



# Segregation by Design: Migrant Housing and the Afterlives of Colonial Spatial Ordering in Frankfurt

## Abstract

This paper examines the spatial politics of migrant housing in Frankfurt, focusing on how private landlords and intermediaries shape hidden geographies of exclusion for Indian Highly Skilled Migrants (HSMs). Despite being among Germany's most affluent and rapidly expanding migrant groups, Indian professionals face systematic barriers in the rental market and are concentrated in ageing, substandard properties. Segregation emerges not through planning policy but through racialised landlord discretion that recodes prejudice as market rationality.

Drawing on ethnographic fieldwork and urban mapping, the paper conceptualises these housing formations as shadow architectures—spaces where profit, race, and neglect converge. The analysis reframes segregation as an architectural and economic process, revealing how neoliberal urbanism and racial capitalism intertwine to sustain colonial hierarchies of value. By centring landlords as active agents, the study exposes housing as a key technology of governance in Europe's postcolonial city.

## Keywords

Racial capitalism, Shadow architecture, Housing Segregation, Highly skilled Indian migrants

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[Cover] Segregation by Design: Visualising housing segregation as an architectural and economic process in Frankfurt. Author's fieldwork photographs and urban mapping; composite and graphic layout by the author with digital assistance.

## Introduction:

### Housing as the new Colonial Frontier

Frankfurt celebrates Indian Highly Skilled Migrants (HSMs) as emblems of global competitiveness—fast-tracked visas, coveted contracts, effortless access to elite labour markets. Yet their routes into the city’s housing remain unexpectedly constricted. Behind the rhetoric of openness lies a rental terrain organised by discretion: landlords and brokers who weigh “fit,” reliability, and cultural legibility as criteria of belonging. The paradox is stark—economic privilege does not secure spatial mobility. This paper begins from that contradiction to ask how, and through whose design, such exclusions are made durable in a metropolis that imagines itself cosmopolitan.

Frankfurt’s private rental regime operates as a quiet architecture of governance. Fragmented ownership and intermediary gatekeeping grant landlords’ extraordinary autonomy in choosing tenants. Under conditions of housing scarcity and financialised speculation, small, routine acts—deciding whom to invite for a viewing, how references circulate, which bodies are perceived as risky—accumulate into patterned separation. Segregation here is not a leftover of industrial-era inequality but a contemporary design logic embedded in everyday market practice.

Reading these dynamics through the intertwined lenses of racial capitalism, neoliberalism as exception, and postcolonial urbanism exposes how race and profit remain co-constitutive forces in Frankfurt’s housing market. Selective incorporation—the inclusion of migrants as workers but their exclusion as neighbours—recalls older colonial grammars of spatial order. The built environment, in turn, materialises these hierarchies through what I term shadow architectures: degraded, peripheral, and often racialised housing clusters that stabilise difference while remaining formally unplanned.

Foregrounding private landlords as central actors, the paper reframes migrant segregation as an engineered rather than incidental condition. It challenges three prevailing assumptions: first, that segregation in European cities is primarily a welfare or policy outcome; second, that professional migrants are insulated from discrimination by class position; and third, that exclusion occurs only at the margins of legality. Instead, it argues that everyday landlord discretion and market rationality reproduce postcolonial hierarchies within the liberal city, translating symbolic capital into spatial constraint.

Empirically, the analysis draws on urban mapping, ethnographic observation, and interviews with tenants in Frankfurt’s Indian migrant enclaves. Yet the larger concern is conceptual: to show how housing, as a material and moral frontier, continues to stage the contradictions of postcolonial modernity—where the

global South’s “new cosmopolitans” encounter the old European city as a terrain of renewed colonial sorting.

