Housing Inequality in 20th-century America: A Report

Daniel G. Cumming, Johns Hopkins University

Uncovering Inequality, the Ira A. Lipman Center for Journalism and Civil and Human Rights

February 2023

This report provides the history necessary for interpreting the origins and persistence of housing inequality in the United States. Housing has not merely reflected broader social, political, and economic inequality. It has been a primary cause.[1] Over the last century, the U.S. became a nation with an exceptionally high percentage of homeowners, with homes themselves as a primary source of financial security. But this same outcome has contributed to a growing concentration of low-income renters and exacerbated a racial wealth gap over a century old.[2]

Hardly an unintended flaw, inequality—past and present—fuels the American housing system. And housing inequality itself hardly represents some natural occurrence. It took government officials and private interests to turn land into real estate and property into profit. As this report makes clear, housing and its hardships owe less to the workings for the free market. Rather, white supremacy and countless structural benefits for the wealthy were built into the American housing market from its very origins.

---

[1] For historians' interpretations of contemporary inequality, see Daniel London and Cothran Boyd, "Special Issue: A Second Gilded Age?" *The Journal of the Gilded Age and Progressive Era* 19, v. 2 (April 2020): 191-196. For a review of social science research on metropolitan inequality, see Colin Gordon, *Citizen Brown: Race, Democracy, and Inequality in the St. Louis Suburbs* (Chicago: University of Chicago Press, 2019), 146-148. For a study on how racism in real estate contributes to segregation and inequality, see Elizabeth Korver-Glenn, *Race Brokers: Housing Markets and Segregation in 21st Century Urban America* (New York: Oxford University Press, 2021).

[2] Thomas Shapiro, Tatjana Meschede, and Sam Osoro, "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide," *Institute on Assets and Social Policy* (February 2023).

The report below aims to clarify the history behind this process. Most research to date affirms that federal housing policy in the 1930s created a two-tier system, with homeownership at the top and public housing at the bottom. According to this view, public-private partnerships maintained the system, with private entities distributing the social goods of public policy.[3] This framing of America's two-tiered system includes visions of single-family suburbs, with lawns and nuclear families, on the one hand, and concentrated, brick public housing projects, racked by crime and poverty, on the other. Usually missing from this account, however, is the persistence of privately owned (and often low-quality) rental housing—depicted, in this report, as the basement tier of the U.S. housing system.

Whether one considers the "slums" of the late-19th and early 20th century or the "informal" housing of the 21st, rental properties owned by profit-seeking landlords have helped structure the U.S. housing system. Like the top two tiers, this third tier reinforces the system's other components. Since the Progressive Era, policymakers have tried to redress slum housing by elevating single-family homeownership, building public housing, and razing dilapidated housing stock. All the while, most low-income renters have been left to the predatory interests of real estate developers, rental speculators, property managers, and slumlords. Through America's three-tiered system, public-private alliances have overdeveloped exclusively white suburbs and underdeveloped Black and brown neighborhoods in urban and poor suburban enclaves. Landlords, meanwhile, have monopolized the low-income market and exploited housing options of last resort. Even during the high-water mark of public housing (1930s-1960s), landlords shaped housing policy profoundly, shoring up practices of racial and class segregation. The professed "end of public housing" in the 1990s, in many respects, represented the final victory of

---

[3] For classic scholarship on the formation of a two-tier housing system, Gail Radford, *Modern Housing for America: Policy Struggles in the New Deal Era* (Chicago: The University of Chicago Press, 1996).

the basement tier. By then, landlords had expanded their influence through federal subsidies, private vouchers, and underregulated fair housing law. Indeed, the state's abandonment of its poor and under-sheltered cannot be divorced from decades of bipartisan policies meant to profit from poverty, divest from poor communities, and privatize public housing.[4]

