

# **Suburbanization, Segregation, and the Perpetuation of Racial Inequality in the Northern United States**

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## **Introduction: Black Displacement by Force; White Displacement by Choice**

In the median of Martin Luther King Jr. Drive, just south of the Stevenson Expressway in Chicago, stands Alison Saar's Monument to the Great Northern Migration (pictured in Figure 1), which is, according to the city's website, "a testament to the thousands of African Americans who migrated to Chicago in the early 20th century in search of greater freedom and opportunity" ("Alison Saar's Monument" 2021). However, this mass movement of 6.5 million black southerners lasting from 1910-1970 (Brown 2021, 44) did not only entail a search for a better life, but also represented an escape from oppression. According to Brown's (2021) model, the Great Migration was one of seven waves of forced displacement that black Americans historically faced, coming on the heels of the downfall of southern Reconstruction, a rise in white supremacist violence, the implementation of Jim Crow laws, and widespread land dispossession (41-44). Tolnay and Beck (1992), analyzing county-level data on lynchings and black out-migration from the South from 1910 to 1930, find that out-migration rates were greatest where racial violence was also greatest (111), suggesting that not only economic prospects, but fear, motivated the movement of black southerners to the rest of the country, supporting Brown's assessment. The Great Migration was also not the last wave of forced displacement; within the northern cities in which black migrants often found themselves, an intra-urban wave of displacement took place from 1940 to 1974, involving the destruction of black neighborhoods (often replacing them with freeways) under the euphemisms of "slum

clearance” and “urban renewal” (Brown 2021, 44). The statue atop the Monument thus did not conclude its forced journey when it reached Chicago; quite poetically, the man atop the pedestal has one knee slightly bent as if he is still moving, continuously displaced, whether by violence or by government policy.

The Monument’s grandeur is also a testament to the deep and enduring impact that the Great Migration had on northern cities like Chicago. The black share of the city’s population rose dramatically from only 2% in 1910 to 32.7% in 1970 (Tolnay 2003, 221). Black businesses, politicians, churches, newspapers, and support organizations began to take hold (223). However, perhaps the most pronounced consequence of the Great Migration was the hateful, and often violent, white response. In 1917, a mob of white workers in East St. Louis massacred dozens of their black neighbors, even with the support of multiple police officers, fearing that black migrants would bring diseases or take their jobs (Hill 2016, 5-6). During the “Red Summer” of 1919, over 25 cities in both northern and southern states descended into racial violence, often initiated by white residents in response to black newcomers moving into their neighborhoods or white-designated spaces (Brown 2021, 45). Simply put, white northerners could not tolerate the prospect of living among black people. Hill emphasizes the former’s great hypocrisy: “It was one thing for White Northerners to have fought for an end to slavery and speak glowingly about the principle of equality, so long as they could do it from afar. But when Blacks came north to live with them, to enter into their neighborhoods, their churches, their schools, their workplaces...a line had been crossed that brought the Negro too close” (6). It is therefore consequent that when white northerners could not force their black neighbors to leave their spaces (though they often did), they themselves would flee. Tolnay (2003) argues that as an indirect consequence of the Great Migration (and as a direct consequence of subsequent government policy), a wholesale

reorganizing of the urban fabric took place, in which whites fled from the central city into the suburbs, taking with them their political power and tax base, leaving the city behind them powerless (222).

Thus the onset of the Great Migration also marked the beginning of another migration, albeit one driven by a conglomeration of opportunity and prejudice rather than opportunity and force, “white flight.” The fear of having black neighbors, as illustrated by the riots of the 1910s, provided an outward driving force, while attractive new suburbs that incentivized white homeownership and explicitly excluded black residents through local and federal action provided a magnet for white city dwellers to pursue. Suburbanization thus simultaneously represented the agency that white people had over their own movement and the movement of resources, as well as the control they exercised over the movement of their black neighbors. As this essay will explore, this 20th century wave of white suburbanization has since unfolded to be one of the most potent forces promoting racial segregation and inequality in the history of the United States, particularly in northern cities on the front end of the Great Migration.

## **Suburbanization in Context**

The rapid suburbanization of the 20th century in the United States was not an entirely novel concept. It was driven by a strong demand for the economic opportunities of cities, while also deeply rooted in a Jeffersonian rural ethic that conceptualized cities as corrupt and broken structures and extolled the virtues of communal, democratic rural life (Muller 1981, 21-23). The influential work, *Garden Cities of Tomorrow* by Ebenezer Howard (1898), in seeking to reconcile these two opposing forces, became highly inspirational for American planners. As Howard writes, “There are in reality not only, as is so constantly assumed, two

alternatives—town life and country life—but a third alternative, in which all the advantages of the most energetic and active town life, with all the beauty and delight of the country, may be secured in perfect combination,” in his words, “garden city” (347). Howard’s utopian plan, which is depicted in Figures 2 and 3, features curved streets, wide avenues, centrally located parks, low population density, a close proximity to the nature, and even a shopping mall (the “crystal palace” adjacent to the park), all reminiscent of contemporary American suburbia. The comparison is striking between Howard’s drawings and Figure 4, a satellite image of Riverside, Illinois, a famous Chicago “garden” suburb. Nevertheless, for all its resemblance to Howard’s garden cities, the suburbs of America have neglected to incorporate one crucial aspect of his vision, egalitarianism. Howard himself stressed the need for institutions for philanthropy and the inclusion of the poor in the garden city, reasoning that “it is but just and right that their more helpless brethren should be able to enjoy the benefits of an experiment which is designed for humanity at large” (353). In blatant contrast, American suburbs were segregated economically from the outset, and racially by the mid-20th century. Even the very first “garden suburbs” were only accessible to the wealthy who could afford the long, expensive rail commute (Muller 1981, 23). Over time, an intense awareness of social standing pervaded American suburban culture; one only lived among one’s own social group, each of which organized in concentric circles that increased in wealth at greater distances from the city center and that defended their turf from those of lower status at all costs (34-35). It was therefore only natural that reactions to the Great Migration would lead to a similar structuring on racial lines; while exclusionary practices confined black migrants to neighborhoods near the city center and industrial areas, upper- and middle-class whites retreated to the suburbs and defended their neighborhoods through both private and political means (44-45). The following sections will thus explore what these

exclusionary practices and defense tactics were that led American, particularly Northern, suburbs to become increasingly racially segregated over the course of the 20th century, and what their lasting consequences were.

### **The Tools of Suburban Segregation: Discriminatory Zoning and Racially Restrictive Covenants Before World War II**

In 1910, Baltimore shocked the nation with an ordinance the *New York Times Magazine* deemed “so far-reaching...that it may be said to mark a new era in social legislation” (Staff writer, 1910). In response to the riots that ensued after a black lawyer, George McMechen moved into a house on the previously all-white McCulloh Street, the mayor of Baltimore passed legislation “to compel by law the segregation of the white and black races in their places of residence” (Staff writer, 1910). A black person who moved into a block that was majority white, or vice versa, would face a fine as great as \$100 and up to a year in prison (Staff writer, 1910). Within the decade, similar zoning laws had spread across cities within the American South—less so in the North, where black populations were very low prior to the Great Migration (Rothstein 2017, 45). However, it would seem that the 1917 Supreme Court case, *Buchanan v. Warley*, which overturned these racial zoning ordinances (*Buchanan v. Warley* 1917), would bring this brief segregatory effort to an end. Nevertheless, one must pause to consider a key point of reason behind the Court’s decision: “A white owner, who has made an otherwise valid and enforceable contract to convey such a lot to a colored person...is deprived, in violation of the Fourteenth Amendment, of an essential element of his property,—the right to dispose of it to a constitutionally qualified purchaser” (*Buchanan v. Warley* 1917). In effect, *Buchanan* protected the rights of *white* homeowners to sell their property freely above all; the court only considered

the “civil right to acquire, enjoy and use property” regardless of race secondarily, and its violation was only beyond the “legitimate bounds of police power,” not the power of the seller (*Buchanan v. Warley* 1917). Furthermore, *Buchanan* allowed for a crucial loophole, stating that zoning ordinances were unconstitutional if they “[based] the interdiction upon color and nothing more” (*Buchanan v. Warley* 1917). In effect, zoning ordinances could still attain the same end of segregating cities by dividing along other, highly correlated measures, such as economic status.

