



A Framework for Understanding Structural Racism

Arnold Chandler, President
Forward Change

July 26th, 2023

Overview of Today's Presentation



Presentation Overview

- 1** > A Framework for Understanding Structural Racism
- 2** > How to Build a Ghetto: 10 Historical Steps

Part 1

A Framework for Understanding Structural Racism



Racism is a Meaning System

- Racism forms a “meaning system,” a constellation of reinforcing ideas and beliefs, that are held at both conscious and unconscious levels
- This meaning system is based on a hierarchy of human value. Per the Stereotype Content Model, groups can be differentiated in terms of the primary categories of warmth (trustworthiness, friendliness) and competence (capability, assertiveness) (Fiske, 2018)
- These beliefs get inside of us, inside our psychology at unconscious levels, even when we may consciously emphatically reject them

Structural Racism

- **Structure:** structural pillars of society that embed racism. (i.e. the things that make racism “structural”)
- **Processes:** social processes, patterns of interaction and social participation, that these structures then produce
- **Results:** disparities in life outcomes (i.e. high school graduation rates)

Three Pillars of Structural Racism

Institutional

Institutional Actions



Refers to **laws, organizations and markets**

Private organizations, associations and the **markets** in which they operate (consumer, labor, health insurance & services, financial, housing, etc.) and **Public organizations** (i.e. government) at all levels.

Spatial



**Suburban
Neighborhood**



**High-Poverty
Urban
Neighborhood**

Array of Institutional Systems within Places



Three Pillars of Structural Racism cont...



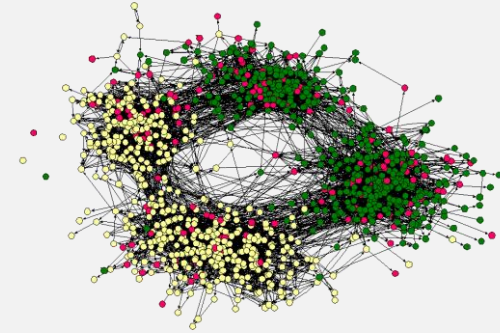
Institutional



Spatial



Relational



Structural Processes

Exclusion: also known as “opportunity hoarding” is the process of excluding groups from access to scarce resources (e.g. good schools) or protection from harmful exposures

Exploitation: when a more powerful group benefits at the expense of another group and prevents them from realizing the value of their efforts or resources (e.g. predatory lending, labor exploitation)

Control: the use of dominance, force or punishment to deny a group freedoms enjoyed by the dominant group (e.g. police violence, mass incarceration)

Examples of Institutional Actions producing the 3 Structural Processes



Exclusion

- **Enslavement**
- **American Indian Reservations**
- **New Deal exclusion of blacks**
- **Jim Crow**
- **Mexican Repatriation**
- **Chinese Exclusion Act**
- Legal Racial Segregation
- Indian Termination Policy
- Restrictive Covenants
- **Redlining**
- Siting of Public Housing
- **Environmental Racism (Toxic Pollution)**
- Exclusionary Zoning
- **Unequal School Funding**
- Employment Segregation
- Employment Discrimination
- **Voter Suppression**
- Housing Discrimination
- **Hiring Discrimination**
- Wage Discrimination



Exploitation

- Chattel Slavery
- American Indian Reservations
- Jim Crow
- **Convict Leasing**
- **Sharecropping (Tenant Farming)**
- **Dawes Act (American Indians)**
- Japanese Internment/Confiscation
- **Blockbusting (Real Estate)**
- Urban Renewal
- **Tuskegee Experiment**
- **Predatory Lending**
- Wage Discrimination
- Insurance Discrimination
- **Real Estate Discrimination**
- **Appraisal Discrimination**
- Consumer Discrimination
- **Monetary Sanctions**
- **Asset Forfeiture**
- Prison Construction as Economic Dev.
- Private Prisons
- TANF Arrears