This report offers, too, an examination of housing's cultural impact. Besides exacerbating racial and class divides, postwar housing policies reinforced hierarchies of gender and sexuality by linking suburban homeownership to the nuclear family. In the U.S., homeownership functions as both a cultural and an economic investment imbued with use and exchange values. Beginning in the 1930s, federal housing policies favored single-family housing for its wealth-generating capacity, as real estate, and its social function, as a home.[5] Under the weight of this history, decades of state-backed benefits were channeled to suburban developments where whiteness, heterosexuality, and homeownership cohered into an exclusive asset.[6] When President Franklin D. Roosevelt called for an Economic Bill of Rights in 1944, he included the right to a "decent home." The Housing Act of 1949 also established the "goal of a decent home and suitable living environment for every American family."[7] Despite these grand declarations, federal and local policymakers crafted an exclusionary housing system benefitting white nuclear families.

Certain admissions of the government's role in housing inequality followed protracted struggles for housing justice. Responding to decades of activist pressure, the U.S. Civil Rights

---

[4] N.D.B. Connolly, *A World More Concrete: Real Estate and the Remaking of Jim Crow South Florida* (Chicago: University of Chicago Press, 2014). For the "end of public housing" in the 1990s, see 51-52 of this report.
[5] For use and exchange values in housing, see David J. Madden and Peter Marcuse, *In Defense of Housing: The Politics of Crisis* (New York: Verso, 2016), 2; Keeanga-Yamahtta Taylor, *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership* (Chapel Hill: University of North Carolina Press, 2019), 10-11.
[6] Among the scholarship on a heteronormative welfare state, see Clayton Howard, "Building a 'Family-Friendly' Metropolis: Sexuality, the State, and Postwar Housing Policy," *Journal of Urban History* 39, no. 5 (2013): 933-955.
[7] Franklin D. Roosevelt, "State of the Union Message to Congress: January 11, 1944," Franklin D. Roosevelt Presidential Library and Museum, accessed July 25, 2022, https://www.fdrlibrary.org/address-text. U.S. Congress, *Housing Act of 1949, U.S. Code, Title 42, Chapter 8A, Sec. 1441*, Cornell Law School, Legal Information Institute, accessed July 25, 2022, https://www.law.cornell.edu/uscode/text/42/1441.

Commission reported in 1961 that government "supports and indeed to a great extent it created the machinery through which housing discrimination operates."[8] After urban rebellions rocked the nation, an investigation into their causes, known as the 1968 Kerner Commission, concluded that segregated housing, police brutality, job discrimination, and school failure had created a country deeply divided: "two societies, one black, one white–separate and unequal."[9]

Today, however, more than 50 years from the 1968 Fair Housing Act, the promises of a decent home for "every American family" still ring hollow. The expansive vision of postwar liberalism seeded in the New Deal may have created a robust welfare state. After the 1960s, though, policymakers dismantled New Deal gains, and political retrenchment among wealthy real estate interests laundered public goods through private markets, nonprofit institutions, and developer subsidies.[10] Politicians encouraged homeownership by demolishing public housing, but since the 1980s, white households have accrued equity faster than their Black counterparts. The latter, meanwhile, suffer higher taxes, lower appraisals, and increased foreclosure.[11] Following the 2008 financial crisis, mounting household debt has eroded an already shrinking middle class, and politicians appear unwilling to reverse-engineer housing markets that privilege an older, whiter, and wealthier population. In the 21st century, Roosevelt's lofty promises now appear calcified, and successive generations are sliding into a growing nation of renters.[12]