### Segregation in Europe: Structural Logics, Racial Silences, and Postcolonial Blind Spots

Scholarship on segregation and migration has long shown that urban settlement patterns are not accidental but structured through policy regimes, market forces, and the social hierarchies migrants bring with them.<sup>1</sup> While early urban ecology theories viewed clustering as a natural outcome of adaptation, later research in Europe and North America exposed its systemic character: discriminatory real-estate practices, welfare architectures, and financialised housing markets channel migrants into bounded urban niches.<sup>2</sup> Segregation thus emerges not as a residue of the past but as an active socio-spatial process embedded in contemporary regimes of governance.

Across European contexts, the interplay of class, ethnicity, and education shapes these processes in distinct ways. In Amsterdam, for instance, non-Western migrants remain concentrated in lower-status areas while globally mobile professionals consolidate in homogeneous enclaves of affluence.<sup>3</sup> In Athens, “spatially entrapped social mobility” describes middle-class households who improve socio-economically yet remain tied to inherited neighbourhoods.<sup>4</sup> Comparative studies from Valencia and Barcelona further reveal how neoliberal redevelopment and suburbanisation reproduce exclusion even when physical dispersal

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1. Sonia Arbaci, “Ethnic Segregation, Housing Systems and Welfare Regimes in Europe,” *European Journal of Housing Policy* 7, 4 (2007): 401–433; Thomas Maloutas, “Segregation and Residential Mobility: Spatially Entrapped Social Mobility and Its Impact on Segregation in Athens,” *European Urban and Regional Studies* 11, 3 (2004): 195–211; Gideon Bolt, “Combating Residential Segregation of Ethnic Minorities in European Cities,” *Journal of Housing and the Built Environment* 24, 4 (2009): 397–405.
  2. Douglas S. Massey, and Nancy A. Denton, “American Apartheid: Segregation and the Making of the Underclass,” In *Social Stratification: Class, Race, and Gender in Sociological Perspective*, 2nd ed., 660–670 (Routledge, 2019).
  3. Willem R. Boterman, Sako Musterd, and Dorien Manting, “Multiple Dimensions of Residential Segregation: The Case of the Metropolitan Area of Amsterdam,” *Urban Geography* 42, 4 (2021): 481–506.
  4. Maloutas, “Segregation and Residential Mobility”.

occurs.<sup>5</sup>

Within Germany, segregation is deeply shaped by the corporatist housing model and the uneven retreat of the welfare state. While ethnic divides have narrowed in some cities, socio-economic separation has intensified under liberalised housing markets.<sup>6</sup> Quota systems and “move-in bans” designed to engineer social mix often ignore migrants’ own preferences, while industrial districts rebranded as *Ausländerquartiere* have institutionalised migrant enclaves.<sup>7</sup> Public discourse around “problem areas” reinforces these divisions by attaching moral and aesthetic stigma to specific urban zones.<sup>8</sup>

Together, these strands position segregation as a phenomenon sustained by welfare institutions, policy interventions, and class differentiation. Yet three blind spots persist. First, race remains undertheorised: most analyses substitute ethnicity or migration background for racialisation, leaving unexamined how whiteness and value co-produce spatial hierarchies. Second, the agency of private landlords and intermediaries is rarely scrutinised, despite their decisive role in everyday gatekeeping within deregulated rental markets. Third, highly skilled migrants—figures of economic privilege yet subjects of subtle exclusion—remain largely absent from segregation research.

Addressing these silences requires a postcolonial lens that traces how European housing regimes reproduce colonial grammars of difference. Segregation here is not only a by-product of welfare retrenchment or migrant class position, but also a racialised mode of valuation embedded in property relations. By foregrounding landlord discretion and the experiences of Indian Highly Skilled Migrants in Frankfurt, this study re-centres the analysis of segregation on the

nexus of race, market rationality, and architectural form—revealing how colonial hierarchies persist through the design and distribution of urban housing.

