

**Gentrification:
An Analysis of Socio-Economic Disparities and Racial Residential Segregation**

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Abstract

In recent years, major metropolitan areas in the United States have experienced waves of gentrification, often referred to as community revitalization. Disguised as infrastructural improvement, minority individuals in urban areas continually face relocation as a result of these “improvements.” This paper is focused primarily on the disparities caused by racial residential segregation in major metropolitan areas across the United States. Socio-economic factors such as race, income level, physical health, and educational opportunities are discussed. The tangible effects of segregated housing on gross domestic product (GDP), crime, and food security are explored. In addition, this study evaluates the historic legislation pertaining to housing segregation and presents present-day examples of segregation. Relevant policy implications are offered, including specific legislative initiatives pertaining to housing segregation. Recommendations for further research are given.

Keywords: gentrification, housing segregation, racial inequality

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Gentrification: An Analysis of Socio-Economic Disparities and Racial Residential

Gentrification can best be described as the pushing out of minority populations within densely populated metropolitan areas in the United States, forcing families living in generational

homes to relocate due to heightened living expenses. Racial segregation is a centuries-long phenomenon that has recently been given a name and deemed to be divisive and damaging. Because of heightened concerns over racial integration following the Civil Rights movement, researchers began to investigate the effects of their deeply segregated and prejudiced neighborhoods. Some dared to ask if these segregated housing patterns that were intended to protect white communities were having an adverse effect. Deep cultural and political divides were uprising within communities. Income inequality was plaguing minorities and creating an economic crisis, health repercussions, and lack of educational opportunity. Studies have been conducted in many prominent United States cities, showcasing the tangible effects of racial residential segregation on urban populations. The extent to which these racial divides have impacted the lives of those in minority communities has been steadily increasing. Stemming from these socio-economic divides, there have been adverse effects on GDP, crime rates, and food security. Conducting and presenting research on the topic of racial housing segregation can help people to develop better personal understandings of segregation, metropolitan economics, and identity politics in American culture. Housing segregation impacts the lives of both the majority and the minority, leading to deep cultural, economic, and educational divides between communities that affect the overall socio-economic health of the United States. When researching this phenomenon, the personal effects of such segregation must be taken into consideration. Behind each housing statistic is an individual or family who are suffering due to the effects of racial residential segregation.

An analysis of racial residential segregation in the United States reveals a correlation between housing segregation and socio-economic disparities for minority community members. Urban African American families face adverse effects from a lack of income, health, and

educational opportunities. Gross Domestic Product, crime statistics, and food insecurity have proven to be severely influenced by high levels of housing segregation. This research study will present historic legislation pertaining to housing segregation and will analyze the implications thereof. Major socio-economic disparities stemming from racial residential segregation such as income level, health, and education are evidenced and interpreted. Tangible impacts of housing segregation such as GDP, crime, and food security will be explored. Current legislation is evaluated, and future legislation is proposed. This research study provides recommendations for future research and closing the racial gap in highly segregated neighborhoods.

Historic Legislation: Housing Segregation

For decades, urban planning and commercial redevelopment has plagued generational family homes, minority youths, and expectant mothers. Beginning in the mid-20th century, steps were taken to reduce the African American population in specific areas. In order to properly understand the generational impacts contributing to disparities present in urban America today, one must first understand the controversial legislation contributing to and stemming from deep-rooted racism. The National Housing Act of 1934 was primarily responsible for beginning the practice of redlining, allowing lending institutions to divide residential areas according to their assumed investment security. Following this piece of legislation, the GI Bill had devastating consequences for African American veterans and their families when they returned home from war. Although the GI Bill was not primarily a piece of housing legislation, the bill was intended to provide resources for veterans seeking to comfortably reintegrate into American society. These amenities were disproportionately relished by White veterans, while their African American counterparts struggled to secure housing for themselves and their loved ones. Shortly after, the Fair Housing Act of 1968 made significant progress in the fight against discrimination

pertaining to the sale, rental, or financing of housing. However, the ambiguity in Nixon's Fair Housing Policy of 1971 allowed lending institutions freedom to interpret the guidelines set forth by the Fair Housing Act. As a result of this ambiguity, housing discrimination persisted because of a lack of regulation and passivity by the Nixon administration. In the years after, the Home Mortgage Disclosure Act of 1975, the Community Reinvestment Act of 1977, and the amendment to the Community Reinvestment Act in 1995 combated discrimination in the housing market head on, providing guidelines for federal agencies to evaluate the diversity of lending practices within an institution.

The National Housing Act of 1934

Beginning in the early 1930's, the newly established Federal Housing Administration was given authority in conjunction with the Homeowners' Loan Corporation to begin a practice which would later be known as redlining. The National Housing Act of 1934 allowed these entities to outline residential security maps. These security maps were intended to address the security level for property investment in 239 major cities within the United States. As the process of redlining continued, it was revealed that the most high-risk areas were composed of African American families as well as other minority populations. As a direct result of this, African American mortgage applicants were outright denied, facing blatant discrimination due to their area of residence within a city. These redlined neighborhoods quickly began to suffer, as homeowners were unable to finance repairs and forced to relocate to areas where they would be able to acquire mortgage capital. For many families, relocation was not an option. Unable to financially support a move, minority families continued to live in unfit housing structures. This behavior became normal within urban communities, as the cost of living was much lower than in suburban neighborhoods. African American families could live in these areas; however, the

quality of life was much lower than it was for their white neighbors. In an article published in the University of Pennsylvania Scholarly Commons, Amy Hillier writes, “Researchers have consistently argued that HOLC caused redlining and disinvestment in U.S. cities by sharing its color-coded maps (Hillier, 2003).” Although robust debate surrounds the origin of redlining, the National Housing Act of 1934 was a catalyst for urban planning and set a precedent for legislation regarding housing reform for decades to come.

The Housing Act of 1937

The Housing Act of 1937, also referred to as the Wagner-Steagall Act, was signed into law with the intent to “Provide financial assistance to [state and local governments] for the elimination of unsafe and unsanitary housing conditions, for the eradication of slums, for the provision of decent, safe and sanitary dwellings for families of low income, and for the reduction of unemployment and the stimulation of business activity, to create a United States Housing Authority, and for other purposes” (United States Housing Authority, 1938). The Local Housing Authority was created through this act and was implemented with the intent to “be chartered by state statute, to select sites, make the design choices, manage the projects, and apply for the federal subsidies that were created” (McDonald, 2011). Among several other provisions of the act, 160,000 units of public housing were constructed between 1939 and 1943 (McDonald, 2011). The construction rate of these housing units saw a severe decline during the time period of 1944-1948, with approximately 10,000 additional units being added (McDonald, 2011). The intended purpose for these housing unit additions was to alleviate the housing difficulties created by the Great Depression for the poor and working classes who continued to suffer financially. Unfortunately, many residents of these units were unable to financially recover and remained in

the units for several years. Units became overrun and underfunded, leaving African American residents living in structures unworthy of habitation.