Control

- Slave Whipping
- **Slave Patrols**
- **American Indian Genocide**
- American Indian Reservations
- Jim Crow
- **Lynchings**
- **Race Riots**
- **Zoot Suit Riots**
- Convict Leasing
- **Japanese Internment**
- **War on Drugs**
- **Mass Incarceration**
- Mandatory Minimums
- Prosecutorial Overcharging
- Zero Tolerance Policing
- **Stop and Frisk/Racist Policing**
- Police Violence
- Gang Injunctions
- Felony Exclusion
- **Voter Disfranchisement**
- **Exclusionary Discipline**

Institutional
(public & private orgs, markets)

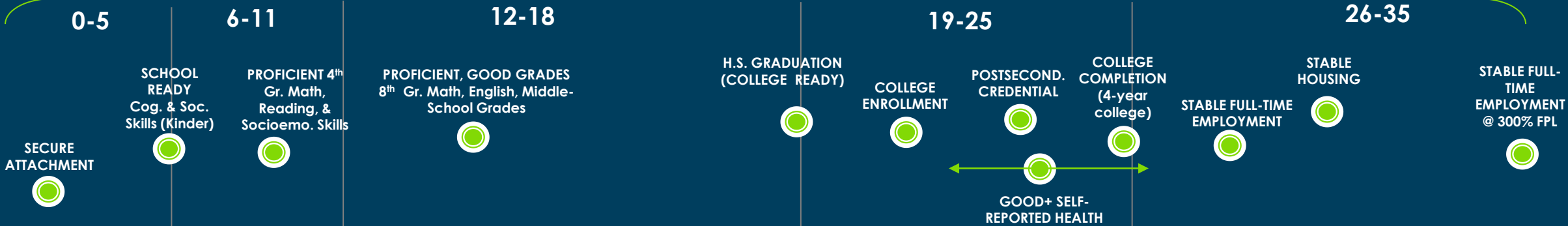
Spatial
(place)

Relational
(social networks)

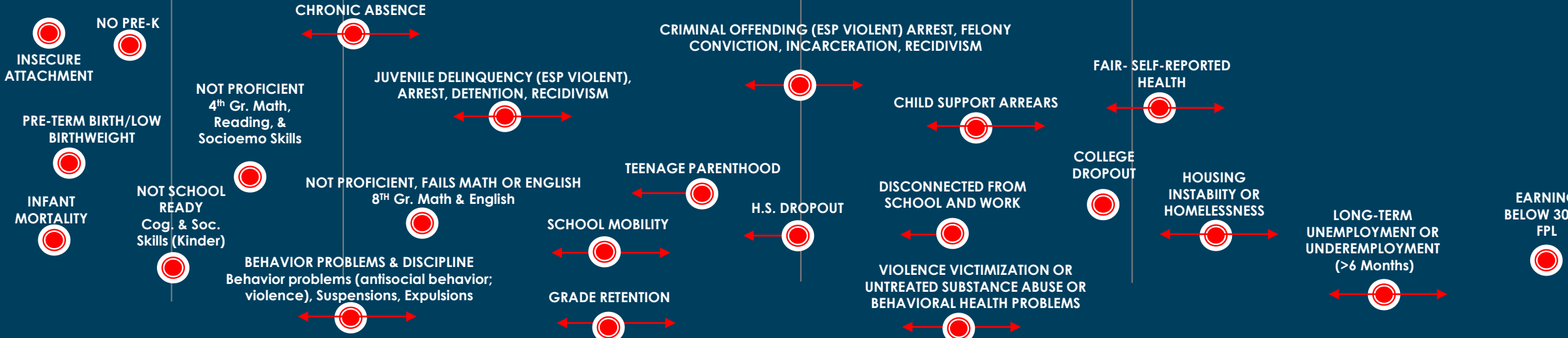
Exclusion - Exploitation - Control

Life Course Outcomes

ON TRACK



OFF TRACK



An aerial photograph of a dense urban neighborhood, likely in New York City. The image shows a mix of building heights and styles. In the foreground, there are several mid-rise brick buildings with many windows and fire escapes. In the background, taller, more modern-looking apartment buildings rise against a clear sky. The overall scene depicts a highly populated, multi-story residential area.

