The Social Production of Inequity: An Exploration of Resident Stress & Neighborhood Change in Jersey City

By

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written under the direction of

Sabrina M. Chase, Chair

and approved by

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ABSTRACT

The Social Production of Inequity: An Exploration of Resident Stress & Neighborhood Change in Jersey City

By Lisa B. Dunn

Dissertation Director:
Dr. Sabrina M. Chase

Problem Statement: Cumulative stress often marks those whose lifetimes are shaped by oppression and the impacts of structural violence. This study explored the complex intersection of gentrification, public policy and property reevaluation in Berry Hill, a neighborhood in Jersey City’s F Ward. A recent reevaluation of property value and subsequent tax changes has made the neighborhood even more vulnerable to a recreation of inequity. To date, no studies have analyzed how residents interpret stress related to gentrification in the context of a property revaluation or assessed its human impacts.

Methodology: A multi-method qualitative single-case study design was chosen for the study. The research questions were as follows:

RQ1. How does Jersey City’s history of displacement relate to current inequities?

RQ2a. To what extent is property revaluation viewed as a form of gentrification by Berry Hill residents?

RQ2b. How do residents view development projects in the Berry Hill neighborhood related to their housing security?
RQ2c. What opinions do residents hold about changes in neighborhood demographics?

RQ3a. What types of significant experiences do Berry Hill residents identify across their lifetimes related to living in the neighborhood?:

RQ3b. Do residents view any/all of these experiences as stressors?; 4a property revaluation impacted Berry Hill residents?; and

RQ4b. Do residents identify any other public policies that they feel contribute to stress in their lives or to covert racism in the neighborhood?

Twenty-one semi-structured interviews were conducted with Berry Hill residents.

**Results:** Four themes emerged from the study: Theme 1, "History Repeats Itself", Theme 2, "Everyday Life," Theme 3, "Blatant Racism and Oppression," and Theme 4, "Physical and Mental Health." Together, these themes convey residents’ insights about stressors in the Berry Hill neighborhood, as well as some of their health implications.

**Conclusion:** Berry Hill is in a state of mixing, a stage of the gentrification process in which both longtime and newly arrived residents inhabit the neighborhood. The process represents the culmination of cyclic historic stressors which lead to the displacement of longtime neighborhood residents, increasing their risk of physical and mental health issues. Yet, despite the adverse effects of their cumulative stress, residents display great agency.
DEDICATION

This dissertation and all of the work behind it is dedicated with great love to my husband, Daniel Dunn, and to my late grandfather, Robert O. Ludwig, who encouraged me throughout the program and my entire life. Thank you.
ACKNOWLEDGEMENTS

I would like to acknowledge my dissertation chair, Dr. Sabrina Chase, and my committee members, Dr. Jeffrey Backstrand, Dr. Domingo Morel, and Dr. Dunia Garcia. I am truly grateful for your support. Special thanks to Dr. Chase for her ongoing belief in my work.

I want to acknowledge the Berry Hill neighborhood residents, who offered their time and meaningful insight into their lives and homes.

I also want to acknowledge my wonderful classmates, now friends, who have stuck with me through thick and thin, over many years, despite many obstacles. Your encouragement, laughter, and late-night McGovern’s sessions pushed me through!

I further acknowledge my amazing neighbors and closest friends, who have provided ongoing encouragement and support.

I especially must acknowledge my parents, Jody and Bob Ludwig, my sister, Cheryl Pascale, and my grandmother, Idella Ludwig. They have all been constant sources of support and provided me with ongoing love and the work ethic needed to persist through any challenge.
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DEFINITION OF KEY TERMS

**Cultural Capital:** There are three types of cultural capital: embodied capital or the inherent aspects of a culture one displays through one’s body; objectified capital, or the physical belongings that one has accumulated; and institutionalized capital, or the credentials that one has been able to establish (Bourdieu, 1986).

**Chronic Stress:** Stress that is recurring and occurs over an extended period (McEwen, 2004).

**Displacement:** Occurs when long-time or original neighborhood residents move from a gentrified area because of higher rents, mortgages, and property taxes (Centers for Disease Control and Prevention [CDC], 2009).

**Embedded Procedures:** The less formal social norms and repeated actions that develop based on formal public policies.

**Gentrification:** Displacement of working-class residents by middle and upper-class residents, which changes the whole social character of the district, driven by economic and socio-cultural factors (Glass, 1964, p. 17).

**Great Migration:** Movement of five million African Americans from the rural south to the urban north between 1940 and 1970 (Lemann, 1991).

**Habitus:** Embedded skills, habits, practices, and general dispositions established in group culture that shape individuals socially (Bourdieu & Wacquant, 1992).

**Mixing:** The stage of gentrification in which a neighborhood contains a combination of old and new residents, followed by saturation with the higher income, new residents, and large-scale displacement of long-term or working-class residents (Bridge et al., 2012).
**Property Revaluation:** A revaluation is a program undertaken by a municipality to appraise all real property within the taxing district according to its full and fair value (NJ Department of Taxation, n.d.).

**Redlining:** The Federal Housing Authority’s 1934 policy refusing to insure mortgages in African American neighborhoods (Rothstein, 2018).

**Rent Gap Theory:** The difference between current property prices and potential property prices in a location (Smith, 1979).

**Segregation:** “The separation or isolation of a race, class, or ethnic group by enforced or voluntary residence in a restricted area, by barriers to social intercourse, by separate educational facilities, or by other discriminatory means“ (Merriam-Webster, 2019).

**Social capital:** An accumulation of resources to an individual or a neighborhood developed by the connections and relationships that exist and grow stronger over time (Bourdieu, in Bourdieu & Wacquant, 1992, 119).

**Social Constructionism:** The theory that all knowledge is derived from, and maintained by, social interactions (Berger & Luckmann, 1981).

**Social Reproduction Theory:** A theory that seeks to explain how structures, activities, and capital transfer inequities are transmitted from one generation to the next; how society reproduces itself from one generation to the next, and also within generations (Bourdieu & Passeron, 1977; Marx, 1967).

**Systematic Oppression:** Unjust exercise of power and authority that perpetuates social disparity through ideals, policies, and covert racism (Merriam-Webster, 2019).
**Structural Violence:** “A way of describing social arrangements that put individuals and populations in harm’s way. The arrangements are structural because they are embedded in the political and economic organization of our social world; they are violent because they cause injury to people . . . neither culture nor pure individual will is at fault; rather, historically given (and often economically driven) processes and forces conspire to constrain individual agency. Structural violence is visited upon all those whose social status denies them access to the fruits of scientific and social progress” (Farmer et al., 2006).

**Urban Renewal:** A series of public policies with the goal of “bettering cities” and a particular focus on improving “blighted areas and housing” (Foard & Fefferman, 1960).
CHAPTER 1
INTRODUCTION

There is an undeniable, deeply rooted connection between humans and their environment, which means that community changes impact residents in profound ways. This study explored the changing community of Berry Hill in Jersey City, New Jersey during an impending gentrification. The aim of this study was to examine how history, social reproduction, gentrification, public policy, and a recent reevaluation of property taxes impacted resident stress levels. It also explored how the history, infrastructure, and policies embedded in this urban location were intertwined with the health and behavior of its residents. By studying the relationship between neighborhood change in Berry Hill and its residents’ insights, the researcher sought to provide data that could inform future public policy and practices, guide advocacy work, and assist all stakeholders to join in creating greater equity for all.

Problem Statement

Presently, Jersey City is fully engaged in a process of gentrification driven by public policy at both local and global economic levels (Malone, 2017; Rigby, 1982; Smith & Estevez, 2019). The speed and magnitude of change in the city are incredible. In the past ten years, the population has increased by nearly twenty thousand (U.S. Census Bureau, 2018). There is an ongoing media discourse about the sustainability of change and its impact on community diversity (Lees, 2003a, 2008b). Many neighborhoods in the city are either a mix of longtime and new residents or have fully transitioned to new, middle-class residents who have displaced longtime working-class residents. The Berry Hill area is in flux, fitting the profile of a mixed neighborhood on its way to becoming a
fully gentrified neighborhood occupied primarily by new middle-class residents, as defined by Lees (2008a, 2012b 2016c).

This study offers a multi-dimensional view of how the neighborhood is changing and how current residents perceive these changes. Further, it demonstrates how inequitable neighborhood changes are linked to ongoing sources of stress that impact multiple generations of longtime community residents. By locating this study in a neighborhood undergoing current change that is home to historically and repeatedly displaced disenfranchised minority residents, this research has generated new data that should be used to prevent the perpetuation of inequity.

The concept of structural violence is crucial to this study. Structural violence is, one way of describing social arrangements that put individuals and populations in harm’s way. . . The arrangements are structural because they are embedded in the political and economic organization of our social world; they are violent because they cause injury to people … [and] neither culture nor pure individual will is at fault; rather, historically given (and often economically driven) processes and forces conspire to constrain individual agency. Structural violence is visited upon all those whose social status denies them access to the fruits of scientific and social progress. (Farmer, 2006, p. 2)

Structural violence is expressed in many ways, and gentrification is one of them. The experience of gentrification in neighborhoods like Berry Hill is linked to higher-than-average stress (Gibbons, 2019). Further, census data reveals that many Berry Hill residents are already disadvantaged in income and health (Community Needs Health Assessment, 2016). Evolving processes of gentrification and the policies that accompany
them add to the stress experienced by Berry Hill residents. As existing research clearly shows, public policies and practices that shape cities and neighborhoods are intrinsically linked to housing segregation and social arrangements that increase stress (Rothstein, 2017).

Table 1

The Deconstructed Definition of Structural Violence Applied to this Study

<table>
<thead>
<tr>
<th>The Deconstructed Definition of Structural Violence</th>
<th>. . . As Incorporated into the Core Concepts of this Specific Study</th>
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<tbody>
<tr>
<td>”. . . put[s] individuals and populations in harm’s way”</td>
<td>Stress &amp; health impacts</td>
</tr>
<tr>
<td>“. . . embedded in the political and economic organization”</td>
<td>Policy and practices</td>
</tr>
<tr>
<td>“. . . they cause injury to people”</td>
<td>Health, allostatic load, multi-generational-genetic impacts, homelessness, poverty</td>
</tr>
<tr>
<td>“. . . [and] neither culture nor pure individual will is at fault”</td>
<td>Combined impacts of both local &amp; global driving factors, economic &amp; social</td>
</tr>
<tr>
<td>“. . . historically given (and often economically driven) processes and forces conspire to constrain individual agency”</td>
<td>Historical context and economic capital</td>
</tr>
<tr>
<td>“. . . all those whose social status denies them access to the fruits of scientific and social progress”</td>
<td>Denied access to capital Segregated, held-back, displaced</td>
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</table>

Note. A breakdown of the definition of structural violence applied to the content of this study.

The impacts of chronic stress over a lifetime and across generations are also well documented in the literature. Seminal research by McEwen et al. (2011) and The MacArthur Research Network shows how repetitive stressors impact physical, mental, and behavioral health in both individuals and whole communities (Gibbons, 2019;
As it leads to allostatic load, structural violence is one factor perpetuating stressful conditions (McEwen, 2010). Allostatic load is the physiological effect of constant or repeated exposure to stress (McEwen, 1998). It can occur at the community level and the individual level, as exemplified in the research conducted for this study.

Structural violence constrains individual agency, most negatively affecting those whose social status denies them access to capital or the benefits of progress (Farmer et al., 2006). Personal agency is defined as one’s ability to make autonomous choices and act effectively on behalf of oneself and the community (Chase, 2011). Structural violence constrains individual agency, most negatively affecting those whose social status denies them access to capital or the benefits of progress (Farmer et al., 2006). Structural violence is embedded in public policy and practices, making it even more challenging to combat. However, individuals do rise up and exhibit resilience, as this study shows.

The perpetuation of structural violence by overt public policy and the more covert practices in urban communities is well documented (Malone, 2017; Morenoff et al., 2001; Rothstein, 2017). Structural violence is often linked to gentrification via overt public policies and covert public practices that facilitate entry into a community or prohibit access and result in segregation. For example, public policies may exempt developers from including affordable housing units in their new buildings. Policies may also define what is considered “affordable,” and some definitions may not reflect the host community’s average income, reflecting instead the (comparably inflated) average of an entire metropolitan area without considering the historic establishment of poverty. Calculations like these restrict access to housing, keeping lower-income neighborhood
residents out. Research on the impacts of gentrification indicates that groups historically kept at lower socio-economic levels will ultimately be displaced from gentrifying or mixed neighborhoods as the median income increases (Lees, 2008). These changes often end up with the longtime residents being pushed out. This link between gentrification, economics, and stress sets the stage for this neighborhood study.

This study obtained the perspectives of 21 Berry Hill residents who have lived in the neighborhood for varying lengths of time. It documents residents’ observations of community change and related perceptions of stress in a neighborhood that is currently undergoing gentrification. A crucial secondary factor impacting this neighborhood is a recent update of assessed property value.

Property revaluation is a government process that takes place in a municipality to assess property for current taxable value (New Jersey Department of the Treasury, 2010). Homeowners, renters, and business owners in Jersey City are facing the impacts of property tax changes following the city’s 2018 revaluation. This study uncovered how residents reported relating these changes to their stress levels and health and housing challenges. By exploring historical data on the location, reviewing housing and development information and related public commentary, and listening to residents’ stories, this researcher was able to develop an understanding of how living in a gentrifying neighborhood relates to stress and creates new avenues for agency. This study illuminates how identified stressors are perceived and also perpetuated. The following table lists the study’s research questions divided by category, including the data sources used to answer each question.
**Table 2**

*Research Questions*

<table>
<thead>
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<th>Category</th>
<th>Research Questions</th>
<th>Data Sources</th>
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<tr>
<td>Historical and current Jersey City displacement &amp; social reproduction</td>
<td>How does Jersey City’s history of displacement relate to current Jersey City inequities?</td>
<td>Historical records, News articles, Individual interviews, Photographs</td>
</tr>
<tr>
<td>Gentrification</td>
<td>To what extent is property revaluation viewed as a form of gentrification by Berry Hill residents?</td>
<td>Individual interviews, News articles, Historical artifacts</td>
</tr>
<tr>
<td></td>
<td>How do residents view development projects in the Berry Hill neighborhood related to their housing security?</td>
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<td></td>
<td>What opinions do residents hold about changes in neighborhood demographics?</td>
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<tr>
<td>Allostatic load, chronic stress &amp; resident perceptions</td>
<td>What types of significant experiences do Berry Hill residents identify across their lifetimes related to living in the neighborhood?</td>
<td>Individual interviews, Observations, Field Notes</td>
</tr>
<tr>
<td></td>
<td>Do residents view any/all of these experiences as stressors?</td>
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Public policy
How has the recent property revaluation impacted Berry Hill residents?
Do residents identify any other public policies that they feel contribute to stress in their lives or to covert racism in the neighborhood?
Individual interviews
Neighborhood observation (within COVID-19 protocol)
Photographs

**Significance of Research**

In a city where gentrification is actively occurring (Gadsden, 2019; Pastor, 2020; Smith & Estevez, 2019), Jersey City’s Berry Hill neighborhood sits poised on the brink of change that is currently displacing long-term residents. A recent reevaluation of property taxes has made the neighborhood even more vulnerable to a recreation of inequity. To date, no studies have analyzed how residents interpret stress related to gentrification in the context of a property revaluation or assessed its human impacts. This study contributes to the research on gentrification in Jersey City and offers community advocates data with which to confront current conditions that are recreating new forms of structural violence.

The Berry Hill neighborhood has a core of residents who actively advocate against policies, development, environmental damage, and legislation that deconstructs access to equitable opportunities (Sullivan, 2017). Although there is a history of profound challenges, there is also a long history of agency. This study collects insights from residents who have been impacted by neighborhood stressors, many for their entire lives. There are many individuals actively working on making changes and creating sustainability for longtime residents. Offering the data collected in this study back to the
residents is one way that the study contributes to breaking the cycle of structural violence.

Physical and mental health are areas of significant concern in the Berry Hill neighborhood, particularly since stress related to structural violence in a neighborhood can lead to physiological impacts on the body and mind (McEwen & Gianaros, 2011). Allostic load explains how repeated wear and tear on an individual leads to poor health outcomes (McEwen & Gianaros, 2011). Research from the Rand Corporation explains the collective term “Community Allostatic Load.” Community Allostatic Load means that the community’s perception of stress is important in the accumulation of community allostatic load, and the historical context of stress does matter (Chandra et al., 2018). Thus, this study’s findings—exemplifying the phenomenon of Community Allostatic Load in the Berry Hill neighborhood—are of significance to community residents, stakeholders, and researchers.

**Study Location**

This chapter includes an overview of the study location, neighborhood demographic data, and a summary of current conditions that are relevant to the study. Chapter 2 provides a detailed description of the neighborhood’s history across time and explains how recurring demand for property, segregating practices, policy, and social practices have led to current conditions. The combination of this section and information in Chapter 2 introduces readers to the neighborhood’s location, its residents, its history, and its regional significance.

Jersey City is divided into six wards, with numerous districts and sub-neighborhoods among them. Berry Hill is a small neighborhood within Jersey City’s
Ward F. The Garfield Avenue Light Rail station is in the neighborhood connecting residents to the PATH train to Manhattan. It boasts the area’s largest municipal park, Berry Lane Park, an Urban Redevelopment initiative on the former site of the Morris Canal (Jersey City Redevelopment Agency, 2019). As noted in the U.S. Census American Fact Finder’s 2017 data, the Berry Hill neighborhood comprises several census tracts that are 50 to 100% Black (U.S. Census Bureau, 2019).

Census Data

The U.S. Census Bureau’s 2018 data indicates that Jersey City’s overall estimated population is 265,549 (Census, 2019). The 2010 census data indicates that the city’s population is distributed as follows: 32.7% of residents identify as White, 25.8% identify as Black, 23.7% identify as Asian (and the majority of these identify as Asian Indian), while 12% of residents identify as other (U.S. Census Bureau, 2019). In terms of ethnicity, 27.6% of the total population identifies as Hispanic or Latino (most of whom identify as Puerto Rican; U.S. Census Bureau, 2019).

Census data indicates that 68% of Jersey City’s population over the age of 16 is in the labor force, while 32% is not. One-half of the working population drives, and one-half uses public transportation. The average household income is $92,954 for single residents and $127,241 for married couples (U.S. Census Bureau, 2019).

Within the Berry Hill zip code, the population is 45,870. Employment for individuals aged 16 years and over is 66.7%, while 33.3% of the residents in this group are not in the workforce, which is similar to data for the city as a whole. However, the average household income in this zip code is $64,960, which is more than 30% lower than the citywide number (U.S. Census Bureau, 2019). There is no data regarding
married couples in this zip code. However, 18.9% of families and 21% of all people in this zip code live below the poverty level. The majority of residents have completed high school or attained an education level that includes some college but not necessarily a college degree (U.S. Census Bureau, 2019). In the zip code, 21.1% of residents identify as White, 43.8% identify as Black, 14.6% identify as Asian, and 15.2% identify as some other race. Of the total population in this zip code, 29.5% identifies as Hispanic or Latino (U.S. Census Bureau, 2019).

Based on outdoor observations, this researcher noted that individuals utilizing the public, outdoor spaces of the neighborhood appear to be of mixed demographics. Walks around the new local park, up and down Berry Hill’s streets, and visits to the Light Rail Cafe’s outdoor dining area revealed visually many examples of a vibrantly diverse community. While the most recent demographic data shows that Black residents constitute the largest group of residents, neighbors of many ethnicities enjoy the outdoors in the current Berry Hill community. As older properties are bought and renovated, new residents have begun moving in and the neighborhood is changing rapidly. A description of the significance of this historically fluid neighborhood is presented in Chapter 2.

**Study Implications**

This study contributes to research on gentrification and its impacts on communities that exhibit a history of oppression. The study’s theoretical background is drawn from Neil Smith’s Rent Gap Theory and Marxist Social Reproduction Theory. Historically oppressed communities are vulnerable to maladaptive responses to stress due to allostatic load from repeated wear and tear across a lifetime and multiple generations (McEwen & Gianaros, 2011). This study’s findings can help neighborhood residents
advocate for or against public policies that will directly impact them. It is hoped that this study will be part of an ongoing tradition of future research focusing on how inequity, racism, and oppression are reproduced.

**Assumptions and Limitations**

The purpose of the study was to gain an understanding of resident perspectives on current neighborhood changes in the Berry Hill neighborhood of Jersey City, New Jersey. The study sought to understand how cumulative stress and present conditions impact neighborhood residents. The assumptions and limitations of this study are listed below.

**Assumptions**

1. It was assumed that study participants would have an interest in sharing information about their neighborhood.
2. It was assumed that study participants would have an opinion about the state of their housing security.
3. It was assumed that the reported experiences of lifelong residents and brand new residents would differ.
4. It was assumed that homeowners would be familiar with the recent property tax reevaluation.
5. It was assumed that study participants would have similar definitions of instances that could be classified as “stressful events.”

**Limitations**

1. This study was limited in its sample size of 21 neighborhood residents. The sample is not representative of all neighborhood residents; however it represents
new (<3 years), mid-length (3+ years), and lifelong residents and offers potentially valuable data that can be used to plan future research.

2. The study took place during the COVID-19 pandemic. Study participants were interviewed remotely. Both the researcher’s role in interviewing and researcher-participant interactions are altered when interviews are conducted remotely rather than in person.

3. Due to COVID-19, the researcher’s engagement in community activities was limited to those who fell within the Rutgers IRB guidelines for health and safety. Thus, participant observation was severely constrained.

4. Due to snowball sampling and other factors, there may be groups of new residents not represented in this study.

5. Participants may adhere to differing definitions of what is considered “stressful.”

Chapter 1 offered an introduction to the study, provided an orientation to the research problem, and listed the study’s research questions. Chapter 2 will provide a detailed history of the neighborhood that contextualizes its present conditions and justifies the study location. Chapter 3 outlines the theoretical framework that supports this study. Chapter 4 offers a review of relevant research and seminal background literature. Chapter 5 outlines the specific methodology used in this qualitative study design. Chapter 6 describes the study’s findings, including the key themes that emerged from the data. Chapter 7 summarizes the research questions and how they were addressed based on the findings.
CHAPTER 2:
A CONTEXTUAL HISTORY

“Those who cannot remember the past are condemned to repeat it.”

(Santayana, 1905)

Jersey City’s history has paralleled other urban cities in the northeastern United States in terms of human demographics and the built environment. Both have been shaped by systems and processes that often result in inequitable outcomes for poor and minority residents. As gentrification unfolds, it is undeniable that Jersey City, specifically the Berry Hill neighborhood, is at risk of another round of minority population displacement. The neighborhood’s history of structural violence, its upcoming urban development projects, and lingering environmental contamination all contribute to stress in yet another generation of already adversely impacted residents. To understand the context of gentrification’s current impacts, a history of the location’s repeated displacement and minority oppression is outlined below.

The Displacement of Native Inhabitants & Colonization

The displacement of original residents began with the Native American tribes who first lived in what is now Jersey City. This land was originally inhabited by the Lenni-Lenape tribe, who resided along the Hudson River south of the Catskill Region of New York (Salomon, 1982). In the early 1600s, European explorers and trappers arrived in the area and initiated the displacement of native Lenni-Lenape populations (Grundy & Caroselli, 1970). The location was considered highly desirable by the newcomers for several reasons. Jersey City has always been an active transportation hub; historically, both the Hudson River and Hudson Bay have served as crucial water routes and critical
food sources for native inhabitants (Grundy & Caroselli, 1970). Initially, the tribe relied on the river for food and the water required to maintain seasonal crops. But within one hundred years of the first European settlement, many of the Lenni-Lenape died of newly introduced disease or European violence or were forced west (Ruttenburg, 1971; Salomon, 1982).