Two alternative discriminatory practices thus emerged in the wake of the *Buchanan* decision, economic zoning and racially restrictive covenants. The former began in the 1910s, using economic discrimination as an alternate means to prevent black people from moving to middle- and upper-class white neighborhoods (Rothstein 2017, 48). St. Louis passed such an ordinance in 1919, only two years after *Buchanan*, which only allowed for the development of single-family homes that most black residents would be unable to afford in white neighborhoods farther from the city center (49). Meanwhile, the ordinance planned to enclose inner, black neighborhoods with a buffer of industry to separate it from white suburbia, all while carefully avoiding racial semantics (50). Through federal endorsement, these zoning laws became nearly ubiquitous, especially in American suburbs, which adopted exclusive single-family zoning with pride (53). The legacy of economic zoning can be clearly seen in the zoning maps and demographics of these suburbs even in the present day. For instance, Riverside, Illinois is almost entirely covered by R-1 zoning, the common designation for single-family homes in the U.S., and even maintains minimum lot size requirements on most of its properties (see Figure 5). Meanwhile, as Table 1 demonstrates, it has a far smaller black population and is far wealthier on average than the nearby city of Chicago. Howard’s (1898) egalitarian ideals have thus been lost in the proceedings of this suburban frenzy.

Census variable	Riverside	Chicago
Median value of owner-occupied housing units, 2015-2019	\$406,300	\$258,000
Median household income (in 2019 dollars), 2015-2019	\$111,657	\$58,247
Black or African American population, percent	1.2%	29.6%

**Table 1:** Selected contemporary demographic characteristics of Riverside and Chicago (“QuickFacts: Chicago” 2021 and “QuickFacts: Riverside” 2021).

However, economic zoning was limited in its capacity to impede the movement of the small, but not insignificant middle-class black population into the white suburbs (Rothstein 2017, 59). To prevent any and all black people from moving into white neighborhoods and suburbs required the initiative of the individual property owner, whose rights to sell their property as they wished were so adamantly defended by the *Buchanan* decision. Thus, the significance of the racially restrictive covenant heightened around this time.<sup>1</sup> These legally binding agreements, which property developers wrote into housing deeds, implored all future owners not to sell the respective property to anyone belonging to a list of certain racial and ethnic groups, black people in particular (“What Are Covenants?” 2021). The terms they used were explicitly racial, for instance, stating that a property “shall not be sold, mortgaged or leased to or occupied by any person or persons other than members of the Caucasian race” (Ehrman-Solberg et al. 2020). In line with its earlier, free market sentiments, the Supreme Court further bolstered the spread of racially restrictive covenants, declaring that private agreements to maintain segregation were constitutionally permissible (*Corrigan v. Buckley* 1926). Racially restrictive covenants quickly replaced racial zoning as the primary means of explicit racial exclusion in cities throughout the United States, and increasingly so in the suburbs of the American North. As the title of the PBS

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<sup>1</sup> Though, as Jones-Correa (2000) remarks, racially restrictive covenants predated racial zoning ordinances, and even existed alongside them in southern cities (548, 551). *Buchanan v. Warley* did not cause racially restrictive covenants to exist, but it did distinguish them as the best remaining means of enforcing racial segregation.

documentary on racial covenants in Minneapolis, “Jim Crow of the North” (*Minnesota Experience* 2018) suggests, private agreements allowed for a regime of segregation parallel to that of the “Jim Crow” laws in the South to manifest in the North, less visible but equally discriminatory.

Throughout the early 20th century, and especially by the 1920s, racially restrictive covenants spread most profusely throughout the Midwest and other northern regions largely in response to the Great Migration and the ensuing riots (Jones-Correa 2000, 559). In Minneapolis, for example, a 1909 “race war” against the black Jackson family, who had recently moved into the previously all-white Prospect Park neighborhood, quickly led to the creation of the city’s first racial covenant by May 1910 (*Minnesota Experience* 2018). During the first half of the 20th century, these covenants spread throughout northern cities on the scale of mass-production, and most extensively on their peripheries. Major developers, such as the Thorpe Brothers Company in Minneapolis, would purchase entire new additions on the edge of the city, subdivide them, and then place racial restrictions on every property they sold (*Minnesota Experience* 2018). Their spatial distribution was also highly intentional; similarly to economic zoning restrictions, racial covenants concentrated in barrier regions that surrounded neighborhoods with high black populations, especially in newly developed suburbs (Jones-Correa 2000, 559). In Minneapolis, racial covenants also concentrated in suburban-like enclaves surrounding the city’s most notable parks, especially near recreational bodies of water to the south, effectively segregating these green spaces despite the lack of explicit laws barring access to them (Delgard and Ehrman-Solberg 2017, 75). Figure 6 demonstrates both of these phenomena; racial covenants are particularly clustered along the outside of the Minneapolis boundaries, near bodies of water to

the south and east of the city, and encircling black communities from the 1940 census.<sup>2</sup> Each of these areas were thus inaccessible to black people, their movement barred and manipulated by the interests of white suburbanization.

Federal endorsement of economic zoning and racially restrictive covenants did not stop at the Supreme Court. In 1934, the Roosevelt administration established the Federal Housing Administration (FHA) as part of the New Deal program in order to provide federally-insured mortgages to first-time homeowners (Rothstein 2017, 64). However, federal assistance would only be offered if it could be demonstrated that there was a low risk of the recipient defaulting on their loan, which was judged not to be the case in areas where black people lived (64-65) (based on false claims that black neighbors would lower property values (94)). In the FHA's *Underwriting Manual*, local appraisers were instructed to rate properties based on their eligibility for insured mortgages, and to grant "a high rating...only where adequate zoning regulations or effective deed restrictions exist inasmuch as these provide the surest protection against undesirable encroachment and inharmonious use" (Federal Housing Administration 1936, Part II, Section 284.1). Deed restrictions were required to last at least 20 years and to prevent "undesirable" features such as buildings within 10 feet of each other, multiple units or subdivisions per existing per lot, pig pens, or "the occupancy of properties except by the race for which they are intended" (Part II, Section 284.3). The FHA thus greatly incentivized the use of economic zoning and racially restrictive covenants, even requiring the large suburban developments they financed to be entirely covered with covenants—including the infamous New York suburb of Levittown (Rothstein 2017, 84-85), which will be discussed further in later sections.

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<sup>2</sup> 1940 was chosen to demonstrate the distribution of the black population around the height of the racial covenant era, and because it is the most recent year in which census full counts are currently available. Enumeration district boundaries used with permission of Aradhya Sood and Milena Almagro (see citations below).

As predicted by the *Times* columnist in 1910, the onset of racial zoning in Baltimore would indeed mark the beginning of a “new era in social legislation” (Staff writer, 1910), not through the policy itself, but through its legacy. Both economic zoning and racially restrictive covenants, the natural replacements of the practice, served to bar access to areas outside of city centers and near parks to black people newly arriving in northern cities, both on implied and explicit terms. As the following section will explore, the resulting urban divides were highly consequential for black residents, especially by economic measures.

### **Harmful Effects on Black Communities**

As implied above, the discriminatory effects of economic zoning and racially restrictive covenants extended well beyond the restrictions on the physical spaces that black people were allowed to occupy. City governments routinely offered fewer and lower quality public services and amenities, such as utility pipes, roads, schools, public health programs, and parks (which, as mentioned above, were often surrounded by racial covenants) in black neighborhoods than white ones (Brown 2021, 43). As a result of white flight, the tax base of many northern metropolitan areas shifted to the suburbs, along with many blue-collar jobs, thus depriving central cities of resources and employment (Tolnay 2003, 222; Darden 1995, 684). Conversely, disamenities were far more frequently placed in areas with higher black populations; while white neighborhoods often had the political power to resist the placement of polluting industry or waste facilities nearby, city planners often ignored the protests of black neighborhoods (Rothstein 2017, 55). The emerging slum-like conditions in black neighborhoods also served to demonize black people in the eyes of their white neighbors, (56) further contributing to white flight and the extraction of resources from the central city.

However, arguably the most significant divide engendered by early-20th century residential segregation in the North was the homeownership gap that emerged between black neighborhoods and white suburbs. A year before the FHA was established, the Roosevelt administration formed the Home Owners' Loan Corporation, which refinanced the mortgages of current homeowners that could not keep up with payments with longer-term, low-interest mortgages that would be less burdensome to pay off (Jackson 1985, 195-196). Together with the FHA, the HOLC would help ameliorate the housing crisis spurred by the Great Depression, while simultaneously allowing the middle class to realize the long-treasured, but infrequently met, American ideal—to “Own Your Own Home” (193). However, much like the FHA, the HOLC assessed risk on home loans using race as a key indicator, and thus frequently denied their assistance to black urban populations. In a process commonly referred to as redlining, risk appraisers drew color-coded maps, such as the 1937 map of Minneapolis in Figure 7, for all major American cities, dividing them into four major zones. Green areas, labeled “Best” required a complete absence of black people living there (Rothstein 2017, 64), as well as the presence of racially restrictive covenants in order to maintain segregation in the area (*Minnesota Experience* 2018). Meanwhile, red (“Hazardous”) and yellow (“Definitely Declining”) areas would be labeled as such almost universally in areas with black populations or the presence of other targeted racial and ethnic groups, regardless of class status (Rothstein 2017, 64). This was no accident; like in the FHA *Underwriting Manual*, the HOLC used racially explicit language to justify its classifications. For instance, the Old South Side, a historically black Minneapolis neighborhood was deemed “Hazardous” largely due to “a gradual infiltration of negroes and Asiatics” (LaLone et al. 1937). As Figure 8 demonstrates, all enumeration districts with a black

population greater than 5% of the district's total (and most with 1-5%) were at least partially designated as red or yellow.

As a direct result of these federal policies, black people, most often living in "hazardous," inner-city areas, were often unable to purchase homes in their own neighborhoods (*Minnesota Experience* 2018), while simultaneously being "hemmed in" by racial covenants from areas where homeownership was possible (Plotkin 2001, 50-51). A simple comparison of Figures 6 and 8 illustrates this phenomenon. While federal loan programs and suburbanization had allowed 35 million new families to begin earning home equity between 1933 and 1978 (Jackson 1985, 216), the picture for black people was very different. Almost entirely restricted to renting in redlined areas, they would gain no home equity, and would therefore accrue far less wealth to bequeath to their children (*Minnesota Experience* 2018). Thus, even after federal laws prohibited racial covenants and redlining, this lack of wealth served to make it prohibitively expensive for future generations of black people living in historically redlined neighborhoods to leave for the suburbs or to purchase their own homes, a primary means of accumulating wealth, in perpetuity (Rothstein 2017, 172). Even in the present day, stark homeownership and wealth gaps remain throughout the United States between white and black people, to the greatest magnitude in the American North and Midwest. McCargo and Strochak (2018) find black homeownership gaps (white homeownership rates minus black homeownership rates) in every major American metropolitan area, the majority of which are greater than 30%. Gaps are generally greater in the Midwest, and greatest in Minneapolis-St. Paul (50.0%). Meanwhile, Kent (2020) finds significant racial income gaps in every U.S. state (black household median income per dollar of white household income), with the greatest gaps found in the Midwest (ranging around 50-60¢ per dollar), and the greatest gap in Wisconsin (48¢ per dollar).<sup>3</sup> New Deal era policies, by

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<sup>3</sup> No data were supplied for South Dakota or Wyoming.

reinforcing local segregatory practices that arose from the process of suburbanization, thus created significant divisions between the geographic and economic mobility of black and white urban dwellers that have persisted into the present day.

Furthermore, real estate agents were able to exploit and perpetuate these divisions in mobility, as well as white fears of racial integration, through the practice of blockbusting. By spreading rumors that black people were moving into white neighborhoods nearby existing black communities, blockbusters often convinced the white residents to sell their properties in a panic, frequently below market value (Rothstein 2017, 95). Then, exploiting the black demand for housing (bolstered as a result of racial covenants, redlining, and other practices that limited the black housing supply), and the inability of black people to obtain FHA mortgages, investors would sell these properties to black residents at inflated values on contract; in other words, grantees would pay in oversized monthly installments, gain no home equity, and would be immediately evicted if they missed a single payment (96). Chicago speculators were infamous for this practice, cumulatively earning between \$3-4 billion on contracts from black grantees in the 1950s and 60s, particularly in neighborhoods to the city's west such as North Lawndale (Moore 2019). This was no small-scale practice; contract selling accounted for 75-95% of all house sales to black Chicago families in the time period, who each paid on average 84% more per month on their contracts than they would had they been able to obtain conventional mortgages (Moore 2019). No discriminatory practice illustrates so clearly the differences between white and black mobility in the mid-20th century urban landscape; while blockbusting engendered and exploited the high geographic mobility of white people as they fled to the suburbs, it simultaneously exploited the lack of geographic and economic mobility of black people, offering an illusion of deliverance that in reality only worsened their condition.

It is therefore unequivocal that “separate is not equal” (as quoted from “What Are Covenants” 2021). Each of the laws and private mechanisms that enforced urban and suburban segregation in the early and mid-20th century promoted socioeconomic racial divides that have long endured. The following section will explore how local and federal action perpetuated these racial divisions, though in different forms, through the second half of the 20th century.

### **The Post-World War II Era: Accelerating Suburbanization and Segregation**

Two major developments took place after the end of World War II that bear mention. In 1948, the Supreme Court declared in *Shelley v. Kraemer* that racially restrictive covenants, though not themselves unconstitutional, were unenforceable by state courts under the Fourteenth Amendment (*Shelley v. Kraemer* 1948). Around the same time, the Servicemen’s Readjustment Act (GI Bill) provided new educational, housing, and employment opportunities for veterans returning from World War II, allowing for the rise of an educated middle class (Herbold 1994). However, as the following sections will explore, neither of these federal decisions leveled the playing field for black homeownership or wealth, while the latter even exacerbated suburban segregation and the displacement of black neighborhoods.

#### *Shelley v. Kraemer*

Though they were no longer enforceable, developers could still add racially restrictive covenants to deeds until the passage of the Fair Housing Act in 1968 (Brooks 2011, 364). These, and the covenants already in place, continued to send a clear message—that black people were not welcome (*Minnesota Experience* 2018). Realtors, lenders, and insurers continued to steer black purchasers away from neighborhoods with covenants or refuse to assist prospective black

homeowners financially (Brooks 2011, 361). Furthermore, until 1953, neighbors could still successfully sue white homeowners for selling their racially restricted properties to black people, not under breach of contract, but for damaging their property values (Rothstein 2017, 89-90). In cases where such lawsuits were successful, the ownership of the property, and all accumulated equity, would revert back to the original owner or their heirs, and thus white property owners greatly feared the consequences of selling to black people (*Minnesota Experience* 2018). However, the fear of discrimination and violence also largely prevented black residents from choosing to purchase homes in majority-white areas, as “covenants, enforceable or not, were signals to black purchasers of the community’s resistance to their presence” (Brooks 2011, 361). These signals extended well beyond the individual homes with covenants themselves and to the entire neighborhoods surrounding them (*Minnesota Experience* 2018).

As historical evidence of white community resistance suggests, such fears were not unfounded. A case study from Edina, a wealthy suburb to the southwest of Minneapolis with many racial covenants, helps illustrate this point. In 1959, the black, middle-class Taylor family purchased a plot of open land in the Morningside neighborhood,<sup>4</sup> immediately invoking widespread resistance to their arrival (Montrie 2019, 311-312). Neighbors demanded the village to repossess the land; bankers and officers refused to provide construction loans and approval, and the village council refused to connect the property to the municipal water supply (312). Although the family still managed to construct and reside in their new home, neighbors targeted them with racial slurs and their house with vandalism, while their son, Greg, was the only black student in his school (313). As Montrie argues, “The gauntlet the Taylors had to pass through to live in Morningside (and that other black families had to hazard to move into all-white suburbs

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<sup>4</sup> Technically, Morningside was independent from Edina at the time, as it had seceded in 1920, although it was annexed back into Edina in 1966.

elsewhere in the Minneapolis and St. Paul region) effectively dissuaded other African Americans from making the same move” (313); indeed, the Taylors were the only black family to live in Morningside or Edina until 1977 (313). Even today, as Table 2 demonstrates, the economic and racial makeup of Edina and Minneapolis differ immensely. Though *de jure* means of segregation, especially racially restrictive covenants, can no longer legally segregate suburbs like Edina, the legacy of these segregatory means has endured, largely enforced by barriers of fear and prejudice.

Census variable	Edina	Minneapolis
Median value of owner-occupied housing units, 2015-2019	\$476,300	\$251,600
Median household income (in 2019 dollars), 2015-2019	\$104,244	\$62,583
Black or African American population, percent	2.6%	19.2%

**Table 2:** Selected contemporary demographic characteristics of Edina and Minneapolis (“QuickFacts: Edina” 2021 and “QuickFacts: Minneapolis” 2021).

### *The GI Bill and Rapid Suburban Growth*

No time period quite encapsulates the ease and enthusiasm of American suburbanization quite like the post-World War II era (Jackson 1985, 205). After the enactment of the GI Bill and subsequent creation of the Veterans Administration (VA) in 1944, the VA quickly joined the FHA in providing federally-backed mortgages to over 16 million returning veterans (204); in fact, by 1950, the two institutions collectively insured half of all mortgages in the United States (Rothstein 2017, 70). While GI Bill educational, housing, and employment programs greatly promoted the emergence of a white, suburban, and educated middle class, black veterans were routinely denied the same benefits as their white counterparts, including VA mortgages and

loans, which the agency distributed according to the same discriminatory mechanisms as the FHA (Herbold 1994, 106). Furthermore, in the post-war era, developers such as William Levitt began constructing most of the nation's new housing units on massive scales—entire suburbs at a time (Rothstein 2017, 71). These development projects were only possible with FHA financing, which would be denied, not only if the housing units were to be occupied by black people, but if there were any black communities nearby (71). Thus, post-war suburbs like the three Levittowns (which Levitt designed), of which the New York version (as pictured in Figure 9) included 17,500 new homes sold with no down payment and on low-interest VA loans (69-70), were entirely exclusive to white families. The black veteran Robert Mereday, whose company constructed houses for Levitt, himself was denied housing in the very homes he had built (68). By sponsoring the rapid development of racially exclusive suburbs and promoting the growth of the white middle class, the FHA engaged in what Brown (2021) deems to be “one of the greatest federal instances of affirmative action in American history for the benefit of White people” (47-48).

In the VA and FHA’s enthusiasm to fund single-family and white-occupied housing developments in the suburbs, the programs often left cities themselves, and especially their black residents, highly neglected (Jackson 1985, 206). Furthermore, after the passage of the 1956 Interstate Highway Act, the federal government began to fund the construction of interstate highways that ran through and divided cities, often to the vehement opposition of urban residents (Muller 1981, 52). After all, if the suburb was supposed to represent the reconciliation of rural ideals and urban opportunities, suburban residents would need some means by which they could travel into the city, no matter the expense to their urban counterparts, whose protests to the placement of disamenities were often conveniently ignored (as discussed above). Urban planners

such as Robert Moses in New York City and Harland Bartholomew in St. Louis most frequently ran these highways through black neighborhoods in an effort to clear the unsightly “slums” that “offended” suburban commuters entering the city, while failing to provide adequate housing for displaced residents and further contributing to their lack of wealth (Hill 2016, 15; Rothstein 2017, 127). In Minneapolis, almost all interstate and local highways divided and took space from black, redlined neighborhoods, forcing many of their residents to leave (*Minnesota Experience* 2018) (including the Taylor family, who purchased the lot in Morningside in 1959 in response to their imminent displacement (Montrie 2019, 311)). This phenomenon can clearly be seen in Figure 10, which overlays the present-day highways and commuter roads (most of which were built in the post-war era and up until the 1960s (*Minnesota Experience* 2018)) on the locations of the black population in 1940 and the zones that the HOLC had designated as “Hazardous” or “Definitely Declining” in 1937 (similar to Figure 8). It is striking how closely these highways follow the patterns of black residence and redlining; one can even make out the linear paths of these highways just by looking at the 1937 HOLC redlining designations alone in Figure 7. Highway construction, together with university expansion and other displacement programs, represented the broader paradigms of “slum clearance” and “urban renewal” in the second half of the 20th century (Brown 2021 44). These urban planning schemes were so significant that Brown (2021) deems them to collectively represent the next historical wave of forced displacement of black people in the United States after the Great Migration (44). Suburban growth, therefore, not only offered unequal opportunities for geographic and economic mobility for white and black people, but further contributed to the forced movement of black urban residents through related planning policies, none more so than the widespread construction of highways.

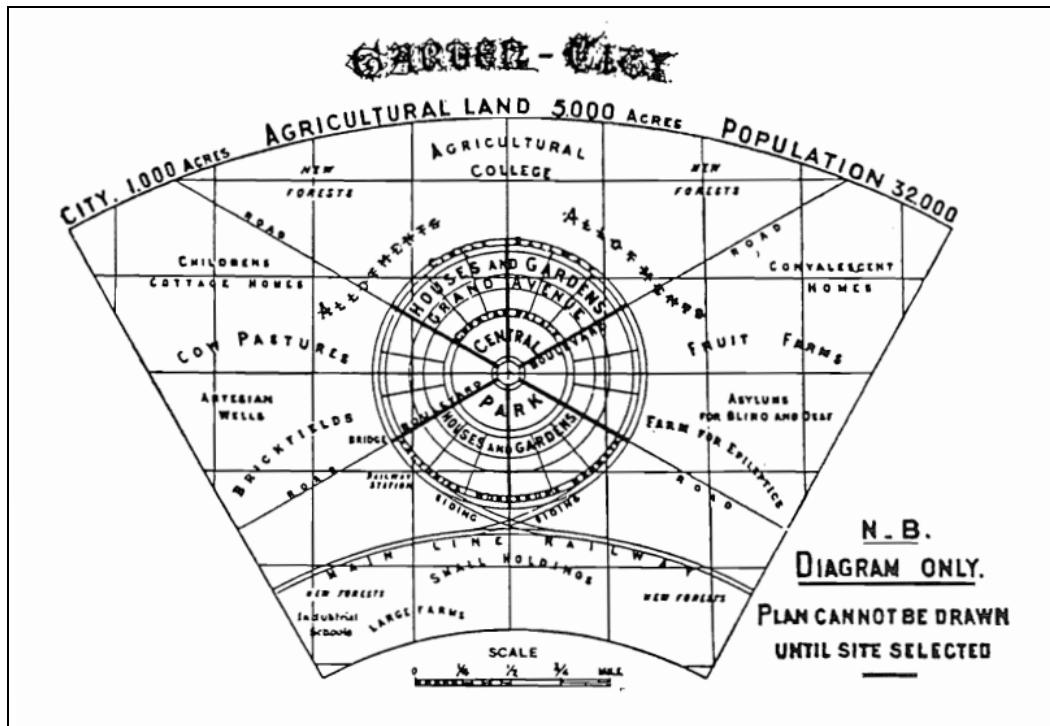
## **Conclusion**

It is no coincidence that Northern metropolitan areas in the United States are so segregated today, particularly between their urban and suburban regions, as is demonstrated in Figure 11. Throughout the 20th century, both private and government practices conglomerated to promote white mobility and opportunity through suburbanization, while simultaneously forcing black residents into impoverished city “slums,” particularly in the northern United States. This regime of segregation, though less visible, was likely just as effective as that of Jim Crow in the South. Although the means of segregation in the North changed between the two halves of the century, their outcomes remained consistent; the VA and FHA took the place of restrictive covenants in maintaining the racial exclusivity of suburbs, while “urban renewal”, particularly highway construction, took the place of redlining in impoverishing and displacing black people from the areas where they *were* allowed to live. Thus, the history of suburbanization in the North is not only one of freedom and opportunity—a mass movement that allowed for the rise of the American middle class—but one of deep, enduring inequalities, in geographic and economic mobility alike, that have continued to afflict urban black populations into the present day.

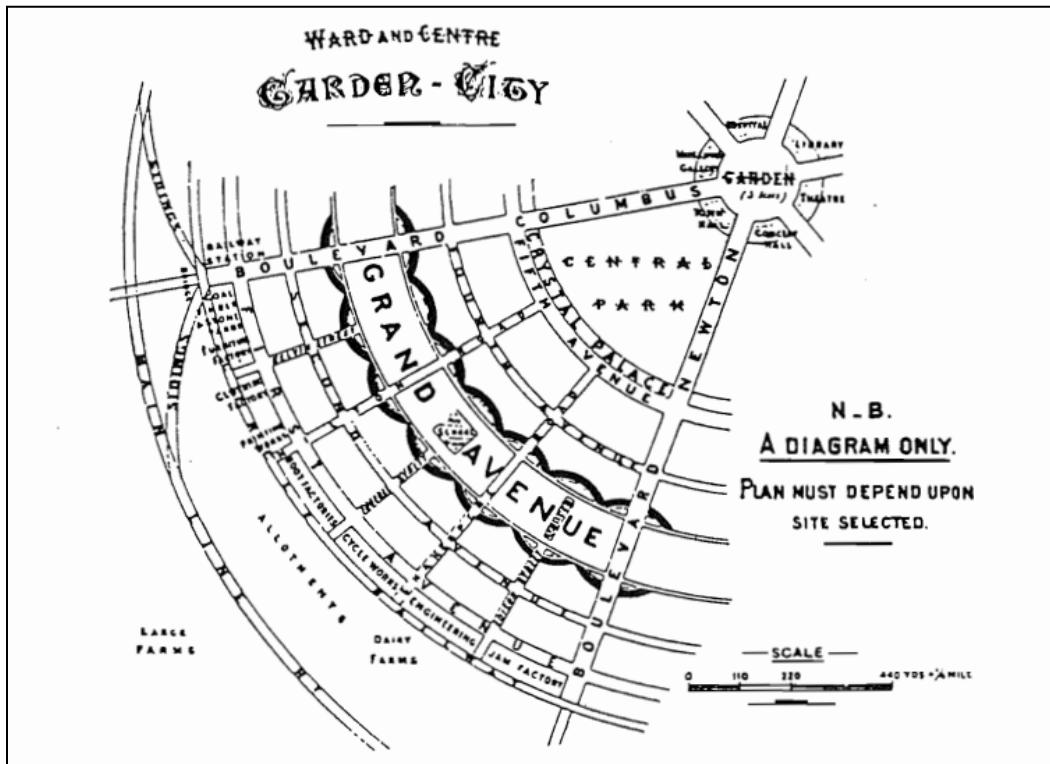
## Figures



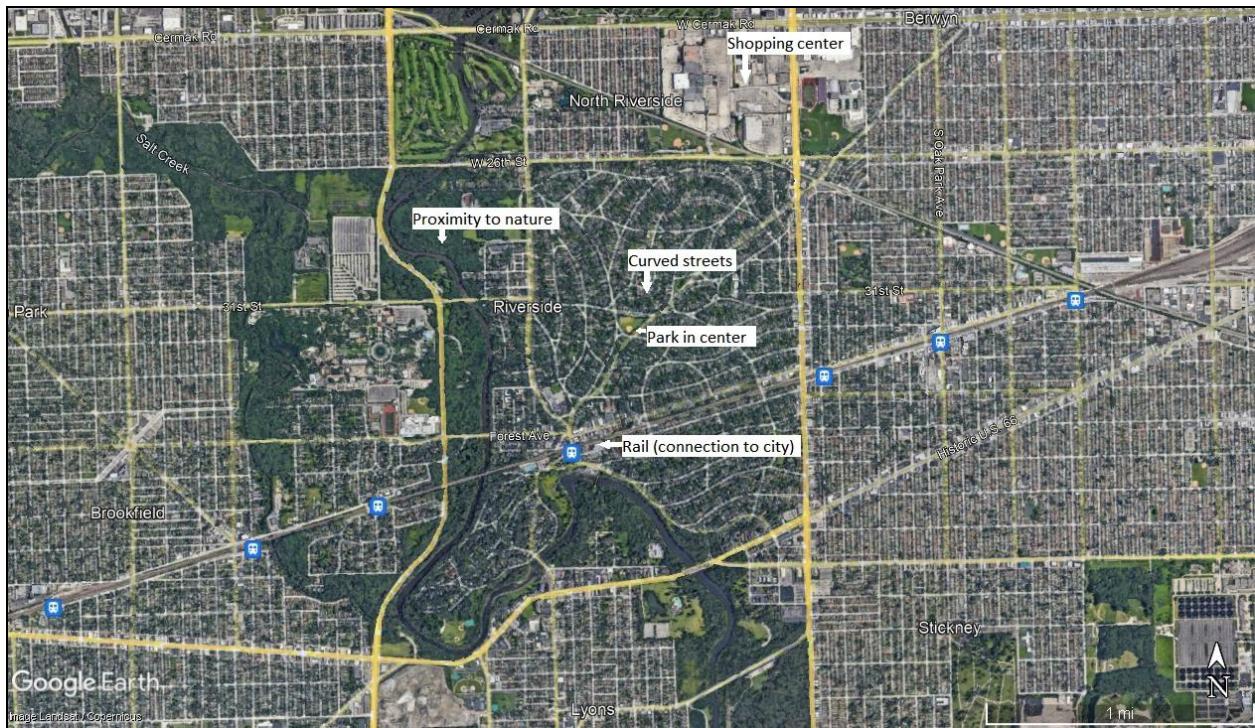
**Figure 1:** My own photograph of Alison Saar's Monument to the Great Northern Migration, in the center of Martin Luther King Jr. Drive on the Near South Side.



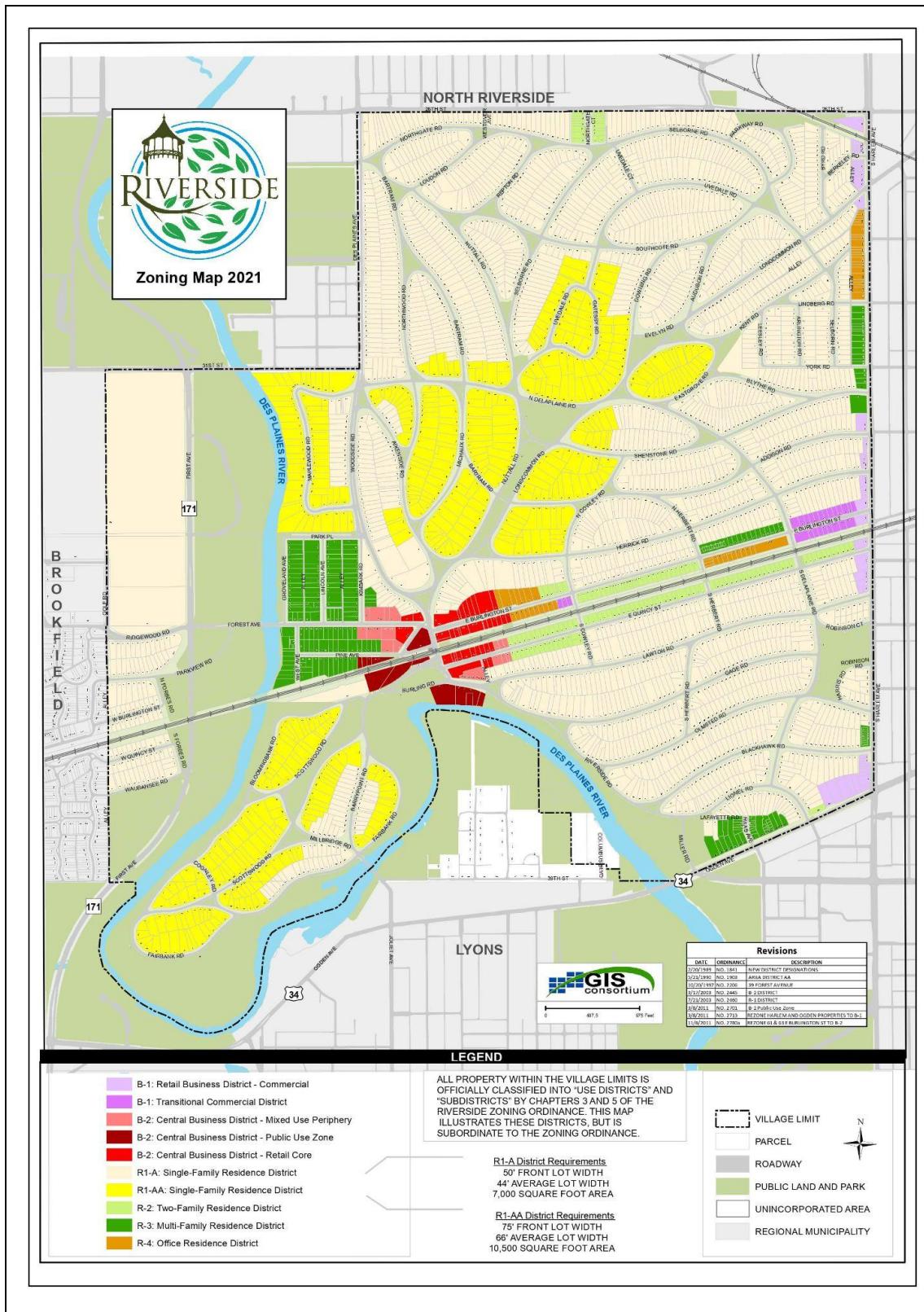
**Figure 2:** The first of two maps of Howard's "garden cities," displaying the general plan of the city and its immediate surroundings (Howard 1898).



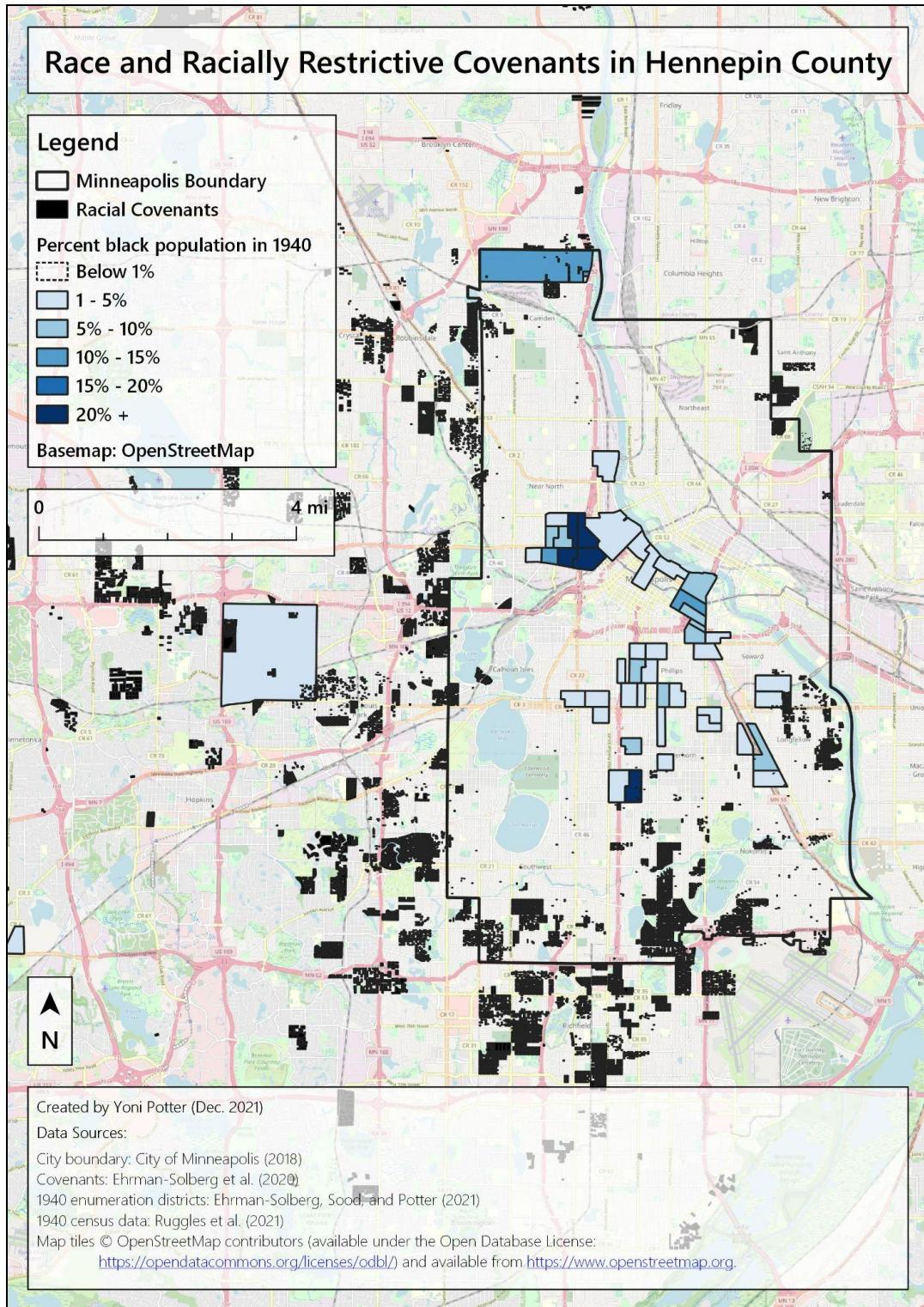
**Figure 3:** The second of two maps, with an internal view of a "garden city" (Howard 1898).



**Figure 4:** Riverside, Illinois, a historical suburb of Chicago that mirrors many design principles of Howard's from *Garden Cities of To-morrow*. Annotations are my own. (Google Earth Pro, n.d.)



**Figure 5:** Zoning map of Riverside, IL, which is mainly covered by single-family zoning districts (Village of Riverside 2021).



**Figure 6:** Locations of racial covenants in Hennepin County (which includes Minneapolis and its western suburbs) relative to the city boundaries and the 1940 distribution of the black population. Data sources are listed in the figure. Enumeration district boundaries used with permission of Aradhya Sood and Milena Almagro (see citations below).

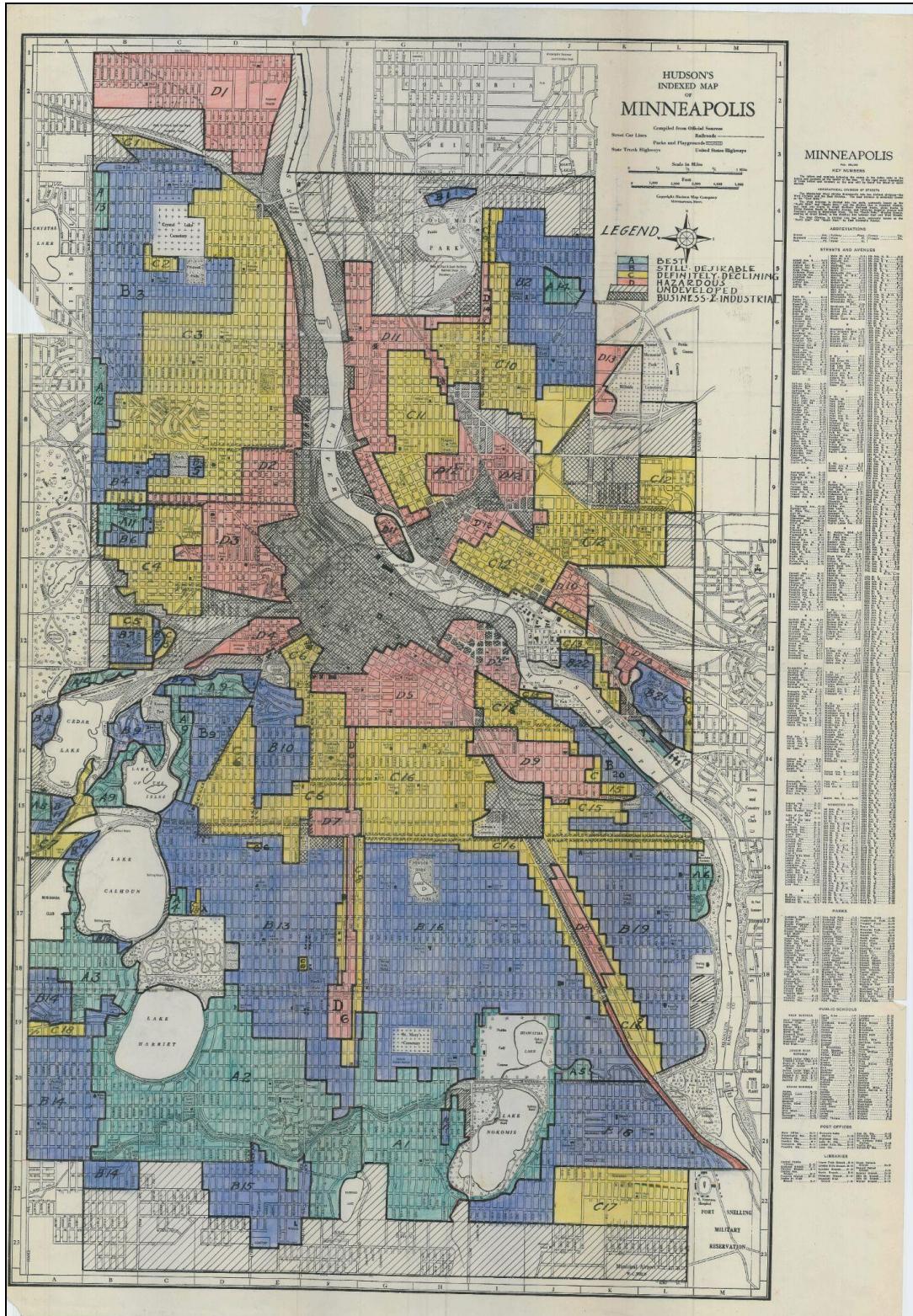
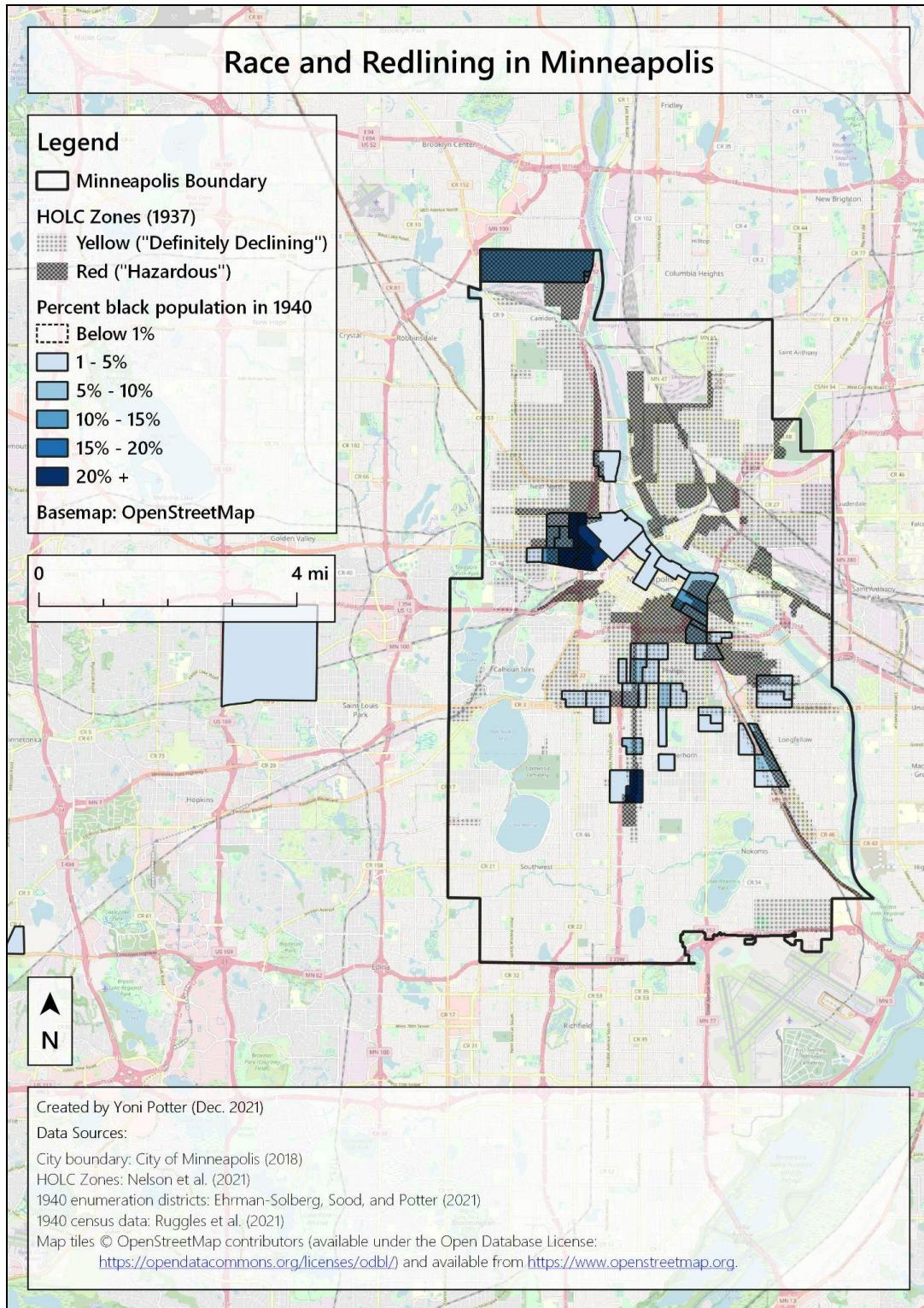


Figure 7: HOLC redlining map of Minneapolis (LaLone et al. 1937).

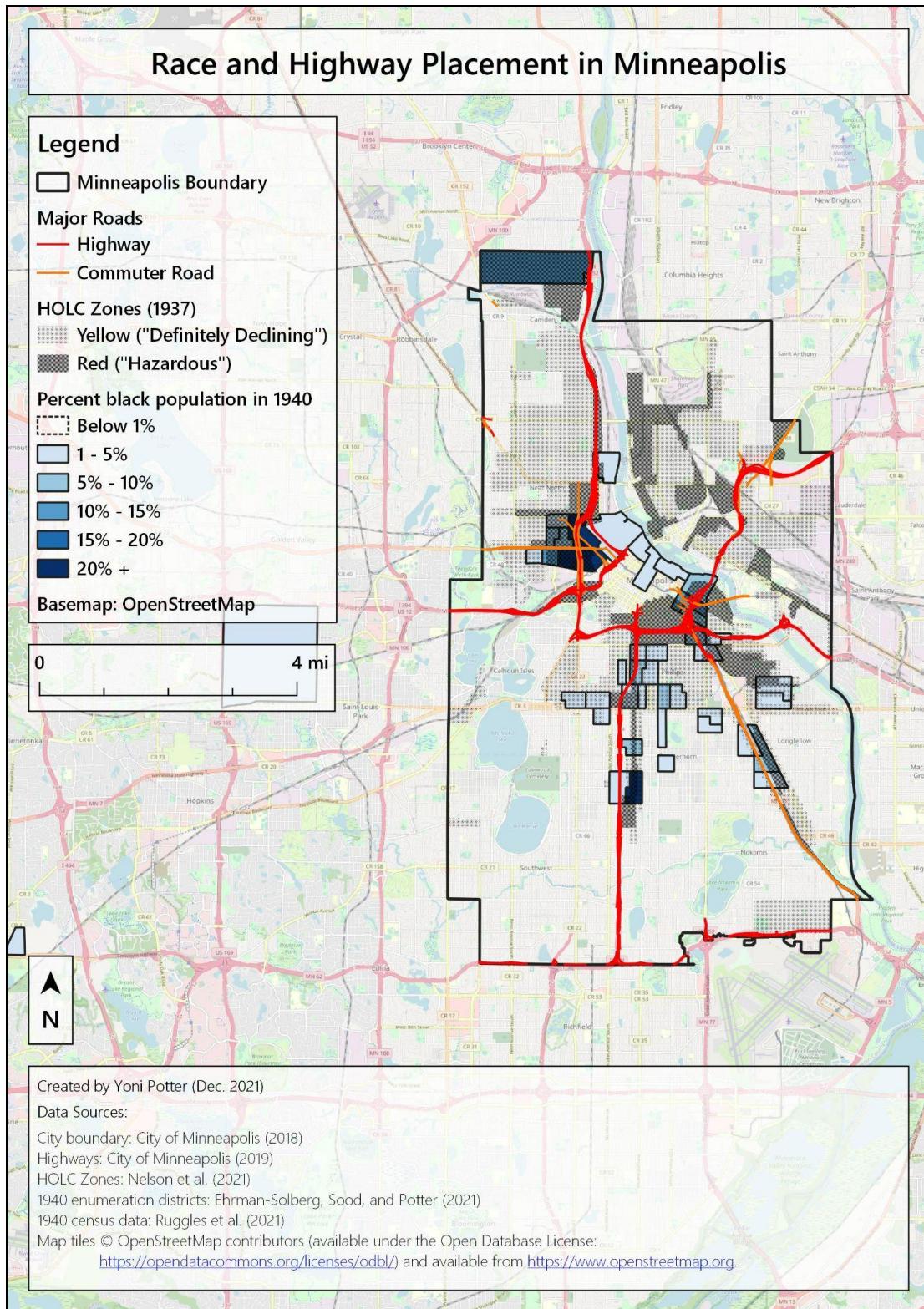


**Figure 8:** Locations of red and yellow HOLC zones in Minneapolis relative to the 1940 distribution of the black population. All enumeration districts with over 5% black population are at least partially designated as red or yellow. Data sources are listed in the figure. Enumeration

district boundaries used with permission of Aradhya Sood and Milena Almagro (see citations below).

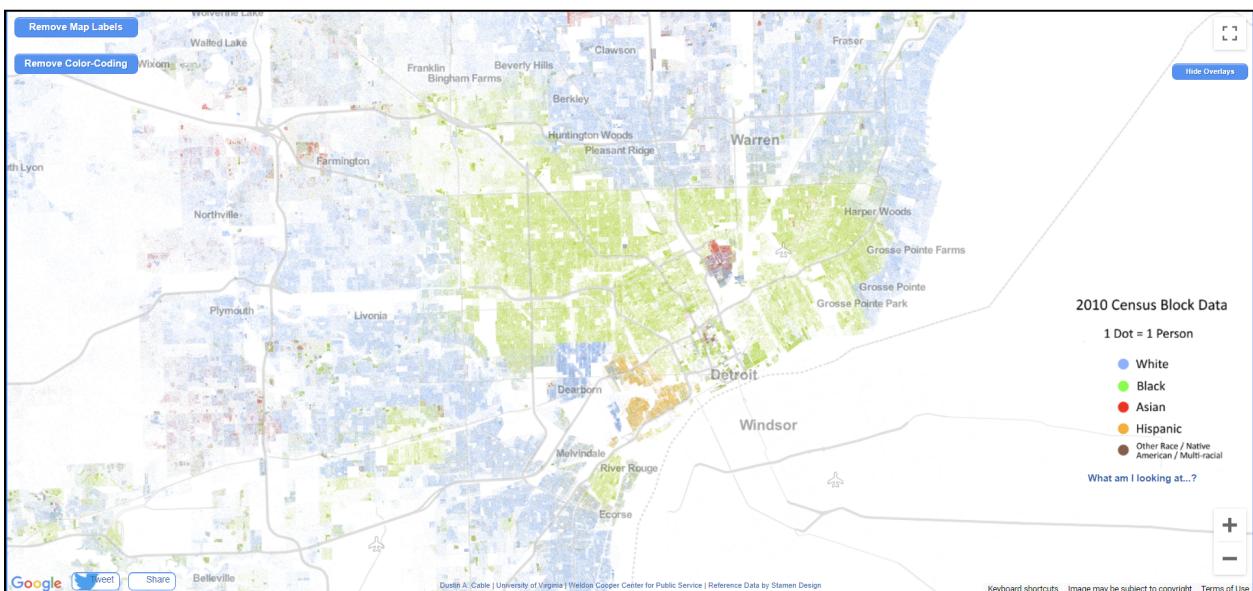
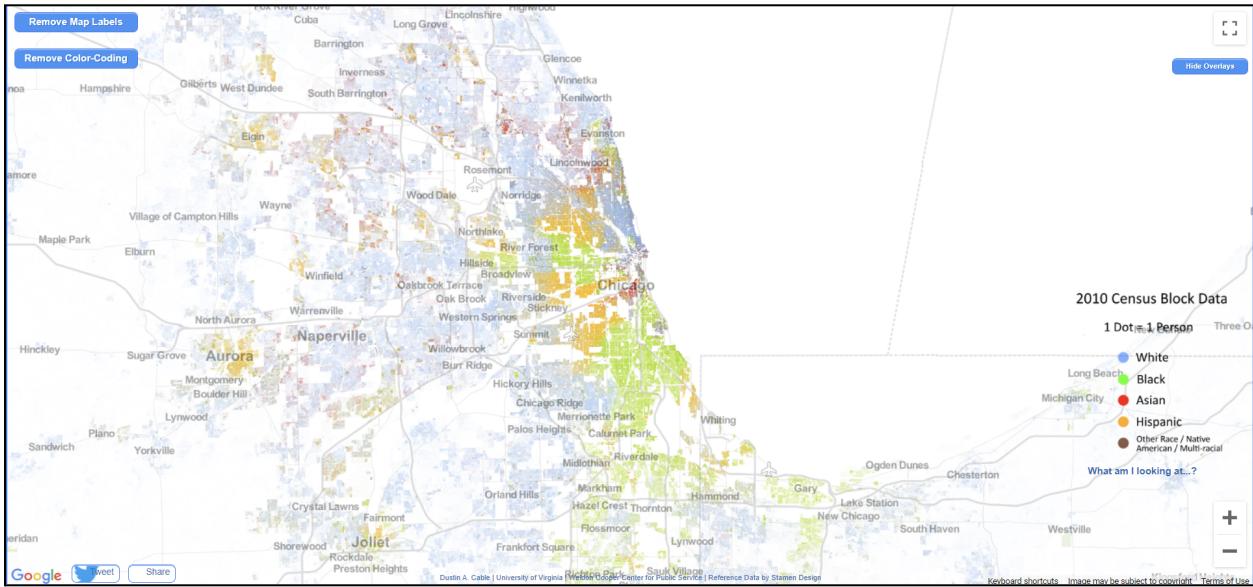


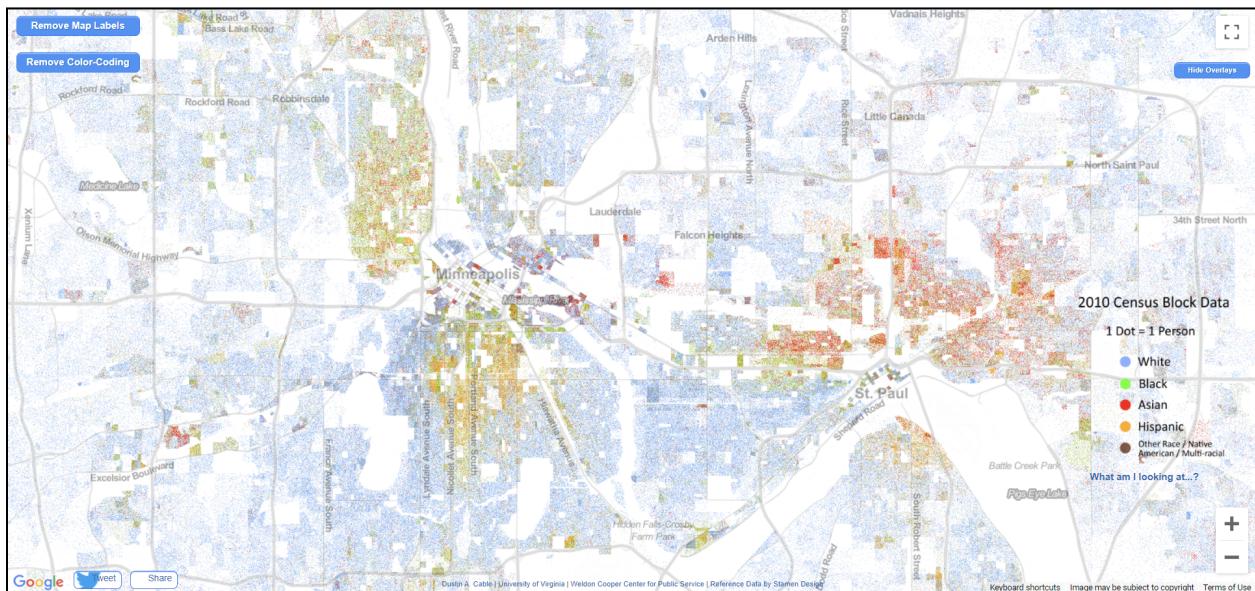
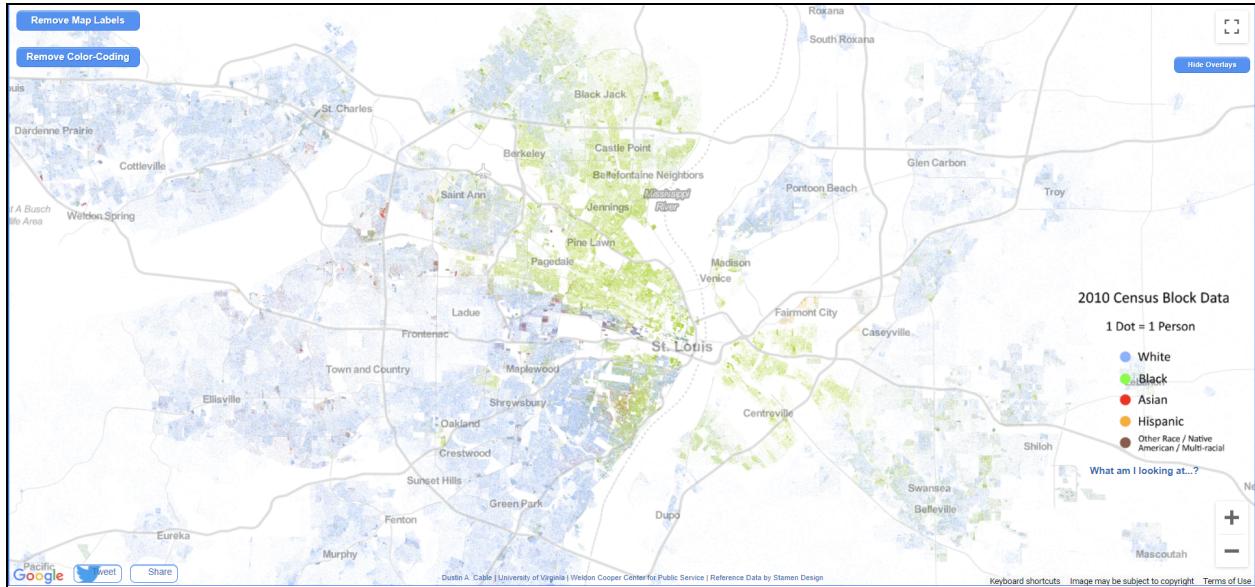
**Figure 9:** Aerial photograph of Levittown, New York in 1948 (Aerial Photograph 1948).



**Figure 10:** Locations of modern highways and commuter roads in Minneapolis relative to the 1940 distribution of the black population and red and yellow HOLC zones. Data sources are

listed in the figure. Enumeration district boundaries used with permission of Aradhya Sood and Milena Almagro (see citations below).





**Figure 11:** Maps of Chicago, Detroit, St. Louis, and Minneapolis-St. Paul, respectively, in which all individuals are denoted by a single dot, the color of which denotes their race (Cooper Center 2013). People of color clearly concentrate in central city areas, while suburbs remain almost exclusively white (except for certain nearby suburbs, such as East St. Louis and Ferguson, though these suburbs generally have very low white populations).

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