Part 2

How to Build a Ghetto: In 10 Historical Steps

The Geographic Haves and Have Nots



The **policies and systems that created ghettos for black people don't only affect black people** even if they are its worse victims



The spatial division of opportunity, **the creation of the geographic haves and have-nots, is now the system we all live in.**

What I'll Cover in this section

1

How we got the ghettos we have today

2

The public policies and actions of private institutions that created ghettos

3

That American Indians and Latinos migrated into these same ghetto environments after the 1950s

Let's start in 1910...



...where **86%** of black folks lived in the South, mostly in rural areas...



...and they worked as **farm laborers, sharecroppers, or maids**. They were extremely poor living under the yoke of Jim Crow.

Great Migration (1910-1970s)

Great Migration

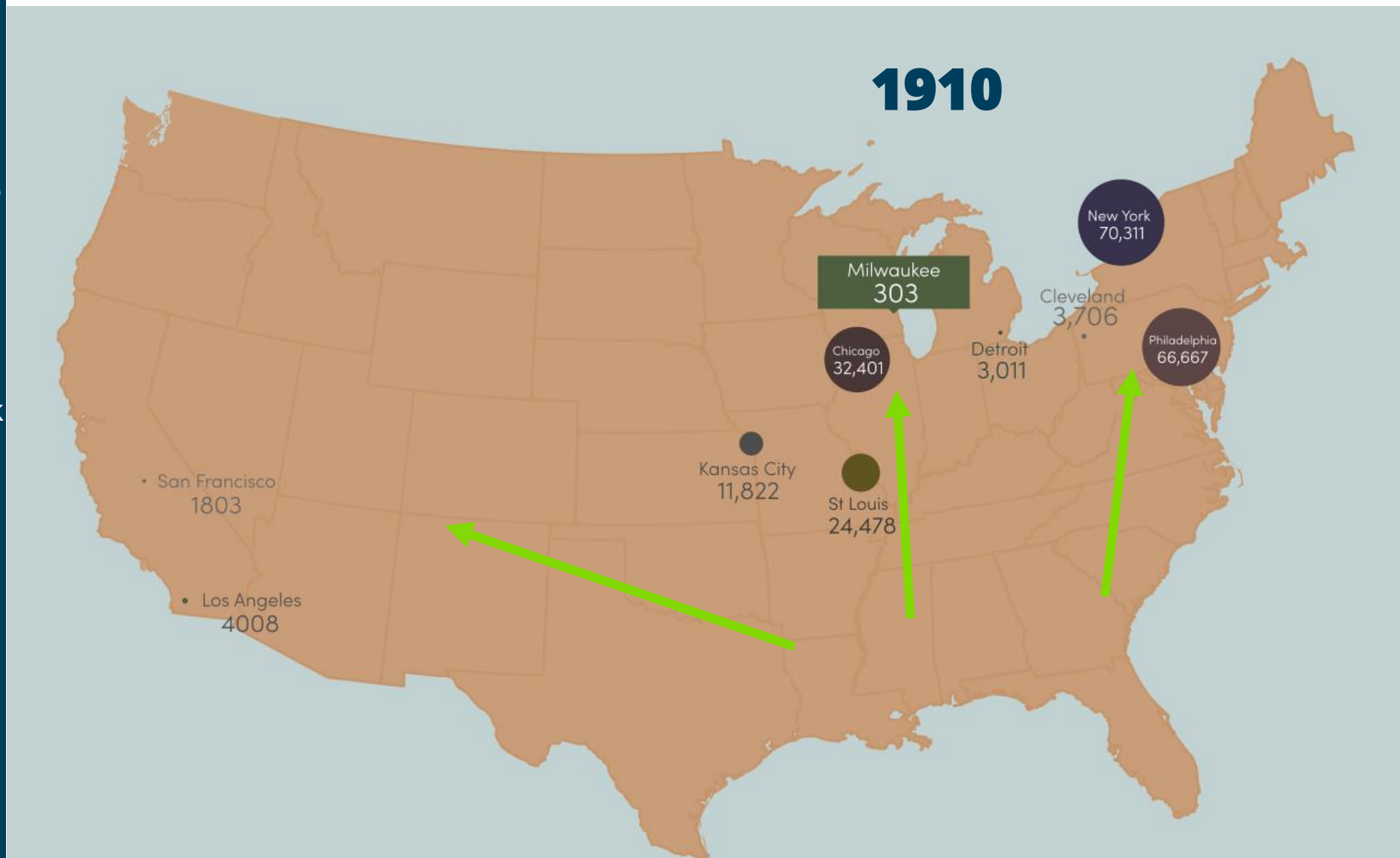
In 1910, 86% of black people lived in the South and were largely rural. By 1970, more than half of black folks lived outside the South and 86% were urban.