As European immigrants sailed into the Hudson Bay, which lies between Jersey City and Manhattan, they actively took land from the Lenni-Lenape (Salomon, 1982). The use of deceptive contracts left Native Americans surprised that they had agreed to sell their land to the Dutch settlers (Ruttenbur, 1971; Salomon, 1982). Newly introduced diseases, including smallpox, measles, diphtheria, and scarlet fever also contributed to the decimation of the Lenni-Lenape tribe (Ruttenbur, 1971; Salomon, 1982). Such deceptions have contributed to the displacement of succeeding groups of residents by latecomers who desired the land and property. As will be shown in Chapter 6, this pattern reappears in this study’s interview data on solicitation practices taking place during gentrification today.

When Native Americans did not engage in the deals that the Europeans wanted, “brutal and bloody” attacks were waged on the tribe until European settlers eventually prevailed and usurped the Lenni-Lenape’s land (Ruttenbur, 1971; Salomon, 1982). By the end of the 1800s, there was no longer a Native American presence along the Hudson River, as white settlement had decimated or displaced the original inhabitants (Ruttenbur, 1971; Salomon, 1982). The Lenni-Lenape are just the first group of many in recorded history who have been displaced from their homes in this location. The land along the Hudson River has always been sought after due to its geography, which can be
considered an objectified form of cultural capital with economic value beginning at least at the time of the Lenni-Lenape displacement.

**European Immigration**

At the turn of the 20th century, the influx of European immigrants changed living conditions in Manhattan and Jersey City (Sayles, 1902). As the population grew due to many new arrivals, housing conditions became overcrowded, and the cities soon lacked adequate infrastructure to support human needs (Jackson, 1985). Just after tenement housing was identified as a significant concern in New York City, nearby Jersey City’s living conditions were also identified as problematic (Sayles, 1902).

Poor living conditions in urban slums often originated from the overcrowding of European immigrants without sanitation systems. Many of these immigrants arrived via Ellis Island. It was a primary entry point into the United States between 1892-1954, and it is located between Jersey City and Manhattan in the Hudson Bay (Sayles, 1902). The port at Ellis Island is significant to note, as many of the twelve million European immigrants who passed through its halls settled in the Jersey City area. Some resources claim that up to 80% of Ellis Island immigrants came through Jersey City and that the address of the Statue of Liberty is actually 1 Communipaw Avenue, adjacent to the Berry Hill neighborhood (Nieves, 1994).

Jersey City’s proximity to New York and Ellis Island made the location accessible for immigrants. Sayles (1902) identified Polish, Irish, Italian, German, and Jewish immigrants in her research on housing conditions in Jersey City. She concludes her study with the determination that “serious housing problems demand solution in Jersey City” (Sayles, 1902, p. 149). It is clear that a wide range of marginalized minority groups was
being segregated into highly concentrated living areas. Thus, the inability of minority
groups to access appropriate housing, a form of cultural capital in its objectified form,
reappears again during this period in history.

Urban housing conditions quickly became overcrowded and plagued with poor
sanitation, ultimately leading to public policy for “slum clearance” in 1933 (Jackson,
1985, p. 221). The poor condition of tenements was compounded by an influx of African
Americans who fled the south for northern cities during the Great Migration seeking
places to live and work. At the same time, veterans who returned from WWII were also
in need of homes. The combination of pressures ultimately led to the development of the
Federal Housing Authority in the early 1930s, followed by new public housing policies in
the late 1930s (Jackson, 1985, p. 225). With this influx of people and growing
infrastructure plans, urban centers also began to expand in industry and transportation.

**Transportation & Industrialization**

European immigration and settlement in the area that is now Jersey City led
quickly to the development of industry and its supporting infrastructure, including
transportation. Between 1820 and 1840, Jersey City paralleled other northern United
States cities with factory growth during the Industrial Revolution (Sayles, 1902, p. 141).
The inner city became the location of immigrant slums and industrial factories that
created pollutants, while rail and ferry transportation allowed workers to commute from
the outer edges of the city (Jackson, 1985).

Transportation systems played an essential role in Jersey City, with extensive
dock, ferry, and railway systems that link into New York City’s transportation system
(Sayles, 1902). In Jersey City, this trend benefitted many companies, including the
American Can Company, Emerson Radio, Lorillard Tobaccos, Colgate Soap & Toothpaste, and Dixon Ticonderoga Pencils, which all built factories within the city. Today, the Berry Hill neighborhood sits beside the site of many former industrial buildings.

**Urban Population Growth & The Great Migration**

As transportation systems and industry were expanding and housing conditions were declining in northern U.S. urban centers, there was a mass movement of approximately five million African Americans from the U.S. south, often called the Great Migration. Following the emancipation of slaves and the move away from sharecropping in the southern United States, this migration of African American residents into northern cities led to rapid population increases but insufficient housing (Lemann, 1991).

**Housing Projects & Exclusion**

The Federal Housing Act of 1937 allowed for the construction of public housing following the clearance of inner-city slums. Initial public housing units were highly regulated to maintain the segregation of Black and White families (Rothstein, 2017, p. 18), offering an additional example of public policy that limited minority group access to capital in present-day Jersey City. In 1954, desegregation legislation was enacted, bringing with it the opportunity for Black families to live in newly constructed public housing. The new housing projects were initially designed with many appealing amenities, but the construction of many of these amenities was not completed, and buildings quickly fell into disrepair due to a lack of necessary maintenance by public housing authorities.
Post-WWII, the country’s infrastructure and auto industry began expanding, easing access to locations removed from urban centers (Jackson, 1985). The industrial factories that flourished in urban centers during the war began to close. As business shifted, urban centers saw a decline in the overall population (Jackson, 1985). At the end of WWII, soldiers returned to start families, kicking off what is known as the “baby boom” (Jackson, 1985). Many White families purchased homes on the outskirts of northern U.S. cities, a phenomenon described as “White flight” (Jackson, 1985).

**WWII & Suburbanization**

The opportunity to move to the suburbs was not available to non-white residents due to discriminatory housing policies such as redlining and exclusive housing covenants (Rothstein, 2017). These practices, once again, impeded access to capital for non-white urban residents. Redlining, a practice of refusing home loans to individuals living in poor neighborhoods, mainly impacted Blacks and other minority groups (Rothstein, 2017). Redlining describes the Home Owner’s Loan Corporation’s policy of marking the boundaries of neighborhoods in which residents were prohibited from getting home loans and assigning them codes. Residents in Black communities were always coded “C“ or “D,” rendering them unable to get home loans and therefore barring them from moving to suburban areas (Jackson, 1985; Rothstein, 2017). Redlining was widely practiced across the United States, including in Jersey City (Rothstein, 2017, p. 46, 48). More on redlining and its impacts in the Berry Hill area is covered in the discussion chapter.

Additionally, the developing suburbs overtly excluded Blacks through housing covenants or other regulating contracts prohibiting Black residents from living in suburban developments. As United States suburbs were built, “Black Americans did not
share in the homeownership boom” (Jackson, 1985, p. 133). With the movement of many workers and overall population decreases, Jersey City, on par with other industrial cities, saw the closure of independent railroads and factories, leaving the city in an economic decline (Grundy & Caroselli, 1970). Many of Berry Hill’s longtime residents belong to families who have lived in the neighborhood since this period, including the older, lifelong residents who participated in this study.

The population shift to the suburbs, coupled with redlining policies, left much of Jersey City and other northern U.S. cities segregated, devalued, and void of essential human services. Without affluent residents, the tax base decreased, and less money was available to invest in city infrastructure or support services. The decline of investments in inner-city infrastructure is often referred to as urban decay or blight (Caves, 2004). This powerful example confirms Jackson’s statement that “no policy of the U.S. government has had a more pervasive and powerful impact on the American people over the past half century than the Federal Housing Administration” (1985, p. 203).

Blight & Urban Renewal

Urban Renewal refers to a group of federal policies that offer subsidies for locally planned redevelopment projects, particularly in urban areas. It can include highway expansion, housing subsidies, and other local development projects deemed supportive of a location’s continued development (Rothstein, 2017). The term emerged from the Housing Act of 1954 that incentivized development projects in urban areas through mortgages backed by the Federal Housing Administration (Rothstein, 2017). In urban areas deemed to be “blighted” or that fell into disrepair due to complex societal conditions, renewal policies were offered as a solution.
In Jersey City, the redevelopment agency was created in 1949 to address urban decay issues (Jersey City Redevelopment Authority, 2019). State policy shaped the agency’s work, including the New Jersey Redevelopment Agencies Law of 1992, a policy based on the 1949 Blighted Areas Act (Goldsmith, 2020). At this time, the JCRA lists six areas of focus in the city for redevelopment (Jersey City Redevelopment Agency, 2019). Although these projects were designed to improve blight, there have often been unintended consequences for both individuals and the community, and the trend continues today (Rothstein, 2017).

**Jersey City Today: Current Redevelopment & Global Market Impact**

Jersey City currently receives urban redevelopment funding for multiple projects (Jersey City Redevelopment Agency, 2019). Urban redevelopment provides developer incentives that drive large-scale plans in Jersey City today. In the Berry Hill neighborhood, planning and constructing the largest city park is one recent urban redevelopment project. The city’s website shows any other proposed and approved projects in the neighborhood (City of Jersey City, 2020; Jersey City Redevelopment Agency, 2019).

As economic and housing trends have changed over time in the Jersey City area, this urban redevelopment—including transportation projects, infrastructure investments, and housing developments—has brought an influx of residents from the suburbs and outside of New York City (Jackson, 1985). Data collected in this study confirmed that the movement of residents from the suburbs and city into Berry Hill has continued; since the late 1990s, Jersey City has experienced gentrification throughout the city (Keaton, 2018; Smith & Estevez, 2019).
Gentrification & Policy Impacts

Gentrification occurs when a neighborhood’s population changes from primarily working class to middle and upper class. British sociologist and gentrification scholar Ruth Glass describes that as more middle-class residents move into a neighborhood, all or
most of the original working-class residents are displaced, and “the whole social
character of the district is changed” (Glass, 1964, p. 2). Gentrification can take place on
either a small scale or in a larger, policy-driven manner. Small-scale change may move at
a slower pace; however, changes become increasingly rapid, grander, and more sweeping
through the application of policy (Davidson, 2007; Ley, 1996; Smith, 1986).

This chapter has situated the neighborhood changes experienced by Berry Hill
residents into a broader historical and economic context. It demonstrates that similar
patterns of displacement have occurred multiple times in this region during historical
periods. Chapter 3 will discuss the theoretical frameworks that anchored the current study
as it explored the experiences of this generation of Berry Hill residents.
CHAPTER 3
THEORETICAL FRAMEWORK

This chapter begins with a discussion of the forms of capital and applies this lens to all areas of the study’s theoretical framework. Relevant areas include urban planning and public policy, rent gap theory, and chronic stress. These components are further tied together by the concept of social reproduction, which highlights the significance of this study, including its location in place and time.

Forms of Capital

The system of structuring society by class entails separating residents into different groups based on perceived status or actual disparities. Repeatedly, race, class, and gender are important factors that determine how social arrangements are structured. Urban areas have organized residents into hierarchical groups through gentrification and related processes by enabling or disabling their access to multiple forms of capital. When considering the changes taking place in the Berry Hill neighborhood, it is important to understand Bourdieu’s theory of cultural capital, particularly in its objectified and embodied forms.

Cultural capital in its objectified form appears as possessions, such as homes and property owned by individuals, that have an economic value (Richardson, 1986). These items of value serve to place individuals and families in certain socio-economic classes. But these classes can be fluid for some. Social mobility can be defined as the level of access or barrier experienced by individuals or groups as they attempt to gain more capital (Richardson, 1986).
When people have access to cultural capital in its objectified form, that capital facilitates their upward mobility. Likewise, barring people from access to cultural capital in its embodied form can prevent their upward mobility. Each of the models presented below will be described in relation to individuals’ access to capital, especially objectified capital. The connection between physical belongings (including houses and property) and the significance of Berry Hill’s recent property revaluation will be explained. Considering access to capital also explains the connection between displacement and gentrification by showing how stress resulting from barred access to houses and property has long-term impacts on those who experience this inequity in access to these types of objectified cultural capital.

In his work on social complexities, Pierre Bourdieu defined the types of capital that drive individuals and communities to create a desirable habitus and change urban society’s power dynamics on a larger scale (1986). Habitus is defined as the acquired perceptions, thoughts, and actions of an individual or a group (Wacquant, 2016). Cultural capital encompasses non-physical assets like knowledge, behavior, and any skills that an individual can utilize to gain greater social mobility (Bourdieu, 1986). Bourdieu categorizes money, physical assets, and property as economic capital. Social capital includes the benefits of tangible resources like membership in a social group, food co-op, religious congregation, or political movement. It encompasses the benefits of intangible relationships such as friendships and other relationships of trust, respect, and reciprocity with those who hold power that an individual can draw upon to create benefits for themselves (Bourdieu, 1986). Capital, the root of gentrification, is defined for this analysis.
When considering what drives gentrification and globalization, three types of capital are highlighted: economic, social, and cultural. The physical infrastructure of a city is defined as “objectified cultural capital,” or objects with a perceived value that can be bought and sold (Bourdieu, 1986). Objectified cultural capital is slightly different from economic capital, which is defined as money and possessions with concrete value.

Community culture identified in individuals is defined as “embodied cultural capital” (Bourdieu, 1986). These are the skills and values embedded in an individual just from being part of a culture. Embodied cultural capital is inherent to a population and may accumulate and change based on what they are doing or what is valued at a particular time. The characteristics of a population, including its employment patterns and social status, are defined as “institutionalized cultural capital” that impacts the community’s labor market (Bourdieu, 1986). The overall value of a community, in terms of its ability to function as an interdependent unit, is called social capital. The networks within a community that operate to benefit the common good fall into this category (Bourdieu, 1986). As the population of a neighborhood shifts during gentrification, the cohesiveness of its social capital weakens, along with other changes. It is helpful to keep in mind the characteristics of capital in each of these forms of relationship to study participants when applying social reproduction theory and the other background theories presented here.

**Planning & Policy**

When a change in an urban community becomes significant, and the influences of policy become apparent. Davidson terms this phenomenon “global” or “private” change (2007). The magnitude of change is related to the influence of public/private partnerships
on policy, resulting in communities that gentrify more quickly or on a larger scale. Davidson describes this type of change as a purposefully designed and constructed “habitat” created for a population to move into rather than as a result of an existing population’s evolving needs (2007). As changes in urban environments progress, this pre-planned, mass-magnitude change is termed “super-gentrification” (Butler & Lees, 2006). According to Bourdieu, those who hold capital create processes and policies to enable the maintenance of capital (1986). These policies ultimately perpetuate the polarization of wealth. At this point, cultural capital in its objectified form, particularly in the form of homes, becomes difficult for the original community’s residents to hold on to, and disparities in wealth are created or amplified. This problem is exemplified in the present study of Berry Hill residents.

In Berry Hill, many residents own homes that have been in their families for multiple generations. Following the recent property revaluation, houses and property values have been reassessed by an agency employed by the city government to comply with the state-mandated reassessment policy (City of Jersey City, 2020). Homeowners whose homes have been valued at higher amounts after the revaluation have seen an increase in their taxes. Homes valued at lower amounts have become desirable sites for developers, who are then incentivized to build with middle-class buyers’ needs in mind. This process occurs during gentrification. Gentrification is defined as a process in which working-class residents are displaced as the middle class moves in; eventually, this middle class takes over the neighborhood (Glass, 1964). Through displacement due to higher taxes and corresponding increases in new development, Berry Hill is a gentrifying
neighborhood where cultural capital in its objectified form is becoming less accessible to longtime residents.

**Figure 2**

*Rent Gap to Allostatic Load*

Neil Smith’s Rent Gap Theory offers a useful framework for understanding the changes in Berry Hill’s property values following the revaluation. Neil Smith is a U.S.-based geographer who has applied Marxist theory to gentrification, which he examines through an economic lens. Rent Gap theory is defined as the difference between current property prices and potential top-dollar property prices in a particular location (Smith, 1979). While Smith’s Rent Gap theory is primarily economic, it is easy to understand how displacement due to gentrification takes away cultural capital in its embodied form.

Rent Gap Theory can be applied to housing access at different times throughout Jersey City’s history. In many U.S. urban locations, including Jersey City, multiple factors have caused properties and infrastructure to fall apart over time. Jersey City’s embodied cultural capital was considered less valuable in the city’s past, when the neighborhood was considered somewhat undesirable. However, Jersey City has become a desirable location to which many people would like to move (Jersey City Economic Development Agency, 2020). Increased demand for housing in this area means that cultural capital in its embodied form—houses—offers the potential for higher rental prices and property values.
Property revaluation occurs when a city-hired independent firm comes in to assess each Jersey City home and the land on which it is built to determine its value (Appraisal Systems, Inc., 2017). Within a single revaluation, individual houses and property values can change. They may be assessed with greater or lesser value, leading their potential value to raise or lower. When a property’s value is assessed at a higher amount than previously, taxes go up. The owner of the house must then pay taxes based on the property’s current assessed value. If a property has become run down, its value may have depreciated since the time of the last assessment, which would cause its property taxes to decrease.

Jersey City is widely considered an “up and coming” city, and some neighborhoods have fully experienced gentrification. In these areas, properties are in high demand, especially where neighborhoods have easy transportation lines to Manhattan. Gentrification has not yet taken place, so properties are still in demand because they remain affordable and will likely increase in worth as gentrification expands through the city.

In Berry Hill, the 2018 revaluation has both increased and decreased property values assessed in the neighborhood (City of Jersey City, 2020). This researcher has noted that the overall perception is that sites targeted for upcoming development saw property tax decreases through conversations with residents. These sites have the potential for higher property prices. Simultaneously, areas with longtime residents in urban locations that have already begun to improve their infrastructure saw increases in property taxes. This phenomenon often pushes out longtime residents who cannot afford to pay higher taxes and creates opportunities for middle-class newcomers who can, thus
raising the neighborhood’s socioeconomic status (Lees, 2008 & Glass, 1964). As will be seen, study participants reported how this is presently taking place in Berry Hill.

Neil Smith’s 1979 Rent Gap theory explores how a gap between current housing costs, average rents and home values, and the new potential housing costs can help create a venue for change in an urban community. Smith’s theory proposes that specific economic factors contribute to the depreciation of infrastructure and services, making investment lucrative when the time and market support change (Smith, 1987). The current market supports the change because there is a demand for housing in Jersey City. People want to live in a vibrant urban community that offers an easy commute to Manhattan while avoiding more expensive locations. The city has experienced increased economic value, leading to an overall increase in cultural capital. In the process of gentrification, longtime working-class residents struggle to maintain access to their homes and property, which is in high demand by new, middle, and upper-class residents who can afford to pay higher home taxes.

The entire city has improved its old infrastructure to support its increased economic value and overall development. This appears to be a significant contributing stressor for some study participants. There has also been an expansion of community agencies and local activities in the neighborhood. Current examples of infrastructure and services in the Berry Hill neighborhood include the Hudson-Bergen Light Rail’s Garfield Avenue stop, the bus transit system, public City Bike docks, and several parks. Some examples of current local services include a community activism group, medical clinics, the Head Start program, and city recreational sports teams. These amenities add value to neighborhoods and nearby properties.
Despite the overall growth of infrastructure, agencies, and activities in Jersey City, not all residents are benefitting equally. As previously noted, I contend that this is part of a cyclical pattern repeated throughout Jersey City’s history. Prevention of access to cultural capital in its embodied form, which in this case means access to homeownership, is something that has occurred repeatedly throughout Jersey City’s history.

When redlining was implemented, Black and other non-white residents were forced to stay in the inner city and were prevented from moving to the suburbs, a type of upward mobility to which White families had access. Yet, many Black residents did become homeowners in inner-city neighborhoods. However, barring access to opportunity via public policy and systematic racism (resulting in chronic stress) limits opportunities for upward mobility, economic and otherwise. This cluster of problems, combined with barriers to equitable employment, public services, and educational opportunities, eventually leads to local infrastructure depreciation.

In those locations in which depreciated neighborhoods exist within urban areas, there is a rent gap—a pattern in which present lower housing costs coexist with their higher potential value. Suburban and city residents move into these locations as housing prices rise elsewhere. This influx of middle and upper-class residents into working urban neighborhoods is the embodiment of gentrification.

Berry Hill offers an emerging example of Rent Gap Theory, as changes in property taxes impact access to homeownership, barring access to cultural capital in its embodied form. As gentrification begins in this neighborhood, changes are underway that
bar access to housing and property ownership and may impact longtime residents in a highly stressful manner.

Chronic Stress

Chronic stress is a response to emotional duress endured for an ongoing period by an individual or community with little or no control over the source of the problem (McEwen, 2007). McEwan and Gianaros (2011) have shown a link between gentrification and stress-related physiological changes in the body that create vulnerabilities to physical and mental health problems. The endocrine system’s response to stress is immediate, and the body can adapt. However, when stress-causing incidents are repeated, the body makes maladaptive adjustments to deal with this constant state of stress.

Although scientific research shows the physiological links between stress and health, it does not often include personal descriptions of individuals’ thoughts and feelings impacted by this process. Many research studies show the connection between living in a gentrifying neighborhood and stress (Gibbons, 2019; Lim et al., 2017; Mehdipanah et al., 2018; Smith et al., 2018). However, this study details how Berry Hill residents perceive the impacts of gentrification and link them to their stress levels. Supporting research suggests that although the initial changes accompanying gentrification may benefit all, eventually, new residents will become the majority, and longtime residents will be fully displaced (Lees, 2008). There are also links to disruption in employment, social supports, and education for individuals and the existing community as a whole (Cucchiara, 2013). Thus, the changes that accompany
gentrification arrive with undoubted stressors for Berry Hill residents, which link to physiological changes, as the following quote suggests:

   The brain is the central organ of the body’s response to and perception of stress.

   Both the juvenile and the adult brain show a significant capacity for lasting physiological, structural and behavioral plasticity due to stress exposure. (Hunter & McEwen, 2013, p. 146)

As Hunter and McEwen explain, the impacts of stress from gentrification set up longtime neighborhood residents for significant adverse impacts on the body and mind. This fact indicates the importance of obtaining a deeper understanding of the situation in Berry Hill and generating new solutions for breaking the cycle of chronic stress.

**Allostatic Load, ACEs & Neighborhood Change**

Ongoing, repeated incidents of stress or chronic stress prevent the body from maintaining allostasis, or homeostasis of the body and brain (McEwen, 2010). McEwen and Gianaros define allostasis as “the ability for biological systems to enable protection and adaptation in response to challenges; the active process of maintaining/re-establishing homeostasis” (2014, p. 2). Bruce McEwen was a leading expert on the impacts of environmental and psychological stress. He has conducted extensive research on prolonged or repeated incidents of stress and how it causes the body’s natural ability to maintain allostasis to become dysregulated (McEwen, 2010). An abundance of stress that throws the mind and body out of allostasis is known as the allostatic load or allostatic overload. This allostatic (over) load is the point at which biological systems become so overly active that there is ongoing wear and tear on the organism to which they belong.
(McEwen, 2010). Overload and excessive wear and tear of the body’s biological systems are attributed to multiple factors, including age, gender, and social status (McEwen, 2010). An individual’s health is an expression of the complexity of these factors and their interactions at all ecological levels.

