Recreation

	1960s	1970s	1980s	1990s
Arlington	15%	22%	22%	14%
Beaches	67%	22%	14%	16%
Clay County	14%	4%	14%	23%
Multiple	0%	83%	0%	9%
Nassau County		75%		0%
Northside	23%	0%	0%	5%
Southside	32%	15%	14%	18%
St. Johns County		65%	68%	55%
Westside	21%	12%	21%	19%
Average	25%	33%	19%	18%

1.6. Limited Access

	1960s	1970s	1980s	1990s
Arlington	1%	7%	8%	10%
Beaches	0%	0%	4%	11%
Clay County	5%	3%	8%	11%
Multiple	14%	33%	0%	14%
Nassau County		0%		14%
Northside	4%	7%	0%	0%
Southside	0%	3%	3%	9%
St. Johns County		0%	25%	14%
Westside	0%	1%	9%	6%
Average	3%	6%	7%	10%

1.7. Upper Class Words

	1960s	1970s	1980s	1990s
Arlington	23%	28%	24%	14%
Beaches	50%	26%	24%	37%
Clay County	24%	16%	22%	17%
Multiple	71%	67%	63%	16%
Nassau County		0%		0%
Northside	20%	17%	43%	18%
Southside	32%	29%	33%	26%
St. Johns County		18%	56%	27%
Westside	42%	18%	14%	13%
Average	37%	24%	35%	19%

1.8. Middle Class Words

	1960s	1970s	1980s	1990s
Arlington	13%	29%	24%	29%
Beaches	33%	33%	18%	42%
Clay County	62%	27%	30%	23%
Multiple	43%	50%	0%	59%
Nassau County		25%		14%
Northside	34%	23%	32%	50%
Southside	41%	33%	28%	34%
St. Johns County		29%	29%	39%
Westside	40%	26%	24%	39%
Average	38%	31%	23%	37%

1.9. Working Class Words

	1960s	1970s	1980s	1990s
Arlington	0%	3%	2%	9%
Beaches	17%	4%	0%	0%
Clay County	0%	0%	0%	4%
Multiple	0%	0%	0%	6%
Nassau County		25%		0%
Northside	14%	0%	0%	18%
Southside	6%	4%	2%	1%
St. Johns County		0%	0%	1%
Westside	0%	1%	1%	8%
Average	5%	4%	1%	5%

1.10. Percentage of ads with EHO logo/tag line

	1960s	1970s	1980s	1990s
Arlington	0%	17%	12%	16%
Beaches	0%	37%	8%	42%
Clay County	0%	27%	6%	29%
Multiple	0%	17%	63%	66%
Nassau County		0%		0%
Northside	0%	13%	36%	5%
Southside	0%	10%	7%	22%
St. Johns County		29%	0%	32%
Westside	0%	24%	17%	9%
Average	0%	19%	19%	25%

2. Decade/ Price Category Crosstabs

2.1. Neutral Images

	1960s	1970s	1980s	1990s
up to \$24,999	80%	13%		
\$25,000-\$49,999	68%	42%	47%	100%
\$50,000-\$74,999		46%	53%	49%
\$75,000-\$99,999		50%	68%	61%
\$100,000-\$124,999		0%	61%	65%
\$125,000-\$149,999			50%	52%
\$150,000-\$174,999			36%	58%
\$175,000-\$199,999			5%	42%
\$200,000-\$224,999			25%	69%
\$225,000-\$249,999			43%	0%
\$250,000-\$274,999			50%	100%
\$275,000-\$299,999				50%
\$300,000 and above				1%
no price listed	79%	38%	29%	72%

2.2. Status Images

	1960s	1970s	1980s	1990s
up to \$24,999	10%	0%		
\$25,000-\$49,999	0%	5%	2%	0%
\$50,000-\$74,999		9%	4%	2%
\$75,000-\$99,999		0%	11%	7%
\$100,000-\$124,999		0%	5%	10%
\$125,000-\$149,999			9%	9%
\$150,000-\$174,999			45%	15%
\$175,000-\$199,999			0%	17%
\$200,000-\$224,999			0%	23%
\$225,000-\$249,999			57%	0%
\$250,000-\$274,999			67%	100%
\$275,000-\$299,999				0%
\$300,000 and above				0%
no price listed	6%	10%	17%	7%