Policies of Containment

As black migrated to cities, policies at the federal and local levels were enacted to lock black people into urban ghettos and away from expanding suburbs

White Fight or Flight

Simultaneously, whites adopted an evolving set of individual strategies around where they chose to live: Fight (violence targeted to black people) or Flight (leaving areas where blacks were migrating to)



Relational Institutional Actions

White Flight and Flight (1910s-1960s)

Racial zoning (1910-17)

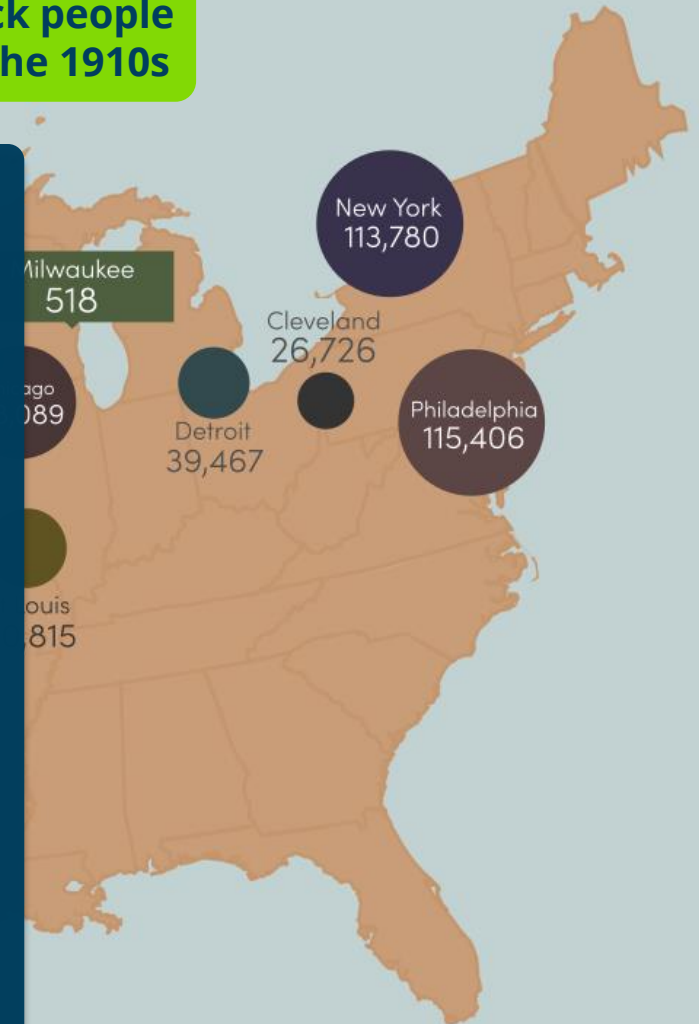
Around 400,000 black people migrated North in the 1910s

Racial Zoning (1910-17)

- Adopted first in Baltimore in 1910
- Adopted by 27 cities by 1917
- Declared unconstitutional in *Buchanan vs. Warley* (1917) as violation of 14th amendment "due process" clause