The characteristics of a gentrifying community come with a variety of stressors. In Berry Hill, study data indicate that both longtime residents and older generations have faced the stress of urban decay, lack of employment, poor educational opportunities, and systematic and overt racial discrimination.

The impacts of recurring adversity across one’s lifespan can be shown using the ACE Pyramid model (see Figure 1). This model highlights the impact of allostatic overload, or prolonged or repeated stress, that causes disrupted neurodevelopment (CDC, 2016). Each level of the ACE Pyramid relates to this study. The ACE’s pyramid (Centers for Disease Control & Prevention, 2019) contains eight bars, the first seven of which lead to the top, eighth bar: “Early Death.” The first level of the pyramid is “Generational Embodiment/ Historical Trauma” (CDC, 2019). The second is “Social Conditions/ Local Context,” followed by individual “Adverse Childhood Experiences” in the third level. The pyramid’s fourth level is “Disrupted Neurodevelopment,” which is described by applying physiological changes in the previous section on Allostatic Load and chronic stress. Level Five, “Social, Emotional & Cognitive Impairment,” relates to the ways that forms of capital are impacted by adversity. Next, when an individual is “impaired” or denied access to capital, it leads to level six, “Adoption of Health Risk Behaviors” (CDC, 2019). Over time, level seven, “Disease, Disability & Social Problems” emerges, ultimately leading to level eight, “Early Death” (CDC, 2019).
Repeated lifelong experiences of adversity among longtime members of urban communities fall into the first, base-level bar depicted on the pyramid, labeled “General Embodiment/ Historical Trauma” (CDC, 2019). The biological processes involved in allostasis fall into the pyramid’s fourth level (CDC, 2019). The second level of the ACE’s pyramid signifies “social conditions and local context” (CDC, 2019). In this study, historical context and present data show that Berry Hill is a neighborhood with significantly stressful current and historical conditions. Additional research shows that lower socioeconomic status and related environmental conditions, including one’s neighborhood and living environment, contribute to stress throughout one’s lifetime (CDC, 2019). These types of stressors are linked to the development of the brain’s prefrontal cortex (CDC, 2019).

The prefrontal cortex is the part of the brain where individuals plan the future, create goals and update information in mind. It is also implicated in memory, academic performance, and health behavior (Harvard Center, 2020; Sheridan et al., 2012). These processes are all part of the neurodevelopment that is disrupted by repeated adverse childhood experiences, as seen on level four of the ACES pyramid (CDC, 2016; Harvard Center, 2020). Each of these three levels or steps creates the sixth bar’s foundation on the pyramid, “Adoption of Health-Risk Behaviors” (CDC, 2016).
Note. Image depicts the significance of Childhood Stress Over a Lifespan

With the knowledge that prolonged stress and stress across a lifespan are connected to inequitable health outcomes, the ACEs pyramid is an essential model for understanding health inequities. In urban neighborhoods primarily occupied by Black and minority populations who have lived there for many generations, chronic stress is present. It has recurred periodically over individual lifetimes, and it crosses multiple generations.

Social Reproduction Theory

As previously noted, census data reveals that many Berry Hill residents are currently at a disadvantage in terms of income and health compared to surrounding areas of the city (Community Health Needs Assessment, 2016). Further, it is undeniable that Jersey City and the Berry Hill neighborhood exhibit the history, demographics, and contributing factors that place them at risk of another round of population displacement, which is likely to impact marginalized long-term residents’ stress levels. Development in
Jersey City has paralleled other urban cities in the northeastern United States regarding housing, public policy and redevelopment funding, and population change. This reality offers additional support to show that the neighborhood is fragile, and those most vulnerable are individuals with histories of chronic stress who have been denied access to capital. Social reproduction theory offers a useful lens by which to analyze these issues.

The Marxist theory of social reproduction states that some structures and processes transmit social inequity from one generation to the next (Marx, 1996). This concept is supported by the previous exploration of Adverse Childhood Experiences (ACES) related to chronic stress and urban health. In urban communities like Berry Hill, repeated, systematic oppression has occurred repeatedly over time. Both formal and informal practices have developed in response to the current conditions created by larger global factors and forces. Residents of urban areas have disproportionately endured the stresses of these inequities. And according to social reproduction theory, these adverse impacts are passed down from generation to generation. This concept is especially significant to the proposed study, as this study considers how stress caused by inequity impacts multiple generations of longtime residents. The study examines how stress in Berry Hill has accumulated over multiple generations and is repeated in complex ways during an individual’s lifetime (Lemann, 1991; McEwen, 2010).

The term “community allostatic load” can be used to describe cumulative neighborhood stress of this type. Just as an individual’s physical, mental and behavioral healthcare is physiologically changed by chronic stress over a lifetime, the community can be impacted as well. Research from the Rand Corporation (Chandra et al., 2018) explains how community environments influence individuals’ allostatic loads. The Rand
research on Community Allostatic Load, previously described, shows that segregation and marginalization issues affect community allostatic load. Also, this research indicates that policies may exacerbate discrimination, inequity, and changes in demography, leading to adversely impacted allostatic load.

Disruption to both individual and community-level allostatic load can break down social and embodied cultural capital or the formal and informal support systems that strengthen the people. In a neighborhood, embodied cultural capital and social capital help residents maneuver through the systems around them to obtain the best possible outcomes for themselves. Social capital is defined as the networks and relationships that exist and support individuals (Bourdieu, in Bourdieu & Wacquant, 1992).

As previously noted, cultural capital in its embodied form refers to the accumulated support networks that inherently exist in a community of longtime residents. In neighborhoods that are gentrifying, “inhabitants suffer from a traumatic stress reaction related to the destruction of one’s emotional ecosystem” (Fullilove, 2016). Many statements made by study participants exemplify this in the Berry Hill neighborhood. When disruption to the system occurs, as in changes associated with gentrification, residents may be forced to deal with this stress via maladaptive coping mechanisms, which may become embodied by residents over time. These maladaptive mechanisms are also shown in the ACEs and Neighborhood Change Model on level six of the ACE Pyramid, “Adoption of Health Risk Behaviors” (CDC, 2019). This study explores how individuals are impacted and the specific ways in which newer residents and longtime residents are impacted by disruption to the neighborhood.
The interconnected nature of the theories and background information provided in this chapter, framed by Bourdieu’s theory on capital forms, clarifies this study’s importance. A socio-ecological model will be presented in the discussion chapter to help readers visualize how an individual represents one layer among many radiating impactful layers.

**Figure 4**

*Displacement Image*

Community change can vary greatly, depending on location and circumstances. Economic and socio-cultural factors drive change, and they generate both intended and unintended outcomes (Smith, 1998a, 1987b). With the increasing polarization of middle and working-class people in a gentrifying community, physical rezoning policies begin to emerge (Rousseau, 2009). These policies of physical boundary directly impact both urban city centers and segregated education (Cuccharia, 2013). Children must attend school in the school-zoned neighborhood in which they live. When boundaries increase segregation in neighborhoods, they also increase segregation in schools. Public and private
partnerships facilitate the large-scale transformation of urban environments. The housing market and development policies can lead to the creation of regulations that exacerbate changes in a community’s social character while shaping access to economic, social, and cultural capital (Glass, 1964, p. 17).

It is important to understand the link between policy and its impact on access to capital for residents living in urban neighborhoods in the process of gentrification. Federal, state, and local policies can intentionally or unintentionally limit access to capital through strategic planning (Rousseau, 2009, p. 772). Generally, policies are introduced in gentrifying communities in housing, education, and public amenities (Rousseau, 2009, p. 774). Additionally, the informal or covert practices that develop from these policies become the norm, extending the reach of polarization and inequity.

Gentrification was initially understood as the rehabilitation of decaying and low-income housing by middle-class outsiders in central cities. In the late 1970s, a broader conceptualization of the process began to emerge, and by the early 1980s new scholarship had developed a far broader meaning of gentrification, linking it with processes of spatial, economic, and social restructuring. (Sassen, 1991, p. 255)

Saskia Sassen’s work shows how our understanding of the changes that characterize a gentrifying community has grown. Her description refers to spatial restructuring, which refers to how planning and physical development change a neighborhood’s infrastructure’s physical make-up. It also refers to economic systems. In the proposed study, property revaluation falls into this area. As people are displaced and “socially restructured,” cultural capital in its embodied form is impacted. Sassen’s quote
summarizes each aspect of gentrification and relates to the Berry Hill neighborhood. Jersey City’s 2018 property revaluation set into motion a restructuring of the Berry Hill community through adjusted property values and their related impacts on residents’ ability to maintain homeownership and rental costs.

As communities transform, gentrification policies to strengthen social control through strategic planning are introduced (Rousseau, 2009, p. 772). This planning links back to the definition of structural violence, which states that social arrangements place individuals or populations at inequitable societal levels. Housing policy and related practices may include soliciting home purchases for less than market value, buying derelict industrial sites, selling them to private investors, or advertising to a new demographic of renters from outside of the neighborhood (Rousseau, 2009, p. 774). These policies often recruit urban elites while leaving dilapidated housing for poor longtime residents (Rousseau, 2009, p. 774).

Such housing market and development policies can foster an increasing number of regulations that further perpetuate changes in community social character (Glass, 1964, p. 17). Policies and practices created to support gentrification, whether overt or not, prohibit access to longtime residents of the working class. Such policies and practices can be another source of prohibited access to cultural capital in its embodied form. As gentrification begins in the Berry Hill neighborhood, there are changes underway leading to barred access to housing and property ownership, impacting longtime residents in a stressful manner.

The policies adopted in a community that is shifting from longtime, working-class, Black residents to newcomer, middle-class residents of alternative backgrounds
may initially appear to be beneficial for all who live there in its early stages. However, this is not always the case in the long run. As communities shift from addressing the needs of their longtime residents to embracing middle-class, high-income arrivals, the process of gentrification is referred to as mixing, or the community is labeled a mixed community.

Bridge et al. (2012) noted that a diverse community is often presented as a benefit to all who live there. The authors explain how research shows that when the (upper) middle-class moves into a working-class or low-income community, they eventually saturate those communities. Also, when poor or working-class urban residents are dispersed, their original community’s social capital is dispersed and the neighborhood’s original social and embodied cultural capital are diminished. Such weakening of human networks impacts social capital.

Loretta Lees is a London-based, contemporary researcher in the field of gentrification. Her 2012 book, *Mixed Communities, Gentrification by Stealth*, authored with Gary Bridge and Tom Butler, explains how the term “gentrification” is often avoided in policy and programs. Alternative terms, such as renewal, renaissance, redevelopment, sustainability planning, and regeneration, are often used to describe actions or situations that satisfy the criteria for gentrification (Bridge et al., 2012).

The authors point out that when urban neighborhoods are described as burdened by concentrated poverty, mixing policies are presented as a pleasant alternative to the status quo (Bridge et al., 2012). The term “concentrated poverty” describes areas where the poverty rate is 40% or higher (Shapiro et al., 2015). When areas are associated with concentrated poverty, they become vulnerable to development companies that specialize
in entering neighborhoods to “make improvements.” However, as previously noted, improvements and additions to a community may initially benefit both new and longtime residents, but in the long run, older established residents eventually lose access to capital.

When cities develop public and private partnerships, the intention may initially be to increase economic capital through urban redevelopment in that location. Such is the case in Jersey City, where the purpose of redevelopment is to be “service as the City’s primary vehicle to eliminate blight, to create opportunities and to attract residential, commercial and industrial real estate projects” (Jersey City Redevelopment Agency, 2019, n.p.). Incentives offered by the city to attract private businesses are often designed to increase employment opportunities and property values. Again, Jersey City’s Redevelopment Agency notes that “since its inception, JCRA has been responsible for the direct reinvestment of billions of dollars in Jersey City and tens of thousands of jobs” (JCRA, 2019).

Nevertheless, these benefits may be short-lived. Sassen explained that when the balance shifts to more city properties owned by multi-national investors, local policy designed to protect the community may not be regulated as intended (Sassen, 2016). One such area of policy that can dramatically impact the shaping of a neighborhood is how land is valued and how its property taxes are determined, suggesting the importance of this study in the Berry Hill neighborhood at this time in the location’s history. It should be noted that this process repeatedly takes place when there is an economic opportunity to increase costs based on the desirability of a location, as exemplified in the Berry Hill neighborhood.
Figure 5

*New Building Among Older Buildings*

*Note.* A newly renovated home among older homes is a common sight.

**Property Tax Revaluation**

Between 2016 and 2018, Jersey City underwent its first property tax revaluation in over thirty years (City of Jersey City, 2020). Property revaluation is defined as “a program undertaken by a municipality to appraise all real property within the taxing district according to its full and fair value” (New Jersey Department of Treasury, 2019). Full and fair value is the price that the tax assessor believes that a property would sell at a fair sale in a private contract in October of the pretax year. Also, the described sale must be between a willing buyer and a willing seller (NJDOT, 2019).

Revaluation of property in Jersey City last took place in 1988 (Simmons, 2016). A state policy review reveals no formal legislation on updating full and fair value;
however, it is recommended that property values and appreciation be reviewed annually (NJDOT, 2019). Delayed increases in assessing and updating property value impact the property taxes that affected residents pay. In Jersey City, many residents have been forced to deal with significant, abrupt increases, some up to nearly 75% of previous tax rates (CNBC, 2018; COJC, 2020). Other residents saw taxes decrease slightly, which primarily impacted older and dilapidated buildings and created higher value opportunities when improvement or redevelopment occurs (Smith, 1986).

Multiple studies on gentrification in Jersey City address the process without interrogating the individual policies, processes, and beliefs that lead to community change. There have been studies on the relationship between property tax appreciation or depreciation related to gentrification (Bloom & Ladd, 1979; Hoff, 1988; Ladd, 1991; Maddie, 2013; Smith, 1998). However, these studies focus on economic impacts, not human impacts. A gap exists in the research regarding delayed property tax revaluation, such as the 30-year delay in Jersey City. The literature also fails to address the human impacts of this type of gentrification in conjunction with economics. Researchers have yet to study the effects of property tax revaluations on stress in individuals across multiple generations. This study addresses that gap in research.

In Jersey City, a myriad of property tax and infrastructure policies contribute to the previously noted re-creation of an ongoing history of structural violence, which is a systematic form of oppression. The resulting stress in residents experiencing these effects has been reported to create physical and mental health conditions (Jackson et al., 2010). However, the extent of stress impacts had not previously been studied in the Berry Hill neighborhood before the current study.
Post-industrial U.S. cities like Jersey City are particularly vulnerable to changes that do not sustain longtime, working-class residents often belonging to minority groups for several reasons. One reason is a lack of sustainable redevelopment planning utilizing existing infrastructure. Also, the city has a history of disparities, overt policies, and particularly more covert embedded procedures that support oppression and structural violence. As Jersey City becomes an increasingly desirable place for redevelopment, quick updating and expansion of all urban systems require supporting policies. It is essential to sustain longtime residents and avoid segregation to stop the social reproduction of inequity that has taken place throughout the city’s history. Patterns of population movement, including the previously described Great Migration (Lemann, 1991), are contextually crucial to understanding the issue in depth. This history’s significance for the proposed study was explored in depth in Chapter 2.

As previously shown, Jersey City’s populations have repeatedly been replaced by ethnically, and culturally distinct newcomers attracted to its geographic location. This displacement has primarily impacted minority groups who are prohibited equal access to capital. It is ironic that the very slogan used to promote current development, “Jersey City, Make It Yours” (2019), encapsulates this historical trend.

**Figure 6**

“*Jersey City Makes It Yours*”
Within Ward F itself, the home of Berry Hill, there are neighborhoods and sub-neighborhoods positioned to replicate the rapid demographic changes of others that came before them as gentrification takes place.

Prior research suggests that existing city neighborhoods are often renamed or rebranded to entice new, higher-income residents to move in (Hwang, 2016). Berry Hill is a new name for an old neighborhood, and this renaming is a critical signal that the location is on the verge of a more significant change (Hwang, 2016). The neighborhood has been “rebranded” to convey an impression of modernity and urban living to entice new buyers who identify as part of a creative class with bohemian proclivities (Florida, 2002). As will be shown in Chapter 6, data from this study and anecdotal notes by the researcher show that the name “Berry Hill” is not even recognized by many longtime residents.

Health & Environment

The New Jersey State Health Assessment database offers important indicators that compare the characteristics of Hudson County, New Jersey, with those of the state of New Jersey State overall. As previously noted, Jersey City is located in Hudson County, New Jersey. Much of the data provided here is available at the county level, not the individual city level. The comparison of Hudson County to the state as a whole puts it in context. This data offers valuable information about the health of Hudson County residents by location. Some key health concerns regarding Berry Hill residents include health insurance coverage rates that are lower than both New Jersey’s and the U.S. average, more residents who report a lack of doctors or healthcare providers, poor cancer screening rates, and lower levels of physical activity (NJ State Health Assessment Data, 2015).
It is also important to note that the Morris Canal, a historically crucial industrial transportation route that crossed New Jersey, ran through Berry Hill along the approximate route of Garfield Avenue, Berry Hill’s eastern border. Soil contamination due to heavy metals, including hexavalent chromium, made the land inappropriate and unsafe for human activity. The canal site is a significant source of chromium and other industrial pollutants originally transported via the canal system. These pollutants made their way into the Berry Hill neighborhood, creating health hazards long after the canal itself fell out of use (Canal Society of New Jersey, 2019).

There are ongoing environmental cleanup sites in the area as contamination is still present in the Berry Hill neighborhood. Thus, the land remained vacant until the soil contaminants were remediated between 2012 and 2016. This information can be found on the New Jersey Department of Environmental Protection’s website, where information is listed for each cleanup site. Relevant sites of significance for this study include the Berry Lane Park and Garfield Avenue sites, which border the Berry Hill neighborhood (New Jersey Department of Environmental Protection, 2020). After the vacant land was remediated of hexavalent chromium contamination, a public park was built in the area (World Population Review, 2019). Data from this study indicate that misleading information about improper cleanup associated with these sites is another potential stressor that has impacted the community’s health over the years.
Figure 7

*Morris Canal Location Sign*

![Morris Canal Location Sign](image1)

Figure 8

*Morris Canal Information Board*

![Morris Canal Information Board](image2)
Jersey City’s historical context and that of the Berry Hill neighborhood underscores the significance of impending gentrification today. Over and over, minority groups have been displaced. The use of misleading contracts, policies, and externally-imposed environmental stressors have repeatedly contributed to the stress, oppression, segregation, and displacement experienced by many generations of Berry Hill residents. All of the historical information presented here supports the importance of conducting the study in this location.
CHAPTER 4
A REVIEW OF LITERATURE

The review of literature for this study includes three comprehensive sections. The first section encompasses studies of property revaluation. The second includes studies of resident perspectives in neighborhoods that are gentrifying. The third presents a review of seminal literature on the following relevant background topics: (a) allostatic overload and multi-generational chronic stress, (b) changing neighborhoods and mixing, and (c) public policy related to gentrification. This background literature provides the necessary data with which the significance of the study was established. Yin (2008) explained that researchers conducting case studies can use a literature review to determine what questions are most pressing in relationship to a specific topic. Additionally, the literature review is a tool that can increase the precision of research questions. Following Yin (2008), the literature review is treated here as a “means to an end, not the end itself” (p. 64).

Property Revaluation

The criteria for reviewing the literature on this topic were broad. There is a large body of literature on property revaluation dating back hundreds of years and covering many countries. Although the literature from abroad was read, it was not included in this review. To constrain the search, I focused my preliminary review on research conducted in the United States, targeting New Jersey specifically. There is a clear gap in the literature regarding how revaluation impacts residents, particularly how revaluation affects their views on personal stress and health; however, much of the functional literature touches on this topic.
Most of the literature on property revaluation assumes an economic perspective and highlights the effects of revaluation on the real estate market, development, or investment (Hoff, 1988; Public Hearing, 1988; Sullivan, 1989). This literature mentions inaccurate tax increases, improper appraisal protocol, and a lack of clarity on abatement policy. There is some discussion of the human impact of revaluation; however, this research largely explores unintended political and market consequences rather than direct human impacts and associated outcomes of the increasing costs of human services, including healthcare and unemployment. The proposed study will analyze the human aspect of displacement and demographic mixing resulting from revaluation.

In 1988, Jersey City underwent its first property revaluation in over 30 years, following a similar delay in the most recent revaluation, conducted in 2018. This revaluation process and its outcome are documented in various sources (Hoff, 1988; Public Hearing, 1988; Sullivan, 1989). A public hearing held in 1988 indicated that residents felt the process was not conducted accurately (Hoff, 1989). These data indicate the sentiment that “owners of more expensive property could afford higher taxes” (Hoff, 1988). However, this left other homeowners struggling to make ends meet. In 1988, historical sources indicate that Jersey City’s 1988 delayed property revaluation resulted in conditions similar to those occurring again today (Hoff, 1988; Public Hearing, 1988; Sullivan, 1989).

Many of the relevant news articles and political documents include the concerns and comments of residents. This study included historical data to provide a greater context for the sentiment that prevails in the literature on this topic and demonstrated how
the situation in 2019 reproduced a condition that has taken place in the past. In Jersey City, policy leading to displacement is a recurring theme:

Edward Connelly, a retired railroad worker who is legally blind, holds little hope of getting help. His two-family frame house on South Street in Jersey City was assessed at $12,000 in 1987 but is now at $155,000, leaving him with a $4,730 tax bill. It is people like Mr. Connelly whose property taxes exceed their income taxes who are particularly outraged. ‘‘Walk down Central Avenue and talk to the senior citizens sitting on the benches,’’ Mr. Connelly said. ‘‘Ask them about the ‘reval’ and tears come to their eyes. They don’t know what to do. (Hoff, 1988, p. 2)

While much of the literature alludes to the human impact of property revaluation through the expression of concerns about costs and displacement, there is often no clear connection made between the stress associated with those concerns and actual human impacts, particularly as perceived by residents themselves. Understanding the housing market and displacement that results from revaluation in the context of chronic, multigenerational stress and related outcomes allows for a greater understanding of human outcomes and the potential expenses associated with treating physical and mental health and behavioral outcomes (Robert Wood Johnson Foundation, 2019). This study was designed to make that connection clear through qualitative data collection, which can be used to broaden discussions about the effects of housing access and inequity, suggesting new ways to approach sustainable city planning.

Much of the historical literature conveys the social and political relevance of property revaluation. Stoll (1977) described pending changes to tax payment and related concerns in 1977 Newark. Tax abatements on large business development projects are
listed as a reason to require full payment for delayed revaluation. One concern was that if “white residents leave Newark, business leaders won’t be far behind, and the largest city in the Garden State will be turned into a housing reservation for the Black poor” (Stoll, 1977, p. 3). This statement acknowledges racial disparity and indicates that business, not housing equity, is the priority here. The context of this statement was that local officials were facing jail time for refusing a mandate to revalue property in the city. This article also draws attention to a related issue, noting that the Port Authority did not pay taxes for land use (McDonald, 2019). This tax break was a significant political factor in Jersey City’s revaluation process.

Stoll’s 1977 article also draws out examples of the human and infrastructure impacts. It relates the revaluation issue to the historical relevance of urban decay and blight without specifying the direct connection. He hints that

This whole thing (revaluations) comes at a time of decay. We’ve got an unemployment rate of 20% in our city; we’ve got 9,500 welfare recipients, and we expect to absorb another 5000 homes, which will either be abandoned or foreclosed upon because their owners cannot meet our current tax rate. We cannot afford the luxury of a tax increase because it would kill us. (Stoll, 1977)

The author is noting how an increase in abandoned and blighted properties would increase problems for the city. When the city was already struggling, raising property taxes would likely drive out even more residents due to increased expenses, which is why the city opposed revaluation.