2.3. Nature Images and References

	1960s	1970s	1980s	1990s
up to \$24,999	32%	20%		
\$25,000-\$49,999	42%	29%	27%	0%
\$50,000-\$74,999		46%	32%	18%
\$75,000-\$99,999		75%	42%	22%
\$100,000-\$124,999		0%	42%	35%
\$125,000-\$149,999			59%	45%
\$150,000-\$174,999			64%	46%
\$175,000-\$199,999			75%	58%
\$200,000-\$224,999			50%	38%
\$225,000-\$249,999			29%	100%
\$250,000-\$274,999			83%	100%
\$275,000-\$299,999				100%
\$300,000 and above				100%
no price listed	24%	42%	31%	39%

2.4. Water Images or References

	1960s	1970s	1980s	1990s
up to \$24,999	28%	7%		
\$25,000-\$49,999	16%	17%	20%	0%
\$50,000-\$74,999		33%	18%	10%
\$75,000-\$99,999		75%	37%	18%
\$100,000-\$124,999		0%	45%	29%
\$125,000-\$149,999			53%	44%
\$150,000-\$174,999			82%	42%
\$175,000-\$199,999			75%	58%
\$200,000-\$224,999			25%	77%
\$225,000-\$249,999			71%	50%
\$250,000-\$274,999			100%	100%
\$275,000-\$299,999				100%
\$300,000 and above				100%
no price listed	20%	32%	29%	27%

2.5. Recreation

	1960s	1970s	1980s	1990s
up to \$24,999	35%	7%		
\$25,000-\$49,999	16%	15%	4%	0%
\$50,000-\$74,999		20%	8%	7%
\$75,000-\$99,999		50%	32%	12%
\$100,000-\$124,999		0%	29%	33%
\$125,000-\$149,999			41%	35%
\$150,000-\$174,999			45%	50%
\$175,000-\$199,999			0%	67%
\$200,000-\$224,999			0%	85%
\$225,000-\$249,999			100%	50%
\$250,000-\$274,999			100%	100%
\$275,000-\$299,999				0%
\$300,000 and above				100%
no price listed	21%	19%	29%	16%

2.6. Limited Access

	1960s	1970s	1980s	1990s
up to \$24,999	2%	0%		
\$25,000-\$49,999	11%	2%	4%	0%
\$50,000-\$74,999		6%	4%	5%
\$75,000-\$99,999		0%	6%	4%
\$100,000-\$124,999		0%	5%	9%
\$125,000-\$149,999			15%	18%
\$150,000-\$174,999			18%	31%
\$175,000-\$199,999			0%	50%
\$200,000-\$224,999			50%	38%
\$225,000-\$249,999			14%	0%
\$250,000-\$274,999			50%	0%
\$275,000-\$299,999				100%
\$300,000 and above				33%
no price listed	2%	6%	13%	11%

2.7. Upper Class Words

	1960s	1970s	1980s	1990s
up to \$24,999	44%	13%		
\$25,000-\$49,999	58%	16%	18%	0%
\$50,000-\$74,999		43%	18%	11%
\$75,000-\$99,999		75%	31%	18%
\$100,000-\$124,999		100%	50%	21%
\$125,000-\$149,999			62%	20%
\$150,000-\$174,999			82%	23%
\$175,000-\$199,999			50%	50%
\$200,000-\$224,999			75%	31%
\$225,000-\$249,999			86%	0%
\$250,000-\$274,999			50%	100%
\$275,000-\$299,999				100%
\$300,000 and above				33%
no price listed	38%	22%	33%	25%

2.8. Middle Class Words

	1960s	1970s	1980s	1990s
up to \$24,999	42%	20%		
\$25,000-\$49,999	11%	27%	29%	100%
\$50,000-\$74,999		51%	21%	46%
\$75,000-\$99,999		0%	35%	39%
\$100,000-\$124,999		0%	37%	36%
\$125,000-\$149,999			21%	23%
\$150,000-\$174,999			36%	23%
\$175,000-\$199,999			0%	25%
\$200,000-\$224,999			75%	23%
\$225,000-\$249,999			14%	0%
\$250,000-\$274,999			17%	0%
\$275,000-\$299,999				0%
\$300,000 and above				0%
no price listed	35%	22%	25%	27%