### Indian Migration and the Housing Field in Frankfurt

Over the past two decades, Germany has become an increasingly attractive destination for Indian professionals, joining the United States, the United Kingdom, Australia, and Canada as a major site of skilled migration. Successive reforms to Germany’s immigration regime—beginning with the Green Card for IT specialists in 2000 and the EU Blue Card in 2012—have transformed the country from a restrictive to a highly liberal recruiter of non-EU expertise.<sup>9</sup> By 2024, Indian nationals constituted more than a quarter of all new Blue Card holders, making them the single largest national group.<sup>10</sup> During the same period, the number of Indian residents in Germany rose five-fold, from around 53,000 in 2011 to over 277,000 in 2024.<sup>11</sup>

This expansion has reshaped the Indian diaspora from a marginal presence to a heterogeneous, multi-generational community spread across the western states of Hesse, Bavaria, North Rhine-Westphalia, and Baden-Württemberg. Earlier waves of Indian migration—students, nurses, and manual workers—have been joined by a rapidly growing cohort of highly skilled professionals in information technology, finance, and engineering. While this group enjoys economic mobility and legal security, its housing trajectories reveal the paradox at the heart of post-liberal migration regimes: privileged entry into the labour market does not guarantee inclusion within the urban fabric.

Frankfurt am Main exemplifies this contradiction. Long a major hub for finance and global producer services, the city depends heavily on skilled migrant labour while simultaneously confronting one of Germany’s

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5. Radu-Daniel Ilisei, and José Salom-Carrasco, “Urban Projects and Residential Segregation: A Case Study of the Cabanyal Neighborhood in Valencia (Spain).” *Urban Science* 2, 4 (2018): 1–19; Javier Galeano, and Josep Bayona-i-Carrasco, “Residential Segregation and Clustering Dynamics of Migrants in the Metropolitan Area of Barcelona,” *Quetelet Journal* 6, 1 (2018): 99–127.
  6. Virginia H. Masías, Pedro Costa, Tiit Tammaru, and Ronald van Kempen, “A Novel Methodological Approach for Analyzing the Multifaceted Phenomenon of Residential Segregation: The Case of Berlin,” *Cities* 139 (2023): 104293.
  7. Ramin Espahangizi, “Migration and Urban Transformations: Frankfurt in the 1960s and 1970s,” *Journal of Contemporary History* 49, 1 (2014): 183–208.
  8. Szymon Marcińczak, and Matthias Bernt, “Immigration, Segregation and Neighborhood Change in Berlin,” *Cities* 119 (2021): 103417.

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9. Organisation for Economic Co-operation and Development (OECD). *Recruiting Immigrant Workers: Germany 2013* (OECD Publishing, 2013).
  10. Bundesamt für Migration und Flüchtlinge (BAMF). *EU Blue Card Statistics*. Nuremberg: Federal Office for Migration and Refugees, 2025.
  11. Statistisches Bundesamt (Destatis). *Foreign Population by Place of Birth* (31 December 2024). Wiesbaden: Federal Statistical Office of Germany, 2025.

most competitive and exclusionary housing markets.<sup>12</sup> Around 27 per cent of Frankfurt's residents are foreign nationals, and Indians form one of the fastest-growing segments of this population. Yet the city's private-rental dominance and chronic supply shortage translate economic demand into acute spatial constraint.

Migrant settlement concentrates in inner-city districts characterised by older housing stock and lower status—Gallus, Gutleutviertel, Höchst, and parts of Bahnhofsviertel—where rents remain comparatively affordable but living conditions are often substandard. Public discourse reinforces this geography: media labels like Problemviertel attach stigma to working-class and migrant districts, shaping both landlord discretion and tenant self-selection. Over time, reputational hierarchies combine with market scarcity to produce enduring spatial divisions that cannot be explained by income alone.

### Theoretical Framework: Racial Capitalism, Neoliberal Exception, and Shadow Architecture

This analysis brings together three intersecting frameworks—racial capitalism, neoliberalism as exception, and postcolonial subalternisation—to explain how segregation is designed and sustained within Frankfurt's private rental market. Together they reveal how ordinary housing transactions reproduce long colonial hierarchies under the guise of market rationality.