---

[8] US Commission on Civil Rights, *Housing: 1961 Commission on Civil Rights Report* (Washington: GPO, 1961), 2.
[9] US National Advisory Committee on Civil Disorders, *Report of the National Advisory Commission on Civil Disorders* (New York: New York Times Co., 1968), 22.
[10] Brent Cebul, Lily Geismer, and Mason B. Williams, eds., *Shaped by the State: Toward a New Political History of the Twentieth Century* (Chicago: University of Chicago Press, 2019); Andrew J. Diamond and Thomas J. Sugrue, eds., *Neoliberal Cities: The Remaking of Postwar Urban America* (New York: New York University Press, 2020).
[11] Andre M. Perry, *Know Your Price: Valuing Black Lives and Property in America's Black Cities* (Washington, DC: Brookings Institution Press, 2020); Dorothy A. Brown, *The Whiteness of Wealth: How the Tax System Impoverishes Black Americans—And How We Can Fix It* (New York: Crown Publishing, 2021).
[12] Lisa Adkins, Melinda Cooper, and Martijn Konings, *The Asset Economy: Property Ownership and the New Logic of Inequality* (Medford, MA: Polity Press, 2020). Since 2008, renter-majority cities doubled (21 to 47 percent), median home prices increased over 50 percent, and homeownership is lower among millennials than any generation in the last 50 years (35 percent). Tommy Andres, "Divided Decade: How the Financial Crisis Changed Housing," American Public Media, December 17, 2018, https://www.marketplace.org/2018/12/17/what-we-learned-housing/.

This report is divided into three chronological sections. It traces how each period responded to crises in the preceding era's housing system, how policymakers and real estate investors stabilized system failures, and how housing practices cemented inequalities in place. Indeed, the recurring "crisis" of inequality must be understood as an integral feature of U.S. housing, part of a system working as designed. What follows highlights three historical processes that reproduce housing inequality: citizenship intertwined with homeownership; property values tethered to race; and uneven development that shaped divergent urban and suburban futures. This report highlights, as well, the incredible and sustained struggle to overcome housing inequity and transform the housing system into a genuine vessel for democracy. Across the 20th century, residents and organizations struggled to expand housing opportunities through migration, legislation, movements, strikes, and uprisings. Activists and everyday people fought to bend the system to meet the broad need for shelter, and in the process, sometimes entered complicated alliances with those invested principally in housing's value as commodity.

The report begins with the rise of industrial cities after the Civil War (*Laying the Foundations, 1865-1929*). It explores the conferral of property rights, restrictive covenants, racial zoning, and the problem of "blight" as products of the Jim Crow era. Section two traces the expansion of metropolitan regions (*Building the Walls, 1932-1968*), examining New Deal policies, postwar urban renewal, suburbanization, and the open housing movement. The third section outlines deindustrialization and public retrenchment (*Cementing Inequality, 1968-2008*), beginning with the 1968 Fair Housing Act then tracing gentrification, environmental hazards, and suburban poverty. The report concludes with the 2008 crisis and its aftermath (*Sheltering the Crisis, 2008-Today*). It strives to answer why housing remains unequal and imagines a future beyond a system deeply invested in the private profits and social reproduction of inequality.

Laying the Foundations, 1865-1929

The foundations of contemporary housing inequality were laid in response to the 19th-century crises of Reconstruction and westward expansion. The Civil Rights Act of 1866 expanded citizenship to include freed slaves and guaranteed all citizens the right to rent and own property. The Fourteenth Amendment, adopted two years later, encoded those rights in the Constitution. The formation of new property regimes, contests over citizenship, and regional migrations that followed fueled the rise of industrial cities by the early 20th century. Several important themes emerged in this tumultuous period: private property rights in relation to state and municipal authorities; the creation of zoning law and restrictive covenants; and the racialization of "blight" among social scientists and real estate professionals.