2.9. Working Class Words

	1960s	1970s	1980s	1990s
up to \$24,999	3%	0%		
\$25,000-\$49,999	0%	1%	0%	0%
\$50,000-\$74,999		5%	3%	11%
\$75,000-\$99,999		0%	1%	2%
\$100,000-\$124,999		0%	0%	1%
\$125,000-\$149,999			0%	0%
\$150,000-\$174,999			0%	0%
\$175,000-\$199,999			0%	0%
\$200,000-\$224,999			0%	0%
\$225,000-\$249,999			0%	0%
\$250,000-\$274,999			0%	0%
\$275,000-\$299,999				0%
\$300,000 and above				0%
no price listed	6%	4%	0%	19%

3. Miscellaneous Crosstabs

3.1. Average home price

	1960s	1970s	1980s	1990s
Arlington	\$ 18,841	\$ 43,597	\$ 82,351	\$ 94,083
Beaches	\$ 10,517	\$ 42,998	\$ 79,861	\$ 137,137
Clay County	\$ 11,450	\$ 41,348	\$ 64,666	\$ 102,199
multiple	\$ 11,257	\$ 42,175	\$ 47,546	\$ 81,372
Nassau County				\$ 110,600
Northside	\$ 12,216	\$ 33,900	\$ 59,438	\$ 75,206
Southside	\$ 14,292	\$ 50,111	\$ 80,303	\$ 110,523
St. Johns County		\$ 36,836	\$ 149,055	\$ 126,702
Westside	\$ 16,765	\$ 39,042	\$ 61,458	\$ 77,740
Average	\$ 13,620	\$ 41,251	\$ 78,085	\$ 101,729

3.2. Mentions of Equal Housing Opportunity during the 1990s

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
Arlington	0%	0%	4%	4%	23%	14%	63%	33%	29%	100%	38%
Beaches	0%	0%	0%	50%	83%	0%	100%	0%	0%	0%	0%
Clay County	17%	0%	0%	17%	41%	13%	0%	70%	67%	75%	0%
Multiple	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Nassau County	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Northside	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Southside	0%	13%	29%	5%	9%	27%	17%	38%	100%	100%	67%
St. Johns County	7%	0%	0%	22%	44%	50%	46%	8%	45%	63%	62%
Westside	0%	67%	15%	7%	8%	0%	0%	0%	0%	40%	0%
Average	3%	9%	8%	11%	24%	23%	42%	39%	45%	71%	50%