Racial capitalism provides the first anchor. Following Robinson, profit-making and race-making are treated as mutually constitutive.<sup>13</sup> Segregation is not merely a spatial symptom but a mechanism of accumulation that produces spaces of benefit and spaces of neglect.<sup>14</sup> Discrimination becomes a financial strategy: landlords stabilise income and avoid maintenance costs by targeting groups perceived as compliant or captive. This echoes historical property regimes where race

was embedded in value itself—where ideas of blight or respectability legitimised dispossession and tied whiteness to ownership.<sup>15</sup> In Frankfurt, assessments of tenants' "fit," "upkeep," or even "odour" operate as cultural proxies for race, translating prejudice into the neutral language of risk management.<sup>16</sup> Such practices expose how racial capitalism naturalises exclusion as business common sense, allowing small and large landlords alike to profit from marginalisation.<sup>17</sup>

If racial capitalism explains the economic logic of exclusion, neoliberalism as exception clarifies its governmental form.<sup>18</sup> Neoliberalisation does not unfold uniformly but through selective deregulation and targeted protection.<sup>19</sup> Cities like Frankfurt operate as laboratories where housing is treated as an entrepreneurial resource while social safeguards are rolled back. "Graduated sovereignty" stratifies rights—welcoming "pro-talent" migrants for their labour while withholding spatial and civic entitlements. This creates a variegated urban order where exceptional zones—redevelopment districts, luxury enclaves, degraded rentals—coexist as differentiated regimes of governance. Segregation, in this view, is not a deviation from liberal norms but a designed outcome of neoliberal urbanism: a zoning of privilege and precarity that aligns space with market logic.

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12. Doris Lüken-Klaßen, *Case Study on Housing: Frankfurt/Main, Germany* (European Foundation for the Improvement of Living and Working Conditions, 2007); Marlon Barbehön, Nina Baur, Helmuth Berking, Anja Großmann, Lars Hering, Martina Löw, Joachim Marent, Lisa Meier, Sybille Münch, and Anja L. Raschke, *Städte unterscheiden lernen: Zur Analyse interurbaner Kontraste: Birmingham, Dortmund, Frankfurt, Glasgow* (Campus Verlag, 2014).
  13. Cedric J. Robinson, *Black Marxism: The Making of the Black Radical Tradition*. Rev. and updated 3rd ed. (University of North Carolina Press, 2020).
  14. Jason Hackworth, and Patrick Dantzer, "Racial Capitalism in Urban Studies: From Spaces of Victimisation to Spaces of Benefit," *Urban Studies* (2024).

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15. Andrew Herscher, "The Urbanism of Racial Capitalism: Toward a History of 'Blight,'" *Comparative Studies of South Asia, Africa and the Middle East*, 40, 1 (2020), 57–65; Michael T Kelly, "Land Speculation and Suburban Covenants: Racial Capitalism and the Pre-Redlining Roots of Housing Segregation in Syracuse, New York." *Antipode* 54, 5 (2022): 1629–1649.
  16. Julien Migozzi, "The Good, the Bad and the Tenant: Rental Platforms Renewing Racial Capitalism in the Post-apartheid Housing Market," *Environment and Planning D: Society and Space* (2023).
  17. Michael J Fortner, "Racial Capitalism and City Politics: Toward a Theoretical Synthesis," *Urban Affairs Review* 59, 2 (2023): 630–653; Ines Valdez, "Socialism and Empire: Labor Mobility, Racial Capitalism, and the Political Theory of Migration." *Political Theory* 49, 6 (2021): 902–933.
  18. Aihwa Ong, "Graduated Sovereignty in South-East Asia," *Theory, Culture & Society* 17, 4 (2000): 55–75; Aihwa Ong, *Neoliberalism as Exception: Mutations in Citizenship and Sovereignty* (Duke University Press, 2006).
  19. Neil Brenner, and Nik Theodore, "Preface: From the 'New Localism' to the Spaces of Neoliberalism," *Antipode* 34, 3 (2002); Jamie Peck. *Constructions of Neoliberal Reason* (Oxford University Press, 2010).