Ladd and Bloom (1979) explored how property tax revaluation can diminish social services and publicly funded amenities, drawing some links between property tax
revaluation and public resource funding for residents. Although Ladd and Bloom provide valuable insights about accessible public resources, they do not include direct research on resident stress levels associated with those financial impacts, including school and other public resources funding. Their work explains how lower taxes are linked to diminished services, including education. When taxes increase, there is more money to filter into public services in the city.

Many recent news articles and editorials, particularly in New Jersey newspapers, cover local property tax revaluation and express financial concerns similar to those described during past revaluations. Yet, there is a clear lack of scholarly articles that explore the relationship between the human impact of revaluation and the process of property revaluation itself. No studies considered how revaluation-related stress impacts resident displacement or the social reproduction of inequity in a specific location. This study offers data collected in a neighborhood where multi-generational chronic stress could potentially lead to allostatic overload, causing expensive, maladaptive physical, mental, and behavioral health outcomes related to policy decisions such as property revaluation.

Resident Perspectives

Resident perspectives are essential to understanding the effects of gentrification, and researchers have taken various approaches to gathering data. In his seminal work, *There Goes the ‘Hood*, Lance Freeman (2006) includes the ground-up, resident perspective on the nuances of gentrification. His research, which led to this 2006 publication, suggests no direct link between gentrification and displacement and that resident perspective are not simple. The book examines changes in Harlem and Clinton
Hill. However, I argue that this research took place when social mixing was actively underway, and there were, as residents conveyed, benefits to these neighborhood changes for new and long-term residents alike. The stage of a neighborhood’s change process is an essential factor in how these changes are perceived (Lees, 2016). Although Freeman’s research is closely related, the locations he focused on are significantly different from those of this study.

Kirsten Paton also conducted resident perspective research in a working-class, gentrifying community. Paton’s (2016) book *Gentrification, A Working-Class Perspective* also suggests that the stage of neighborhood change is significant to note when collecting resident perspectives on issues of gentrification. Her research acknowledges that there are both benefits and detriments for residents but suggests that the working class is ultimately displaced.

Other research on resident perspectives related to gentrification includes Between Public and Private. This 2010 book looks at public policy as it relates to educational access in schools for residents. Specifically, the book explores how residents respond to school zone re-bordering and the impacts that these changes will have on their children’s education in urban areas. Input from Philadelphia residents clearly portrays the desperation, anger, and exhaustion caused by fighting to remain in a neighborhood. These residents were deeply impacted as they tried to stay in the zones of their schools of choice once a neighborhood gentrified and new school zones were implemented.
Seminal Background Literature

Seminal works of literature disseminate data of great importance within a particular discipline. As this study was interdisciplinary, it is crucial to clarify key concepts, studies, and research covering several areas. The impacts of stress on physical, mental, and behavioral health, changing neighborhoods, and public policy are the three areas of literature reviewed below.

Allostatic Overload & Multi-generational Chronic Stress

For this study, it was essential to examine research on chronic stress and allostatic overload and research on how stress is felt over multiple generations of a family. Stress is linked to changes in multiple areas in humans, including physiology, neuro-structure, and behavior. Both actual stress and the perception of stress can cause lasting changes to the brain, body, and behavior (McEwen & Gianaros, 2011).

It is well known that stressors across a lifetime and multiple generations can negatively impact physical, mental, and behavioral health outcomes (Smith et al., 2018; Tran, 2018; Wilson & Grammenos, 2005). Throughout history, and still today, public policy segregates neighborhoods by displacing minority residents, leading to above-average stress levels and allostatic load (Rothstein, 2017). The life course perspective explores the recurrence of stress over one’s lifespan and within a family’s history (Pearlin, 2009). For minority populations burdened by inequitable stress and health disparities, this perspective is particularly important. Thus, the current literature tells us that known impacts of inequity, racism, social injustice, environmental segregation, and housing are all related to increased stress, allostatic load, and maladaptive outcomes.
As previously discussed, Jersey City, including Berry Hill, has a long history of displacement of minority groups, race-based inequities, and housing segregation. The link between allostatic load, racial discrimination, and related stressors is explained in an overview of existing empirical research by Harvard University’s School of Public Health. This 2007 review by Ahmed et al. explains how institutional racism and restrictions on where people can reside result in poor health outcomes and limit socio-economic status (p. 318), including how access to desirable services is prohibited and psychological stress is caused by the subjective experiences of racism (Ahmed et al., 2007). When racism creates inequity and stress, it simultaneously prevents access to capital and upward mobility. This disparity in upward social mobility and positive health outcomes is well documented (Colen, 2011; Collins et al., 2009; Geronimus et al., 2010). This research demonstrates how residential segregation is intrinsically related to poor health and that the “perception of discrimination, acting independently of institutional discrimination, is an acute and chronic stressor that leads to psychological distress and higher rates of disease” (Ahmed et al., 2007, p. 326). Both overt racism and covert policy may lead to inequities and even perceived stress, all of which have been shown to impact an individual’s health.

**Changing Neighborhoods**

Many areas of research informed the development of this study. The work of William Julius Wilson is part of a collective of scholars addressing “Issues of Our Time” (Gates, in Wilson, 2009). The scholars who added to the collection of work in this series included philosophers, sociologists, legal scholars, economists, and Pulitzer and Nobel Prize winners. These individuals contributed invaluable research on significant issues of
the millennium, including racial issues. Their multidisciplinary approach to exploring patterns of inequity constitutes seminal background literature for this study. It demonstrates the impossibility of analyzing a complex phenomenon without understanding its historical context from multiple structural and cultural angles.

In More Than Just Race: Being Black and Poor in the Inner City, Wilson lays out the structural and cultural forces contributing to racial inequity (2009). Wilson’s perspective on social structure and culture illustrates Bourdieu’s theory on capital, offering specific examples of how they interact to shape outcomes that embody racial inequity (Wilson, 2009, p. 4). Wilson suggests that the outlying factors impacting Black families transcend employment, income, and homeownership. Racial issues, discrimination, and historic oppression cause stress for Black families, regardless of financial status. Wilson points out that he, a Harvard professor, experiences stereotyping even as he lives in his own luxury home, leading to “apprehension,” if not a greater level of impact (Wilson, 2009, p. 2).

In Black Picket Fences: Privilege & Peril among the Black Middle Class, Mary Patillo uses intergenerational mobility data from the Pew Charitable Foundation Economic Mobility Project to show how social reproduction works differently for Black and White Americans. The data show that Blacks are more likely to experience downward mobility (Patillo, 2013, p. 235). While White families are have historically been able to pass wealth from homeownership to younger generations, Black families have been largely excluded from this practice due to generations of structural violence related to the prevention of homeownership. This example supports this study’s hypothesis that stressors related to race are multi-generationally significant.
The literature on gentrifying neighborhoods displays how policies prohibiting a truly integrated community perpetuate stress (Rothstein, 2017). There are many neighborhoods with histories similar to Berry Hill, Jersey City, that have been studied at various stages of gentrification. However, residents of Jersey City have not been studied. Studies do not include the factor of property tax reevaluation, particularly when it was delayed for many years, leading to greater financial impact for residents. This gap, along with the current conditions in Berry Hill, make this study timely and useful.

Public Policy & Gentrification

As previously explained, gentrification is the displacement of working-class residents by a new group of middle and upper-class residents, which changes the district’s whole social character; it is driven by economic and socio-cultural factors (Glass, 1964, p. 17). As new middle- and upper-class residents move into locations with depressed infrastructures, they often demand new policies for improvement and change (Glass 1964). Initially, these improvements may benefit the existing population of long-time residents. However, studies indicate that there is always a shift towards increasing numbers of middle class residents and the gradual displacement of the working class and poor (Bridge et al., 2012).

Today’s residential segregation in the North, South, Midwest, and West is not the unintended consequence of individual choices and of otherwise well-meaning law or regulation but of unhidden public policy that explicitly segregated every metropolitan area in the United States. (Rothstein, 2017)

Rothstein (2017) suggested that policies were designed to benefit increasingly dominant middle and upper-class residents in these cases. In the process of gentrification,
the middle and upper-class group enters a neighborhood slowly but eventually becomes the majority. As new legislation is passed, the needs of long-term, minority residents are often unrepresented. Public policy, therefore, leads to even more significant inequities and displacement in a recurring cycle.

Loretta Lees is an urban geographer known for her research on gentrification, urban regeneration, urban social theory, and related areas. Lees has published nearly 14 books and articles on these topics, and she is considered a leading expert in the field today (University of Leicester, 2020). Lees’ work on social mixing in gentrifying neighborhoods is critical to this study as her work explains how gentrification changes the demographics of a neighborhood.

J. John Palen has contributed many publications to the literature describing new and evolving ways in which urban centers change. He is a professor emeritus at Virginia Commonwealth University, and his work contributed to this study in the specific areas of housing displacement through redevelopment policy amidst gentrification. Palen’s (1984) work on suburbs closely relates to redlining. It explains how lending policy was one of the most relevant factors contributing to white flight.

Mindy Fullilove is a board-certified psychiatrist whose work ties together the human environment and mental health, particularly in cases where American residents are displaced from their neighborhoods. Many of Fullilove’s works explore how inequity is recreated and, more importantly, how to implement new development to incorporate the existing community. In her 2016 publication, *Keep the Whole City in Mind*, Fullilove presents two ways to address poverty inherited from the process of redlining in New York City. Fullilove suggests that to make a real change, it is essential to invest in the
neighborhoods that remain impacted, as well as “change the redlining paradigm” (Fullilove, 2016). Fullilove explains how the "hypercommodification of land" has lead to ongoing impact on the minority groups that originally resided there. She also offers the suggestion that when new corporations come to town and add to that commodification, there should be a responsibility to give back to those whom they are impacting (Fullilove, 2016). This work informs the rationale for policy recommendations regarding the Berry Hill neighborhood and Jersey City.

Fullilove's book, *Root Shock*, explores how Black communities in multiple U.S. cities have been uprooted for development by the elite (Fullilove, 2016). She explains how new methods of displacement perpetuate the disruption of social cohesion, as well as existing economic stability. By analyzing how development removes individuals' sense of place, separates city neighborhoods by highways, and takes homes through the process of eminent domain, Fullilove's work advocates for a better understanding of these oppressive, policy-driven problems---creating a starting point for healing and inclusive change (Fullilove, 2016). The work of Dr. Fullilove lays a critical foundation for this research study and generates a framework that can begin to explain how communities impacted by repeating spirals of disruption and oppression can break out of that cycle.

As a precursor to the work of Mindy Fullilove, Jane Jacobs's research on gentrification and urban change is closely tied to the proposed research. She asserts that urban planning and related policy do not consider the complexity of human lives or the history of urban communities (Jacobs, 1961). Jacob's work supports the idea that urban redevelopment ultimately displaces minority and working-class groups. It explains that labeling areas as "slums" prevents inclusion, and that city planning should be
comprehensive and inclusive at all levels. Although Jacobs was critiqued for her lack of formal education, her beliefs that cities belong to all people became the cornerstone for future research and cannot be left unmentioned in this study.
CHAPTER 5

METHODOLOGY

The Role of the Researcher

The study’s methodology originated from the researcher’s desire to authentically and deeply understand the human impacts of change in the Berry Hill neighborhood. The researcher’s role is important in any type of research, particularly in qualitative research of this kind, as the researcher’s goal is to become enmeshed in the community and understand its residents’ perspectives. In this case, the researcher seeks to advocate for racial and economic equity and human rights as both a Jersey City resident and a licensed social worker. The researcher was motivated to conduct this study to increase our understanding of racial, ethnic, and economic disparities, support social justice, facilitate social change, and promote social equity.

In doing so, the researcher recognizes the importance of her background as a social worker. The origins of social work derive from a need to address the overarching social question of how certain groups become needier while society advances and develops greater wealth (Stuart, 2013). This type of work requires a contextual understanding of the history of oppression and structural violence operating in a specific location. Although the researcher acknowledges that she can never fully experience the emotions and lived experiences of Berry Hill residents, conducting this study requires a commitment to understanding them as clearly as possible. It also required that the research seek to grasp the stresses triggered by segregation, overt and structural racism, gentrification, and inequitable public policies as clearly as possible.
The researcher is neither a lifelong resident of Jersey City nor Berry Hill. She is a white, middle-class transplant to Jersey City and fully acknowledges the connotation of this status to lifelong neighborhood residents. She acknowledges the privilege of being white, middle class, and female. As a researcher, she strove to be transparent about her motives for studying this community and choosing this research topic. This transparency was ethically necessary to establish meaningful and productive connections with her study participants.

Studies that require entering participants’ neighborhoods, homes, and communities require that the researcher acknowledge that he or she is an outsider. The study was conducted in an urban environment where it would not be unusual to encounter a high level of distrust towards unfamiliar outsiders. This researcher sought to maintain sensitivity to emergent issues of this kind while remaining transparent, reflective, and committed to understanding and accurately representing the perspectives of all Berry Hill residents participating in the study.

**Research Design: Mixed Qualitative**

The study was a multi-method qualitative, single-case study. This approach was best suited for the topic because the researcher sought information about a contemporary phenomenon (Yin, 2018; the human impacts of tax revaluation and neighborhood change on residents’ health), about which relatively little is known. The study gathered various evidence, including historical documents, survey responses, and interview data (Yin, 2008). While extensive participant observation was planned initially, only a limited number of observations were conducted in the earliest stages of the study due to safety guidelines established in response to the SARS-CoV-2 pandemic. This research approach
was appropriate because the behavior of those involved was not manipulated by
intervention, and the study provides relevant information about the context of the
phenomenon (Baxter & Jack, 2008).

The study was both descriptive and instrumental. Descriptive case studies trace
the sequence of events over time in a population that has been studied before and seeks to
discover facts about a phenomenon that can potentially be generalizable to similar cases
(Yin, 2008). It is hoped that this study’s resident interview data about neighborhood
changes and their health impacts in Berry Hill will contribute to our understanding of the
primary phenomena of gentrification and resident stress.

This case study was also instrumental because the data can potentially help clarify
a secondary but related phenomenon. In this study of gentrification in Berry Hill, the data
collected is also potentially instrumental in increasing our understanding of the secondary
phenomenon of property revaluation impacts (Yin, 2018). Moreover, the totality of the
data collected in the study sheds light on how social reproduction occurs and how
inequity is perpetuated in Jersey City.

The Berry Hill case examined how residents related their stress to Berry Hill’s
neighborhood changes. Yin et al. (2008) defined an instrumental case study using specific
criteria. This criterion states that an instrumental case study must provide insight into an
issue or help refine a theory and play a supportive role in understanding a secondary
interest. This study met the definitions of both Yin (2018) and Baxter and Jack (2010). It
investigated details of past historical contexts and processes and the details of the
currently evolving process of gentrification, gathering data about how public policy and
embedded practices contribute to resident stress and reproduce social inequity in an urban
area. But the Berry Hill case study required a deeper level of inquiry beyond the
discovery of facts about a primary phenomenon and a related secondary condition. A
qualitative descriptive approach that incorporated aspects of critical ethnography was
implemented to truly understand the human impacts of gentrification and tax revaluation.

Critical ethnography first asks the surface level question, “what is occurring?” and
then critically wonders, “what more could it be?” (Thomas, 1993). In this study, the
researcher thought critically about gentrification and explored how property revaluation
works in the process of gentrification to perpetuate social inequity impacting minority
groups in the Berry Hill neighborhood. Other ethnographic approaches to data collection
were also implemented, including a review of current news articles and historical
documents, researcher observation of neighborhood activities in the earliest preparatory
stages of research, and photo documentation of neighborhood activity and changes. It
should be noted that while semi-structured interviews were also included, they are widely
used across qualitative approaches and are not specific to critical ethnographies.

In this case, the researcher adopted the lens of critical ethnography. Thomas
(1993) defines critical ethnography as a reflective process that produces data to challenge
policy and other forms of human activity. Critical ethnography can be seen as
conventional ethnography with a political purpose; thus, it was particularly suited to a
case study placing Berry Hill within a larger context of social reproduction of inequity
and displacement. And in alignment with the researcher’s social justice goals, it is hoped
that study data may be useful to neighborhood activists seeking to advocate against
policies that perpetuate inequity. This data will be disseminated to Berry Hill groups and
others who may build on it upon the conclusion of a successful dissertation defense.
Sampling

This study utilized purposive criterion sampling, a form of non-probability sampling conducted with a purpose in mind (Cresswell & Poth, 2018; Trochim, 2020). To clarify, non-probability sampling is a selection process that is not entirely random. As this study included residents who offered to recruit others via word-of-mouth (sometimes known as “snowball sampling”), it included people living in the neighborhood who knew each other, making it a non-probability sample (Cresswell & Poth, 2018). To set clear parameters (also known as “binding the case”), the inclusion criteria included the following: residents aged eighteen years of age and older who lived in the Berry Hill neighborhood of Jersey City’s F ward (Baxter & Jack, 2008; Yin, 2018). The boundaries of the “unofficial” neighborhood are defined below in Figure 6.

Recruitment

Following IRB approval, study participants were recruited using purposeful sampling. Existing community groups in the Berry Hill neighborhood were contacted using a recruitment flyer, via social media, and by e-mails sent to known community organizers. Recruitment was ongoing throughout the study until no new data (previously unmentioned concepts, terms, or ideas) emerged from the interview process. At this point, recruitment was stopped.

Three groups of Berry Hill residents were targeted for recruitment. The first group consisted of residents who had lived their entire lives in, or connected to, the neighborhood. Residents were not excluded from this group if they moved away for some time and then returned. The second group of residents consisted of those who had lived in the neighborhood for greater than three years but had not been lifelong residents. This
group included those residents who had lived in Berry Hill before the newer developments but who are not lifelong residents. The third group of participants included residents who had lived in the neighborhood for less than three years. This group represented new arrivals to the neighborhood who had taken up residence during the period in which redevelopment and property revaluation had begun to take place. The goal was to obtain interviews with individuals in each of the three groups to capture differences in perception and experience.

During recruitment, the name “Berry Hill” was questioned by some interested participants. Although a sign identifies the neighborhood, it was explained to the researcher that most neighborhood residents do not recognize this name. As the study began recruiting participants, the researcher asked about other names for the same area. After this had occurred a few times, the location was clarified by specifying street addresses included in the vicinity when potential participants asked where they needed to live to be included in the study. As previously noted, this is an example of how the neighborhood is being “rebranded” in the process of gentrification.

**Obtaining Permissions & Ethical Considerations**

All study participants were recruited according to Institutional Review Board (IRB) informed consent guidelines. Potential participants were provided with a clear description of the study and the time and effort requirements involved and were offered the opportunity to ask the researcher questions. The informed consent process included a clear description of the research study that included potential risks, benefits, information about how to opt out, and how the study data would be used. Additionally, protective measures for the confidentiality of personal information and collected data were provided
to all participants. This study of Berry Hill did not target any protected, vulnerable groups, as per IRB criteria.

Each neighborhood resident that participated in an interview completed an IRB-approved consent form as part of the informed consent process. Study participants who completed the interview were compensated with a $25 gift card to incentivize participation. In this manner, the investigator sought to conduct a sound study aligned with the principles of ethical research (Baxter & Jack, 2008).

**Data Collection**

Multiple sources were utilized to triangulate the data. Triangulating data is defined as using multiple sources of evidence for a study (Yin, 2008). Historical and archival data, limited public observation, semi-structured interviews, and the collection of physical artifacts were used to create triangulation in this study. As previously noted, after an early pre-COVID-19 preparatory period, participant observation was constrained by safety precautions regarding the SARS-CoV-2 pandemic, and observation of local public events and activities were conducted per COVID-19 research protocols.

Observation included spending time watching the daily public actions of residents. The early pre-pandemic preparatory period included informal discussions with residents about what they were doing, thinking, and saying in a way that allowed the researcher to see how these residents understood their neighborhood (Delamont, 2004). The researcher took field notes describing and recording ethnographic observations and those informal conversations with residents. Safety restrictions in place for the COVID-19 pandemic are discussed further in the section on study limitations. See Table 3 for the observation template used in this study.
Within permissible socially distanced public areas, the researcher took photographs of visible neighborhood changes to obtain a thorough overall understanding of the location. Photographs were defined as physical artifacts collected as part of the case study to establish a broader perspective. Finally, as a reminder, the historical data were presented in Chapter 2, and case themes and findings from the semi-structured interviews will be presented in Chapter 6.

Table 3

**Observation Field Note Template**

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**Historical/Archival Data**

Historical policies and archival data associated with patterns of urban population change were reviewed in this study. These data identified and contextualized the recurring displacement pattern that has impacted minority groups living in the Berry Hill location. This background data offered information about urban redevelopment projects, housing, and trends in access to capital that have shaped the day-to-day experiences of minority groups living in the neighborhood. Furthermore, this historical data contextualizes current neighborhood changes.

**Semi-structured Interviews**

The researcher conducted 21 semi-structured interviews with study participants to open up conversations about resident observations, gather resident perspectives regarding the neighborhood and its changes, identify neighborhood-related stressors, and explore resident opinions about property revaluation. The semi-structured interview guide (see
Appendix) included open-ended questions, and participants were encouraged to talk about whatever was important to them, often take a conversational tone (Yin, 2008, p. 119). Interviews began with a series of questions targeting neighborhood change, stress, and tax revaluation and evolved from there organically. Each one-time interview was scheduled at a time convenient for the participant.

During the interviews, study participants often expanded on their thoughts and offered whatever input they felt was relevant. The average interview time was approximately thirty minutes. The use of semi-structured interview questions was ideal for this study because it enabled the researcher to “move around” within the topic as participants spoke and provided information (SAGE, 2008). The researcher took notes during the interviews, which were also recorded. Interviews were conducted over the phone using the Zoom H2N audio recorder. Interviews were named on the device and transferred to a password-protected external hard drive stored in a locked location. Interviews were transcribed confidentially, and transcriptions were coded and saved in the same manner as the paired audio recordings.

Initially, up to 10 interviews would be conducted with study participants in each of the three categories for a maximum of 30 interviews. However, the researcher concluded the interview process when it was clear that no new data was emerging. Ongoing memo writing and preliminary coding were used to ensure that this was the case. A total of 21 interviews were conducted.

**Physical Artifact Collection**

Incorporating a visual aspect to the data provided another rich set of connections to the field. Although it is essential to acknowledge that photography did not capture
residents’ perspectives, photography functioned as a supplementary form of data collection that deepened the researcher’s understanding of participants’ semi-structured interview responses, observations, and historical archive data.

**Data Analysis**

The perspectives adopted during data analysis combined case study and critical ethnography approaches. As previously noted, the questions posed in this study were heavily influenced by critical ethnography, although a case study design was most appropriate. Thomas describes the analysis of ethnographic data as

> taking apart observations, impressions, documents, and other representations of the culture to note how power dynamics, relationships, and personal beliefs unequally distribute social rewards, create barriers for certain populations to access the advantage of others, and block fuller understanding of the social environment. (1993, p. 43)

Ethnographic data analysis emphasizes the importance of researcher reflection in rigorously examining and actively creating the narrative (Thomas, 1993). Through an analysis of field notes and memos, the researcher sought to tell the story of Berry Hill residents as reflected in their reports of their own experiences and the stresses they encountered related to neighborhood change. Field notes and interview data were analyzed iteratively and at the culmination of data collection, which allowed the researcher to bracket and assess any personal bias and begin developing thoughts about emerging case themes.