GI Bill

In 1944, the GI Bill was being drafted by lawmakers who were seeking to provide resources for soldiers returning home from their military service. Racism was alive and well in the South, and Southern Democratic lawmakers feared that black servicemen would rally a veteran base against Jim Crow laws. The landmark case of *Brown v Board of Education* that ruled a “separate-but-equal” education was unconstitutional began the process of integration in the South in 1954. Ten years prior, tensions proved to be equally as high between white and African American southerners. Congressman John Rankin, hailing from Mississippi, insisted that the program be “administered by individual states instead of the federal government” (Blakemore, 2019). African American veterans were given a “disproportionate share of dishonorable discharges, which denied them veterans’ rights under the GI Bill” (Rothenberg, 2007). A study published in the 7th edition of *Race, Class, and Gender in the United States* found that “Between August and November 1946, 21 percent of white soldiers and 39 percent of black soldiers were dishonorably discharged” (Rothenberg, 2007). Those few returning minority veterans who received an honorable discharge were subject to employment placement by the United States Employment Service. Unsurprisingly very few African Americans were employed in the South, and when offered employment were forced to work laborious jobs with a low pay grade (Rothenberg, 2007). The GI Bill was attractive for many reasons, but one of the greatest benefits was guaranteed low-interest mortgages, and varying loans. These loans were not granted by Veteran Affairs, and as such could not guarantee loans would be granted to all those who applied. White financial institutions were quick to deny African American veterans’ loans and mortgages with nearly zero repercussions (Blakemore, 2019). Historian Ira Katznelson confirms

that mortgage discrimination was extremely prominent among black veterans up and down the East Coast: “These impediments were not confined to the South. In New York and the northern New Jersey suburbs, fewer than 100 of the 67,000 mortgages insured by the GI bill supported home purchases by non-whites” (Katznelson, I., & Mettler, S., 2008). At most, 14 percent of those mortgages sponsored by the GI bill in New York and New Jersey were granted to African American applicants. Likewise, in 1947, “Only 2 of 3,200 VA-guaranteed home loans in 13 Mississippi cities were granted to African American applicants” (Blakemore, 2019). The percentage of African Americans who received mortgages granted by the VA in this circumstance would be a shocking .06 percent, as opposed to their white veteran counterparts who received a stifling 99.9 percent of available mortgages. Katznelson suggests that there was “no greater instrument for widening an already huge racial gap in postwar America than the GI Bill” (Katznelson, I., & Mettler, S., 2008). Without the unbiased support of federal agencies, African American veterans were unable to stabilize themselves financially, creating cycles of poverty that would plague urban communities in tangible ways. The consequences of such blatant racial discrimination would have devastating impacts on African American housing, education, and economic status for generations to come.

The Fair Housing Act (1968)

Section VIII of the Civil Rights Act of 1968 was enacted with the intention of “prohibiting discrimination concerning the sale, rental and financing of housing based on race, religion, natural origin, sex, handicap and family status” (United States, 1969). Gaining momentum from the assassination of Dr. Martin Luther King, Jr. in spring 1968, President Lyndon Johnson was able to gain a majority vote from his Congressional counterparts, effectively passing the Civil Rights Act. Section VIII was instrumental in the definition of

housing discrimination and was considered to be significant progress in the fight against housing segregation. A key player in the implementation of the policies found in Section VIII was George Romney, former Governor of Michigan. Selected by President Nixon as the Secretary of Housing and Urban Development, Romney shared a passion for housing reform that aided his campaign and eventual victory in Michigan (Turner et al., 2013). Following the resignation of Romney in 1972, the integrity of HUD's jurisdiction was nearly eradicated. Many saw this resignation as a strategic effort by Nixon and his administration to "move slowly on issues of race and civil rights" (Massey, 2015). Several court cases resulted because of HUD's passivity and refusal to intervene in housing discrimination. *Hills v. Gautreaux* (1976) was a unanimous ruling by the Supreme Court that not only affirmed HUD's complicity in racial segregation but went a step further to order a wide-reaching desegregation plan (Vernarelli, 1996). The Fair Housing Act was a catalyst for further segregation and left the area of mortgage discrimination unregulated.

Nixons' Fair Housing Policy (1971)

Upon receiving legal backlash as a result of the inactivity displayed by HUD in 1970-1972, President Nixon released a lengthy statement addressing concerns of integration, economic equality, and persisting housing segregation (Bonastia, 2004). Most notably, Nixon took a passive stance in response to continued housing discrimination: "We will not seek to impose economic integration upon an existing local jurisdiction; at the same time, we will not countenance any use of economic measures as a subterfuge for racial discrimination" (Bonastia, 2004). This quotation and many others like it are found in an 8,000-word release by the Nixon administration titled, "Statement by the President on Federal Policies Relative to Equal Housing Opportunity." Nixon's press release was ambiguous and purposefully allowed much room for

interpretation. Nixon expressed sympathy for those who feared violence and drugs would spread into their White communities as a result of racial integration. Activists did not take well to Nixon's remarks and found them to be a scapegoat for poor policies and failed implementation. HUD and various civil rights agencies were forced to look to the court rulings for leadership, as President Nixon was unable to deliver answers. A battle quickly arose between suburban officials seeking to implement discriminatory zoning ordinances and courts wishing to mandate rezoning of highly segregated areas (Bonastia, 2004).