I. Property Rights

Enclosure and Citizenship

Throughout the 19th century, settler colonialism unleashed a wave of land theft, enclosure, and Indigenous genocide across the continent. This violent process seized common-use land and converted it into private property. In growing trade centers, such as St. Louis, Minneapolis, and Chicago, settlers laundered the profits of resource extraction and Indigenous dispossession through the consolidation of real estate markets.[13] In older cities, real estate enclosure turned housing into a speculative commodity that sowed new class divisions between landlords and renters, an embedded feature of city housing markets by the end of the century.[14]

---

[13] Richard White, *Railroaded: The Transcontinentals and the Making of Modern America* (New York: W.W. Norton, 2011); Walter Johnson, *The Broken Heart of America: St. Louis and the Violent History of the United States* (New York: Basic Books, 2020); Emilie Connolly, "Fiduciary Colonialism: Annuities and Native Dispossession in the Early United States," *The American Historical Review* 127, issue 1 (March 2022): 223-253.
[14] Elizabeth Blackmar, *Manhattan for Rent: 1785-1850* (Ithaca: Cornell University Press, 1989); Gwendolyn Wright, *Building the Dream: A Social History of Housing in America* (Cambridge: MIT Press, 1981).

By 1865, moreover, federal troops and 4 million former slaves had overturned the southern plantation economy and threatened to redistribute plantation property.

In the aftermath of the war, Congress passed the Civil Rights Act of 1866, which established the "same right, in every State and Territory in the United States, to make and enforce contracts, to sue, be parties, and give evidence, to inherit, purchase, lease, sell, hold, and convey real and personal property, as is enjoyed by white citizens." Two years later, the Fourteenth Amendment revolutionized the relationship between the state, property rights, and citizenship by codifying the principle that no government "shall deprive any person of life, liberty, or property, without due process of law." Subsequent decisions, however, curtailed the full potential of citizenship rights by making a crucial distinction between public and private realms of state authority, and ruling the government would only enforce civil rights threatened by government representatives (*Civil Rights Cases*, 1883). In the "state action doctrine," discrimination within the private realm, therefore, was protected from state action and would remain so for nearly a century.[15] Through westward expansion and Reconstruction, public-private interests consolidated land and property rights in alignment with white supremacy.

Jim Crow Regimes

Immediately following the Civil War, southern legislatures passed harsh vagrancy laws, known as the Black Codes, designed to confine African Americans to what remained of the plantation system. Local police and vigilantes, including the Ku Klux Klan, enforced the codes through legal coercion and racial terrorism. At the same time, private corporations backed by

---

[15] For the state action doctrine and its implications, see Matthew Lassiter, *Civil Rights in America: Racial Discrimination in Housing* (A National Historic Landmarks Theme Study, National Parks Service, 2021), 6-7.

state governments seized agricultural land, forcing Black Southerners into cities seeking relief from sharecropping peonage and resurgent white supremacist violence.[16]

The emergence of Jim Crow segregation in the 1890s formalized white rule as law of the land and confined African Americans within an apartheid system backed by the Supreme Court in *Plessy v. Ferguson* (1896).[17] The "New South," moreover, was fueled by powerful corporations contracting prison labor through local governments, a convict leasing system described as "worse than slavery."[18] In the decades following emancipation, constitutional expansions of citizenship had promised freedom for the formerly enslaved, significantly through the right to own property. For Black Southerners, however, ownership proved tenuous, and as white elites manipulated labor markets to keep Black workers in place, whiteness itself became a form of property, one defined by its exclusivity and defended through extralegal violence.[19]

The Great Migration

Black Southerners fled white terrorism in the countryside for freedom in southern cities, then over the subsequent decades, followed the nation's railroads to industrializing centers in the North and Midwest. Between 1910 and 1940, roughly 2 million African Americans, nearly 20% of Black Southerners, trekked North in the first wave of the Great Migration. A second wave

---

[16] Tera W. Hunter, *To 'Joy My Freedom: Southern Black Women's Lives and Labors After the Civil War* (Cambridge: Harvard University Press, 1998); Steven Hahn, *A Nation Under Our Feet: Black Political Struggles in the Rural South from Slavery to the Great Migration* (Cambridge: Harvard University Press, 2005).

[17] For foundational interpretations on the formation of racial apartheid in the South, see C. Vann Woodward, *The Strange Career of Jim Crow* (New York: Oxford University Press, 1955); Howard N. Rabinowitz, *Race Relations in the Urban South, 1865-1890* (New York: Oxford University Press, 1978).