The researcher followed the recommendations of Yin (2018), who suggested that data analysis should start modestly, be thorough, and remain introspective. The
preliminary data informed the researcher how to uncover themes and relationships in consequent rounds of analysis. Themes were used to organize overall emerging topics, which were then supported by analyzing specific participant quotes. For example, during data analysis, connections between resident stress and neighborhood change began to emerge, in addition to other meaningful relationships.

The specific coding process that the researcher used was an iterative, three-step cycle. The first two steps repeat so that there is a “zoned-in,” detailed step, then a wide-angle, thoughtful perspective. First, line-by-line notations are made on the physical transcript. Then, a period of reading, thinking, and memo writing takes place. This process goes on throughout the entire transcript for each interview. As the researcher studies, notes, and memos on each transcript, themes begin to emerge, leading to step three.

The third step in the coding cycle is defining themes and connecting meaningful language. These themes and participant perspectives are presented in the study’s results and discussion chapters. The researcher’s fine-tuned insights from memo writing establish possibilities and problems, culminating from the line-by-line analysis and memos. This information, historical artifacts, photographs, and other data sources were linked together to triangulate the themes.

The researcher began this process with the first handful of completed interviews to fine-tune questions based on emerging data and to keep memos of new topics as they emerged to determine when the interview began repeating information. As the process progressed, the researcher was guided by information that was previously learned.
To ensure that the study was of high quality, authenticity, criticality, and integrity were sought; and, as previously noted, the researcher used triangulation of data to ensure validity. Authenticity can be described as a way to conduct the research so that it reflects the actual meanings and experiences that are lived and perceived by participants (Whitmore et al., 2001). Clarification requests during interviews, questioning residents about physical artifacts and their perceived meaning, and utilizing a preliminary broad-brush analysis to see what emerged first were all used to establish authenticity.

Criticality includes examining biases, exploring negative instances, searching for alternate hypotheses, and carefully reviewing ambiguities (Whitmore et al., 2001). In data analysis, the components of criticality must be explored to leave no stone unturned while presenting accurate and reliable information. During this study, the researcher wrote memos incorporating her critical reflections on the data, in addition to keeping field notes to ensure that her interpretations were grounded in the data (Whitmore et al. 2001).

A secondary criterion for validity is vividness, or the use of “thick and faithful descriptions” (Whitmore et al., 2001). Vividness is used to highlight the salient features of themes that “portray the essence of the phenomenon” (Whitmore et al., 2001, p. 531). Qualitative work should paint a picture that displays all of the fine details from a broader perspective (Ambert et al., 1995). The use of a critical ethnographic approach encourages this secondary criterion for ensuring validity (Thomas, 1993). This mixed-method qualitative research study drew on all of these methods to uphold high in the research process and produce data that would contribute to the literature and assist future urban policymakers.
CHAPTER 6
RESULTS

This study sought to explore input from residents of a neighborhood impacted by changes in property taxes leading to development and demographic outcomes and better understand how residents identify related stressors and connect them to their health. A review of the literature, gaps in research, and the aforementioned conditions in the Berry Hill neighborhood lead to four areas of inquiry within the study (see Table 2 in Chapter 1).

As covered in Chapter 3, the interdisciplinary framework for this study merges Bourdieu’s forms of capital theory, allostatic load theory, rent gap theory, and social reproduction theory. Together, this framework supports the study’s guiding research questions. They are as follows:

Historical Displacement & Social reproduction: 1. How does Jersey City’s history of displacement relate to current Jersey City inequities?

Gentrification: 2a. To what extent is property revaluation viewed as a form of gentrification by Berry Hill residents? 2b. How do residents view development projects in the Berry Hill neighborhood related to their housing security? 2c. What opinions do residents hold about changes in neighborhood demographics?

Allostatic Load, Chronic Stress & Resident Perception: 3a. What types of significant experiences do Berry Hill residents identify across their lifetimes related to living in the neighborhood? 3b. Do residents view any/all of these experiences as stressors?
Public Policy: 4a. How has the recent property revaluation impacted Berry Hill residents?

4b. Do residents identify any other public policies that they feel contribute to stress in their lives or to covert racism in the neighborhood?

The study’s findings are presented in this chapter as themes linked to each research question. The results presented offer observations and insights from the researcher’s outside perspective. This classic anthropological perspective is known as the etic view. Specific examples provided from neighborhood residents offer another point of view, known as emic. The emic perspective is essential in understanding how Berry Hill residents perceive incidents and relate them to stress. (Garber, 2017). The chapter is divided into two parts. Part one will briefly describe the demographics of the study’s sample population. Part two will analyze the themes that emerge in conjunction with each research question and address the significance of that information.

**Study Sample Demographics**

The study enrolled a total of 21 neighborhood residents. Participants ranged in age from 21-73 years of age, and self-identified as Black (9 participants), White (5 participants), Hispanic (2 participants), mixed (2 participants), Pakistani (1 participant), and not reported (2 participants). The sample included participants whose length of residency ranged from 1 month through 62 years. There were 7 lifelong participants, 9 participants who lived in the neighborhood for more than three years, but not lifelong, 4 participants who lived there less than three years, and 1 who did not report years of residency.

Of the study participants, 17 were employed and 4 were not presently employed. The presently unemployed group included 2 students: 1 retiree and 1 participant who had
left employment due to COVID-19. Among employed residents, income levels ranged from $15,000 - $300,000 annually. There were 14 drivers, all of whom owned cars, and 7 non-drivers.

Of the sample, 5 participants were homeowners, and 16 did not own their homes. Of non-homeowners, 12 were renters, and 4 resided with family members. Among all participants, 5 participants reported that most recent property tax on their residence (owned, rented, other) had increased, 2 reported that it decreased, and 14 participants did not know.

Of the participants, 19 reported having health insurance, and 2 were uninsured. Six of the participants had between 1 and 3 dependents, and the remaining participants had no dependents. Among the participants, 10 did not self-report any health issues, 10 reported health issues, and 1 did not reply. Self-reported health issues included asthma, depression, hypertension, endometriosis, hemochromatosis, PTSD, allergies, and congenital heart issues.

Participants were asked to rate their present stress level on a scale of 0 (no stress) through 5 (a very high level of stress). There were two reports of 0 (no stress), one report of 1 (very little stress), one reports of 2 (low stress), one report of 2.5 (not specifically defined), seven reports of 3 (average/moderate life stress), two reports of 3.5 (not specifically defined), six reports of 4 (above average stress), and one report of 5 (a very high level of stress). Charts representing all of the descriptive information have been included as an appendix to this dissertation.
Table 4

Study Participant Demographics

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A Forgotten Neighborhood

Data from 21 interviews and researcher field notes and memos reflect Berry Hill as a largely overlooked neighborhood. As it stands at this time, Berry Hill residents report that the community lacks basic features to support the lives of residents. Communication systems, safety, cleanliness, food access, political representation, and in current times, public medical screening are all areas that are not readily accessible within the neighborhood or nearby. Essentially, residents feel that people are left struggling within the community and have been motivated from within to structure self-built support systems to meet the needs that exist. As encapsulated in this chapter’s four thematic findings, the data tells the story of specific details of the many stressors that residents experience.
Theme One: History Repeats Itself

As explained in Chapter 2, the history of Jersey City as a location is significant in the context of this study. Individual interview participants offered examples of events across time that collectively display the conditions and changes in Berry Hill. This section analyzes respondent input that addresses study research question #1. It is important to note that these recollections exemplify how residents view neighborhood events and contextualize them regarding personal stress. The following examples from resident interviews illustrate how Jersey City’s history parallels the history of other urban centers across time and describes current conditions.

Speaking about the changes she has observed, one lifelong resident shares her observations about the neighborhood from her childhood in the late 1960s, though the present time.

It was a very, very diverse community- we had Blacks and Whites . . . probably more white people than black people at that time initially. And then it got more and more integrated. Then, I want to say in my latter teen years, it became a predominantly black neighborhood. Now, it has really changed, and in the last four or five years, we’re going back to some very, very diverse neighborhood. We have many, many ethnicities, even on this block. So it’s like, I’m seeing it go full circle at this point, you know, like we’ve done it. And I’ve been here for the whole experience. So yes, I’ve seen a lot of changes . . . a lot more changes.

(lifelong resident)

Many of the older lifelong residents feel that the Berry Hill neighborhood has come full circle in some respects. They describe initial impressions of their neighborhood
from their early memories as an ethnically and racially integrated community with inherently strong cultural capital.

The children in the neighborhood all had to be home before the streetlights came on or you would get it. We knew that. At the time, my name was a common name. So there were three girls with the same name down here. And so all of us would get called at the same time. And we would always go home thinking it was our mom, but it really wasn’t. But we had to head in anyway. So I always laugh about that. You know, it was kind of like that, everyone looked out for each other.

_lifelong resident_

As is mirrored in other urban centers, residents identify internal observations related to the wider phenomena of white flight and urban decay. During these periods, there are many examples of exclusionary policies that changed the makeup of urban neighborhoods. Today, residents can identify how the previously defined process of “mixing” is occurring, and there are nuanced stressors related to that change. Although things may have come full circle, there are some notable differences between the past and present.

These older, lifelong respondents spoke about community activities, local businesses, social activities, and other ways in which residents were connected as they reflect on an integrated neighborhood of the past. These factors served to create strong social capital for the community. At this time, although the community is again mixing, residents have less connection to the community. Respondents provided many examples of how this form of capital has been broken down to some degree. For example, they share that children are sent to charter or private schools at further distances, that there are
few community activities for children and youth, and that many residents no longer have
the same type of connections with their neighbors.

There is also a clear perception of the racial and socio-economic differences
between the new, gentrifying group of residents and the older, lifelong residents. One
respondent who has lived in the neighborhood for 4 years shares a similar observation
from a slightly different perspective.

I don’t get that warm and fuzzy feeling. In fact, I feel just the opposite. I feel like
a lot of the white people that are moving here . . . have that attitude. They don’t
want certain things. For instance, if you’re playing your, you know, radio, Oh,
they’re calling the cops for everything. Like, it’s such separation. It’s, I just feel
like the people that come in here, instead of immersing themselves in the
community, they’re feeling like they’re superior or above, which has really
caused some risk on my block. (lifelong resident)

Respondents speak of neglect of the neighborhood by various public systems,
including law enforcement. Like the lifelong resident who made the previous
observations feels that there is now some risk on the block due to the segregation of racial
and ethnic groups, this 4-year resident also perceives risks. She spoke about new, often
White, residents calling the police for benign, perceived inconveniences that take place.
Moreover, she observes that the neighborhood is not prioritized for support by the
government or other formal systems.

So it’s like, are we just at the bottom of the totem pole? Or is there just no regard
whatsoever? Or are they just bypassing it because it’s not like a shooting? You
know what I mean? So it’s-it’s trying to figure out like, are they just gonna be
like, “Oh, another one of those yuppies calling about—” No- you know what I mean? Like, it’s trying to figure out like, where–where is the neighborhood prioritized on the list? *(mid-length resident)*

Aside from formal support systems, many respondents observe that as increasing numbers of property owners do not reside in the neighborhood’s homes, there is a greater level of neglect contributing to the condition of the community, which corresponds with access to homeownership trends across time. When development groups and investors purchase homes, there is less personal investment in property upkeep. Respondent examples shed light on how this relates to an influx of developers taking advantage of the outcomes of the property reevaluation and using properties as Air BnBs, or rental units. One respondent reflected on her experience as a child in the early 1960s and the responsibility for homeownership she recalls from that time.

I mean, you we didn’t, you know, I wasn’t raised to know that, oh, you’re white, and you’re Black. And I can’t be, you know . . . it wasn’t like that down here. My sleepover his world with my White girlfriends, my Asian girlfriend, it was just was just a family down here. Everyone took everyone appreciated their property, everyone swept in front of their door, that was a regular thing. *(lifelong resident)*

Different recollections were offered by lifelong residents who were raised more recently. One lifelong respondent in her twenties recalls more recent neighborhood changes. She provided her childhood perspective on racism along with a very poignant example of how social recreation of segregation begins in childhood. This quote also points to the importance of the ACEs framework and social reproduction theory to
understand residents’ experiences in the neighborhood. The ACEs theory explains how chronic stress and trauma in childhood create lifelong impacts.

I remember that around that time is when we started to get metal detectors in schools and the criminalization of black and brown, especially Muslim people, became even more egregious. I distinctly remember that shift. 911 happened my first couple of days of second grade. I abruptly got kicked out of a private school. It was my first year in public school. It was all really traumatic, actually. (lifelong resident)

A consequence of these unfolding inequities is that community history is being lost. Elderly residents with crucial lived experiences are among those being displaced most rapidly. This breakup of the community and its cultural capital in embodied form leads to the dissolution of remembered and spoken history. Displaced residents can no longer share their life stories with younger generations. Change and a loss of values contribute to the erasure of human history, which is one reason that gathering resident perspectives and ethnographic research are so important in a community on the verge of gentrification. A mid-length respondent who had elderly family from the neighborhood contributed to this theme:

Right now, this neighborhood is true Jersey City . . . I would say it is the last bastion of true Jersey City before its origins are completely gentrified. I mean, everyone here takes the time to know your neighbors. These are people who’ve been around for 30, 40, 50 years, some people even longer than that. I mean, there’s a wealth of city knowledge, just you know, historical things that aren’t in
books that are around this neighborhood. Great. It’s a great environment. (*mid-length resident*)

Much is at stake for residents in the Berry Hill neighborhood and within Jersey City at large at this moment in time. As people are displaced, there is a corresponding loss of cultural capital and collective memories. With these losses, there is an increased risk that history will repeat itself. There is also a visceral sense of sadness among study participants when reflecting on the end of an era in the Berry Hill neighborhood. The history of both the location itself and the life experiences of individual respondents heightens the connection between past and present inequity. A deeper look at the events of everyday life will reveal how such inequities are recreated across time.

**Theme Two: Everyday Life**

Much of what residents chose to speak about during semi-focused interviews reflects daily living experiences in the neighborhood. Their insights, arranged here categorically, address research questions 2-4. When asked about specific conditions such as property revaluation, gentrification, development projects, and events perceived as stressful, residents spoke about their personal experiences instead of the overall themes. This detailed information has been organized to reveal how neighborhood residents are functionally impacted by neighborhood change and stressors.

**Garbage Confetti**

One of the recurring concerns of study participants is the overall neglect of the neighborhood. The feeling that external systems and services are not well-utilized in Berry Hill was repeated by many. Respondents provided examples of how public transportation in the neighborhood closes for more extended periods than they observe in
other neighborhoods. They note that unpredictable trash collection and hasty public park maintenance also contribute to the neighborhood’s poor appearance. One respondent shared how lawnmowers roll directly over garbage on the ground in public spaces, leaving “garbage confetti” behind, and that trash collection staff often do not take care when emptying cans into the truck.

My neighborhood looks like shit. There’s garbage everywhere . . . and then, I have like the people that collect the garbage, and they just throw the garbage everywhere. They don’t even empty the public garbage cans. *(mid-length resident)*

There is a sentiment that other neighborhoods in the city are not neglected in this manner. Respondents identified disparities in how the city cares for their neighborhood compared to other locations, particularly the already gentrified Heights and downtown neighborhoods. The same resident noted that while there are examples of improvement projects elsewhere, there are services that could be improved on or added to Berry Hill.

Yeah, but you know what I mean? Like, you got all this money to restore the city hall back to the original flooring, which like, I was just like stop- this is what we’re spending on over there? And I’m just over here staring at garbage confetti everywhere. The money is being put into the wrong things in the wrong places.

It’s disappointing. *(mid-length resident)*

Another respondent reported the same sentiment, explaining how there is a collective feeling that the neighborhood is not prioritized, providing an example of how residents observe the closure of public transportation in the Berry Hill neighborhood, opposed to other areas of the city.
been hearing about light rail, different problems with the light rail, or how the Westside light rail was down for a lot of months and how when the light rail was down around Grove Street, they fixed it faster. I’m not really that sure about the particular timing of everything, but when I speak to people, I hear them really agitated at the different ways the city has different urgency when it comes to a particular area opposed to other areas. *(mid-length resident)*

Further conveying this same observation, another respondent explained that along with the extended closure of the neighborhood’s light rail stop, bus service has also been discontinued in the community. This statement exemplifies residents’ awareness that public entities underserve their neighborhood; it also conveys how residents are segregated from other communities. In addition to the lack of resources and inefficient public services, there is a widespread sentiment that the neighborhood is simply forgotten.

If anyone tries to get downtown with that other part of the area, they can’t get there. And we did have one bus, but that is no longer in service. I would just think that my area seems like it’s a forgotten area, and like we don’t see a lot of like representation from the officials. Or like we feel as though like no one cares about the area because it’s not downtown. *(lifelong resident)*

Residents also identified changes in the neighborhood that have led to an increased number of absentee, non-resident owners. Respondents repeatedly addressed the increase in Airbnb’s, often owned by those who do not reside in the community. Just before this study began, Jersey City residents voted to allow only owner-occupied short-term/vacation rental (as opposed to lease tenants); however, study respondents reported
concerns after this regulation was put in place: It is unclear how the code is being enforced, and if it is being enforced in the same way in all neighborhoods. This topic could be part of follow-up research.

Okay, you know, they’re no longer hiring the people to put the garbage out because the owners are supposed to live on one of the floors of the Airbnb. So the two Airbnbs that we have now . . . I have no idea where the owners live. They had a service that actually came in to clean and whatever. But the cleaning service hasn’t been doing Airbnbs since this last policy change. I’m just sick and tired of all the garbage piled up over there right now. The renters come out after the garbage trucks leave and put their garbage out there. Or they would put recyclables out during garbage day, and they just left, and we have a windy day. Now, we got debris blowing all over the place. You know, it’s just a mess.

(lifelong resident)

As respondents spoke about their concerns with cleanliness and access to transit, an overall sense of hopelessness became apparent. Neighborhood residents were able to identify how their community is forgotten. Their observations of homelessness, maladaptive coping, repeated stressors, and overall struggle underline the significance of “community allostatic load” detailed in Chapter 3. When community members are repeatedly exposed to segregation and marginalization, there is a sense of being “worn down even in covert forms.” One respondent’s reply seems to show how study participants from Berry Hill are being impacted.

I just feel that they’re always unfair. Whoever’s got money has an advantage, and there seems to be very little that can be done. (mid-length resident)
This powerful statement resounds with the painful aspects of everyday life that have been highlighted here, as well as with other stressful areas repeatedly identified among study participants.

**A Parking Nightmare**

Parking and related issues are topics that neighborhood residents identify as both an everyday inconvenience and an area of oppression and systematic injustice. Respondents spoke about circling their block and surrounding streets for hours in search of a parking place. They shared historic efforts to get residential permitted parking in the neighborhood, as it is one of the few in Jersey City without this regulation. They convey the idea that those with money and construction developers are best able to access parking. In some examples, the issue goes beyond that. There is a question about whether parking has become something more, representing another way in which lifelong residents are being systematically ousted.

The lack of not being able to add a driveway, even though you have the space in front of your home . . . this has been something that’s been really politicized throughout the neighborhood. It’s only allowed for new construction. So basically, they’re encouraging people who don’t have driveways in buying new homes to essentially knock that home down or to create that space. What I’ve learned is that if you’ve ever tried to create a driveway in your property after 2007 is virtually impossible, even if you have the space. *(new resident)*

As residents react to changes in the community, engagement in the formal political process for parking changes is not often met with success. Again, residents
report that those with money and power are at an advantage, and individual agency is not well received by those creating policy within the city departments. They feel that developers are favored over the essential needs of longtime residents.

I went to a bunch of building department meetings, and you have to collect a variance, but basically, the only people ever getting them are developers. My neighbor and I—we’ve been trying to get variances because it obviously affects our property value, and with the lack of parking, we were worried about when all these hundred-plus unit buildings do come up, obviously. Parking is barely manageable now, but it’s going to be impossible for the next few years when these buildings do come up. (new resident)

Many residents have reacted by constructing their own parking spaces in former gardens and front areas of their property. In some instances, the city supported this or at least turned a blind eye to it. Others were left to defend the creation of “illegal” parking on their property. Some study participants wondered if there was a racial aspect to this inconsistency based on who they saw getting variance and who was declined.

Now, all of a sudden, people decided, oh, there’s no parking, so I’m going to take down my front gate, and I’m going to make the garden a driveway. A lot of people just decided to start doing that, and they painted in front of their property: no parking. . . . So all these illegal driveways started popping up. And then, when people started doing this, I noticed the city would come out and start painting for a certain clique of people. But when they started painting no parking, they would skip certain houses. So it started getting questioned. Wait a minute, all these driveways, we know they can’t all be, like, legal? And I just feel like that, you
know, when we call, we got inconsistent answers. When we called, some people said the city is no longer given parking, you know, the driveway permit, yadda, yadda, yadda. And this time, you know, someone else said, Oh, yeah, well, those people got permits, but we were no longer given it. So I think it’s like, again, unfair. Both in regards to parking, I, you know, I hate to be bringing that up.

(lifelong resident)

Parking tickets are another aspect of everyday life on which residents shared strong opinions. As the development of new buildings takes place on formerly non-residential lots, there is a delay, or total negligence, of installing parking signage. Unlike driveways, the plight of parking tickets often impacts new or otherwise unaware residents.

So I was walking my dog the other day, and I saw this kid walk out to the car and pull out a parking ticket. And he’s like, “Wait, wait, you know, it doesn’t say that you can’t park here.” And I was like, I said, “Yeah, you would think so because there’s no signage there... there’s no sign on that block. I told him there’s a sign two blocks back, so they assume you that you know that.” And he’s like, “Really?” And I was like, “Yeah, it makes absolutely no sense. The poor kid just moved in August 3rd, and gets a $50 ticket. It was the first week of, like, living there. Like, yeah, people don’t wanna pay $1,900 for an apartment and another $250 for a parking spot every month in the new buildings or whatever. But that with all the tickets– they’ll say “I could have got a one-bedroom with parking for that money,” you know what I mean? (mid-length resident)
Even after the street sweeper has gone by, residents still report receiving tickets within the no-parking time frame. Study participants shared that they felt it was another way of targeting neighborhood residents, as parking after it passed was not preventing the cleaning process from occurring. New residents are moving to the neighborhood and paying high rent for small spaces, believing that they will be provided basic necessities, such as parking signs. There is a stark contrast between the new luxury buildings and the existing amenities. Residents who have been in the neighborhood for more extended amounts of time see the issues clearly. Those who are just moving in feel that basic amenities should be in place, often without a deep understanding of the deep-seated neglect that urban communities have historically and still to this day endure. Some new residents join in on civic engagement to obtain services; however, others can pay for a driveway variance or other amenities to ease their stress related to these issues. These solutions are often not accessible to all, presenting another way that disparity between new and lifelong residents is recreated.

The streets have been cleaned. Why can’t you let people go on about their life, park their car, and get on with what they need to do? I find that to be really—for the wrong reasons, they’re over-ticketing people. *(mid-length resident)*

Although individual residents receive parking tickets often, long-term construction vehicles with private development agencies do not receive parking tickets while remaining in the same spot for months at a time. Additionally, many construction workers park on neighborhood streets while working on new buildings during the day. One resident observes the exemption of construction vehicles from parking tickets.
They roll around in this stupid little cart at 10:03 and give tickets to any and everyone that’s out there. Well, not every- everyone ‘cause they don’t ticket the construction vehicles. *(mid-length resident)*

Not only was parking and ticketing a frequently discussed topic, but it reappeared in the discussion about stagnant construction vehicles and the stress of living in a construction zone.