The Home Mortgage Disclosure Act of 1975

As the first federal measure with the intent to discourage redlining practices, the Home Mortgage Disclosure Act of 1975 is an integral piece of legislation. The Act states that "Lenders in metropolitan areas must disclose the number and dollar amount of mortgage loans that they have made within the previous year" (Guy et al., 1982). Disclosing mortgage information was intended to leave the regulation of lending practices to the free marketplace. A resident would have access to the lending history of an institution and could choose to either reward or reject their financial practices. Lenders in densely populated urban areas began to lose deposits as their practices of redlining were brought to light. For example, in 1975 a Chicago-based bank lost a total of 514 deposits, equaling 2 million dollars, as a result of community members withdrawing their funds. Community members across the United States began to see an opportunity for negotiation and began to negotiate with their lending institutions. In Boston, a community group secured \$900,000 in loans within their neighborhood, with the promise that locals would individually make deposits totaling \$450,000 once the agreement was settled upon (Guy et al., 1982). Unsurprisingly, lending institutions were outraged with the sudden backlash and scrambled to shift the blame to the federal legislators. Lenders testified in front of the United

States Senate in 1975, citing “alternative explanations which they suggest may account for few or no loans being made in a particular area of a city” (Guy et al., 1982). Lenders called for further research to be done in light of redlining accusations. Without such research, they claimed that the data published by the Home Mortgage Disclosure Act of 1974 was misrepresented.

The Community Reinvestment Act of 1977

Similar to the Home Mortgage Disclosure Act of 1975, the Community Reinvestment Act of 1977 was a continuation of federal legislation intended to discourage redlining and promote equal lending practices. Signed into law by President Carter, the bill intentionally did not address the issue of credit allocation in specificity to allow for regulator interpretation. The act was meant to “encourage banks and thrift institutions to serve the convenience and needs of the communities in which they are chartered to do business” (Berry & Romero, 2020). Under the Community Reinvestment Act, federal bank regulators such as the Federal Reserve must evaluate the effectiveness of a bank to aid in credit needs present in their own communities. In this way, a bank would be evaluated based on their ability to serve their geographical market, with the intention of highlighting discriminatory behavior. Twelve criteria were developed in order to assess how well banks were responding to the lending needs present in their own communities. Banks were assigned a rating based off of their ability to meet these criteria. Today, regulators continue to consider these ratings as they seek mergers, acquisitions, and new branches (Berry & Romero, 2020). Initially, cooperation from lending institutions was only achieved because of the persistence of regulators. As time continued, banks were able to negotiate with regulators to encourage property investments in previously underserved areas.

Community Reinvestment Act Amendment of 1995

As a trusted partnership began to build between federal regulators and lending institutions, revised regulations were needed in order to improve existing policy as well as reduce unnecessary burdens on institutions that were following the 1977 guidelines. Revised regulations were implemented in 1995, the most notable change being a consolidation of a twelve criterium evaluation process to three overarching tests by which lending institutions would be evaluated. The lending, investment, and service tests were intended to be “more objective and quantitative than the assessment factor they replaced (Schon, 1998, p. 271).” New regulation allowed for an institution to choose which examination they preferred; however, only a small number of banks have opted to be evaluated against a strategic plan (Schon, 1998, p. 272). The lending test assesses the level of loan distribution between low, middle- and high-income areas. Likewise, the lending test also measures the distribution of loans to borrowers of low, middle and high income. The investment test encouraged lending institutions to direct capital into qualified investments outlined by regulatory agencies, such as the Federal Reserve. The benefits of this test were two-fold; community ventures that improved the quality of life for residents were financed, and banks were able to provide the resources necessary and thus contribute to the improvement of their geographical location. Finally, the service test is an evaluation of the accessibility of bank services to all clients, regardless of age, race, or income level. Banks were tasked with the challenge of providing full accessibility to low-income customers, requiring additional branches and extended hours. The degree to which an institution was able to provide their services in a convenient manner to all customers would have a substantial impact on their rating by a regulatory agency.

Significance of Historic Legislation

Legislation regarding housing discrimination has continued to pave the way for settlement patterns within the United States. From plantations in the South to urban ghettos, federal legislation has influenced the movement of minority families for generations. Beginning with the National Housing Act of 1934, discriminatory practices such as redlining have plagued minority families, eradicating their lending opportunities. As a result, metropolitan areas became epicenters for disadvantaged minority families who were unable to secure financial backing to move elsewhere. The GI Bill prolonged discriminatory practices and denied African American veterans returning from war the provisions afforded to them. The Fair Housing Act of 1968 was the first breakthrough for minorities suffering from discrimination in the housing market. Much of the progress made through the FHA plateaued during the Nixon administration.

The Home Mortgage Disclosure Act of 1975, Community Reinvestment Act of 1977, and the Community Reinvestment Act Amendment of 1995 provided further protection for minority individuals seeking financial investments for community infrastructure. It is important to understand fully the complicated history between housing segregation and legislative policy. Since the 1930's, regulatory power has been passed between lending institutions, local municipalities, and Congress. Disparities resulting from discriminatory policies, loopholes, and congressional oversight began a vicious cycle of poverty and housing segregation in America. Self-segregation, income bracket, health, and educational disparities arising from housing segregation have historically been perpetuated through federal legislation.

Major Socio-Economic Disparities

Self- Segregation

Racial divides in the United States have persisted throughout history and continue to manifest themselves today in the form of housing segregation. In a testimony in front of the

Subcommittee on Transportation, Housing and Urban Development of the United States House of Representatives, Claudia Aranda (2019) argued that although housing discrimination is harder to identify than in previous racially heated eras, it is persisting today across the nation (para. 4.) Contrary to popular belief, racial tensions are still persisting, often in discreet, intangible manifestations. Although the United States may not be actively encouraging housing segregation as an entity, strong cultural biases still sway redistricting lines as well as housing purchases. According to Claudia Aranda (2019), “The 2000 Housing Discrimination Study found statistically significant levels of discrimination against African American, Latino, Asian Americans, and Native American home seekers”(para. 9). The housing discrimination that Aranda mentions can manifest itself in situations where minorities looking to buy homes are denied without reason, charged higher prices, or dissuaded from purchasing particular homes in certain areas where a very low number of the residents are of a minority.

As housing segregation persists, racial divides continue to plague the social identity of the United States. In the journal *Demography*, an article titled “Metropolitan Structure and Neighborhood Attainment exploring Intermetropolitan Variation in Racial Residential Segregation” by South et. al (2011) explores the black vs white compositions associated with distinct characteristics of major metropolitan areas. The data presented in their study suggests that Caucasians are more likely to self-segregate in the populated cities studied. The culmination of South et. al’s studies can be summarized in a statement from the research: “The association between metropolitan-area percentage black and tract percentage black is weaker among whites than among blacks, suggesting that whites are especially motivated to self-segregate in metropolitan areas with large black populations” (para. 1.) This assertion is especially interesting, as this statistic supports the claim that not only is racial residential housing

segregation persisting, but it is motivating whites to self-segregate. The effects of housing segregation are clear; there is a continuation and deepening of the white superiority complex, leaving neighborhoods torn in two. This trend of homologous segregation is the topic of conversation for many scholars, as seen in *Cycle of Segregation: Social Processes and Residential Stratification* (2017). The authors suggest that “segregation reflects the persistence of racial and ethnic differences in socio-economic resources” (Crowder & Krysan, 2017). Essentially, individuals are responsible for aligning themselves with the most attractive housing opportunity available to them. As such, African American citizens settle in areas of low economic prosperity due to lower average levels of income and acquired wealth than white Americans.