[18] David M. Oshinksy, *"Worse Than Slavery": Parchman Farm and the Ordeal of Jim Crow Justice* (New York: Simon & Schuster, 1996); Edward Ayers, *The Promise of the New South: Life After Reconstruction* (New York: Oxford University Press, 1992); Andrew Kahrl, *The Land Was Ours: African American Beaches from Jim Crow to the Sunbelt South* (Cambridge: Harvard University Press, 2012).

[19] Cheryl I. Harris, "Whiteness as Property," *Harvard Law Review* 106, no. 8 (June 1993): 1707-1791; Thomas W. Hanchett, *Sorting Out the New South City: Race, Class, and Urban Development in Charlotte, 1875-1975* (Chapel Hill: University of North Carolina Press, 1998).

between 1940 and 1970, spurred by wartime industries also in the West, increased the total

number of migrants to 6 million, an unprecedented exodus that transformed the nation's social,

political, and urban geography. By the 1970s, 47% of all African Americans lived outside the

South, and the vast majority settled in cities across the U.S.[20] The migrants, however, hardly

discovered promised land. Instead, white residents in neighborhoods, schools, and factories

began building walls of racial containment as soon as the southerners began to arrive.[21]

Surrounded by hostile neighbors, African Americans packed into older neighborhoods

while housing shortages forced residents to double-up in subdivided rooms and rented

kitchenettes. In Detroit, for example, the number of Black residents leapt from 5,700 to 81,000

between 1910 and 1925. In Cleveland, the African American population increased six-fold in a

single decade, with 90% confined to a single district. In New York, Harlem became a center of

Black cultural renaissance as the number of African Americans in the city tripled, and in

Chicago, the Southside's "Black Belt" grew 148% between 1910 and 1920.[22] As in other cities,

white Chicagoans in the Southside's Hyde Park-Kenwood Property Owners Association

promised to "make Hyde Park white." Between 1917 and 1921, assailants bombed 58 African

American homes, including 32 houses in Hyde Park-Kenwood.[23] In the summer of 1919, whites

launched a full-scale assault against African Americans as part of the "Red Summer." Black

---

[20] James R. Grossman, *Land of Hope: Chicago, Black Southerners, and the Great Migration* (Chicago: University of Chicago Press, 1989); Isabelle Wilkerson, *The Warmth of Other Suns: The Epic Story of America's Great Migration* (New York: Penguin Random House, 2010), 8-11.

[21] For classic works by Black sociologists, see St. Clair Drake and Horace R. Cayton, *Black Metropolis: A Study of Negro Life in a Northern City* (Chicago: University of Chicago Press, 1945); Charles S. Johnson, *The Negro in Chicago: A Study of Race Relations and a Race Riot* (Chicago: University of Chicago Press, 1922); W.E.B. DuBois, *The Philadelphia Negro: A Social Study* (Philadelphia: University of Pennsylvania Press, 1899).

[22] Kevin Boyle, *Arc of Justice: A Saga of Race, Civil Rights, and Murder in the Jazz Age* (New York: Henry Holt and Company, 2004), 4-6; Todd M. Michney, *Surrogate Suburbs: Black Upward Mobility and Neighborhood Change in Cleveland, 1900-1980* (Chapel Hill: University of North Carolina Press, 2017), 13; Drake and Cayton, *Black Metropolis*, 60.

[23] William M. Tuttle, Jr., *Race Riot: Chicago in the Red Summer of 1919* (New York: Atheneum, 1974), 171-83, cited in Lassiter, *Civil Rights in America*, 13.