A postcolonial lens ties these dynamics to longer histories of imperial differentiation. Building on Spivak's notion of subalternity<sup>20</sup> and Mezzadra and Neilson's work on differential inclusion,<sup>21</sup> the analysis situates Indian Highly Skilled Migrants within a process of subalternisation through privilege—economically valorised yet socially and spatially subordinated. Their experiences echo colonial techniques of selective incorporation, where certain groups were instrumentalised as intermediaries but denied full belonging.<sup>22</sup> The result is a contemporary hierarchy of legitimacy in which migrants' financial capital cannot be fully converted into cultural or spatial capital. As Roy and Bhambra note, postcolonial urbanism is defined by such continuities: cities that appear global and liberal yet quietly reproduce imperial grammars of difference.<sup>23</sup>

These frameworks converge in the notion of shadow architecture—the material expression of these entanglements. Borrowing from Roy and Simone, shadow architecture refers to the built environments that operate in regulatory grey zones: formally legal but socially peripheral, visible yet unacknowledged.<sup>24</sup> In this framework, segregation is reinterpreted as a postcolonial infrastructure of value—an arrangement in which racial capitalism provides the motive, neoliberal exception the mechanism, and shadow architecture the material form. Together they explain how colonial residues persist within the liberal city, shaping who can inhabit, own, and belong.

### Methodological Approach

The study combines spatial analysis, qualitative interviews, and ethnographic observation to trace how segregation is produced through Frankfurt's private rental market. Rather than treating these as separate stages, they are integrated through an iterative, mixed-methods approach designed to connect macro-level housing patterns with the micro-politics of everyday renting.<sup>25</sup>

Spatial data from the City of Frankfurt and the Federal Employment Agency were used to map the residential distribution of Indian professionals in key sectors such as IT, finance, and engineering. These maps revealed broad zones of concentration but offered little insight into how such patterns emerged. To uncover these dynamics, semi-structured interviews were conducted between 2022 and 2023 with sixteen Indian Highly Skilled Migrants (HSMs) and seven key informants, including relocation consultants, real-estate agents, and municipal officers from the Office for Multicultural Affairs (AMKA). Interviews, conducted mainly in English, explored housing searches, and perceptions of neighbourhood desirability. Informal conversations during property viewings and community events further contextualised these accounts.

A crucial methodological turn occurred when multiple participants independently described clusters of “Indian-only” apartments in dilapidated buildings—spaces absent from official statistics yet central to their housing experiences. Following these traces, ethnographic walks were undertaken in identified neighbourhoods such as Gallus, Gutleutviertel, and Höchst. Observation of building conditions, street interfaces, and resident interactions revealed a small but distinct landscape of degraded properties occupied predominantly by Indian tenants. This adaptive strategy—what McFarlane calls an ethnographic sensibility<sup>26</sup>—allowed the research to capture informal or shadow geographies that conventional datasets obscure.

Interview and observational material were coded thematically, combining theoretical categories such as racial capitalism and symbolic capital with inductive themes like landlord gatekeeping, reputational filtering, and clustering in low-grade housing. Institutional narratives were examined through critical discourse analysis to reveal how notions of “risk,” “tenant fit,” and “value protection” naturalise

20. Gayatri Chakravorty Spivak, “Can the Subaltern Speak?” In *Marxism and the Interpretation of Culture*, edited by Cary Nelson and Lawrence Grossberg, 271–313 (Macmillan Education, 1988).

21. Sandro Mezzadra, and Brett Neilson, *Border as Method, or, the Multiplication of Labor* (Duke University Press, 2013).

22. Dipesh Chakrabarty, *Provincializing Europe: Postcolonial Thought and Historical Difference* (Princeton, NJ: Princeton University Press, 2008); Ann Laura Stoler, *Duress: Imperial Durabilities in Our Times* (Duke University Press, 2016).