A lesser known hypothesis for the continuation of segregation in urban American today is that of oppressive socio-economic repercussions stemming from government mandated segregation. Well into the 21st century, researchers have witnessed vicious cycles of segregation, allowing for little to no upward mobility within African American communities. Decades of discriminatory legislation created patterns within African American communities that fundamentally altered their socioeconomic opportunities and repercussions. Income bracket, overall community health, and educational opportunities continue to suffer at the hands of modern-day segregationists and societal stigmas. Arguments made against federal integration efforts often cite minority self-segregation as a loophole: allowing for governmental oversight. When examining housing legislation through a modern perspective, it can be easy to diagnose the symptom and not the disease. In 21st century America, the symptoms of housing segregation are adverse economic, health, and educational effects. Community revitalization efforts aid in improving a temporary solution. However, it is

necessary to conduct a historical analysis of racial residential segregation to fully understand the plight of African American communities struggling for adequate resources and opportunities. Being offered a small seat at the end of the American table is simply not enough. If an American economy is truly to thrive, African American communities must be welcomed with the finest wine and celebration. Integration begins with understanding integrated American housing is a win for the national economy and not a heavy burden to be carried into the future.

Income Bracket

The secondary point of research into racial residential segregation is the degree to which income levels between the segregated races are affected. In a *Social Science Quarterly* study entitled “Density Zoning and Class Segregation in US Metropolitan Areas” by Massey and Rothwell (2010), the authors explore the correlation between an area of residence and income level. Massey and Rothwell measure economic segregation per neighborhood studied, comparing racial distribution across the communities. The authors came to the following conclusion:

Residents of suburban jurisdictions had strong fiscal incentives, buttressed by racial and class prejudice, to maintain the character of their towns by blocking dense residential development. As a result, poverty became concentrated in dense areas with affordable housing, mostly in central cities, and surrounding suburbs became enclaves of low-density affluence. (Massey & Rothwell, 2010, para. 54).

With the conclusion of this study, it is clear that minority families residing in densely populated areas on average earn less than their Caucasian counterparts. This income inequality leads to a lack of resources and opportunities for minority families who are unable to provide for the basic needs of their children. Unsurprisingly, the segregation of all families with differing income

levels continues to widen. In a study conducted by K. Bischoff and S. Reardon (2014), the proportion of families living in either low- or high-income areas doubled, up to 33% from 15% forty years prior. Likewise, the percentage of families living in middle-class areas declined to 42% from a lofty 65% forty years prior (Bischoff & Reardon, 2014). Black families that are considered high-class earners are still facing discrimination and “live in neighborhoods with levels of concentrated disadvantage that are higher than the national average” (Bischoff & Reardon, 2014). Not only are African American individuals more likely to live in low-income areas, but they also continue to face systemic discrimination as local zoning ordinances prohibit upward mobility. A recipe for disaster, highly segregated low- income urban areas produce cyclical violence, poverty, and adverse health effects for community members.

Health

A major disparity arising from racial residential segregation is the long-term impact on community health. Beginning with the GI Bill, African American citizens have disproportionately been denied access to proper healthcare, regardless of insurance. As segregation persists in urban American, it is vital to examine the health implications for those most vulnerable in African American communities. Heightened rates of preterm births, hypertension, and cancer should be examined and their impact on densely populated minority communities should be evaluated.

Preterm birth rate

In a study published in the *American Journal of Epidemiology* titled “Effects of Socioeconomic and Racial Residential Segregation on Preterm Birth: A Cautionary Tale of Structural Confounding”, Messer et al. (2010) examine the correlation between segregated neighborhoods and preterm birth rates. A strong correlation was found between babies born prematurely and the degree of segregation in the parents’ neighborhood. The study found that “Rates of preterm birth

were related to maternal characteristics, as expected, with black women having 1.5–2 times’ the rate of preterm birth as white women” (para. 10). A preterm birth puts both the mother and child at risk for various diseases and developmental disabilities. According to the study presented by Messer et al. (2010), the black mothers studied were of a lesser education level, younger, and less likely to be married than their white female counterparts. This study brings the three socio-economic factors explored in this research to a culmination, further proving the correlation between housing segregation and the implications on race, income level, and health effects.

Hypertension

This correlation is further highlighted in an article titled “Metropolitan-level racial residential segregation and black-white disparities in hypertension” published in the *American Journal of Epidemiology* by Kershaw et al. (2011). The authors’ findings were the following: “Racial segregation was measured by using the black isolation index. After adjustment for demographics and individual-level socioeconomic position, blacks had 2.74 times higher odds of hypertension than whites” (para. 1). The data produced in this study clearly present the physical manifestations of health issues for blacks in heavily segregated communities. Not only are minority individuals at risk for racial tension and lower income levels due to heavy housing segregation, but minority communities and individuals are experiencing the physical effects as a result of heavily concentrated housing segregation.

Cancer Risks

In urban areas, minority communities are facing a lethal threat that continues to go unnoticed by local and federal policy makers. In a study published in *Environmental Health Perspectives* (2006), Jesdale and Morello-Frosch examine the cancer risks present for those living in areas of high racial residential segregation. According to Jesdale & Morello-Frosch, “This study suggests

that disparities in exposures to cancer risks associated with ambient air toxics are affected by the degree of racial residential segregation, and that these exposures may have environmental health significance for populations across racial and ethnic lines. Furthermore, the observed increase in cancer risk in more segregated urban areas is not modified by area-level poverty” (2006). Areas with increasing racial residential segregation were found to have a relationship with increased cancer exposure due to air toxins present in their geographical location. Racially segregated communities are facing heightened levels of cancer-causing toxins amidst already disproportionate healthcare resources. Combined, these conditions are a death sentence for all residents in these communities, especially high-risk individuals such as the elderly and expectant mothers. Industrial innovation comes with a cost. Preventative measures are needed to ensure that minority urban populations are not overly exposed to cancer-causing toxins. Likewise, further research is needed to draw a strong correlation between segregation and metropolitan exposure to harmful toxins. The extent to which toxins plague urban communities has only recently been discovered, requiring continued studies to assess the severity of health implications for minority individuals.