Chicagoans fought back, defending their neighborhood boundaries from vigilantes, police, and the state militia. Chicago, however, was but one site in an onslaught of white-led pograms across the U.S., including massacres in East St. Louis (1917), Tulsa (1921), and Rosewood (1923).[24]

Underlying the racial violence was, in part, the pernicious idea that African Americans threatened property values. In reality, Black homebuyers increased neighborhood values by paying a premium to break into all-white communities. It was panic-selling by white families that caused prices to drop.[25] Subsequent housing policy would presume white bigotry and defer to racist homeowners' real estate concerns. In the early 20th century, however, authorities found their powers limited. The tools, though, were available. They only needed sharpening.

II. Restricting the Market

Codes and Ordinances

Beginning in the mid-19th century, tenement districts in port cities swelled with immigrants from Europe and Asia. In the Northeast and Midwest, Russian Jews, Italian, Irish, Polish, and Lithuanian immigrants filled low-wage industries, while in the South and West, Chinese, Japanese, Indian, Mexican, and Filipino immigrants labored in agricultural and service industries. Housing conditions among the poor and working-class were often horrible and at times inflamed urban rioting, such as New York City in 1863.[26] Social reformers, aided by journalists' exposes of horrendous tenement living, inspired new housing experiments, welfare

---

[24] Simon Balto, *Occupied Territory: Policing Black Chicago from Red Sumer to Black Power* (Chicago: University of Chicago Press, 2019): 26-29.

[25] Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (New York: W.W. Norton, 2017), 93-99.

[26] Journalist Jacob Riis connected New York's Draft Riots of 1863 to Lower East Side tenement conditions. Madden and Marcuse, *In Defense of Housing*, 124.

organizations, and national movements.[27] New York's Tenement House Law of 1901, the

nation's first comprehensive housing law, finally banned the dumbbell tenement after decades of

reform efforts. A multistory building with wide front and rear sections connected by narrow

shafts for light and ventilation, dumbbell tenements were maligned as noxious health hazards by

the turn of the century.[28] Slumlords packed in as many tenants as possible, neglecting utilities

and upkeep in order to reap the profits. As a result, tuberculosis, among other contagions, ripped

through tenement districts. Widespread fears for public health led reformers, physicians, and

commissioners to tighten code enforcement in construction and maintenance. By the early 1900s,

U.S. health experts had developed a "house infection theory," sponsored detailed housing

surveys, and organized national conferences to redress the social outcomes of poor housing.[29]

Code enforcement, however, was limited to individual buildings. Municipal ordinances

instead offered a more comprehensive tool for protecting public health, and by extension,

quarantining social threats to specific districts. Since the mid-nineteenth century, Chinese

neighborhoods in port cities, "Chinatowns," had been tightly regulated by authorities ostensibly

to protect public health. A wave of racist xenophobia, known as the "Yellow Peril," helped fuel

anti-Chinese rumors that laundries spread disease and encouraged prostitution and drug abuse.[30]

---

[27] Riis, Lawrence Veiller, Jane Addams, among others, were at the forefront of a growing movement expanding housing concerns beyond tenements. Robert B. Fairbanks, "From Better Dwellings to Better Neighborhoods: The Rise and Fall of the First National Housing Movement," in *From Tenements to the Taylor Homes: In Search of an Urban Housing Policy in Twentieth-Century America*, eds. John F. Bauman, Roger Biles, and Kristin M. Szylvian (University Park, PA: The Pennsylvania State University Press, 2000), 21-42; David T. Beito and Linda Royster Beito, "The 'Lodger Evil' and the Transformation of Progressive Housing Reform, 1890-1930," *The Independent Review* 20, no. 4 (Spring 2016): 485-508.

[28] Bauman, introduction to *From Tenements to the Taylor Homes*, eds Bauman, Bile, and Szylvian (University Park, PA: The Pennsylvania State University Press, 2000), 6-11.

[29] Samuel K. Roberts, Jr., *Infectious Fears: Politics, Disease, and the Health Effects of Segregation* (Chapel Hill: The University of North Carolina Press, 2009): 87-106.