Comprehensive Zoning

- First adopted in New York in 1916
- Adopted by 1,100 cities by 1930
- Used non-racial means to exclude racial groups



White Flight (1960s-)

Relational Institutional Actions

White Fight and Flight (1910s-1960s)

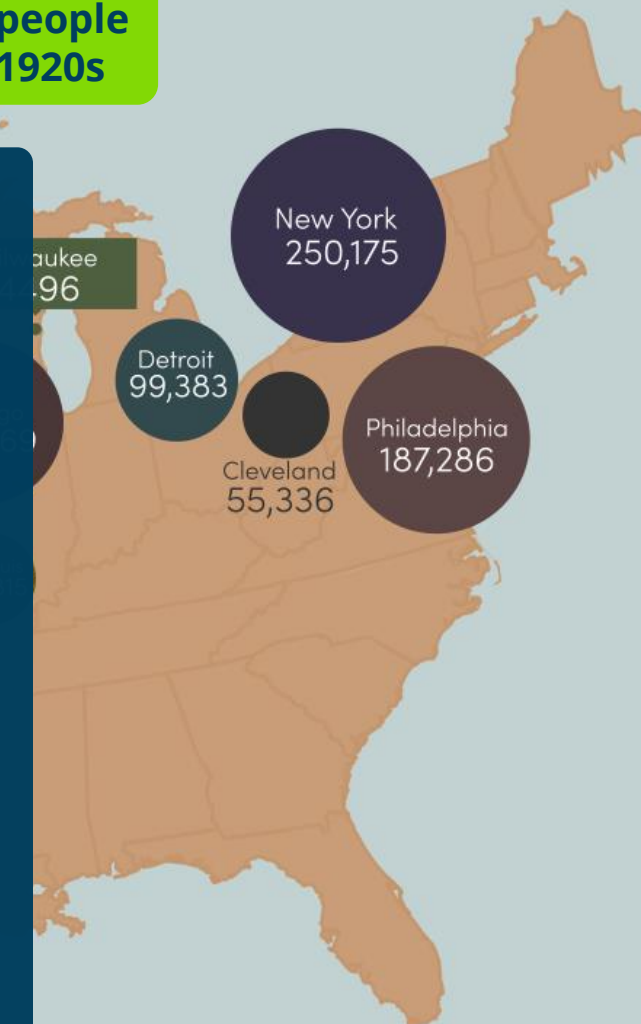
Racial zoning (1910-17)

White Supremacist Violence (1919-1923)

Around 800,000 black people left the South in the 1920s

White Supremacist Violence (1919-23)

- **Red Summer (1919):** large racial attacks on black people occur in more than 36 American cities and towns (in **New York, Chicago, Philadelphia, Baltimore, Washington, DC, San Francisco, New Orleans, Memphis**)
- Referred to in historical texts as “**Race Riots**”
- **Elaine, AK Massacre (1919)**
- **Tulsa, OK Massacre (1921)**
- **Rosewood, FL Massacre (1923)**



White Flight (1960s-)

Relational Institutional Actions

White Fight and Flight (1910s-1960s)

Racial zoning (1910-17)

White Supremacist Violence (1919-1923)

Restrictive Covenants (1920-1948)

Around 800,000 black people left the South in the 1920s

Restrictive Covenants (1920-1948)

- **Deed Restrictions on Homes**: Restrictions in the legal deeds of homes that bar the owner from renting or selling the home to African Americans or other specified racial groups
- **Through Private Contracts**: Didn't require the local government to pass legislation, could simply be done through private contracts
- **Rapidly spread across U.S.**: Rapidly spread across the nation after racial zoning was declared unconstitutional in 1917
- **Real estate industry strongly advocated for covenants**
- **Were used widely for the next 30-40 years**



White Flight (1960s-)

Where was the first all-white neighborhood created by real estate developers?