3.3. Recreation by type

	swim/ pool	beach	fish	boating	basketball	baseball	soccer	tennis	golf	country club	trails	rec/ club house	playground	other rec
1960s: under 25000	17%	1%	8%	17%	1%	3%	0%	10%	2%	5%	0%	15%	10%	15%
1960s: 25000 -49999	5%	0%	0%	0%	0%	0%	0%	0%	0%	11%	0%	0%	0%	0%
1960s: no price	5%	3%	6%	9%	0%	3%	0%	1%	4%	2%	0%	1%	2%	4%
1970s: under 25000	7%	0%	0%	0%	0%	0%	0%	7%	7%	0%	0%	7%	0%	0%
1970s: 25000-49999	8%	3%	4%	7%	2%	2%	0%	7%	5%	1%	3%	5%	3%	7%
1970s: 50000-74999	14%	1%	0%	5%	0%	0%	0%	18%	1%	1%	3%	3%	4%	4%
1970s: 75000-99999	0%	0%	0%	0%	0%	0%	0%	0%	0%	50%	0%	0%	0%	0%
1970s: 100000-124999	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
1970s: no price	8%	1%	7%	9%	0%	0%	0%	3%	2%	7%	2%	1%	1%	4%
1980s: 25000-49999	0%	0%	2%	0%	0%	0%	0%	2%	2%	0%	0%	0%	0%	0%
1980s: 50000-74999	6%	0%	0%	1%	0%	1%	0%	4%	0%	0%	1%	2%	2%	2%
1980s: 75000-99999	21%	4%	8%	7%	0%	1%	1%	21%	7%	6%	0%	6%	0%	9%
1980s: 100000-124999	18%	8%	3%	13%	0%	0%	0%	16%	8%	11%	8%	5%	5%	0%
1980s: 125000-149999	12%	12%	0%	18%	0%	0%	0%	15%	18%	9%	3%	9%	0%	3%
1980s: 150000-174999	18%	9%	0%	0%	0%	0%	0%	45%	27%	18%	0%	18%	18%	18%
1980s: 175000-199999	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
1980s: 200000-224999	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
1980s: 225000-249999	57%	29%	0%	14%	0%	0%	0%	43%	57%	86%	0%	71%	0%	0%
1980s: 250000-274999	33%	17%	0%	0%	0%	0%	0%	50%	100%	33%	0%	33%	0%	67%
1980s: no price	16%	3%	3%	2%	1%	3%	1%	12%	14%	9%	2%	8%	3%	6%
1990s: 25000-49999	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
1990s: 50000-74999	5%	0%	1%	0%	0%	1%	0%	3%	1%	0%	1%	0%	1%	2%
1990s: 75000-99999	7%	1%	1%	0%	0%	0%	0%	5%	6%	0%	0%	1%	2%	2%
1990s: 100000-124999	16%	1%	0%	3%	2%	4%	6%	14%	19%	1%	5%	5%	2%	10%
1990s: 125000-149999	23%	3%	2%	5%	5%	3%	3%	18%	15%	6%	8%	6%	3%	11%
1990s: 150000-174999	19%	0%	0%	0%	4%	4%	0%	27%	35%	4%	4%	15%	8%	4%
1990s: 175000-199999	25%	0%	0%	8%	8%	0%	0%	50%	58%	17%	0%	8%	8%	8%
1990s: 200000-224999	54%	8%	0%	31%	23%	0%	0%	54%	46%	62%	0%	31%	23%	54%
1990s: 225000-249999	0%	50%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
1990s: 250000-274999	100%	0%	0%	100%	0%	0%	100%	100%	0%	100%	0%	0%	0%	100%
1990s: 275000-299999	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
1990s: 300000 and up	33%	0%	0%	0%	33%	0%	0%	33%	67%	33%	0%	0%	33%	33%
1990s: no price	9%	0%	0%	4%	1%	0%	1%	9%	11%	5%	3%	3%	1%	4%
Average	16%	5%	1%	8%	2%	1%	3%	17%	16%	14%	1%	8%	4%	11%

APPENDIX B

List of Class Words or Phrases

1. Upper Class Words

Architecturally planned	Exquisite
Better/best	Fashionable
Choice (adj.)	Finest
Complete community	Gracious (or variations of the word)
Correct/right address	Luxury
Deserve	Magnificent
Desirable	Meant to live
Discriminating	Perfect
Distinctive	Preferred
Earned	Prestigious
Elegant	Privileged
Estate (except in the name of the subdivision)	Refined
Exclusive (except when regarding usage of facilities)	Secluded
Executive	Selective
	Sophisticated
	Superior

2. Middle Class Words

Best buy	Friendly
Children	Investment
Close to the city	More for your money
Close knit community	Moving Up
Convenient	Neighbors
Country	Quality
Craftsmanship	Rural
Energy saving	Value
Family	Young/growing
Feeling of community	

3. Working Class Words

Affordable
Budget
Easy terms
Free
No down payment
Rent (as in, "why pay rent?")
Starter

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VITA

Jennifer Heneghan was born in _____ on _____. She has had a varied life, living in many parts of America, including Mississippi and California; and even overseas in the United Kingdom. She has had a wide variety of jobs, from a diesel mechanic in the United States Navy to an accounting manager for an information technologies company. She has earned several degrees: a Bachelor of Arts in Political Science (with honors) from the University of Central Florida, and a Master of Arts in International Affairs from The Florida State University. She has one published work; an honors thesis entitled *The Feasibility of the International Space Station: Economic and Political Problems Faced by the International Partners*, published under her prior name of Jennifer Hoffman.