23. Ananya Roy, “The 21st-Century Metropolis: New Geographies of Theory,” *Regional Studies* 43, 6 (2009): 819–830; Gurminder K Bhambra, *Rethinking Modernity: Postcolonialism and the Sociological Imagination* (Palgrave Macmillan, 2007).

24. Ananya Roy, “Urban Informality: Toward an Epistemology of Planning,” *Journal of the American Planning Association* 71, 2 (2005): 147–158; AbdouMaliq Simone, *For the City Yet to Come: Changing African Life in Four Cities* (Duke University Press, 2004).

25. John W. Creswell, and Vicki L. Plano Clark, *Designing and Conducting Mixed Methods Research*. 2nd ed. (SAGE Publications, 2011).

26. Colin McFarlane, “Rethinking Informality: Politics, Crisis, and the City,” *Planning Theory & Practice* 13, 1 (2012): 89–108.

exclusion.<sup>27</sup> Triangulating spatial data, migrant narratives, and ethnographic observation exposes the hidden mechanisms by which private rental practices generate racialised concentrations—what this paper conceptualises as shadow architecture.

### Segregation by Design: Mapping Confinement and Hidden Geographies in Frankfurt's Housing Field

The settlement pattern of Frankfurt's Indian diaspora presents an unexpected configuration. Two distinct groups dominate: the older Sikh community of labour migrants and the more recent influx of Indian Highly Skilled Migrants (HSMs). Statistical mapping shows that the districts with the highest overall migrant presence and largest stocks of social housing—Gallus, Bockenheim, Rödelheim, and Niederrad—also host the densest concentrations of Indians. These are neighbourhoods of ageing buildings and lower housing prestige, historically associated with working-class and foreign populations.

What distinguishes Frankfurt from other European cities is the persistence of segregation across class lines. Indian professionals, despite their high incomes and occupational mobility, are drawn into the same areas as low-income migrants. Housing officials and relocation agents repeatedly noted that “foreign-sounding-looking” families, even with stable salaries and Blue Cards, encounter reluctance from proprietors and neighbours.

Furthermore, interviews with Indian HSMs revealed the existence of Indian-only housing clusters, absent from official statistics, in numerous tenant narratives and were verified through site visits in Gallus, Bornheim, and Eschborn. Hence mapping of Indian HSM residences exposes two interlocking geographies. The first is the measurable concentration of Indians within mid- and low-status districts; the second is the invisible micro-segregation within particular properties. Together, they show that what appears as voluntary clustering is in fact produced through a fine-grained architecture of access control. These are the spaces where the contradictions of Frankfurt's rental regime—liberal in principle, exclusionary in practice—become spatially legible.

### Materialising Exclusion: Housing Typologies and Market Governance

The architectural evidence further reveals how segregation is materialised and monetised. In Bornheim, a district otherwise transformed by gentrification, one neglected building interrupts a façade of freshly painted apartments and boutique

shops. Peeling plaster, obsolete plumbing, and a doorbell panel filled entirely with Indian names mark the building as an enclave of disrepair amid prosperity. Tenants describe apartments that are “small, with no elevator, no balconies, an old kitchen and heating system—yet the rent was the same as the gentrified property across the road.” Disrepair here functions as strategy: the landlord allows decay to persist because it ensures continuous occupation by tenants with few alternatives.

At the opposite edge of the city, in Eschborn, a privatised high-rise complex originally built for American military personnel has undergone a similar process of selective neglect. Over seventy percent of its units are now rented to Indian professionals. Rents approach €1,600 for two rooms, but the infrastructure—heating, elevators, corridors—remains largely unrepaired since the 1950s. Residents describe this as “temporary permanence”: short-term contracts renewed endlessly in conditions of chronic inadequacy. Despite the poor quality, demand remains high, channelled through relocation agencies that maintain informal waiting lists.