Education

The opportunity to pursue an education and the ability to think freely are fundamental pieces of American democracy. Beginning early on in adolescence, students are encouraged to express thought through written and oral means. In Western culture, pursuing higher education is not required; however, it is greatly suggested. Employers are wary about hiring an applicant without a college degree, let alone one who did not finish high school. Students’ educational opportunities begin at birth and are based on the geographical location in which they are born.

Regardless of race, educational opportunity in low-income areas is often greatly reduced due to a lack of state or federal funding. Investors take cues from lending institutions when diversifying their handouts. Many schools located in financially unstable communities produce unfavorable testing results. If a school is unable to produce students who test in top percentile of mandated testing, funding will be greatly decreased as a way to incentivize staff. This method does not improve test scores and adversely affects students in low-performing school districts.

Furthermore, poverty rates present in racially segregated schools vary greatly as seen in a study conducted by Luce & Orfield (2010): “In 2002, the average poverty rate in the nonwhite segregated schools of the twenty-five largest U.S. metros was six times the rate in predominantly white schools and more than two and a half times the rate in integrated schools” (p. 91). High poverty schools are more likely to have less qualified teaching staff and high rates of employee turnover. As a result, these school districts are more likely to produce lower college attendees, higher dropout rates, and lower overall life earnings. Young adults living in racially segregated communities are being robbed of vital educational opportunities that will influence the quality of their lives. A student’s ability to succeed often requires an awakening, through encouragement and support from the role models in their life. For students from low-income districts, opportunities are fundamentally different. Students in high-income districts are provided with funding to sustain highly qualified teachers and staff, tilting the scale of opportunity in their favor. In a study published in *Cycle of Segregation: Social Processes and Residential Stratification*, the consequences of residential segregation are clearly outlined: “The implications for educational outcomes are clear: higher levels of residential segregation produce larger racial gaps in academic test scores and substantially reduce the chance that black children will graduate from high school or college” (Crowder & Krysan, 2017, p. 32). To what degree of responsibility

can we hold children born into low-income school districts for their lower test scores? The data makes it clear that the educational opportunities of students born into highly segregated urban environments are significantly diminished. Educational disparities have historically been linked to an individual's ability to financially support themselves and obtain a satisfactory quality of life. Patterns of educational inequality are of concern for American economics, specifically our gross domestic product. Often, minority individuals in urban atmospheres are labeled as lazy and accused of lacking ambition. Perhaps the issue is not a lack of drive but rather a lack of resources that propel students to succeed. The ability for every individual to receive an education is fundamental to the prosperity of the United States. Cycles of poverty will continue to be fed as long as African American children are denied education resources afforded to their Caucasian peers.

Tangible Impacts of Racial Residential Segregation

It is clear that deep socioeconomic disparities have developed in urban communities as a direct result of racial residential segregation. Income, health, and educational disparities have severe implications for minority community members. Aside from socio-economic disparities, tangible impacts of housing segregation pose an eminent threat to urban minority community members.

Overall gross domestic product, levels of crime, and food insecurity have been proven to fluctuate in response to levels of segregation within an urban community. Each tangible impact poses a serious threat to urban minority communities. Each impact will be explored as it relates to housing segregation. Tangible consequences of low GDP, heightened crime, and food insecurity are analyzed. This section will examine the degree to which, if any, racial residential segregation impacts the consequences stemming from these conditions.

Effect on GDP

The first tangible impact of residential segregation is that of GDP, otherwise referred to as Gross Domestic Product. In areas of high housing segregation, minority individuals are more likely to be unemployed and to belong to a lower income bracket (Massey & Rothwell, 2010, para. 12). These high levels of unemployment in gentrified areas bring down the GDP of that major metropolitan area, specifically within the segregated community. By analyzing a city's GDP, the affluence and economic power of said city can be determined. In an article published in *Social Forces* titled "Multi-Scale Residential Segregation: Black Exceptionalism and America's Changing Color Line," authors Parisi et al. (2011), the authors explore the shifting patterns of segregation that contribute to diminishing economic structures within highly segregated communities. The authors state, "We show that racial residential segregation is increasingly shaped by the cities and suburban communities in which neighborhoods are embedded" (para. 1). The authors of this study found that more often than not, neighborhoods are shaped by the surrounding cities and communities they are located in. This is the same for economic influence as well. If a segregated community is embedded within a city with lower GDP the segregated community will likely suffer a further loss in their GDP. This is especially prominent when an area is actively segregating, allowing for an extremely vulnerable GDP. Once unemployment is on the rise, it is likely to continue until a recession or depression occurs. GDP is far more than just a number; it is a clue into the economic health within a community, state or nation. A suffering GDP is a signpost to a larger issue, as in this case with segregated housing. Segregated minority communities are more likely to have a suffering GDP and suffer the consequences through education, labor and health repercussions (para. 5). These repercussions oftentimes have devastating effects on minority communities, leading to a sharp increase in poverty and

homelessness. The family structure as an entity suffers and begins to break down. Oftentimes, children are left to fend for themselves on the streets and are forced into illegal activities to earn money. A low gross domestic product in urban communities results from more than laziness or crime. In fact, GDP is one of the strongest indicators of the health of a community. A study conducted by Novara et al. (2020) found that if levels of urban segregation in Chicago were reduced to the national median, the region's gross domestic product would rise by \$8 billion. Such a dramatic increase in GDP would provide low-income areas with opportunities and resources to improve their quality of life. The same study found that "Incomes for African Americans in the Chicago region would rise an average of \$2,982 per person per year" (Novara et al., 2020)." This jump in personal earnings would translate to an additional \$4.4 billion dollars in income for minority individuals in the Chicago-land area. The economic health of minority communities has a direct effect on the economic health of a metropolitan region. A low GDP is a red flag, signaling low educational and professional opportunities in the area. Individuals with the economic affluence to support a move will be deterred from relocating to an area with a suffering GDP.