How to Build a Ghetto: **Redlining**

1930s

Relational Institutional Actions

White Flight and Flight (1910s-1960s)

Racial zoning (1910-17)

White Supremacist Violence (1919-1923)

Restrictive Covenants (1920-1948)

Redlining (1934-1970s)

Black Migration Slowed Substantially During the 1930s

Upzoning or “Expulsive Zoning” became a common practice (1920s-1960s): siting industrial uses in black or other minority neighborhoods

Redlining (1934-1970s)

- **Mortgage Insurance expands home ownership dramatically**
modern mortgage: little down fixed term 30-year amortizing loan vs. 30-50% down 6-7 year loan with balloon payments
- **Racist Appraisal System**: created by the federal government during the depression and used by federal agencies involved in housing including Federal Housing Administration (FHA), Veteran’s Administration (VA)
- **Color-Coded Rating System for Mortgages**: The color coded rating system--green-best, blue-still desirable, yellow-declining, and red-hazardous—was applied to neighborhoods across the nation. One black person in a neighborhood earned a Red rating, hence the term redlining.
- **Mortgage Insurance**: The federal government restricted mortgage insurance to areas that were blue or green and only to whites in those areas. Black people were cut off from obtaining mortgages to buy homes as the rate of homeownership was about to skyrocket in newly constructed suburbs

White Flight (1960s-)

When it was sued in federal court in the 1960s, the FHA destroyed all of its records of where it made loans and how it rated neighborhoods

Relational Institutional Actions

White Flight and Flight (1910s-1960s)

Racial zoning (1910-17)

White Supremacist Violence (1919-1923)

Restrictive Covenants (1920-1948)

Redlining(1934-1970s)

Blockbusting & Contract Sales (1940s-70s)

White Flight (1960s-)

Migration peaked during the 1940s with 1.4 million black people leaving the South



Blockbusting & Contract Sales (1940s-1970s)

- **Blockbusting** was a real estate speculator tactic: scare white folks into thinking black folks are moving into the neighborhood and get them to sell their houses on the cheap
- **Contract (installment) Sales**: sell black people homes on installment contracts at very high prices since they can't get mortgages to buy homes. Basically rent-to-own. But if a buyer misses a single payment, the contract is nullified and they lose all they've invested. Just in Chicago alone, billions of dollars were stripped from black people through installment contracts.

ded

Relational Institutional Actions

White Fight and Flight (1910s-1960s)



Racial zoning (1910-17)

White Supremacist Violence (1919-1923)

Restrictive Covenants (1920-1948)

Redlining(1934-1970s)

Blockbusting & Contract Sales (1940s-70s)

Public Housing (1950s-60s)

White Flight (1960s-)



Approaching 2 million black people left the South during the 1950s and 1960s

Public Housing (1940s-60s)

- **Enormous overcrowding** in ghettos in the North and South
- **Federal public housing programs** funded through the **Housing Acts of 1937 and 1949** provided funding for much-needed housing built during WWII and during the 1950s and 1960s
- **Local Segregation:** Local authorities were able to impose restrictions on which racial groups could live in which housing projects to help preserve segregated neighborhoods
- **Local Site Control:** Local authorities could also determine where housing projects could be built, ensuring that projects serving blacks were built in already existing ghettos

Relational Institutional Actions

White Flight and Flight (1910s-1960s)

Racial zoning (1910-17)

White Supremacist Violence (1919-1923)

Restrictive Covenants (1920-1948)

Redlining(1934-1970s)

Blockbusting & Contract Sales (1940s-70s)

Public Housing (1950s-60s)

Urban Renewal (1950s-60s)

White Flight (1960s-)

Approaching 2 million black people left the South during the 1950s and 1960s

Milwaukee
39,000

New York
624,500

Urban Renewal (1950s-60s)

- Housing Act of 1949 provided federal funding for **“slum clearance”**
- Federal Aid High Act (1956) provided funding to construct highways running through downtown areas of central cities.
- Funds from both of these federal sources combined with **“eminent domain”** authority was used to demolish whole black neighborhoods in order to make way for highway construction or to remove “blight”
- Very few black people who lost their homes to slum clearance were provided with replacement housing