**Waiting for the Pile Driver**

Part of everyday life in the Berry Hill neighborhood is the reality of living with construction. This is, in part due, to conditions reflective of a “rent gap,” thoroughly described in Chapter 3. When housing is underpriced for its potential value in a specific location, there is often an inundation of development to create newly profitable, marketable housing. Following tax changes after the city’s reevaluation, the Berry Hill neighborhood was not exempt from this phenomenon.

A lot of the housing stock here is in pretty bad condition. I think people buy a cheaper than they maybe buy two spaces in a row and put up a complex. There’s one around our corner. *(mid-length resident)*

Study participants spoke about construction as one of the most significant stressors disrupting daily life in the neighborhood. Noise, blocked one-way streets and sidewalks, indefinitely occupied parking places, and construction-related public service disruptions were all mentioned. Not only did respondents speak about these problems frequently, they also gave examples of how working from home during COVID-19 and sleep were disrupted, as was sleep.
Every day at four or five in the morning, I’m laying in bed stressed out, with my eyes wide open, wondering when the pile driver is gonna start. So literally—my building starts shaking at 7:59 every morning because of the new buildings being built. That’s a really intense thing. I’m there, laying in bed, praying for rain and hoping that that might delay whatever construction is about to start. *(mid-length resident)*

Notably, during a field observation on a Sunday morning, the researcher observed loud construction taking place before 8 AM. A quick Google search of the city’s building codes revealed that construction is not supposed to begin until 9 AM on weekends.

Table 5

*Construction Field Note*

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>OBSERVATION</th>
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<tbody>
<tr>
<td>Randolph &amp; Bramhall Streets</td>
<td>Researcher is walking in the neighborhood with the dog and hears hammering and slamming noises. Upon looking up, multiple workers are observed on a building rooftop near the street corner. The researcher notes that it is 7:50 AM on a Sunday morning and wonders if this is typical. The building rooftop is right next to residential windows. The researcher Googles “Jersey City building codes” and quickly ascertains that Sunday construction can begin at 9 AM. The researcher walks around the building and observes a man who appears to be Hasidic Jewish directing other men in Spanish. After walking around the block, it is observed that the activity continued.</td>
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Although there is seemingly constant large-scale construction in Berry Hill, it is not in the same building for very long. Residents report that new projects are frequently
beginning in multiple locations. The following statement exemplifies how the Berry Hill neighborhood is currently changing at a rapid pace.

There is a new building across from me, and I met some people that moved in. They said every time the freight train rolls by at four in the morning, their building shakes. I said, “Yeah, I believe it, ‘cause I’ve only lived in this apartment for a year and eight months now, but I watched that building being built in time I was living here. You shouldn’t be able to build this massive structure like that in the amount of time that they are. (mid-length resident)

In addition to being a daily stressor related to noise, parking, and overall congestion, the development of many new buildings has a grave consequence. Study respondents spoke about how new, highly-priced developments and the change in taxes have displaced many longtime residents. The Berry Hill neighborhood is rapidly changing, and it is not unnoticed by those who already live there.

**Displacement**

The displacement of longtime residents is actively occurring in the Berry Hill neighborhood. It is happening in many ways based on various circumstances, but it is not going unnoticed. Those who are being out-priced may be crowded into homes with extended family members or end up living on the streets. One sub-group of study participants is lifelong residents of the neighborhood who recently graduated from college. At least three of these study participants spoke about the struggles of returning to a rapidly gentrifying area. Notably, despite obstacles, they all spoke about giving back to their community and the importance of living where they were raised.
Those of us who are coming of age, people are starting to transition from leaving their parents’ homes to trying to find their own place. . . . It’s always the same thing. Like it’s super hard to move out ‘cause it’s so expensive. And then people feel forced to stay with their parents because, you know, leaving and going on your own, but then threaten the family- family’s financial stability. (lifelong resident)

As you can see if this quote, older generations are forced to live on a fixed income, increases may create financial hardships that require the support of younger, adult children. When homes are assessed at higher values, mortgage rates may change, leading to unexpected expenses. One study participant explained that it was not enough to assist her aging mother with housing costs while raising a child in the neighborhood despite having a good income. This study participant is covering a large portion of the housing costs for her mother’s home. She explored options for financial support but was declined due to her income. She explained that although her income does not meet the criteria for support, it is not enough to support three generations. Although finances are tight, she observed that those who do not have the financial capital and agency to adapt are often forced into homelessness.

The rent back then was so much cheaper- now it’s so expensive, very expensive. For my mother, she had to take out a second loan just to keep the house because the price of the mortgage went up. I find that some people have to sell their homes because they can’t afford it. Or it is just hard. . . . I try to help my mom as far as like applying for like Section 8, but of course using my income, I wasn’t able to get Section 8. I just feel like . . . I have a child. She’s 12 years old. So I just need
some type of help. That’s stressful in itself, looking for ways that like support your family. And I just feel that in this area, I still see a lot of homelessness. I see a lot of families in shelters just because they just can’t afford it now. (*lifelong resident*)

Homelessness was also referred to by some study participants, very purposefully, as “houselessness,” emphasizing the idea that those displaced from physical structures are not lacking a sense of family, community, and “home.” This word choice exemplifies that when a community’s people are broken apart by the loss of access to objectified capital (homes), they intentionally hold on to the human, embodied, and social aspects of capital.

In speaking about tax reevaluation, study participants observed that the subsequent changes greatly impacted longtime residents of color. Many properties have been assessed at higher values due to the demand for land in the neighborhood and its potential value. This phenomenon is not new. In Chapter 2, a thorough timeline of the historical displacement of minority groups was presented. Once again, this is recurring in a geographic location that has seen the significant displacement of those oppressed by covert policy and overt racism. Study participants’ descriptions of the displacement occurring today reproduces what has previously occurred in a new way.

A lot of the people in the neighborhood are largely black, brown, and all different variations of color. And so where you see the tax properties being raised, and these people not being able to afford that, then, you know, of course, that’s how the gentrification happens. Our next-door neighbor, on the left side, when we first moved in. . . . It was an older black man who lived there, and I believe developers only gave him like $100,000 for his house. Granted, it was
not in really good shape, but they turned around and sold it for four times as much. We’ve been seeing that happen a lot. (new resident)

One particular group has been observed purchasing properties from longtime, often elderly, neighborhood residents.

It seems like a lot of Hasidic Jews from Brooklyn came over and started making cash offers to people to buy their homes, and a lot of people have sold. And so now you have a large influx of Hasidic Jews buying up the property. African-Americans can’t pay the rent, so they have to move. The majority of them are homeless. (mid-length resident)

It should be noted that there is a significant history of conflict between longtime residents and the new groups of Hasidic Jewish developers and residents in the neighborhood; similar conflicts can be found in nearby Jersey City communities. Although each group became residents of the neighborhood at different times in history and through vastly different routes, both groups share a history of oppression. For various reasons, both longtime Black residents and new Hasidic Jewish residents now find themselves in a community where essential resources are scarce. There is a fight for existing resources, and recent violence related to this conflict has created a sense of fear. These conditions are suggested for exploration with greater detail in future research.

The diversity described by a 70-year-old, lifelong study participant as “a village” in which all races and ethnicities lived together, keeping children safe and with great pride in homeownership has indeed come full circle. Now, segregation among neighborhood residents is exacerbating worry, and the sense of community, the neighborhood’s cultural capital, appears to have been broken down.
The study’s group of study participants varied in their length of residency in the neighborhood. This selection was purposeful, designed to gather a collective picture of what is occurring in the Berry Hill neighborhood at this specific point in time. The input of lifelong and other long-term residents captures a sense of the neighborhood across time; however, new neighborhood residents also contributed to present conditions. Several new residents participated in this study, and their perspectives offer data from another angle that illustrates the neighborhood in its present-day status. One brand new neighborhood resident spoke about hesitation to engage fully in the community. The comment reflects a sense of fear that seems to be associated with the neighborhood among some new residents, preventing the establishment of meaningful relationships and connections between some new and lifelong residents.

I’m not willing to like venture out and be out in the neighborhood that much at all hours of the night doing laundry late at night. You know what I mean? Like the fact that I have, like, a basement laundry unit here is really clutch. I am not at a point where I feel like I would want to make a 2:00 AM walk to the laundromat in this neighborhood. (new resident)

New residents also observe that the Berry Hill neighborhood lacks basic community features such as banks, coffee shops, and grocery stores. The concept of the neighborhood as a food desert will be discussed further as a health issue. In this capacity, new residents felt that the lack of services was reflective of fear of investment in the area. Other study participants also noted that there are few local businesses to support and
residents although there is new housing. A new neighborhood resident states the following.

It’s all houses around me, but there are some, like, bodegas. Where I used to live, at least there was a bank, a Starbucks, and a Sweetgreen. That’s different from like two bodegas and a Crown Fried chicken. I don’t think that businesses are willing to invest in this area. (new resident)

That same increase in housing and population and mixing new races and ethnicities in the neighborhood led some residents to comment on mixing. As previously explained in detail, mixing is the point before the new middle-class residents saturate and dominate the neighborhood. Berry Hill is at a point of mixing at this time. One study participant spoke about the dichotomy of old and new, coexisting in one physical space.

With a changing population, there’s gonna be problems ‘cause people that live there already are still gonna have barbecues, and then we’re gonna blast music in the street, and we’re still gonna open fire hydrants and let kids play in it, you know what I mean? So it’s like, there’s—that’s gonna be happening, and then someone’s right across the street is going to be paying $1,900 for a studio. How are they gonna bridge that balance? (mid-length resident)

The quotation above displays how the neighborhood’s status of “mixing” leads to challenging conditions for all residents to coexist in. Lifelong residents receive complaints about activities that have always been a part of neighborhood life, while new residents do not have the environment that developers advertised to them. As those polarities comingle in Berry Hill at this moment, there is a visceral sense of separation presented by study participants. At the time of this study, simultaneous political conflict,
nationwide outrage against policies that enable long-standing racial oppression, and increased public conversation about structural violence are all echoed in the discourse of Berry Hill neighborhood residents. Beyond just a mixing community lacking its former “warm and fuzzy” feeling, present conditions and changes in Berry Hill have created some very hostile and stressful conditions for many residents.

**Theme Three: Blatant Racism & Oppression**

Some powerful and disturbing images of racism and other forms of oppression emerged from this study’s interviewees. They speak of the stress that residents are under and how structural violence is perpetuated through the oppression of children and in the name of public policy. Study participants offered many examples of how the Berry Hill neighborhood reflects the same tensions between historically oppressed communities of color and police that have drawn increasing attention. How racism, oppression, and perpetuation of inequity are conveyed in the community are part of daily life for residents but represent something much more significant.

**You’re So Articulate**

Door-to-door solicitation of homes, as well as “We pay cash for your house” signs posted on telephone poles, are common sights in the Berry Hill neighborhood. Study participants spoke about observations and interactions with solicitors of various groups, including realtors, developers, and individuals. In each instance, study respondents felt targeted by someone new to the neighborhood seeking to take advantage of the narrowing gap between current and potential maximum housing costs. In addition to residents’ overall observation that those outside the neighborhood threaten housing security, there is a clear racist aspect. Both the elderly and single females of color are being targeted by
buyers who want them to sell their homes. One study participant describes this poignantly.

I will never forget one time I was sitting on my porch and a man came up to me. He asked me about the area, and I was explaining to him about the area. And then he said was shocked, he went, “You are so articulate. I wouldn’t expect that from you.” We have a lot of Jewish men that come in the neighborhood, and they look at the property even if no one wants to sell their home. And he wants my home.

(lifelong resident)

The above quotation from a lifelong resident, female, age 43, who is employed with an annual household income above the neighborhood’s average, and one dependent. She explains how a Hasidic Jewish man approached her while she was outside of her home and inquired about the neighborhood. In the middle of her reply, the man stopped her to state that she was more articulate than he expected blatantly. The study respondent explained to the researcher that it was clear to her he was referring to the fact that she was a Black female. The fact that the man was soliciting homes, including this respondent’s, creates a picture of the level of fragility, racism, and lifelong stress for residents.

Although the framework and history supporting this study include many examples of racism and displacement, specific instances detailing the role of Hasidic Jewish men were not initially anticipated for this study. On December 10, 2019, there was a serious incident in a community neighboring Berry Hill. The New York Times described the event as a “war zone” with hours of gunfire in an area filled with pedestrians and schoolchildren that led to six deaths (Liebson, 2019). The violence that took place on that date had varied personal and opposing opinions related to race and ethnicity behind it.
Many news sources shared that the Hasidic community was targeted by violent individuals from outside of the community. However, few explored the history of displacement of either Black and Hasidic communities from Greenville in Jersey City or Williamsburg in Brooklyn (Connelly 2020; D’Auria, 2020; Liebson, 2019).

Tensions leading up to this incident and subsequent emotions have emerged as a relevant and essential part of gentrification, development, displacement, and social reproduction of inequity. Following that event, real estate development companies comprised of Hasidic Jewish men contribute yet another layer to the data. Study participants felt that the variances provided to these companies allow them to bypass policies to which individual residents are expected to adhere. This topic will be addressed further in the suggestions for future research.

**Turn Your Music Down and Get Off My Property**

Berry Hill study respondents recalled oppressive incidents across their lifetimes, emphasizing the significance of allostatic load and ACEs, as explained in Chapter 3. Some incidents are overt and clearly display bias or racism. Other policies or incidents, while controversial, are more discreet in their significance. Both the overt racism and the more obscure examples provided by study participants are equally important to acknowledge, as their traumatic impacts may be no different. One reason that both types are essential is that more covert oppression often begins in childhood. In neighborhoods where residents stay over multiple generations due to either personal desire or being segregated into a particular community, this is especially consequential.

To contextualize this data, it is important to restate the significance of the ACEs pyramid. When historical trauma, social conditions, and adverse childhood experience
occurs, they can disrupt neurodevelopment, social, emotional, and cognitive impairment, adoption of health-risk behaviors, disease, disability, social problems, and ultimately, early death. The tension caused by social conditions in the Berry Hill neighborhood, while it is being gentrified, or “mixing,” undoubtedly leads to adverse childhood experiences. In the following example, youth violence, or the intentional use of power against youth (as well as a sense of entitlement), can be identified. However, the more complex issue is that a new homeowner may not want unknown people of any age hanging out on their front steps. A controversy arises with the following question: Can a sense of community and the neighborhood’s cultural capital remain intact while longtime social norms are being disrupted?

Those kids are used to being able to know who people are. People sit on stoops. The kids will sit on the stoops, and for some of the newer residents who are just like, “Get off my property,” that’s not going to go well. That is not going to go well for you. It’s not. I walked out of my apartment one afternoon, and this gentleman, a younger guy, a younger white guy, I can look right into his backyard, anyway. He had been rude the previous night to someone’s kid, and that kid’s father came around the corner. He was walking his dog, he pulled up, got out of his car, walked up to him, and pushed him. He fell down. He was just like, “Don’t fucking speak to my kid like that again. Who the fuck are you? (mid-length resident)

The quotation above provides a further example of conflict and segregation between new and longtime residents. The participant who offered this quote is a lifelong resident of Jersey City, originally from another neighborhood. In response to this story,
the researcher asked if there was a sense of entitlement present in the new homeowner who told the children to get off the porch. The participant explained that there was something deeper to it and that the new resident lacked knowledge of social norms among longtime residents. It was explained that the father of the child who yelled would likely be labeled as “angry” or “aggressive,” but that is not the case. The reality of how a gentrifying neighborhood can create separation is complex, and this example offers a snapshot of those conditions.

Individual incidents that take place and create a hostile neighborhood environment, but overarching policies do the same. Study respondents identified laws and regulations that they feel target a specific demographic. When acknowledging the history of forcefully oppressed groups with generational histories of racism, abuse, and all other forms of structural violence, Chapter 2 explains factors contributing to segregation into particular locations.

Laws about loitering, the laws about playing music too loudly, the zero-tolerance policy within our schools. . . . I think those are very targeted in a racist way. These laws and the related policing practices give police the right to. . . . I don’t know the best, for lack of better words, to police black and brown neighborhoods.

(lifelong resident)

Many study participants noted that by being outside, playing, and clashing with school disciplinary policies that remove children from the learning environment altogether, children are penalized for non-compliance with policies. Further, residents expressed concern that the neighborhood has, and continues to lack, activities for children.
There’s not many things for children to do or engage in in terms of arts experiences [and] educational, recreational experiences. So I would definitely say community resources is something that’s lacking in the neighborhood, but also, it’s been lacking in the neighborhood. (lifelong resident)

Figure 9

No Boom Boxes Sign

Participants observed that social conditions, including homelessness and the adoption of health risk behaviors, including drug use, have led to the closure of parks and playgrounds in the neighborhood. The combination of these circumstances creates an inevitable restart of the negative cycle. In their interview responses, study respondents captured how both policies and individual resident actions lead to the social reproduction of inequities from one generation to the next.

Are You Going to Attack the Pastors?

Rather than protecting and helping the neighborhood, study participants conveyed that police are often viewed as targeting residents. There is also mutual distrust and anger towards law enforcement by the community based on a long history of conflict between
the police and residents. Violent events, including police shootings of residents, were shared in this study. Many study participants did not feel that police discrimination varied among non-White community members. They felt that all non-White residents were targeted by law enforcement. One respondent encapsulates this sentiment.

I remember that the police came to the building. They wanted to know who was in charge. They wanted to go on the roof because there was a planned event in the park. A lot of people here were pissed that we would have cops on the roof. Then we found out the event was a leadership group of pastors from the churches in the community, and the police were watching, and I asked them, “well, who are you here to protect?” and they’re like, “Doh!” I was like, “What are you going to do? Are you going to attack the pastors? Who are you going to help?”

One of the things the pastors were doing, they were giving free COVID tests, they were signing up people for the census, and yet the police found this a fucking threat. (mid-length resident)

This quotation offers a story of an event observed by a White resident, age 73, who has lived in the neighborhood for 13 years. The respondent shared a feeling of distrust of police officers based on their observations living in the community. This respondent shared with the researcher that Black residents are targeted, sometimes literally, by law enforcement. The respondent’s emotion during the interview conveyed a level of disgust with armed officers surveilling a group of clergy members offering COVID-19 testing from a rooftop. The respondent shared that that fear and oppression were contributing factors in this example.
As the Berry Hill neighborhood undergoes changes related to gentrification, residents are identifying newly emerging stressors. Other neighborhood stressors have existed since well before property reevaluation, gentrification, and development. The prevalence of everyday stressors, as well as deep-seated oppression, leads to cumulative stress among residents. The way that all areas converge on residents, particularly longtime residents, leads to the well-documented health disparities seen in communities of color.

**Theme Four: Health**

The core of this study links post-revaluation gentrification to resident-identified stressors in the Berry Hill neighborhood to understand how inequity is perpetuated. Study respondents presented issues of both physical and mental health. How health issues play out across multiple generations and individual lifetimes relates to allostatic load. This theme is divided into two sections and answers research questions 3B and 4B. Health is also deeply interconnected with the study’s other research questions.

1. **Physical Health**

   Background research presented in Chapters 3 and 4 detail the link between chronic stress and physical health. To summarize, repeated incidents of stress cause wear and tear on the body, leading to adverse health impacts. Blatant physical conditions are very clearly unhealthy; additionally, stress compounds residents’ health problems in Berry Hill. The following section presents how study respondents perceive both current and historic physical health conditions.

**A Stonehenge of Automobiles**
As mentioned in Chapter 2, the Berry Hill neighborhood borders the former site of the Morris Canal. In Jersey City, factories beside this cross-state canal dumped chemical waste in the water, resulting in hexavalent chromium contamination. There is a current effort to remediate chromium in the Berry Hill area. However, as the local newsletter claims in its November 2020 title, those cleanup efforts are “paving the way for redevelopment.” Between 2009 and 2016, an area of Berry Hill underwent soil contaminant remediation. This land was then turned into the largest city park. Before the community gentrifying, detailed in Chapter 3, there was no cleanup occurring. One resident describes the beginning of the remediation, which was not formally explained to residents. The remediation ultimately led to community activism and the formation of the neighborhood’s GRACO group. This group presents environmental issues and related topics to community members and advocates for and against projects based on the benefit to existing neighborhood residents. The following quotation captures this issue. It also addresses the previously discussed condition of residents not being the homeowners as they were in previous generations.

Back in 2009, a group of us educated ourselves on the contamination in the area. At that time, you could get all the public information of all the brownfields. I could sit here and watch guys walking around in spacesuits, not knowing what the heck was going on. I had to get involved because something is going on, right? People just don’t walk around in these white suits and helmets. It’s like something from outer space. And so we started educating ourselves. And we found out it was so highly contaminated. And how the addresses of these new houses that they built over here as part of the brownfields. Yeah. So we went to their doors and
alerted them that you just bought a home that’s on a brownfield site. And you’re sitting on such contaminates. Well, we got a lot of doors slammed in our faces because they were the tenants, not the owners. Okay, so they could care less, except this one family. It was this one couple. And she was a scientist. And her husband was a doctor. And when we told her, she did her own research, and the next thing we know, they were moving out.

**Figure 10**

*Garfield Avenue Chromium Remediation Area*

Some residents had the individual agency to start activism groups or move away. Others simply watched changes take place with the customary skepticism that exists among residents. As the city began to draw attention as “the place to be,” the location became desirable for development. Here, study participants capture observations of the environmental changes taking place to attract new residents.

My look out my window was of a junkyard. A series of junkyards, there were cars piled high and on top of each other, and it was like a Stonehenge of automobiles. That’s what I saw in front of me, and there were big pads of cement, hundreds of feet of cement. Men in white outfits would come and test, they drill holes, and they test whatever was under the cement. I was told that it was a chromium site and that it could be dangerous. *(mid-length resident)*
They changed the junkyard and the site where all the chromium was. The junkyard is now the park. The chromium site is still a chromium site, but they have attempted to either sue or build—or the city has attempted to get the owner of the other site to clean it up. There were plans for a shopping center. \textit{(lifelong resident)}

Both of the quotations above describe one of the most considerable visible changes to the neighborhood. Initially, residents were not provided information about the site or what was happening on it. They observed that fully-suited workers suddenly inhabited the junkyards and brownfields, and questions began to arise. Activism by neighborhood residents led to a demand for transparency. Study respondents shared that many concerns emerged in this process, including possible exposure to hexavalent chromium. Study respondents share that neighborhood residents remain active today to stay informed. The originally proposed plans for useful amenities such as a grocery store have not materialized.

Although Berry Hill neighbors heard rumors of a shopping center coming to the community, that has not occurred. There is an evident lack of food resources in the neighborhood. With terminated bus routes, long-term suspension of the light rail system from the neighborhood’s station, and issues with auto ownership, including parking, accessing grocery stores is not a simple task.

\textbf{A Food Desert}

In interview discussions about the neighborhood, access to food was presented as a recurring concern. Residents report that there is no healthy food accessible in the neighborhood. They observe that other areas of the city have nutritious food available,
but accessing other places is difficult without a car. Residents affirmed that there is a relationship between food and both physical and mental health for their community. One resident compared the Berry Hill neighborhood to the city’s downtown neighborhood.

There’s a lack of access to healthy and organic food. You go downtown, and you see supermarkets with fresh produce, the organic produce, but in the ‘hood we don’t have stuff like that. We have old-day goods, and their produce might be a couple of days old or a week old. And then you have to, you know, nourish your body with that, which also plays into your mental health, your physical health.