Effect on Crime

The second tangible impact of racial residential segregation is that of crime rates within a segregated community. Because of impacted rates of GDP, crime rates skyrocket. In an article entitled "American Economic History: A Dictionary and Chronology," which was authored by Olson & Mendoza (2015), the FHA presents information on the economic impacts of racial residential segregation, as well as the crime rates in conjunction with the passing of the National Housing Act. The NHA was first passed in 1934 with the intention of encouraging investment in the housing market, employment, and the overall housing industry (para.1). With the help of the

Federal Housing Administration, housing projects skyrocketed in affluent Caucasian neighborhoods, leaving their African American counterparts in slums. Lack of housing led to a spike in violent crime rates and the emergence of heavy gang activity in these neighborhoods. Minority populations experiencing a high rate of crime are more likely to have Community, physical, and mental health issues (para. 17). Not only does racial residential segregation affect neighborhood living conditions, it also affects the social atmosphere of a community. The information provided by the Federal Housing Administration furthers the evidence previously explored that residential segregation contributes to both social and economic loss within a minority community.

Homicide Rates

Rates of violent crime in segregated communities have increased at an alarming rate since 2000. A study conducted by Novara et al. (2020) found startling statistics providing evidence for a relationship between homicide rates and the degree to which a community is segregated: “The Chicago region’s homicide rate would drop by 30 percent- the equivalent of saving 229 lives in the city of Chicago in 2016- if we reduced the level of segregation between African Americans and whites to the national median (Novara et al., 2020).” This statistic about above-average crime in highly segregated areas is startling. When considering the quality of life for all Americans, one must understand the role violence plays in the developmental years of a child. Children who are exposed to unstable and violent homes during adolescence are likely to resort to gang violence or drug dealing (Seal et al., 2014). Perhaps more damaging, personal development issues such as excess anger, fear, rage, and resentment were observed in children in urban communities (Seal et al., 2014). One youth was quoted expressing their natural response to a threat: “Anytime someone looked at me wrong I felt like I wanna hit them and it’s just a

trained thought that just comes into your head (Seal et al., 2014).” One must ask what type of observed behaviors lead to such a violent natural response in a child. Domestic abuse, violent fighting, and learned intimidation methods are not innately instilled in a child. It is only through observed patterns of violence that a child considers inflicting physical harm on a perceived threat. The damaging effects of early exposure to violence are vividly clear. Cycles of violence are perpetuated in concentrated urban areas. Urban youth are experiencing violence at an alarming rate and are often coerced into street violence as a way to seek acceptance. The adverse effects of crime on minority children are clear and pose a serious threat to the health and longevity of racially segregated communities.

Food Insecurity

A lack of access to nutritious food has plagued urban communities for generations. The United States Department of Agriculture (USDA) defines households experiencing food insecurity as those “unable to acquire adequate food for one or more household members because they had insufficient money and other resources for food” (United States Department of Agriculture, 2019, p. 8). Households may experience a range of food security, as outlined in four levels by the USDA. The levels are as follows: high food security, marginal food security, low food security and very low food security (United States Department of Agriculture, 2019). Within each level, behaviors and habits concerning food acquisition are explored. The low food security and very low food security levels are of most relevance to the issue of housing segregation. Households in these two categories report a reduction in the quality and variety of their diets, as well as disrupted food intake due to a lack of resources (USDA, 2019). A study published by the United States Department of Agriculture (2019) in partnership with the Economic Research Service found that “69 percent of respondents reported that they had been hungry but did not eat

because they could not afford enough food.” Nearly 70 percent of households with low food security are forced to go hungry due to a lack of food security. Skipping meals is a hard reality for many African American households in highly segregated communities. Many Americans have never questioned where their next meal would come from, making hunger in America a smaller topic of conversation. Americans tend to assume that no starvation or malnutrition could exist in a globalized nation like America. The opposite is true; hunger in America has continued an upward trend from the 2007 pre-recession rate of 11.1 percent for single women, minorities and those living below the poverty line (Coleman-Jensen et al., 2017, p. 6). Participants in this study were evaluated on their access to supermarkets and grocery stores, as well as meat markets, produce stands, fast food restaurants, and convenience stores. Not only is hunger on the rise for these vulnerable groups, but the rates of food insecurity experienced by these communities were substantially higher than the national average (Coleman-Jensen et al., 2017, p. 6). Specifically, for African American households, the rate of food insecurity averaged at 22.5 percent. This is troublesome since the national rate in 2016 for households experiencing food insecurity averaged at 12.3 percent. Likewise, households in principal cities were measured as experiencing 9.4 percent higher food insecurity than the national average (Coleman-Jensen et al., 2017, p. 15). Combined, African Americans and urban households are experiencing a 19.6 percent higher rate of food insecurity. As almost 20 percent higher than the national average, families falling into both categories are at a critical risk. Food insecurity is a real and dangerous threat to minority communities, with families suffering tangible effects such as malnutrition and developmental delays. A study conducted in 2016 concluded that “urban-poor children are disproportionately affected by malnutrition” (Ejike, 2016). Although this study was conducted with Nigerian children, the effects of malnutrition do not discriminate based on a child’s

nationality. Lack of food security has been proven to have an adverse effect on a child's educational performance, being "more likely to enroll late in school, drop-out more frequently and perform worse than their well-nourished counterparts" (Ejike, 2016). The consequences stemming from food insecurity for urban communities in America are devastating for future generations. Without proper nutrition, minority families in deeply segregated metropolitan areas will continue to suffer physically, economically, and educationally.

Food Deserts

A food desert is defined as a "geographic area where residents' access to affordable, healthy food options (especially fresh fruits and vegetables) is restricted or nonexistent due to the absence of grocery stores within reasonable distance" (United States Department of Agriculture, 2019).

Living in a food desert poses serious risk to individuals within the community, with higher rates of obesity and diabetes. In urban environments that do have access to food stores, the quality of food available is low in nutritional value. A well-balanced diet is a necessity for maintaining a high quality of life. English writer Virginia Woolf once said, "One cannot think well, love well, sleep well, if one has not dined well" (Woolf, 1957, p. 16). Woolf makes a sound argument that is applicable to the consequences stemming from food deserts in urban America. The United States Department of Agriculture conducted a 1-year study under provisions in The Food, Conservation and Energy Act of 2008. The intentions of this study were to "assess the extent of areas with limited access to affordable and nutritious food, identify characteristics and causes of such areas, consider how limited access affects local populations, and outline recommendations to address the problem" (ver Ploeg et al., 2009, p. 3). The findings of this study were presented in a formal report to Congress, in partnership with the Economic Research Service. Based on the communities observed, "Urban core areas with limited food access are characterized by higher

levels of racial segregation and greater income inequality” (ver Ploeg et al., 2009, pg. 4). Those living in racially segregated communities are more likely to have limited access to food distributors. A study titled “The Intersection of Neighborhood Racial Segregation, Poverty, and Urbanicity and its Impact on Food Store Availability in the United States” (2014) found that “Neighborhood racial composition and neighborhood poverty are independently associated with food store availability. Poor predominantly black neighborhoods face a double jeopardy with the most limited access to quality food and should be prioritized for interventions” (Bower et al., 2014). Food deserts continue to disproportionately affect urban African American citizens in metropolitan America. A lack of access to quality food limits the physical health of a community, with adverse health and developmental effects. It is pivotal that minority communities have access to proper nutrition.