Across both sites, segregation is sustained not by explicit exclusion but by market governance—the intersection of landlord discretion, tenant reputation, and structural scarcity. Landlords view Indian tenants as simultaneously undesirable and indispensable: their presence is said to “reduce property value for Europeans,” yet their perceived reliability guarantees steady income. Brokers mediate this contradiction by steering newcomers toward properties already known to accept Indians, reframing exclusion as community cohesion—“a place where you won't feel homesick.” Scarcity becomes a resource that legitimises containment.

Frankfurt's rental structure amplifies these mechanisms. With over three-quarters of dwellings under rental tenure and roughly two-thirds privately owned, the city's housing stock is dominated by small-scale landlords operating with minimal oversight.<sup>28</sup> Social housing, governed by integration quotas that limit the proportion of foreign residents per building, accounts for only a fraction of total stock. High-income migrants such as Blue Card holders are ineligible for this sector, leaving them entirely dependent on the unregulated private market. Within this dispersed ownership landscape, racialised allocation persists as ordinary practice: discrimination is not an aberration but a built-in effect of fragmented governance.

Relocation consultants confirm how this system

27. Norman Fairclough, *Critical Discourse Analysis: The Critical Study of Language* (London: Longman, 1995).

28. Savills, *Spotlight: Ownership Structure of the German Residential Market* (Savills Research, 2019).

stabilises itself. “These landlords are always fully booked with Indians—they never complain, they always pay,” one explained. The profitability of degradation transforms prejudice into policy: maintaining a property just below mainstream standards ensures both continuous occupancy and freedom from scrutiny. As in Herscher’s reading of blight as a racial-capitalist category, decline becomes a technique of profit rather than a market failure.<sup>29</sup>

For tenants, this market logic produces a form of subalternisation through privilege. Indian professionals enter Frankfurt through elite migration channels yet encounter systematic limits to spatial mobility. Their class and cultural capital—English fluency, IT or engineering expertise, global credentials—fail to convert into urban legitimacy. They become what one relocation agent described as “people who don’t always have the choice.” Disempowered in negotiations, many accept substandard housing as a necessary stage of settlement. The eventual pursuit of homeownership, common among long-term residents, offers individual escape but leaves the structural dynamics intact—transferring responsibility from the state to the migrant household, perfectly mirroring neoliberal individualisation.

In this way, segregation in Frankfurt operates simultaneously as architecture and economy. Landlords’ micro-decisions accumulate into patterned racial geographies; built form embodies these hierarchies; and disinvestment itself becomes profitable. The result is a shadow housing market—formally legal but socially peripheral—through which neoliberal urbanism converts racialised difference into value. These are not informal settlements but designed enclosures that reconcile the contradiction between the city’s cosmopolitan image and its exclusionary practices.

Seen together, the spatial mapping and architectural ethnography demonstrate how exclusion is both produced and normalised within Frankfurt’s private rental regime. Segregation by design is not a residual legacy of post-war migration but a contemporary urban formation sustained by market rationality, discretion, and racialised value. The following section situates these findings within broader theoretical debates on racial capitalism and postcolonial urbanism, arguing that Frankfurt’s shadow architectures reveal how neoliberal Europe continues to reproduce colonial hierarchies of space and belonging.

### Shadow Architecture and the Re-Theorisation of Segregation

The Frankfurt case unsettles prevailing assumptions about segregation in European cities. Existing analyses have tended to focus on marginalised or low-income groups, interpreting clustering through welfare regimes, social housing policy, or cultural preference. The experiences of Indian Highly Skilled Migrants (HSMs) complicate this frame. Their concentration in dilapidated private housing demonstrates that segregation can no longer be explained solely through poverty or cultural affinity: it is also an outcome of how contemporary housing markets materialise racial capitalism.

By conceptualising these spatial arrangements as shadow architecture, this study reframes segregation as both an architectural and economic formation. These are not informal settlements at the city’s edge, but legal, regulated properties that have slipped beneath civic oversight. Their invisibility is precisely what allows them to function: decline is tolerated, even encouraged, because it sustains occupancy and profit. Landlord discretion, relocation brokerage, and reputational stigma operate together as a distributed technology of governance that transforms racialised scarcity into economic stability. Segregation is therefore not a malfunction of the market but one of its ordinary instruments.