(mid-length resident)

When new access to food in the neighborhood becomes available, it does not address the needs of all residents. While small bodegas and new, trendy restaurants exist, there is still no formal supermarket in the neighborhood. The types of businesses that are emerging may perpetuate the disparity of food access in the community.

You could go to cute little restaurants that are for the young families and the new people in the neighborhood. They aren’t really there to help any of the old people that used to live there. You know what I mean? All these cute nice little restaurants are starting to show up, but at the end of the day, it’s not helping anyone function, really. (mid-length resident)

Study respondents explained that the lack of healthy food is one of the most significant contributors to other health issues. They tie that back to cumulative stress or allostatic community load. The ACEs pyramid, described in Chapter 3, provides the framework with which to understand how social conditions lead, over time, to the adoption of health risk behaviors. In a neighborhood where there is a high level of
cumulative stress and few healthy activities for children and adults, it is not surprising
that individuals may adopt alternative maladaptive ways to combat stress.

When you look at what the main killers are of black and brown people, heart
disease, diabetes, and things like that. . . . To me, those are all indirectly caused
by stress because if you’re stressed out and you also live in a food desert, and
eating is a form of comfort for you, of course, you’re going to eat what is in sight.
If it’s already not healthy and you’re more prone to diabetes genetically, it’s just
an ally for more ailments that ultimately stem from stress. *(lifelong resident)*

One aspect of living in Berry Hill that residents identify as an adaptive stress-
reliever is the community’s access to Liberty State Park. Residents are able to walk to the
park from Berry Hill to enjoy relaxation or exercise in a beautiful nature-filled
environment. In past years, local citizen activist groups have fought against privatizing
the park and expanding an exclusive golf course onto park property. During the summer
of 2020, new legislation again allows private companies to purchase private land to offset
state costs related to COVID-19. Although current politicians state that they do not intend
to privatize the park, the option is legally there based on that legislation. Participants
identified the threat of downsizing or removing access to public park land as both a
stressor and a health factor. Also, the need to fight for ongoing access creates tension for
residents who choose to become involved in those actions. The following quotation
explains how this long standing for long-standing capital, or resource with tangible
benefits, is at risk.
Liberty State Park is under siege. They’re trying to privatize that land, and that’s been like a really big staple in a lot of our lives growing up. It’s a huge state park, so you can go there and walk and do exercise and sight-see. (lifelong resident)

With threatened options for physical activity, ubiquitous stressors in everyday life, and a history of oppression, displacement, and racism, neighborhood residents are vulnerable to fragile mental health. Study participants relayed their perspectives on some of these contributing factors and their impacts.

**Mental Health**

Physical health disparities are well documented and often spoken about in public forums. Although researchers and mental health clinicians are well aware of non-physical issues, these topics are often left out of conversations. Often, urban residents are working, taking care of family members, advocating for their rights, and trying to preserve housing stability while living in a gentrifying neighborhood with other time-consuming daily tasks such as seeking parking, for example. Mental health and overall wellbeing may take a backseat to the essential activities of everyday life or more observable physical health issues. However, the impacts of stress on mental health often exacerbate physical health conditions and individuals’ ability to cope with stressors in adaptive, healthy ways.

**Repeated Stressors**

Often, when individuals experience heavy allostatic load or cumulative stress across a lifetime, they develop ways to deal with that stress. In historically oppressed communities, individuals may be at greater risk for developing coping responses that are not healthy because those healthy options do not exist in the neighborhood. Study
participants spoke about inequities that exist in shaping stressors and access to adaptive responses.

I would just have to say that stress is a silent killer, especially when you are living in an impoverished community where mental health resources are not actively available. Stress can be positive as long as you know how to cope with it, and it’s good stress, but the majority of the stress that we experience, especially in certain neighborhoods in Jersey City, is bad stress. Not only do we feel this bad stress and have to manage it by coping in unhealthy ways, but we also have no place to turn to learn how to do that in a healthy way. *(lifelong resident)*

Rather than living in a climate of support for their stress and struggles, neighborhood residents describe an environment in which those in need of assistance are criminalized. This response is typical of those who are oppressed or who have adopted maladaptive ways of coping with oppression, poverty, and the repeated instances of stress that build up across a lifespan. A secondary aspect to this condition is that younger lifelong residents who view those in need see the threat that it could happen to anyone they know and love.

A source of stress for me is in my particular area, up the street, there’s a large homeless population of elderly people, actually. People over 45. That’s super concerning to me because when I look at them, I don’t see a situation to be criminalized. I see my aunts, my uncles, my grandparents. That’s stressful to me in a certain way because I’m highly empathetic. *(lifelong resident)*

The impact of homelessness in the neighborhood on younger, lifelong residents is conveyed in the above quotation. Social reproduction theory explains how society
reproduces itself from one generation to the next. In this respondent’s example, the fear of that recreation is, in itself, as stress for younger generations of residents. In addition to being displaced from housing, those who live without homes are often criminalized. Study participants offered many examples of the tension that exists with law enforcement.

The relations between residents and authority have historical significance in the context of the community’s present-day mental health. Something as familiar as listening to or watching the news can escalate stress or trigger trauma responses. Broad, country-wide discussions on systemic racism have emerged at the time of this study. Having conditions like these in one’s home neighborhood constantly portrayed in the media compounds the existing stress from each incident and may cause residents to relive traumatic events.

It makes me anxious just making eye contact with a cop from across the street. That is a source of stress for me. I remember random shootouts as a kid. That was also a part of just growing up in poverty, growing up in a neighborhood where people were criminalized instead of supported for the circumstances that they were growing up in. I remember seeing cops shooting us and shooting people as a teenager. I remember seeing this one guy running down a block, and he just got shot in the back. I was just super scared. I remember that. (lifelong resident)

The quotation above displays the lasting impacts of childhood trauma. Again, the significance of the ACE’s pyramid and its connection between childhood experience and lifelong effects are captured. As a child, the respondent witnessed a man being shot by
the police. This respondent attributed their diagnosis of PTSD and anxiety, in part, to these types of experiences in childhood.

Very typical stress responses occur among neighborhood residents who meet the criteria for heavy allostatic load and lifetime exposure to stressors or traumatic experiences. Study respondents provided many examples of how individuals fight (flight back, or fight for scarce resources), flight (displacement), or freeze (get “stuck”). Respondents felt that the community has an awareness of how racism and oppression impact individuals; however, those natural responses may be stigmatized without a broader understanding and supportive resources.

Because, you know, things, like, that are not normal. Community violence is not normal. You know, not having enough to eat, not normal. And so then, when you see people doing certain things to survive, you have to also think about the systemic implications of that, and a lot of people don’t think about those. They think that, you know, some of these black youth are just angry or whatever, but in my opinion, from my perspective, these are just normal reactions to trauma and depression and anxiety and racism. *(lifelong resident)*

As with any exposure that recurs over time, exposure to negative, stressful, or blatantly racist incidents across one’s lifetime will eventually desensitize one to those conditions. Study respondents offered examples of this phenomenon. The desensitization process was not an expected phenomenon in this study; however, it will be discussed in Chapter 7 as an area to be explored further in future research.

Then, just the general understanding that I live very, very, very close to places where people are shooting guns is a little unnerving, but not significantly so. . . .
My husband was outside, it was his birthday, so it was probably July of 2016. He was outside sweeping the street, and a kid walks up and just takes a gun out and starts shooting towards him (mid-length resident)

The study respondent who provided the above quotation rated themselves a “3” for average to moderate life stress. This respondent explicitly stated that their husband being shot at was “not significantly unnerving.” This quotation is just one example of conditions described to the researcher during interviews that display under-reaction to stressful events. This topic will be suggested to explore in future research.

Although many of this chapter’s themes address injustice and adverse conditions, there is much positivity and great hope among neighborhood residents. Individuals in the neighborhood are resilient. The community clings to and recreates their capital through the agency of neighbors who observe the injustices and commit their lives to ending them. While there is a history of injustice, there is also a history of positive action.

Resiliency from Within: Mutual Aid

Despite the negatives, residents displayed an incredible amount of agency and have risen from within the neighborhood to develop internal support systems for the community. Although the study respondent below clearly identifies how oppressed residents are struggling, there is a deep sense of communal care.

You know, there are literally people living on top of each other and buildings that are crumbling. So there’s not much that you can do with the lack of money and power and privilege. So I think that people are doing the best that they can. We are very aware, and we are trying to take care of each other. There’s a lot of mutual aid relief going on, like not just with the churches, but with this
community and these grassroots organizations, people passing out food to make sure that people that are not working are eating. People passing out sanitary products to make sure that people are staying clean and safe if they can’t afford these things. We participate in most community cleanups, demonstrations, and political education classes. We give resources to the community. So there’s a plethora of things that are based around community engagement, youth mentorship, and other forms of community activism.

Despite the conditions described in the above quotation, the study respondent explains that neighborhood residents are resilient and use their agency to assist those in need. This respondent explained the mutual aid model and shared several emerging mutual aid organizations that serve the neighborhood. When society and structured organizations fail to meet the needs of the most vulnerable, others who understand the conditions that brought them to a place of need take action. In addition to mutual aid groups, there are also healing projects focused on the arts. Respondents shared that these art projects must evolve from the individuals and areas that need healing and cannot be facilitated by others outside of the community. There is a current grassroots effort to rebuild capital that has historically and is currently being broken down.

**Shout Out to Those People!**

This research is for the people of the neighborhood. It has been conducted to share and be used in ways that help them. It is to inspire new people to grow opportunities for healthy and adaptive coping and, hopefully, for healing. Just as stress, racism, and displacement can be reproduced, so can mutual aid, awareness, and kindness.
Although the individuals who participated in this study identified historic and repeating problems, they were focused primarily on solutions.

Solidarity Jersey City, Black Men United, and then also the JC Violence Coalition, those groups, I’ve been showing up to their organized events or organizing with them in a lot of different ways. So shout out to those people.

(lifelong resident)

The many organizations originating from within Berry Hill and other nearby communities address the needs of residents without relying on government support. They bring to the forefront of conversation the needs of historically oppressed, racially targeted, and otherwise disenfranchised individuals and communities. They provide a voice for the voiceless, and even more, creating a sense of community in which housing displacement, repeated mental wear, and tear and a lack of resources have left many with nowhere else to turn.

**Closing**

The thematic findings presented in this chapter offer a snapshot of daily life for Berry Hill residents in the context of the location’s history. Everyday life reflects the impacts of gentrification and development current conditions that are, again, impacting non-White, longtime residents. How structural violence takes place today is very different from the more overt ways that it has taken place in the past. However, spending time in the neighborhood, observing daily activity, and listening to people’s experiences, it becomes clear that the outcomes are very similar.
CHAPTER 7
DISCUSSION

The study explored resident perspectives related to current conditions in the Berry Hill neighborhood of Jersey City, New Jersey. The theoretical framework used for the analysis includes Rent Gap Theory, and Social Reproduction Theory, which were utilized to frame these findings appropriately. The results of the study were consistent with previous research and models in the areas of allostatic load/ community-level allostatic load, ACEs, and mixing. The study employed a lens of cultural capital in its objectified and embodied forms. There were many examples from the data on this lens, which looks at the neighborhood’s possessed objects with economic value, including homes and embodied community culture.

The study sought to understand resident perspectives in a neighborhood undergoing gentrification and examine how a recent property reevaluation impacted that process. Four research questions guided the study in exploring these perspectives. These research questions were categorized into four groups: (a) history and social reproduction, (b) gentrification, (c) stress and allostatic load, and (d) public policy/ embedded procedures. The research questions are as follows: (1) How does Jersey City’s history of displacement relate to current inequities? (2a) To what extent is property revaluation viewed as a form of gentrification by Berry Hill residents? (2b) How do residents view development projects in the Berry Hill neighborhood related to their housing security? (2c) What opinions do residents hold about changes in neighborhood demographics? (3a) What types of significant experiences do Berry Hill residents identify across their lifetimes related to living in the neighborhood? (3b) Do residents view any/all of these
experiences as stressors? (4a) How has the recent property revaluation impacted Berry Hill residents? and (4b) Do residents identify any other public policies that they feel contribute to stress in their lives or to covert racism in the neighborhood?

Category One: History & Social Reproduction

Question:

1. How does Jersey City’s history of displacement relate to current inequities?

This question was addressed with study data contextualized by the historical background information outlined in Chapter 2. Chapter 2 was a culmination of information from historical records, news articles, and other archived sources, setting the stage for the information presented in individual, semi-structured interviews. These interviews offer real-life examples from across time that mirrors the location’s overall history.

Repeatedly, demand for undervalued land and property has led to the displacement of the existing population. Neil Smith’s Rent Gap Theory explains the economic rationale for this recurring phenomenon. The “gap” is the difference between current property prices and possible top-dollar property prices in a particular location (Smith, 1979). When outside populations observe these conditions, they move in and start taking over properties in undervalued areas, displacing those who already live there.

In the Berry Hill location in Jersey City, this phenomenon has occurred multiples times in history. Currently, other historical factors put the neighborhood in a position for it to happen again. Public policies that segregated Black families into Berry Hill and other urban communities while suburbs expanded were a part of Jersey City’s more recent history related to current inequities and displacement. Not long ago, redlining
policies prevented non-white families from leaving the Berry Hill neighborhood. The practice was reflected in stories recounted by this study’s lifelong residents who have lived in Berry Hill since the 1950s and 1960s. Study participants in this group described how the previously diverse neighborhood became a primarily Black neighborhood and how many buildings fell into disrepair. They described how neglect by the city and compounding social conditions increased poverty and its related stressors for residents, creating the feeling that their neighborhood had been forgotten. These responses are well supported by the historical literature.

The following image from the Mapping Inequality Project (Nelson, et al., 2020) shows how the Berry Hill neighborhood was “coded” similarly to other non-White neighborhoods by the Home Owner’s Loan Corporation (Jackson, 1985; Rothstein, 2017). The blue dot is placed over the neighborhood’s location.

**Figure 11**

*Redlining Map of Neighborhood*

As federal funds were retracted from cities and industrial work disappeared, many communities that had become primarily Black due to prohibitory, racist policies fell into disrepair (Rothstein, 2017). Housing and property values decreased, creating conditions
for Rent Gap Theory to be applicable again. At present, the data collected from this study displays how yet again, current conditions have led to the social reproduction of adverse conditions among longtime residents, who are primarily individuals of color.

Category Two: Gentrification

Questions:

2a. To what extent is property revaluation viewed as a form of gentrification by Berry Hill residents?

Interview participants addressed this question. Neighborhood residents reported that in cases where property taxes and home values rose, there was an observable displacement of longtime residents. They observed that in cases where property values fell, developers and other newcomers quickly purchased these properties. Literature on property reevaluations in Jersey City affirms that longtime and often elderly residents are most significantly impacted by them (Hoff, 1988). Additional literature suggests that in addition to longtime, elderly residents, non-White residents are often at great risk for displacement in urban areas (Stoll, 1977).

Berry Hill residents who participated in this study provided specific examples of how this literature describes their neighborhood at this point. They explained how private developers, both as individuals and real estate development groups, solicit the elderly to sell their homes for cash. Respondents also spoke specifically about changing demographics, which relates closely to research question 2c.

2b. How do residents view development projects in the Berry Hill neighborhood related to their housing security?
This research question ties closely to research question 2a. Study respondents fell into three categories: lifelong residents, 3+ years of residency (mid-length), and new residents (under 3 years). New residents who were homeowners or renters did not feel that their housing was at risk, while lifelong residents who were both homeowners and non-homeowners did feel that their housing was at risk. Among study respondents who had lived in the neighborhood for more than three years but were not lifelong residents, only one study respondent was a homeowner. Other mid-length respondents were all non-homeowners.

Respondents provided examples of the impacts of increased housing expenses related to development. They spoke about increasing homelessness among former residents, the need for families to “double-up” or reside with extended family in one household, and the difficulties experienced by younger lifelong residents attempting to move out on their own in the community in which they were raised. Some respondents were college students who had been raised in the community. One respondent explained how they would like to come back to the community upon graduation to “give back.” However, this respondent felt that the cost of living combined with covert policies made it more difficult for those of color to afford housing.

The literature on mixing, a term coined by researcher Loretta Lees, provides an explanation that supports these responses in relation to the neighborhood’s current state. Lees explains that when a neighborhood is in the early and middle stages of gentrifying, there is a combination of both old and new residents. The literature shows how covert policies and ongoing changes eventually lead to the displacement of longtime residents (Bridge et al., 2012). The graph below shows homeownership among study respondents.
Using the information from study respondents and the graph, it is clear that the concept of mixing applies to Berry Hill at this time.

**Figure 12**

*Home Ownership Chart*

![Home Ownership Chart](image)

*Note.* Number 1 depicts homeownership

**2c. What opinions do residents hold about changes in neighborhood demographics?**

This question was answered by researcher observations and field notes in combination with the interview responses. Observations were consistent with the literature on mixing. The researcher observed that Berry Hill, like other gentrifying neighborhoods, appeared to be in a phase where there is a mix of old and new residents of various demographic backgrounds. Some study respondents mentioned changing neighborhood demographics in reply to an interview question asking: “Since you have lived here, what significant or impactful changes stand out to you?” Many respondents noted demographic changes, however very few offered opinions about those changes, leaving this research question only partially answered.

Study respondents who did offer opinions about changing demographics commented on the arrival of “new white people, not like the ones who were already here,” and a new population of Hasidic Jewish residents. One lifelong resident
commented that in the 1950s, the neighborhood had been a village of mixed races that were well-integrated as a community. They observed that although the neighborhood is returning to a mix again at this time, there is clear segregation between demographic groups and, at times, some tension.

Researcher observation of common areas in the community revealed distinctive groups of individuals utilizing the same space without much interaction. One snapshot of the neighborhood’s mixed demographics and the segregation of groups is noted below. Here, a field note describes the scene at a neighborhood park.

**Table 6**

*Park Field Note*

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>OBSERVATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Berry Lane Park athletic field</td>
<td>One group of lacrosse players is practicing on half of the field. They are organized- have a coach, uniforms, etc. Participants on this team are white males, estimated to be in their 20s or 30s. There are no spectators and no entertainment/ music. On the other side of the field, several independent groups of individuals are playing football and soccer and in the park’s workout station. These groups are Black and Brown (Spanish-speaking) males of approximately the same age. These groups have radios with them and have spectators that include women and children. At times, the ball from both groups on the field will cross into another area. It is clear that the groups are separate, and the “leisure” athletes do not know the lacrosse team. Besides the field, several men, perhaps in their 40s, Black, sit on the picnic tables together. They are smoking quietly and have several large bags that appear to contain their belongings near the tables. The men appear to be enjoying the sunshine and to be unrelated to the athletics events on the field. A male and female couple, drinking coffee, White, perhaps in their 30s, walks around the field with a large dog. Beside the field, there are tennis courts. One court is occupied by two females, perhaps in their 30s, Black, roller skating and listening to music. Another court is occupied by four tennis players, perhaps in their 50s, White. Also walking past the field and tennis courts is a group of teens, mixed Black and White, carrying skateboards.</td>
</tr>
</tbody>
</table>
Figure 13

Park Photo 1

Figure 14

Park Photo 2

Category Three: Stress & Allostatic Load

Questions:

3a. What types of significant experiences do Berry Hill residents identify across their lifetimes regarding living in the neighborhood?
3b. Do residents view any/all of these experiences as stressors?

These research questions were answered by interview data. The experiences reported by study respondents can be divided into two categories: positive and negative. They are reflective of the more global history of the area. Before WWII, the neighborhood was diverse without exhibiting much segregation, and residents reported fond and positive memories from this time period. Some recalled holding scouting events with neighborhood peers, playing in the streets, and a warm, familial atmosphere in “the village.” Historic data contextualizes these experiences, which mirror nationwide changes in urban populations.

Over time, as White residents move to suburbs and non-White residents were confined to the neighborhood by racially restrictive public policies and changing industrial work patterns, there was more significant neglect of public resources leading to disrepair and job loss (Jackson, 1985). The lack of resources available for residents paired with an introduction of drugs led to increasingly more negative incidents in the neighborhood. Incidents of this nature were reported in study interviews. During this time, study respondents recalled a mix of positive and negative experiences. Some significant recollections include frequent building fires that were not quickly cleaned up, as well as drug sales and drug use. However, residents also report a positive unification of neighborhood residents and increased civic action leading to desirable outcomes and for the neighborhood.

The events of September 11, 2001 marked another point in history that influenced significant events for neighborhood residents. Changes that took place at this time set up the neighborhood for present-day changes. Study respondents recall a heightened
increase in racial tension founded in fear following 9-11, particularly in Jersey City. One lifelong participant recalled being kicked out of a private elementary school due to racial issues. Another mid-length resident described moving to Berry Hill by necessity after buildings in the city’s downtown neighborhood were impacted by increased security. This led to higher rent prices in that area of Jersey City, displacing residents. More recently, an influx of new residents from both the Jersey City suburbs and New York City have been moving into the Berry Hill neighborhood. Cost-friendly opportunities for housing lured new, incoming residents with higher income levels to the neighborhood. This phenomenon is described by Smith’s Rent Gap Theory (1979). In Berry Hill, property value changes have been created, in part, by the recent property tax reevaluation. Residents reported significant adverse impacts from these changes related to development projects, increasing population, and a definitive separation of “the old” versus “the new.” However, just as neighborhood residents united to combat adverse social conditions related to drugs, poverty, and the general neglect of the past, current residents are unifying to combat repeated displacement today. Positive experiences from these efforts are reported.

**Potential Desensitization Over Time**

Data from the study suggests that older lifelong residents seem less likely to identify significant experiences as stressful, even when an incident can be identified as stressful. For example, one study respondent rated their stress level as 0 (no stress) but recalled incidents including hearing a woman being raped and living beside a building where children played in spilled oil and broken glass. Despite longtime residents of older ages assigning themselves lower stress levels, this group reported more physical health
conditions. Previous research explains how constant or repeated exposure to stress leads to poor mental and physical health outcomes and may also explain desensitization and resilience (McEwen, 1998).

This phenomenon was also observed among a few mid-length residents. One study respondent who has lived in the neighborhood for 4 years described the neighborhood as safe and without many stressors. This participant rated their overall stress level as 3: average to moderate life stress. In speaking about significant incidents, the same respondent recalled a day that someone fired gunshots past her husband, who was working in the yard. This study participant also shared that they specifically observed displacement of older neighbors and had seen a recent increase in military recruitment in the neighborhood, including a recruitment office near the local housing projects.

Interestingly, younger lifelong residents assigned themselves higher levels of stress. They were able to connect stressful incidents to their own physical and mental health. For example, one lifelong resident in their 20s recalled two significant incidents in the neighborhood: witnessing the shooting of a neighborhood resident by a police officer as a teen and being kicked out of elementary school-based because of race. The same participant also shared that despite being a college graduate, the cost of living in the neighborhood required family members to double up to afford housing. This respondent rated their stress level at 4: above-average stress. The interpretation of stressful events and their impacts is an area that demands more targeted study to cover its nuances. The charts below provide preliminary visual data from study respondents that could help to inform a future study design.
Figure 15

Stress Levels Chart

Note. 0 is “no stress,” 5 is “a very high level of stress.”

Figures 16 & 17

Health by Residency Length Chart & Health by Race Chart

Note. 1 is a reported health condition, 2 is no health condition

Category Four: Public Policy/ Embedded Practices
Questions:

4a. How has the recent property revaluation impacted Berry Hill residents?

This question was answered by interview responses, observation, and field notes. Two categories of interview response that address this research question. Responses can be divided into two categories: (a) observed impact of property reevaluation on others and (b) impact of property reevaluation on self. The study received responses in both categories from participants of all lengths of residency.