Discussion

Conclusions

Whether referred to as gentrification, housing discrimination, or racial residential segregation, there is no question that blacks and whites are not experiencing the same living patterns in urban America. The effects of segregated living are clear and present in income inequality, health, and educational disparities. A study published by the US Department of Housing and Urban Development titled “Housing Discrimination against Racial and Ethnic Minorities” and authored by Turner et al. (2013) presents data on the severity and specifics of housing discrimination persisting in the American real estate market today. The authors claim, “White home seekers are more likely to be favored than minorities. Most important, minority home seekers are told about and shown fewer homes and apartments than whites” (p. 6). This comment supports the claim that segregation persists into many more areas of modern-day

American society than is acknowledged by the general population. The question is not whether or not racial residential housing persists, but where are the areas of highest concentration, and what are the effects of such harsh segregation. As the conversation concerning race continues in 21st century America, it is easy to allow socio-economic issues such as gentrification fall by the wayside with limited immediate tangible effects. Experts in the housing policy field are concerned that by the time mass attention is brought to the issue, the damage will be near reversible (para. 24). The impacts on the national GDP could potentially lead to an economic recession, leaving American minorities in extreme poverty and the middle and upper classes struggling to provide. Levels of crime will continue to increase as neighborhoods become more segregated. Likewise, the health of urban minority individuals will continue to suffer at the hands of disproportionate medical resources and exposure to toxic chemicals. Throughout American history, racial tensions have fueled the economic and social health of the nation. This trend has continued today, influencing local GDP and crime rates in minority communities. With unemployment and crime rates rising in highly segregated neighborhoods, the effects of racial residential segregation cannot be denied as harmful.

Policy Implications

Scholars debate the correct legislative tactics to encourage cities to integrate. The ability to influence housing patterns in the United States has been a point of contention regarding federal power for generations. Although complete integration is the goal for many experts, the feasibility of this goal has yet to be determined. The government is unable to force neighborhoods to diversify, instead they would need to incentivize self-integration. The challenge comes in promoting this idea since some oppose it. It will take many years of policy reform as well as on-the-ground social intervention to advocate for complete integration in all

white neighborhoods. It will take years to overcome personal prejudices and deep-rooted biases. Black communities are hesitant to integrate as well, fearing more harm will be done to their families than good. This fear will need to be acknowledged by both sides and an attitude of openness accepted in its place. A collaborative effort will have to be made from both sides if a prosperous multi-cultural America wishes to continue for centuries to come. In recent years, federal legislators have proposed and passed policies concerning housing segregation, fair lending practices, and governmental assistance programs aiding low-income urban communities. Much of metropolitan America depends on government assistance to meet basic food and educational needs. African American households in urban communities have been disproportionately affected in terms of economic freedom. Recent legislation has sought to further a national conversation regarding the status of housing segregation in urban America. As with any conversation, compromises and various agendas seep into the policymaking process. The struggle is clearly outlined by legislative passivity, with several bill proposals referred indefinitely to committees. Partisan politics continue to influence the policymaking process. The most impactful policies produced by the 115th and 116th Congress are bipartisan in nature, involving elected officials from both sides of the aisle. Continual bill proposals and amendments will be necessary in order to give each American an equal housing opportunity.

Fair and Equal Housing Act of 2017

The Fair Housing Act continues to inspire conversations regarding housing discrimination. Legislators have proposed affording protection provided by the FHA to vulnerable minority populations. As an amendment to the Fair Housing Act, the Fair and Equal Housing Act of 2017 seeks to include “gender identity” and “sexual orientation” as classes protected from discrimination. Upon being introduced in the House of Representatives by the

115th Congress, the amendment was referred to the House Judiciary Subcommittee on Constitution and Civil Justice. An identical bill was introduced in the Senate and referred to the Senate Judiciary committee. As of April 2020, the bill was still sitting in committee, awaiting markup. Once a bill has sat in committee for more than a year, the likelihood of that bill seeing the House or Senate floor is greatly reduced. Passivity and neutrality are tactics used by modern day anti-integrationists to stall integration tactics. Although the bill was not enacted, it is an embodiment of progress in the fight against housing discrimination of any kind.

Fair Housing Improvement Act of 2019

In the 116th Congress, the Fair Housing Improvement Act was implemented to amend the Fair Housing Act and to “prohibit discrimination based on source of income, veteran status, or military status” (Fair Housing Improvement Act of 2019). This bill was introduced into Congress on June 26, 2019. After being read twice, it was referred to the Senate Committee on Banking, Housing, and Urban Affairs. The bill is at a standstill in committee, and the likelihood of this bill being enacted is slim. H.R. 3516 bears an identical title and was introduced in the House the same day as S.1986. H.R. 3516 was referred to the Subcommittee on the Constitution, Civil Rights, and Civil Liberties. As of April 26, 2020, the bill has remained in committee. Almost a year later, individuals may still be discriminated against based on their source of income, veteran status, or military status. Individuals in urban areas who engage in unconventional means of work may still be denied financial backing for a property investment. The need for legislation such as H.R. 3516 and S.1986 is clear: without protection to the classes proposed, urban communities are still at risk for discrimination.

H.Res.333

House Resolution 333, which was introduced in the 116th Congress, was intended to “promote and support the goals and ideal of the Fair Housing Act and supporting the recognition of April 2019 as Fair Housing Month, which includes bringing attention to the discrimination faced by everyday Americans in the United States in housing and housing-related transactions on the basis of race, color, national origin, sex, familial status, disability, and religion” (H.R. Res. 333, 2019). In honor of the 51st anniversary of the passing of the Fair Housing Act and the 30th anniversary of the Fair Housing Amendments Act of 1988, H.Res.333 was submitted to honor the historical milestones present in the legislation.

