



## Unintended Consequences

One of the many unintended consequences of the political crusade for increased homeownership among minorities, and low-income people in general, has been a housing boom and bust that left many foreclosed homes that had to be rented, because there were no longer enough qualified buyers.

The repercussions did not stop there. Many homeowners have discovered that when renters replace homeowners as their neighbors, the neighborhood as a whole can suffer.

The physical upkeep of the neighborhood, on which everyone's home values depend, tends to decline. "Who's going to paint the outside of a rented house?" one resident was quoted as saying in a recent *New York Times* story.

Renters also tend to be of a lower socioeconomic level than homeowners. They are also less likely to join neighborhood groups, including neighborhood watches to keep an eye out for crime. In some cases, renters have introduced unsavory or illegal activities into family-oriented communities of homeowners that had not had such activities before.

None of this should be surprising. Individuals and groups of all sorts have always differed from one another in many ways, throughout centuries of history and in countries around the world. Left to themselves, people tend to sort themselves out into communities of like-minded neighbors.

This has been so obvious that only the intelligentsia could misconstrue it — and only ideologues could devote themselves to crusading against people's efforts to live and associate with other people who share their values and habits.

Quite aside from the question of whose values and habits may be better is the question of the effects of people living cheek by jowl with other people who put very different values on noise, politeness, education and other things that make for good or bad relations between neighbors. People with children to protect are especially concerned about who lives next door or down the street.

But such mundane matters often get brushed aside by ideological crusaders out to change the world to fit their own vision. When the world fails to conform to their vision, then it seems obvious to the ideologues that it is the world that is wrong, not that their vision is uninformed or unrealistic.

One of the political consequences of such attitudes is the current crusade of Attorney General Eric Holder to force various communities to become more "inclusive" in terms of which races and classes of people they contain.

Undaunted by a long history of disasters when third parties try to mix and match people, or prescribe what kind of housing is best, they act as if this time it has to work.

It doesn't matter how many government housing projects that began with lofty rhetoric and heady





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visions have ended with these expensive projects being demolished with explosives, in the wake of social catastrophes that made these places unlivable.

To those with the crusading mentality, failure only means that they should try, try again — at other people's expense, including not only the taxpayers but also those whose lives have been disrupted, or even made miserable and dangerous, by previous bright ideas of third parties who pay no price for being wrong.

This headstrong dogmatism and grab for power is not confined to housing. Attorney General Holder is also taking legal action against the state of Louisiana for having so many charter schools, on grounds that these schools do not mix and match the races the way that public schools are supposed to.

The fact that those charter schools which are successful in educating low-income and minority students that the public schools fail to educate are giving these youngsters a shot at a decent life that they are not likely to get elsewhere does not deter the ideological crusaders.

Nor does it deter the politicians who are serving the interests of the teachers' unions, who see public schools as places to provide jobs for their members, even if that means a poor education and poor prospects in life for generations of minority students.

All this ideological self-indulgence and cynical political activity is washed down with lofty rhetoric about "compassion," "inclusion" and the like.

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