

America's Legacy of Redlining: State-Sponsored Segregation and Disenfranchisement of Urban Minority Communities

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The History of Redlining

As protests against police brutality and systemic racism break out across the United States, the term “redlining” has once again seized headlines and social media attention. Initially coined in 1934 under the Home Owners’ Loan Coalition (HOLC), the term redlining describes the act of designating areas on residential maps as “hazardous,” meaning too risky to issue and insure mortgages. Individuals and families looking to purchase homes within the neighborhoods labeled “red” or “hazardous” were refused home loans under the terms of HOLC, resulting in lower home values and unstable living conditions. The Federal Housing Administration (FHA), established as a part of Roosevelt’s New Deal, cited the poor housing market, declining public health, unemployment, and economic immobility as reasons to refuse mortgages to residents. In reality, these neighborhoods were redlined because they housed the highest numbers of “undesirable populations,” including immigrants, people of color, of the Jewish faith, and those of generally low socioeconomic status.¹ The effects of redlining remain prominent nearly a century later and continue to contribute to racial/ethnic and socioeconomic disparities.

In the years following 1934, the repercussions of the FHA’s redlining policy only worsened. Business owners, looking for new locations, chose areas considered “safe,” while avoiding “red” zones. This brought economic growth to areas populated with middle- to upper-class white citizens, while commerce in communities of color stagnated and declined. With the dawn of affordable housing and suburban America, individuals who previously resided in the “safe” areas left cities, taking their wealth and businesses with them. The Federal Highway Act of 1956 introduced the construction of highways, which eased the burden of commuting from the suburbs into cities. These “controlled-access” expressways often intentionally ran through redlined neighborhoods but did not include intersections. Residents of the affected communities found themselves unable to utilize these new routes to resources and services located in other parts of the city. The disappearing availability of healthcare, employment, affordable food, and quality housing further segregated redlined neighborhoods from surrounding communities.² Crime rates rose, leading to a disproportionate presence of racially-biased policing that endures to this day. In 1968, the Fair Housing Act prohibited racial discrimination and ended legal redlining policies. However, the impact of redlining was already entrenched in society, and the practice continues in industries outside of mortgage lending.¹

Examples of Redlining: Syracuse and Baltimore

A case study of the long-term effects of redlining can be found within the cities of Syracuse, New York and Baltimore, Maryland.

Syracuse, NY

In Syracuse, the history of redlining perpetuates racial/ethnic discrimination and socioeconomic disparities between local communities. The city has the highest national concentration of poverty among Latino and Black residents and is located in Onondaga County, the ninth most segregated county in America. Minority communities have been left isolated in their underserved neighborhoods, the borders of which clearly match the redlined areas on residential security maps from 1934.³

The 1956 Federal Highway Act brought Interstate-81 to Syracuse, altering and disrupting existing communities in its path. I-81 concentrated redlined areas to the west side of the city and continues to deter economic growth in the communities it sequesters. Neighborhoods on the west side of I-81 have consistently higher rates of poverty and lower educational attainment within a population that is primarily made up of racial/ethnic minorities.³ Low-quality housing leads to lower property taxes, a determining factor when cities designate funding for public schools. Because less revenue is generated from property taxes in redlined communities, public schools there are consistently underfunded. While these schools often receive additional funding from grants or the state government, they must allocate a greater portion of their budget to food services to meet the nutritional needs of students, or provide after-school programs compared to their suburban counterparts. Additionally, lower quality commercial spaces, coupled with high poverty levels, discourages food businesses, such as grocery stores and organic food markets, from establishing locations in redlined neighborhoods. Food deserts are created, where it is significantly more challenging for residents to find affordable healthy foods.⁴

Redlining and its consequences have denied socioeconomic mobility to the inhabitants of underserved neighborhoods, which plays a role in increased crime. Gang violence and crime, specifically robbery and assault, have trended upward over the years since redlining began. According to the 2020 crime rate data, the assault rate in Syracuse is nearly two times higher than that of the national average. The growth in crime has led to greater law enforcement presence in these areas. Unfortunately, officers often view residents as threats rather than community members to protect and serve. These tense relationships have grown increasingly unsustainable.⁵

Baltimore, MD

Baltimore neighborhoods also remain segregated along 1934 residential security map lines.⁶ An article published in January 2020 in *The Baltimore Sun* discusses the often-overlooked environmental effects of redlining in the city. Summer temperatures in redlined zones averaged 6 degrees higher than in other neighborhoods. The article attributes the temperature difference to the lack of trees and green spaces in these neighborhoods. Wealthier, primarily white neighborhoods in Baltimore feature more green spaces, including trees, gardens, and rain gardens. These cooler neighborhoods have higher average household incomes than redlined areas and the financial ability to incorporate green spaces, which work to clean the air and water, along with providing temperature regulation. Redlined neighborhoods populated by lower-income residents of color miss out on these benefits. While Baltimore is one of the most extreme examples, this “urban heat island” phenomenon has been noted in redlined cities across the country.⁷

A 2015 Washington Post article, published in the wake of the murder of Freddie Gray, discusses the ongoing history of destabilization in Baltimore’s black communities. The pattern emerges with government-sanctioned redlining and lending discrimination in the 1930s. Between the 1950s and 1970s, over 20,000 black families were forcibly displaced by the construction of housing projects and highways, like Interstates 83 and 95.^{8,9} These same neighborhoods have been hit hardest by mass incarceration, the opioid and cocaine epidemics, and discrimination in housing loans and mortgages throughout the 1980s, 1990s, and early 2000s.¹⁰ Anyone who has watched HBO’s *The Wire* has seen

these processes unfold. The municipal government of Baltimore has taken steps to ameliorate the cumulative inequalities created through nearly a century of destabilization. However, they have yet to provide seats at the table for representatives of the people their decisions will affect. This remains a barrier to effective policymaking and the empowerment of citizens living in redlined neighborhoods.¹¹

Recommendations for Mitigating the Effects of Redlining

The long-term effects of redlining are not isolated to Syracuse and Baltimore. Across the country, racism and redlining have led to generational oppression in urban communities of color. For decades, redlined communities of color have been denied opportunities to build wealth, attain quality education, gain equal political representation, and access much needed services.¹² *Ameliorating the effects of redlining will require national and state policy changes.* For example, policies must prevent waste dumping, introduction of environment toxins, and construction of physical barriers without meaningful consultation with and investigation of impacts on the communities they are affecting. Representatives from impacted neighborhoods must be given equal representation on committees in charge of drafting such policies. Additional policies should address the impacts of redlining on food insecurity, access to physical and mental health care, access to social infrastructure (e.g., libraries, parks), and overpolicing.^{13,14,15} Policies that increase access to mortgages and loan insurance and enact stricter penalties on housing discrimination can help create economic opportunities and upward mobility for neighborhoods affected by redlining. Incentives or grants from local, state, and federal government entities that encourage essential businesses and services to relocate or establish themselves in traditionally redlined neighborhoods can help build employment opportunities.¹⁶ Economic stimulation and re-investment in communities affected by redlining can also help stimulate economic growth. Ultimately, developing policies and programs to mitigate the long-term consequences of redlining will require support from local, state, and federal government entities and the equitable inclusion of representatives from the affected communities.¹⁷

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