



Structural racism is a reality that affects countless areas of life for Black Americans in the United States. Purposefully discriminatory public policy has historically prevented African Americans access to homeownership and quality, affordable rental housing, assets that are fundamental for wealth-building and financial wellbeing in the U.S. At the turn of the twentieth century, especially in the years following World War II, the U.S. saw masses of its white citizens leaving cities for developing suburbs. Black Americans were denied access to homeownership in these suburbs through a variety of discriminatory and exclusionary practices, leaving black communities concentrated in the cities white Americans were fleeing from. Now, as middle-class and wealthy white Americans return to cities, neglected, black urban communities are being redeveloped. With redevelopment comes skyrocketing homeownership and rental costs: forcing the very communities which were barred from the suburbs in the past to relocate once more. This phenomenon is known as gentrification, defined by Merriam Webster as “a process in which a poor area (as of a city) experiences an influx of middle-class or wealthy people who renovate and rebuild homes and businesses and which often results in an increase in property values and the displacement of earlier, usually poorer residents” (“Gentrification”, 2021). Gentrification and systemic housing inequality are two serious issues facing minority communities in the United