Family Self-Sufficiency Act

Introduced in the 115th Congress, H.R. 4258 intended to amend the United States Housing Act of 1937 and to revise the Family-Self-Sufficiency (FSS) program. FSS serves as an employment and savings incentive program for families that live in public housing or utilize housing vouchers. This bill was introduced in the House on January 18th, 2018 where it was referred to the Committee on Banking, Housing, and Urban Affairs. In a roll call vote, H.R. 4258 passed the House. This legislation was presented with the hope of partnering with both public and private resources to enable families involved with the FSS program to increase their overall income and financial literacy, reduce the need for assistance via government programs, and make further progress towards economic independence (H. Rep. No. 115-464, 2017). FSS programming was not meant to become a permanent source income but rather a program to aid families in securing permanent housing and employment solutions. The intent of the FSS Act was to “enhance HUD’s FSS Program and further the strategic goal to use housing as a platform to improve quality of life and helping HUD-assisted renters increase their economic security and

self-sufficiency” (H. Rep. No. 115-464, 2017). One of the only recent pieces of legislation to be signed into law, the FSS Act provides necessary resources to low-income minority families.

Economic Growth, Regulatory Relief, and Consumer Protection Act

Signed into law on May 24th, 2018, S. 2155 was introduced with the intention of improving consumer access to mortgage credit. The bill provides protections for student borrowers, tailors regulations for certain bank holding companies, provides protections for veterans, consumers, and homeowners, and provides access to regulatory relief and consumer access to credit (US S.2155, 2018). S.2155 served as a bipartisan policy initiative enacted to “promote economic growth, provide tailored regulatory relief, and enhance consumer protections” (Economic Growth, Regulatory Relief, and Consumer Protection Act, 2018). Building off of previous housing legislation, S. 2155 provides an all-encompassing policy revision. Policies such as this solidify the need for further federal legislation regarding housing segregation and make clear the disparities arising from racial residential segregation. The impact of S.2155 will take further research to measure, with many local lending institutions being relieved of regulations under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Freeman et al., 2018, p. 1). Although this act seems to benefit consumers, freedom is granted to lending institutions allowing leeway for discriminatory practices to continue. Time will tell if relaxed regulations aid or significantly damage lending practices in minority urban communities.

Recommendations

Closing the Gap

Richard Rothstein, a senior fellow at UC Berkeley School of Law, shared his expertise on the segregated housing crisis plaguing the 21st century United States at an interview titled “Not

so Hidden” by writer Keli Tianga (2018). Rothstein proposes potential policy concerning housing segregation:

The most important integration policy would be the repeal of exclusionary zoning ordinances in high-opportunity, middle-class, single-family home suburbs that prohibit the construction of townhouses, or low-rise apartment dwellings, or even single-family homes on small lot sizes. That would not cost anything, but it would be a very important step we could take toward creating the possibility for integration (Tianga, 2018, para. 21).

Moving forward, experts in the housing policy field would like to see legislation introduced that encourages integrated housing and the repeal of legislation that encourages otherwise. It is through these policy reforms that the socio-economic factors discussed such as race, income level and health could be reconciled.

The remnants of Jim Crow laws seep into current legislative agendas, and the consequences of historically oppressive legislation continue to plague minority communities. Modern day crime-free ordinances perpetuate housing segregation, making alleged criminal activity a violation of a rental contract (McClain, 2020). In this way, emergency services can be called in by neighbors alleging illicit activity, regardless of evidence. Often, crime-free ordinances rely on stops and arrests allowing for an innocent tenant to be denied housing. Legal protections are needed for minorities with previous convictions, allowing individuals with a criminal record a fair chance at housing. Further legislation is needed in order to ensure that the law “does not paint all people with criminal convictions with the same brush” (McClain, 2020).

Moving forward, further research is needed to understand the full implications of socio-economic disparities in urban minority communities. Studies published evaluating the relationship between degree of segregation and socioeconomic disparities have shown a strong

correlation. The analysis of historic housing patterns can aid people in understanding the movement of certain populations (in various economic environments) and the degree to which a population self-segregates. The effects of housing segregation on income bracket, health, and education must be further researched, as children of urban minority communities become members of the workforce.

Acknowledgment of the existence of gentrification as a phenomenon is the first step towards understanding deep-rooted racial segregation, which plagues the United States. In a *Journal of Ethnic and Migration Studies* article entitled “Linking Integration and Residential Segregation,” authors Bolt et al. (2010) sought to highlight the possibility of integrating previously segregated residential communities. The authors suggest that “The integration pathway not only depends on the characteristics of migrants themselves, but also on the reactions of the institutions and the population of the receiving society” (para. 1) Surmounting generational personal biases may prove to be the most challenging hurdle to reconciliation. Community revitalization efforts provide temporary solutions to generational housing discrimination. The temporary solution provided aids the oppressors, denying African American families fundamental natural rights suggested by John Locke in his *Second Treatise of Government* (1952). Locke suggests that humans are born with specific inalienable natural rights, rights that are given to a human by their Creator and cannot be revoked by man. He suggests “life, liberty and property” to be amongst the most basic natural rights (Locke, 1689). These words would inspire the opening phrase for the Declaration of Independence, a historical document praised for inclusivity and making the way for a free democratic republic. It is important to note the phrasing that was selected by the Continental Congress: “life, liberty and the pursuit of happiness” (Jefferson et al., 1776).” Thomas Jefferson ultimately decided to

exchange “property” for “pursuit of happiness.” Although property was meant by Locke to extend beyond land ownership, one must ask if this subtle revision was implemented with the intention to deny African American slaves an opportunity to possess their own land and any chance self-ownership. Jefferson being himself a slave owner suggests a double standard within the chosen language of the Declaration. Phrases such as “All men are created equal” were difficult to interpret during Jefferson’s time, as African American men were still owned by white masters (Jefferson et al., 1776). Jefferson himself acknowledged that slavery was morally wrong but wrestled with a way to end the establishment in a way that would not impose economic collapse on the South. Similarly, today this same argument is provided as a defense by anti-integrationists. Citing economic and safety risks, those opposing racial residential integration hide in the shadows of a moral grey area of discrimination that was perpetuated by the founding fathers. In order to move forward, historians and researchers alike must acknowledge the existence of past discrimination in the eyes of the law and consider what remnants of said discrimination have seeped into legislation today. Without this understanding, further research will be limited to the worldview of the oppressor and provide inconclusive data concerning socio-economic disparities within urban minority communities.

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