Existing research on the topic of property reevaluation takes a primarily economic perspective. Although this research does not include direct information about human impacts, it supports the study participants’ input. The research explains that new residents purchase properties following a reevaluation due to either increased values that displace longtime residents, or a high demand for properties with decreased values, providing opportunities for developers (Hoff, 1988; Public Hearing, 1988; Sullivan, 1989).

Study participants observed that longtime, often elderly and/or Black residents were impacted by the recent revaluation in Jersey City. One respondent spoke about a solicitor who paid an elderly Black man who lived next door approximately 100k for his home, then quickly flipped it for approximately 400k with few visible improvements. Another study participant spoke about sitting on the porch of her home and being approached by a realtor inquiring about home sales. This participant stated that the White realtor facilitated a bus of interested White buyers into the neighborhood and promoted it as “up and coming.”

Another study participant, a Black female homeowner, was the direct target of solicitation by a Hasidic Jewish male. This participant shared that the solicitor asked
many questions about the neighborhood and explicitly expressed racist views. The role of Hasidic Jewish men as real estate developers in the Berry Hill neighborhood came up frequently in study interviews. Since the completion of the most recent property reevaluation, residents have reported that there has been a new population of Hasidic Jewish residents entering the neighborhood and surrounding communities. One such nearby community experienced a violent and traumatic event related to the tensions that have emerged from this change. The researcher also witnessed Hasidic Jewish men approaching residents, as shown in the photograph below. This area demands further research.

**Figure 18**

*Neighborhood Observation Photo: Hasidic Men*

Several lifelong residents who are currently college students or recent graduates reported that cost of living increases after the property tax reevaluation impacted family members who are longtime homeowners in the neighborhood. One study participant noted that they would like to move out of their family’s home; however, they are
concerned that this may leave the family unable to pay bills without extra financial support. Another participant in a similar position noted that with the added expense of student loans, the high cost of living in the neighborhood presents a challenge to young adults with entry-level incomes. This group collectively reported that these changes have emerged since the reevaluation.

From the perspective of new residents who have lived in the neighborhood for under 3 years, the problems looked different. One study respondent with an annual household income of over 300k reported that they were nearly priced out of purchasing a home in the neighborhood. This respondent stated that when looking for homes, they quickly realized that it would only be possible to afford a multi-family property. Another study respondent who has lived in the neighborhood for less than three years reported that they chose the location based on factors related to the reevaluation. This respondent stated that they purchased their home from a developer who had “flipped” it shortly after the home’s value was reassessed in the reevaluation. The respondent also noted that they could amend the assessed value and lower their taxes after purchasing the home. This area was not explored in this study.

One recommendation for future research is to investigate what information was provided to longtime residents during the reevaluation process, including both prices assigned to homes that were revalued and the prices for which the “flipped” homes were sold. The following charts show who presently owns homes in the neighborhood and indicate income levels by length of residency. These support the notion that the neighborhood is gentrifying and in a state of mixing. Both longtime homeowners and
middle-class renters are dwindling as new homeowners with higher income levels are expanding.

Figures 19 & 20

*Home Ownership by Residency Chart & Household Income by Residency Chart*

![Home Ownership by Residency Chart]

![Household Income by Residency Chart]

*Note.* 1 is own a home

4b. Do residents identify any other public policies that they feel contribute to stress in their lives or covert racism in the neighborhood?

Interview participants partially answered this question. Study respondents spoke about both local policies, and the neighborhood’s embedded practices that they felt were unjust. Among policies and practices identified, there was some discussion of covert racism. Residents spoke at length about how unjust policies and practices impacted their individual daily lives and the composition of the neighborhood.

By far the most mentioned area of policy that neighborhood residents felt was unjust was parking. Driveways, the lack of parking permitted street parking, and ticketing were all practices that fell into this category. The Berry Hill residents report that the neighborhood is one of the new areas of the city that does not offer parking permits for
residents. One study respondent shared that longtime residents often identified this issue as a racial issue because those most impacted are longtime residents of color.

One study respondent explained that new construction and related infrastructure improvements often lead to the long-term parking of construction vehicles. This researcher observed that over 3 months, most of an entire block was occupied by construction vehicles during an infrastructure update next to a large-scale development project (see Figure 21).

**Figure 21**

*Long Term Construction Vehicle Parking*

*Note.* The researcher observed these vehicles parked in the same location for multiple months during the study.

Other study respondents spoke about how many inoperable personal vehicles are stored along neighborhood streets and towed to opposite sides for cleaning but not otherwise utilized. One respondent mentioned that historically, stolen vehicles were
abandoned on neighborhood streets, as they were not located quickly due to the absence of parking permits.

Study respondents spoke about the variances available for new construction that allow for the installation of driveways. Respondents stated that this is not permitted for existing residents, regardless of the space or size of the property. The researcher observed that even older properties being rehabilitated by development companies were put in driveways, as pictured below.

**Figure 22**

*New Driveway Photo*

*Note.* A new driveway being constructed.

Other problematic issues included parking tickets. One study respondent provided an example of a newly constructed apartment complex that replaced formerly abandoned buildings. The respondent observed that the city had not posted parking signage on the entire block and that new residents were unaware of the regulations. Another respondent stated that ticketing occurs even after the street sweeper had passed when vehicles
returned to open street parking. There was incredible frustration expressed by the study participants about these parking policies and their negative impact on the day-to-day life of neighborhood residents.

Figure 23

Car & Drive by Residency Chart

Note. 1 is “own and drive a car,” 2 is “do not own or drive a car.”

Study respondents reported that the method developers use to disseminate information about projects and collect public input on obtaining variances is unjust. Due to COVID-19, many public meetings have been held remotely. They noted that older residents without access to computers could not contribute and were also not provided information in alternative formats. Electronic communication was mentioned in areas other than development projects as an unjust policy. One study respondent shared that they had not received recent information about \textit{e coli} found in the neighborhood’s drinking water because it had been distributed via e-mail.
Study participants also presented Air BNB regulations as an example of an unjust embedded practice. One respondent described how despite the city’s policy requiring short-term rentals to have owners residing in one unit of the building, it goes unenforced in the Berry Hill neighborhood. Due to the absence of building owners, trash was taken out on the wrong day, leading to rodent problems and garbage can overflows. Residents described a lack of consideration for noise volume and other common courtesies that homeowners typically address in Air BNB buildings.

As mentioned in Chapter 6, the neighborhood is often described as “forgotten” by residents. Several study participants stated that there is an absence of local politicians where problems exist. Some older lifelong residents indicated that they did contact elected officials for support with mixed responses. Other residents did not feel that their local elected officials were assisting in any capacity with daily stressors in the neighborhood. Some study participants stated that they could not engage with politicians to advocate for support due to their daily obligations. However, several of the neighborhood’s younger, lifelong residents who participated in the study spoke of their commitment to civically engage in advocacy for the benefit of the neighborhood and its longtime residents. One new resident stated that they had received a reply and support when contacting a local elected official. Overall, the sentiment from study participants was inconsistent regarding local support from elected officials.

**Development of a Socio-Ecological Model**

A socio-ecological model looks at an individual in the context of his or her own environment, systems, and history. The model consists of multiple layers, starting with the individual at the center. In a socio-ecological model, interpersonal relationships,
community systems, overarching law, policy, and history are all considered part of what makes up an individual. The socio-ecological model has been applied in this study. Figure 24 shows a general model portraying each level.

**Figure 24**

*Socio-Ecological Model: General*

When considering the theoretical background applied to this study in conjunction with the data collected from interview respondents, the model can be customized with specific information in each section.

Each section of the customized model can be completed using this study’s thematic findings and the answers to the research questions. It can also be applied to individual participants, as described below. This example shows the utility of the socio-ecological model.
Figure 25

Socio-Ecological Model: Neighborhood

Individual neighborhood resident:

Age: 25

Residency: Lifelong

Stress level: 5/5

Health conditions: yes

Cultural capital: family, organizations, religious groups:

Involved in community mutual aid groups, active in movements for racial justice, lifelong connections to friends and family in the neighborhood

Lives with extended family members

Schools, resources, supports:

Attends an institute of higher education in Jersey City

Utilizes local support systems
Governing policies:

Attends political events
Advocates for equitable policy
Engages with local politicians
Is personally impacted by inequitable practices

Contextual history of Berry Hill and Jersey City:
Lives in a location where Black residents were segregated into during “White Flight”
Lives in an area that was impacted by “Urban decay” when systems failed to support the community
Lives in an area with a history of environmental pollution
Lives in an area that was impacted by drugs
Lives in an area where individuals and police have a negative history of adverse relations

Applying the model to the community individual study participants offers insight into how each level of the model contributes to the current status of the individual. The socio-ecological model also provides a visual aid to show how each level “trickles down” to an individual and relates to stress levels and physical and mental health and adaptive or maladaptive coping.

Policy Implications

Existing research highlights the significance of public policies on equity within communities. Across time, there are repeated examples of how policies and the culture they create results in segregation of races, individuals, and households of different
income levels, limiting opportunities for already marginalized groups (Jackson, 1985; Rothstein, 2018). This study was designed to illuminate how policies and embedded procedures shape the experience of living in Berry Hill for neighborhood residents.

Neighborhood residents exhibited a clear understanding of local policies and their implications for the neighborhood. Study participants conveyed how the neighborhood has been impacted by a variety of local procedures and wide-scale policies. When asked how inequity could be addressed in new or innovative ways, study participants could offer suggestions. This input and the study’s findings have important implications for future policies.

One area addressed by study respondents was the need to hold developers accountable to the community. Residents felt that if developers were going to build large properties within the neighborhood, they should be responsible for including affordable units. Respondents reported that although developers advertised affordable units, these units often did not actually exist. Study respondents also felt that using the average income for the neighborhood would lower the definition of “affordable” and facilitate housing access for a broader range of incomes. This response can be translated into a specific policy recommendation. If the city council passed a policy that mandated affordable housing to be calculated by the current census data for the tracks within the neighborhood’s zip code, it would better represent the average income level of the neighborhood. This change would prevent the higher income levels of surrounding neighborhoods from driving up those rental fees and offering truly affordable housing for existing residents.
Other policies that study participants would like to see improved include offering parking permits to neighborhood residents, regulation and enforcement of Air BNB rules, and opening a variety of communication modalities in addition to the internet. The city’s Division of Parking oversees the application for driveways, painting driveway lines on the street, temporary, 30-day parking permits, and related issues (City of Jersey City, 2021). A specific policy that would increase the department’s accountability and address some of the commonly reported residents’ concerns would be to have a community representative from the neighborhood partner with this department. If each of the city’s wards provided input on conditions specific to their community, these overarching issues could be better addressed with resident input.

The issue of accessible communication for residents impacts health, safety, and urgently presenting conditions. A multi-modal system for transmitting information to residents would prevent important information from missing the most vulnerable residents. A policy that mandated that public information be posted and/or distributed at central locations is one way to address this. If each ward offered a “live time” screen with information such as boil-water advisories, shelter in place warnings, and public health information, this would offer a way for those without access to phone or internet to obtain crucial public information from the city.

As changes occur, the needs of long-term residents are often not represented. Unjust public policy, or lack of policies that create inequity, therefore, lead to even greater injustice and displacement in a cyclic fashion (Rothstein, 2017). It is imperative to create awareness of the adverse outcomes of such policies and address them so that inequity is not recreated.
Implications for Action

Although inequity can be socially reproduced through policy and embedded practices that deconstruct capital among longtime neighborhood residents, there are many opportunities for this cycle to be broken. Incorporating the socio-ecological model, changes in the neighborhood starting at the individual level can work their way up to create large-scale changes. As individuals begin to take action, the organizations they are part of are impacted, followed by governing policies, and eventually creates a changed historical outcome.

Partnerships between local entities and the city government would need to be formed. They could include grassroots social service agencies that know the needs of neighborhood residents, building connections with the city’s housing authority. It could also include partnerships between existing youth programs and the city’s department of recreation. Elected officials could expand their communication with neighborhood residents about local development, and residents could advocate at the planning board level. With this representation in place, community residents would be able to have a voice in how new projects are designed so that they benefit longtime residents and the neighborhood at large.

Although these partnerships would be ideal, there is existing bias and a clear history of challenges that would need to be addressed. Individuals who are homeless, living in poverty, and have developed maladaptive coping strategies such as substance abuse are often blamed for these conditions. A general lack of understanding of structural violence and its implications exists. There is often negativity, blame, and penalization of these individuals. The overarching history of racism and its structurally embedded
practices must also be acknowledged. At the time of this study, public conversations that include these topics have begun, although there is still much work to do on developing sustainable solutions.

Funding sources to support changes and create sustainable solutions must be identified. Fortunately, Jersey City is home to many large corporations with an obligation to support neighborhoods in the city where they are located financially. An exploration of grants offered by these corporations is an excellent place to start. The greater New Jersey community hosts many foundations that support sustainable change in urban neighborhoods. In addition to potential grant funding for partnerships, the city may fund partnerships that offer programming to residents.

There are many local programs already in existence that can be expanded. These include both public and non-profit entities that support neighborhood residents. One example offered by a study respondent was the need for public school expansion. The respondent, a veteran teacher, observed that many students have opted to attend schools in other locations due to overcrowded buildings and underfunded programs. The dispersion of children from the neighborhood breaks down the community’s social and cultural capital. Non-profit entities such as those mentioned by study participants are already supporting neighbors in need through mutual aid, political activism, environmental action, and expanding methods of communication. The leadership of these organizations is well poised to facilitate innovative and sustainable change.
Recommendations for Future Research

This study provided a comprehensive overview of one neighborhood at one point in time using qualitative research methods. Based on study findings, recommendations for future research have emerged.

One such suggestion is to expand the study to include nearby neighborhoods. In this study, participants spoke about areas adjoining Berry Hill. Respondents spoke about neighborhoods to the north and east as though they were in a progressed state of gentrification and neighborhoods to the south and west in a less advanced state of gentrifying or not gentrifying at all. It would be interesting to see what neighborhood features facilitate more rapid change. Proximity to public transportation, parking, home types, and other amenities could be assessed in a future study.

Another recommendation for future research is to include standardized quantitative measures. This may include the STRAIN Stress and Adversity Inventory, a measure of an individual’s cumulative exposure to life stress (Slavich, 2018). Analytic statistics, including income level and educational attainment, could provide a more detailed picture of how allostatic load impacts individual residents. It is also important to utilize categories capturing the length of residency to better understand if, how and at what point residents become desensitized to external stressors and at what point physical and mental health conditions are likely to be diagnosed.

It would also be helpful to expand future studies to include research questions that target new residents, development agencies, and explore the role of Hasidic Jewish men as developers and the new, growing Hasidic Jewish population in surrounding neighborhoods. This study did not target these issues, but emerging themes suggest that
there is much more to learn about these groups and their impacts on lifelong and mid-
length residents.

**Assumptions & Limitations**

This study was a multi-method, qualitative, single-case study incorporating aspects of ethnographic research. It served as a preliminary exploration of one neighborhood amid gentrification. A great deal of interesting and informative data resulted from the study; however, assumptions and limitations must be noted. Chapter 1 outlined some of these assumptions and limitations associated with this study that are expanded below.

It was initially assumed that participants would have an opinion about the state of their housing security. What emerged from the interviews is that there is a group of residents, represented by some study respondents, who described their condition as stable, but who identify risk factors for housing. Although many study participants were able to speak about housing stability from a global perspective, some participants did not express concern in this area.

**Assumptions**

It was also assumed that residents would have similar definitions of what they see as stressful. As the study progressed, the researcher began to understand that new residents often had less cumulative exposure to events defined as “stressors,” and they described greater irritation with daily neighborhood occurrences. On the other hand, lifelong residents reported being less stressed and defined fewer events as “stressors.” Mid-length residents reported stress levels that trended higher with more years in the neighborhood. This is shown in the chart below.
Note. 0 is “no stress, 5 is “a very high level of stress.”

Limitations

This study was limited to the perspectives of the 21 neighborhood residents who were interviewed. It included demographic data and a Likert-style scale for self-reported current stress levels. The addition of supplemental quantitative measures was mentioned as a recommendation for future research and can also be defined as a limitation of the study.

Another limitation of the study is that it took place during the COVID-19 pandemic. While the study received interest from participants, it is unknown if additional stressors prevented more residents from responding. Study participants were asked about COVID-19 in semi-structured interviews, and they were provided an opportunity to speak...
about how the pandemic impacted both them and their neighborhood. Despite this, it is
unknown if the COVID-19 pandemic impacted self-reported current stress levels.

Concluding Remarks

Gentrifying neighborhoods, including Berry Hill, are unfortunately on a trajectory
to displace lifelong residents and replace them with new, higher-income residents. This
also means that Black residents are most likely to lose their homes as urban areas change
due to historical injustices, politics, and racism. It is difficult to present this research
knowing that segregation and inequity are being recreated in new ways and that
individuals who endure these conditions are at greater risk of physical and mental health
impacts. It is my hope that thanks to the generous participants of this study, this data can
shape new ways to sustain a disappearing culture, valued individuals, and their lifelong
homes. Thank you to every person who shared your story and insights with me; they are
sincerely valued.
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APPENDIX A

CHARTS

[Chart showing data distribution across different length res and stress levels]
Count of R/E Simplified

Total

Count of Age Group

Total

Age Group

18-24  25-34  35-44  45-54  55-64  65-74

Black  Other  White  Not reported

Total
APPENDIX B

INTERVIEW SCRIPT & SEMI-STRUCTURED INTERVIEW GUIDE

• **Name/ ID #:**

• **Age:**

• **Years living in neighborhood:**

• **Self-ID’d Race/ethnicity:**

• **Employed: Y/N if Y: Approximate Annual Income:**

• **Health insurance: Y/N**

• **Own home: Y/N**

• **Reevaluation: UP/ DOWN/ UNKNOWN**

• **# of dependents:**

• **Drive: Y/N, if Y: Own car: Y/ N**

• **Self-disclosed health diagnosis: Y/N, if Y:**

• **Stress level 1-5: 0- no stress 1- very little stress 2- low stress 3- average/moderate life stress 4- above average stress 5- high level of stress**

**Questions:**

1. Tell me your story of how you ended up living in the neighborhood? When did you move here? What was it like at that time? **Probes/ follow up:**

   • Length of time

   • Any family or friends here

   • Any connections to community entities (schools, religious orgs, community groups, etc)
2. Since you have lived here, what significant or impactful changes in the neighborhood stand out to you? Probes/ follow up:

- Historical events
- Structural changes- construction...
- Specific businesses, etc.
- Changes in neighbor demographics
- Access changes: parking, schools, police...

SOCIAL REPRODUCTION OF INEQUITY 2

3. Are there any aspects of living in the neighborhood that are stressful to you? If so, do you think that the stress impacts your health?

Probes/ follow up: • In what ways have these things shaped your life

4. Have you noticed changes in the cost of living in the past 2 or 3 years?

Probes/ follow up: • Personally
  • Observed around the neighborhood

5. In your opinion, are property tax changes connected to home costs, sales, or neighbors moving to or from the neighborhood?

Probes/ follow up:

- If so, how?
- Now or in the future
- Who will be most impacted
• Other input/observations/ opinions about gentrification  
6. Are there any local policies that you feel are unfair? Can you tell me about politics in your neighborhood? Follow up:
• Do you know who your local representatives are (school board, city council, mayor)?
• Have you ever seen your local elected officials in your neighborhood to listen to concerns or to campaign for votes?
• Have you ever tried to contact a local elected official? If so, for what reasons? If not, would you know how to contact a local elected official if you felt the need to?
• Do you feel like your neighborhood/community is represented well by your local officials?
• Have you ever been involved in any activity, as an individual or as part of a group, to address concerns in your neighborhood/community?  
7. How has COVID-19 impacted your life in the neighborhood? Follow up:
  • Do you see relationships between the virus and housing?
  • Do you feel that neighborhood residents have been impacted in the same way that others in the city, state, at-large have been affected?

SOCIAL REPRODUCTION OF INEQUITY 3

Biases: The questions have been developed to not be leading. They were designed to be neutral, and avoid positive or negative connotation.
Language: The questions are written in colloquial English, and the researcher is familiar with the social norms of conversation in the neighborhood.

Timing: The length of each interview will depend on the depth of the participant answer. As rich data is sought, participants will not be given a time limit, but will be prompted along, as appropriate. The researcher has six years of experience conducting semi-structured interviews.

Session structure: Researcher will re-introduce herself and have an informal greeting with the study participant. A verbal description of the study, purpose of the interview, and outline of the interview process will be provided. This will include a description of why the interview is being recorded, and why the researcher may take notes (so she does not forget anything if the recording fails). Participants will be reminded that they can discontinue participation or revoke consent at any time. The researcher will inquire about other known neighborhood residents that the participant may know/recommend for participation.

Recording: Interviews will be recorded on a device that is exclusively for use in this research study and stored on a separate hard drive that is locked in the researcher’s office.

During COVID-19 directive: participant will be recorded using the Zoom audio recorder.

Analysis: In addition to taking handwritten notes, interviews will be recorded using an app- likely “Transcribe Me“ This app promotes itself as “absolutely confidential“, and takes recording that it will transcribe into text.

Resources:


SOCIAL REPRODUCTION OF INEQUITY

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APPENDIX C
RECRUITMENT FLYER

Compensation for Interview Participants

Adult Subjects Wanted for Participation in Research Study on Life in the Berry Hill Neighborhood

- Participate in a remote interviews for a research study titled: The Social Production of Inequity: An Exploration of Resident Stress & Neighborhood Change in Jersey City

- Research includes your participation in a one-time interview to see your perspective as a resident of the neighborhood. This will take approximately 40-60 minutes. You may decide to participate in follow-up conversations with the researcher to clarify key information. You will be compensated for your time.

- Interviews will be scheduled and conducted remotely over your phone or computer using a confidential platform in the privacy of your own home.

- Primary investigator: Dr. Sabrina Chase
  Co-investigator: Lisa Dunn, Ph.D-C
  Rutgers School of Nursing

- The purpose of this research is learn about how neighborhood residents feel about changes in their neighborhood, and how they are impacted by changes. This includes your input on the property revaluation, policy-driven disparities, development projects and Covid-19.

- To ask any questions or to schedule an confidential interview, contact Lisa Dunn, co-investigator at lisalud.sn.rutgers.edu

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APPENDIX D

IRB APPROVAL LETTER

Arts & Sciences IRB - New Brunswick
335 George Street Suite 3100, 3rd Floor New Brunswick, NJ 08901 Phone: 732-235-2888

Health Sciences IRB - New Brunswick/Piscataway
335 George Street Suite 3100, 3rd Floor New Brunswick, NJ 08901 Phone: 732-235-9806

Health Sciences IRB - Newark
65 Bergen Street Suite 511, 5th Floor Newark, NJ 07107 Phone: 973-972-3608

DHHS Federal Wide Assurance Identifier: FWA00003913

IRB Chair Person: Cheryl Kennedy
IRB Director: Carlotta Rodriguez
Effective Date: 7/15/2020
Approval Date: 6/24/2020
Expiration Date: 6/23/2021

eIRB Notice of Approval for Initial Submission # Pro2020001241

STUDY PROFILE

Study ID: Pro2020001241
Title: The Social Production of Inequity: An Exploration of Resident Stress & Neighborhood Change in Jersey City

Principal Investigator: Sabrina Chase
Study Coordinator: Lisa Dunn
Co-Investigator(s): Lisa Dunn

Other Study Staff: