
REDLINING AND DE FACTO SEGREGATION

A Web-based, Geospatial Visualisation

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Abstract

There persists in America an embedded network of institutional factors contributing to unequal social outcomes. Before and beyond any specific instances of explicit, personally-directed hate, are historically-defined patterns of disenfranchisement, operating outside the purview of the public sphere. Nowhere is the historic character of such institutions more apparent than in the context of wealth accumulation and distribution. A single arc can be traced from 19th century land endowment to ensuing 20th century credit discrimination, and forward to the perverse contemporary state of de facto segregation.

Compounding the issue of discursively challenging institutional structures are broad misconceptions on their character and import. When conversations are allowed to focus around only the most explicit and literal instances, it enables all else to be hand-waved away with only vague dismissals; premises are hidden and rhetoric is elevated. In public discourse, then, value can be added through direct, concise, and easily-interpretable representations of typically oblique content.

The particular case of historic redlining is a distinct candidate for such visual representation; the practice itself involved systematically denying both public and private services to neighbourhoods, based on their racial profiles. Given the clear geospatial nature of redlining and the relevant data, an opportunity exists for a graphical argument to be made on its sustained impact¹.

Introduction

Context

Those (free blacks) who are shop keepers earn a moderate living but never expand their businesses beyond a certain point. The simple reason is that... the whites, who have the money, are not willing to lend to a Negro the capital necessary for a big commercial establishment. -Jacques Pierre Brissot de Warville, Travels in the United States, 1788

The patterns of wealth distribution in this country were settled not long after its inception. While newly unrestricted land was given away, quite literally, to white frontiersmen via the Land Runs and Homestead Acts of the 18th century, a broad manifold systematically denied minority populations the ability to accumulate wealth- not only by the explicit bondage of slavery, but by systemic disinvestment in free states as well. Even ostensibly 'free' individuals still faced "occupational, legal, and de facto" segregation. Today, 98% of American land is owned by whites- and the average black family in America possesses 13 times less wealth than their white counterpart. These patterns were set centuries ago- but it has taken self-perpetuating, institutionalised efforts to sustain them.

The Home Owners' Loan Corporation (HOLC) was created in 1933. Conceived as part of Franklin Delano Roosevelt's New Deal, the firm's ostensible purpose was to underwrite and refinance mortgages in default. In the process of selecting defaulting loans to refinance, the HOLC drew Residential Security Maps- delineating areas considered to be high-risk for underwriting, according to certain criteria:

The appraiser who went to Brooklyn in the 1930s to assess Bedford-Stuyvesant for the government summarized the neighborhood's prospects on a single page. Many brownstones in "obsolescence and poor upkeep". Clerks, laborers and merchants lived there, about 30 percent of them foreign-born, Jews and Irish mostly. Also, this: "Colored infiltration a definitely adverse influence on neighborhood desirability." - Emily Badger, New York Times

The borders and boundaries drawn by the HOLC predated the firm's existence- often by decades. But by providing an explicit schema to continue disinvestment along their lines, their effects were reinforced at a systemic level.

Audience and Users

The primary discursive problem on this topic is the presence of a certain perception gap. I.e., despite a body of literature attesting to the presence of implicit and institutionalised biases and discrimination², public opinion is still split on their existence, particularly along racial and gender lines³. Even among those who accept the persisting effects of racial discrimination will often tend to deflect considerations on their own involvement, intentional or not. This leaves a niche for a particular kind of argument to be provided in public discourse within this domain- a single point, made concisely and repeatedly⁴. The academic support and context is such that effective action can be made in communicating the content of such research with ease of transmission/interpretation and user experience in mind. This directly informs the intended audience of this project; everyone would stand to gain from a fundamental understanding of redlining's direct effects.

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