Relational Institutional Actions

White Flight and Flight (1910s-1960s)

Racial zoning (1910-17)

White Supremacist Violence (1919-1923)

Restrictive Covenants (1920-1948)

Redlining(1934-1970s)

Blockbusting & Contract Sales (1940s-70s)

Public Housing (1950s-60s)

Urban Renewal (1950s-60s)

Illegal Housing Discrimination (1960s)

White Flight (1960s-)

Several hundred thousand black people left the South during the 1970s

Milwaukee
64,100

New York
741,200

Philadelphia
240,900

Illegal Housing Discrimination (1970s-Today)

- **Fair Housing Act of 1968** outlawed housing discrimination, but its enforcement provisions were weak
- Most **housing discrimination would continue unabated for decades**
- **Audit studies** conducted by the U.S. Department of Housing and Urban Development (HUD) continues to find housing discrimination against African Americans and other racial groups

Migration to starting

continued
st coast

CITIES

Relational Institutional Actions

White Fight and Flight (1910s-1960s)

Racial zoning (1910-17)

White Supremacist Violence (1919-1923)

Restrictive Covenants (1920-1948)

Redlining(1934-1970s)

Blockbusting & Contract Sales (1940s-70s)

Public Housing (1950s-60s)

Urban Renewal (1950s-60s)

Illegal Housing Discrimination (1960s)

Illegal Lending Discrimination (1970s-)

White Flight (1960s-)

Several hundred thousand black people left the South during the 1970s

Illegal Lending Discrimination (1970s-today)

- Law Prohibiting Lending Discrimination: Laws were passed, including the:
 - Fair Housing Act of 1968 and the
 - Equal Credit Opportunity Act (1974)
- Attempted to prevent mortgage discrimination in terms of loan approval, or interest rates offered
- Subprime lending crisis revealed after the Great Recession showed that black and Latino communities were deliberately targeted to receive subprime loans even if their credit rating warranted prime loans.
- African Americans lost 40% of their wealth after the Great Recession

Relational Institutional Actions

White Fight
and Flight
(1910s-1960s)

Racial zoning (1910-17)

White Supremacist
Violence (1919-1923)

Restrictive Covenants
(1920-1948)

Redlining(1934-1970s)

Blockbusting & Contract
Sales (1940s-70s)

Public Housing (1950s-60s)

Urban Renewal (1950s-60s)

Illegal Housing
Discrimination (1960s)

Illegal Lending
Discrimination (1970s-)

**Exclusionary Zoning
(1920s-)**

White Flight
(1960s-)

Exclusionary Zoning (1920s-Today)

- Exclusionary zoning that began in the 1920s is a **core foundation of continued racial and class segregation today** and is key to the **urban-suburban housing divide in America**
- A variety of **“non-racial” zoning regulations** from **single-family zoning**, to **how tall buildings can be**, to **how narrow streets can be**, were developed with the intent to exclude affordable housing that might attract African Americans.
- **Excludes affordable housing for all low-income people**: It is used today to exclude poor people of all varieties and is key contributor to our current housing crisis

The Persistence of Ghetto Environments Today

Inequitable Exposure

Roughly **70%** of black children live in high poverty neighborhoods compared to **6%** of white children

(Sharkey, 2009)

Inequitable Duration

The average black child will spend **50%** of their childhood in high poverty neighborhoods, Latinos will spend **40%** and whites, **5%**.

(Timberlake, 2007)

Trapped Across Generations

70 percent of black children that grow up in neighborhoods of concentrated disadvantage will live their as adults.

(Sharkey, 2008)

Money Doesn't Buy you Love

Black children who live in families that earn more than **\$100K** a year live in **more disadvantaged neighborhoods** than **white children** from families **earning less than \$30K**.

(Sharkey, 2014)



Contact

Arnold Chandler

arnold@arnoldchandler.com