

# “A State Sponsored System of Segregation”: Examining the Contemporary Impact of Redlining

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## WHAT IS REDLINING?

Redlining refers to the process by which the Federal Housing Administration, along with urban planners and banks, deemed predominantly black communities as too high risk to provide home loans (Percy 2015). The Homeowners Loan Corporation (HOLC) described redlined areas of Jacksonville as undesirable with overtly discriminatory language: “This Section contains all of the areas on the Realty Area map which are classified as hazardous and embraces principally the negro areas of the City.” While the practice of redlining was made illegal in the mid 1970’s, the detrimental impact of the process is still felt in black communities in the United States (Percy 2015).

## LITERATURE REVIEW

Recent studies have found that racial segregation, using zoning policies, has been a persistent and consistent feature of many major American cities throughout the mid-20<sup>th</sup> century. Lens and Monkkonen 2016 have found a strong correlation between land use regulations and segregation by income, specifically regarding density restrictions. The Homeowners Loan Corporation (HOLC) described redlined areas of Jacksonville as undesirable with overtly discriminatory language: “This Section contains all of the areas on the Realty Area map which are classified as hazardous and embraces principally the negro areas of the City.” While the practice of redlining maps was made illegal in the mid 1970’s, the detrimental impact of the process is still felt in black communities in the United States (Percy 2015).

## REFERENCES

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- Nelson, Robert, Winling, LaDale, Marciano, Richard and Connolly, Nathan et al., “Mapping Inequality,” *American Panorama*, ed. Robert K. Nelson and Edward L. Ayers, accessed February 18, 2020, <https://dsl.richmond.edu/panorama/redlining/>.
- Rothstein, Richard. 2018. “The Color of Law: A Forgotten History of how our Government Segregated America.”

## RESULTS

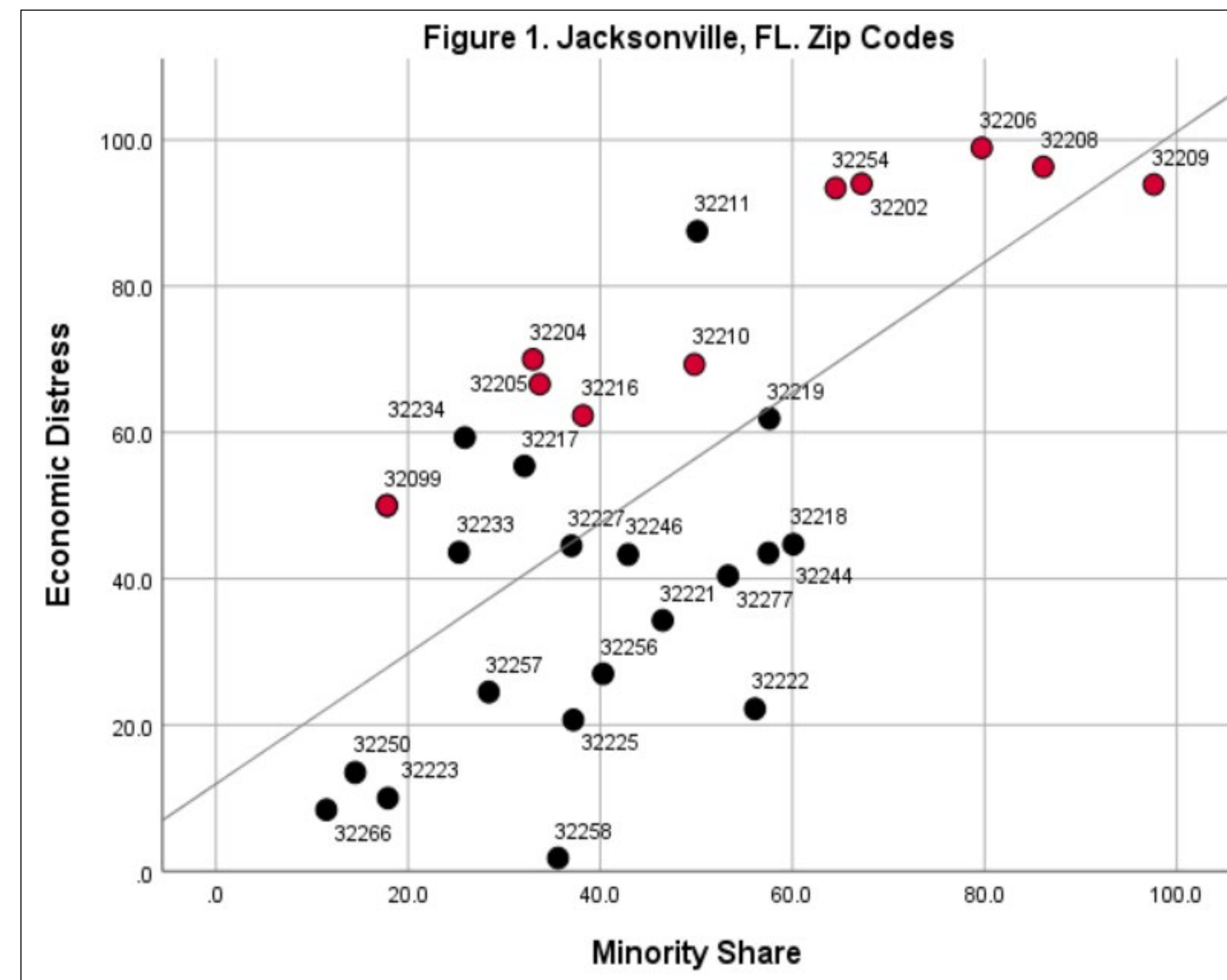


Figure 1. represents positive linear relationship between housing vacancy and minority share of Jacksonville, FL Zip Codes. The Pearson correlation of Figure 1. is .523 and is significant at the .005 level (2-tailed). As displayed in Figure 1., populations with highest minority share also experience the highest housing vacancy rates. The five zip codes with the highest housing vacancy rates also represent areas of land previously redlined. Zip codes with the lowest housing vacancy represent predominantly white populations.

Map 2. Redlined Areas of Jacksonville, FL.

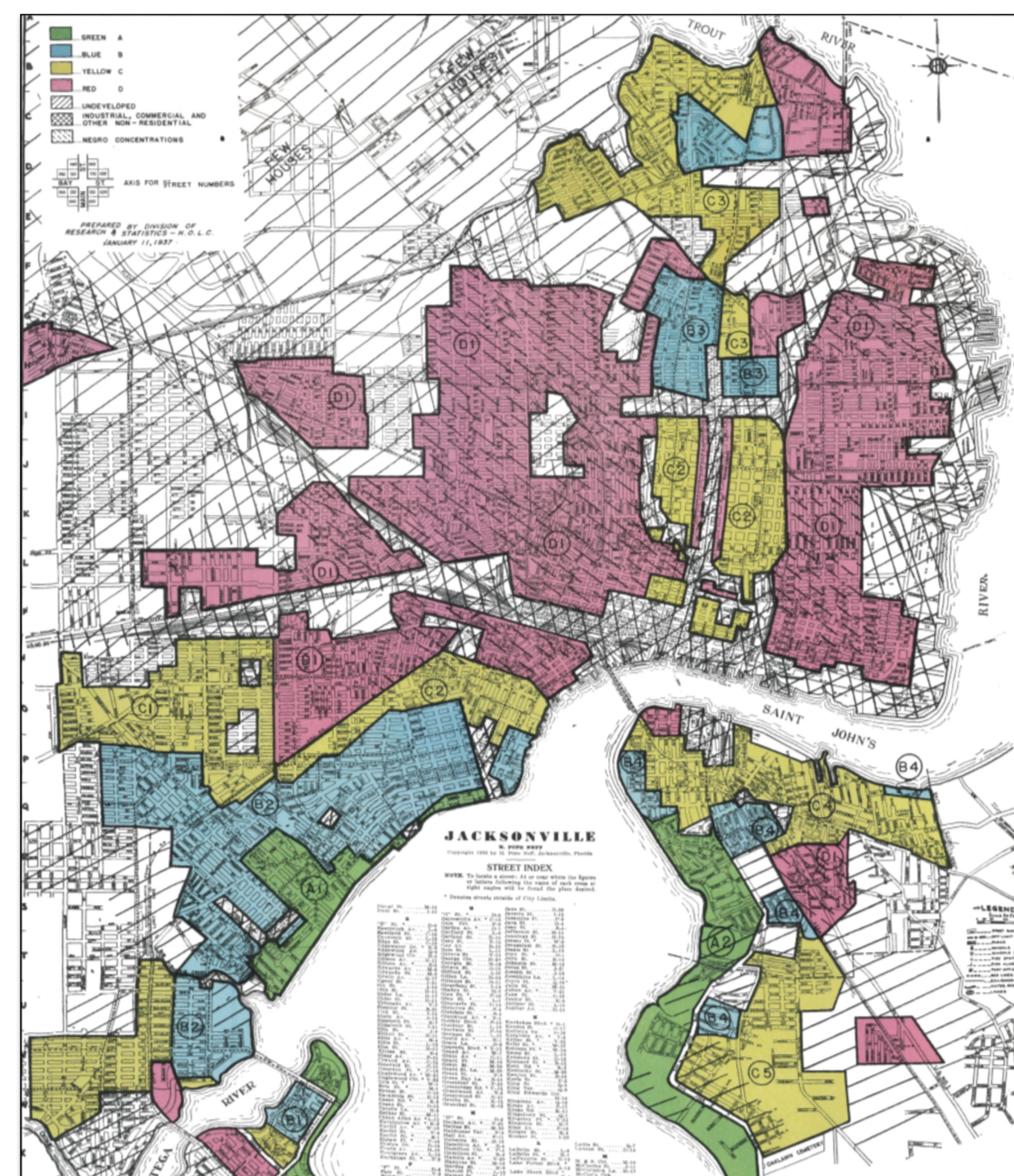
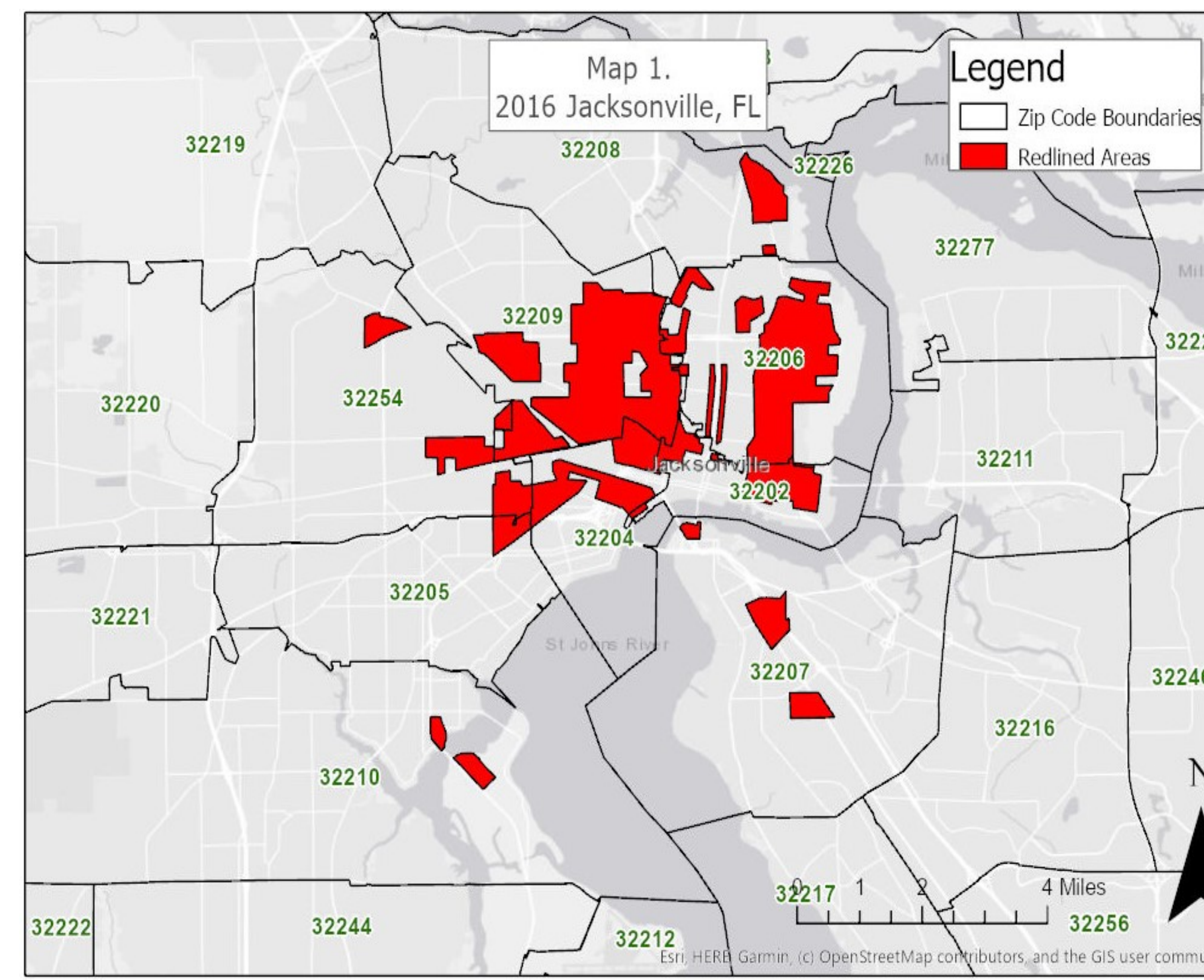
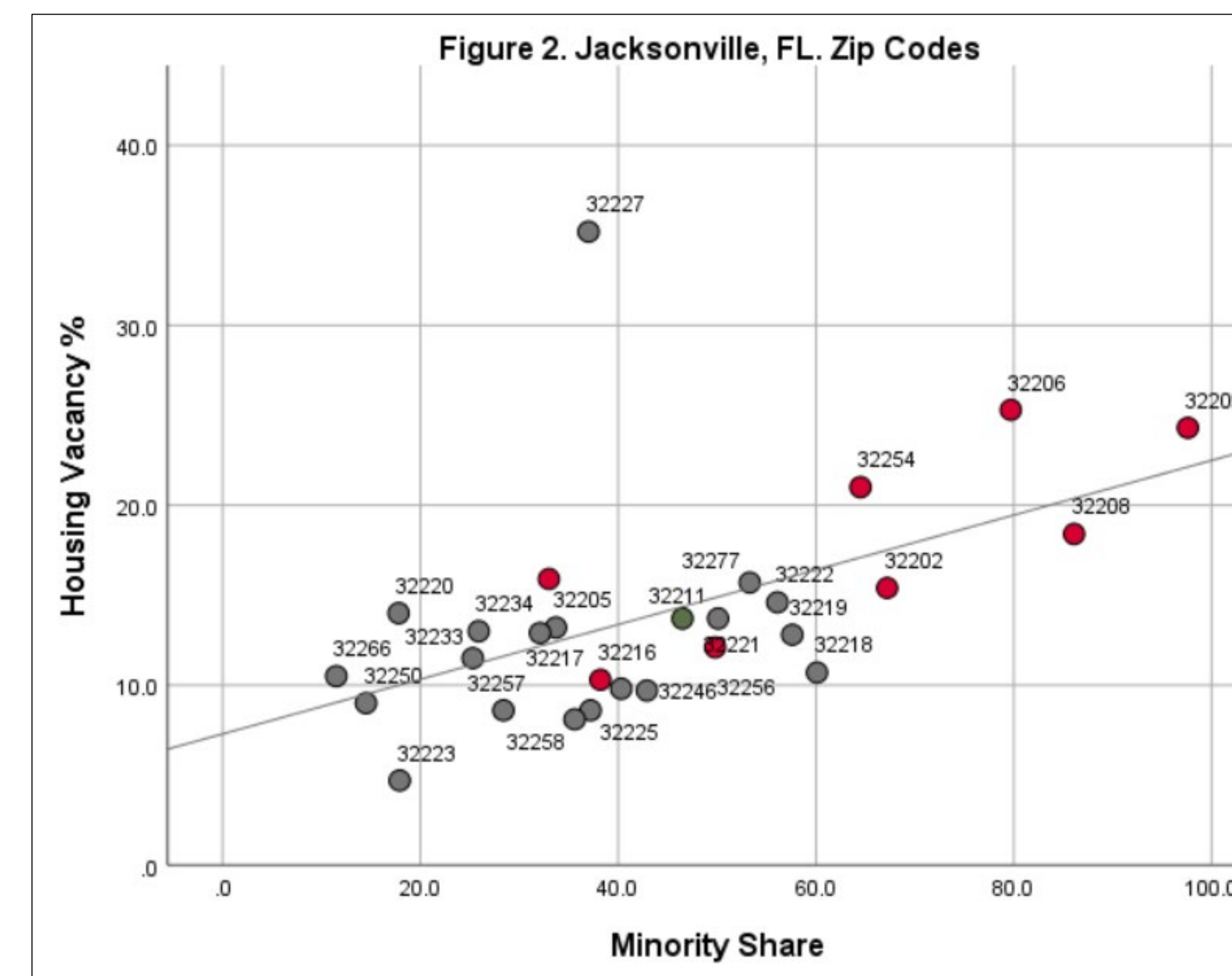


Figure 2. represents positive linear relationship between economic distress and minority share of Jacksonville, FL Zip Codes. The Pearson correlation of Figure 2. is .700 and is significant at the .000 level (two-tailed.). Populations with highest minority share also experience the most economic distress. Similarly, to Figure 1., The five zip codes with the most economic distress also represent areas of land previously redlined. Zip codes with the least economic distress represent predominantly white populations. Zip codes with areas of land previously redlined are denoted in red on scatterplots.



## METHODS

This study compares The Economic Innovation Group’s Distressed Community Index to Jacksonville zip codes to determine if there is a correlation between land use codes and the disproportionate economic hardship of historically black areas to predominantly white areas of Jacksonville. Pearson zero sum correlations are utilized to determine statistical significance between minority share % and distress levels of Zip Codes. The Distressed Community Index utilizes data from the 2012- 2016 U.S. Census Bureau’s American Community Survey 5-Year Estimates and Business Patterns.

ArcGIS Pro was utilized to create Map 1. Mapping Inequality provided the georeferenced polygons of redlined areas of Jacksonville, Florida. Jacksonville’s current zip code boundaries were provided through ArcGIS online Living Atlas.

Data was available for only 30 out of 38 Jacksonville, FL. Zip Codes. As a result, the correlation coefficient may be affected.

## DISCUSSION

This study finds that areas previously redlined continue to face infrastructural and economic disadvantages which do not extend to predominantly white areas of Jacksonville. Furthermore, Jacksonville remains significantly racially and socioeconomically segregated. The disproportionate economic hardship of historically black areas to predominantly white areas of Jacksonville today should be primarily understood as a consequence of historical structural policies and procedures. It is therefore imperative that local history be widely taught and studied in primary and secondary schools. Further research should be done to determine if other cities have similar levels of economic distress in previously redlined areas. There is an actionable need for a social science perspective when urban planning decisions are made.