The figure of the Indian professional reveals the paradox at the heart of this system. Recruited as an emblem of global talent, celebrated for economic contribution, the migrant is simultaneously confined to degraded housing and peripheral neighbourhoods. Inclusion in the labour market coincides with exclusion from the urban imaginary. This contradiction exemplifies what Ong calls neoliberal exception: a regime that confers privilege and precarity in the same gesture.<sup>30</sup> Frankfurt’s Blue-Card architecture thus operates as a dual system—welcoming skilled labour while withholding spatial and civic belonging. The built environment becomes the site where this duality is stabilised and rendered visible.

Racial capitalism clarifies why this configuration endures. The intertwining of race and property value—whiteness equated with preservation, difference with depreciation—organises profit through inequality. For landlords, clustering Indian tenants in disinvested stock is a low-risk accumulation strategy: predictable rents, minimal maintenance, and the moral cover of “market choice.” For tenants, it represents an economy of restricted agency, where social aspiration collides with structural containment. Profit and race, as Robinson argued, are not parallel systems but mutually constitutive. In Frankfurt, that relation takes

29. Herscher, “The Urbanism of Racial Capitalism”.

30. Ong, *Neoliberalism as Exception*.

spatial form: façades of neglect that conceal steady returns, built reminders that accumulation depends on differentiation.

A postcolonial lens renders these dynamics historically legible. The logics that sustain Frankfurt's shadow architectures—containment, racialised value, and the moral coding of property—echo imperial practices of urban governance. Colonial cities relied on graded citizenships and spatial partitioning to secure both order and profit. Contemporary Frankfurt reproduces these hierarchies under neoliberal signifiers of efficiency and risk. The Indian HSM, positioned as both indispensable and suspect, occupies the role once assigned to the colonial intermediary: valorised economically, marginalised spatially, and measured constantly against the ideal of European civility. This continuity demonstrates that the “post” in postcolonial Europe remains aspirational rather than achieved.

Understanding segregation as design rather than residue also shifts the scale of analysis. Instead of mapping concentrations or calculating indices, attention must turn to the architectural and procedural infrastructures that reproduce inequality: rental contracts, maintenance regimes, valuation metrics, and the moral economies of tenancy. These mechanisms compose what might be called the administrative aesthetics of racial capitalism—mundane, decentralised practices that secure urban order while appearing ideologically neutral. By tracing them ethnographically, the paper exposes how governance migrates from policy to property, from planning to the everyday discretion of landlords and brokers.

Frankfurt shows how liberal housing regimes turn hierarchy into habit, translating social distinction into market reason. Scarcity, reputation, and racialised value work quietly to reproduce inequality through everyday transactions rather than deliberate policy. The cosmopolitan city thus sustains its image of openness by enclosing difference within its own circuits of profit—an urbanism at once global in reach and colonial in structure.

To recognise this is to confront the limits of current urban theory. Neither welfare-regime typologies nor culturalist accounts capture the spatial economies revealed here. A renewed framework must integrate racial capitalism, neoliberal exception, and postcolonial hierarchy to understand how twenty-first-century segregation is built, maintained, and justified. Frankfurt's shadow architectures make these relations visible: they are the concrete expressions of a moral economy that privileges property over equality, appearance over access, and market rationality over civic rights.

Segregation by design, then, is not a metaphor but a method—an intentional ordering of urban space

through which difference is monetised and hierarchy reproduced. The challenge for European urbanism is not simply to document these inequalities but to interrogate the epistemologies that render them invisible. As long as racialised housing niches remain legible only as anomalies, the structural complicity of the liberal city will remain unexamined. Frankfurt's case insists that we read its façades differently: as archives of a living coloniality inscribed in plaster, rent receipts, and everyday acts of discretion.