[30] Mae M. Ngai, *Impossible Subjects: Illegal Aliens and the Making of Modern America* (Princeton: Princeton University Press, 2014); Nayan Shah, *Contagious Divides: Epidemics and Race in San Francisco's Chinatown* (Berkeley: University of California Press, 2001); Charlotte Brooks, *Alien Neighbors, Foreign Friends: Asian Americans, Housing, and the Transformation of Urban America* (Chicago: University of Chicago Press, 2009).

In 1880, a San Francisco ordinance restricted wooden buildings to specific neighborhoods, clearly targeting Chinese laundries. One operator, Lee Yick, who had been in business for over 20 years, fought the ordinance. In *Yick Wo v Hopkins* (1886), the Supreme Court ruled in Yick's favor, arguing that even ostensibly race-neutral laws, such as building codes, could violate the Fourteenth Amendment.[31] Though the ordinance was defeated, city planners' use of zoning as a public health measure established a new tactic for engineering racial confinement into law.

Racial Zoning

In 1908, Los Angeles enacted the first citywide land-use restrictions in the country, and in 1916, New York City codified the nation's first comprehensive zoning plan.[32] As zoning became a popular tool for planners to segregate residential, commercial, and industrial districts, a more insidious practice took root. Between 1910 and 1917, Baltimore launched the nation's first explicitly racial zoning campaign. Similar to San Francisco, racialized fears of tuberculosis provided cover for city officials to pass Jim Crow measures in the face of what the *Baltimore Sun* denounced as a "Negro Invasion."[33] White homeowner associations organized to support the campaign, and officials passed three zoning ordinances to confine Black Baltimoreans to the city core. The West Ordinances, as they became known, amounted to a virtual freezing of the housing market by outlawing property transactions that would move Black residents into white blocks, and vice versa.[34] "Hazards," defined primarily as the threat of noxious industry to residential

[31] Brooks, *Alien Neighbors, Foreign Friends*, 244.
[32] David M.P. Freund, *Colored Property: State Policy and White Racial Politics in Suburban America* (Chicago: University of Chicago Press, 2007), 49; Andrew H. Whittemore, "Exclusionary Zoning: Origins, Open Suburbs, and Contemporary Debates," *Journal of the American Planning Association* 87, Issue 2 (2021): 167-180.
[33] Lawrence T. Brown, *The Black Butterfly: The Harmful Politics of Race and Space in America* (Baltimore: Johns Hopkins University Press, 2021), 80-82.
[34] For foundational analysis of Baltimore's racial zoning laws, see Garrett Power, "Apartheid Baltimore Style: The Residential Segregation Ordinances of 1910-1913," *Maryland Law Review* 42, issue 2 (1983): 289-328

areas, took on a meaning among urban planners. Baltimore developers began listing Black and

Jewish residents as "hazards" in new property deeds, threats to residential value on par with the

dirt and grime of industry. To protect white neighborhoods, the developers also devised

innovative surveillance methods to investigate the backgrounds of any potential homebuyers.[35]

Baltimore apartheid spread quickly across the country, inspiring racial zoning campaigns

in Atlanta, Birmingham, St. Louis, Richmond, and Louisville, among other cities. Civil rights

activists, however, quickly mobilized an effective countermovement. The National Association

for the Advancement of Colored People (NAACP) blocked city ordinances through a

coordinated legal defense. The Baltimore NAACP, formed in 1914, tied the city's segregationist

plans into legal knots, while the Louisville chapter brought a case that worked its way up to the

Supreme Court.[36] The court's final decision in *Buchanan v. Warley* (1917) outlawed racial

zoning nationwide, a decision reasoned not in defense of racial justice, but in the right of owners

to sell property to whomever they wished.[37] Indeed, the legal architecture of Jim Crow, and its

counteroffensive in the early civil rights movement, rested on constitutional rights to property

ownership and citizenship, a relationship that constricted more expansive social rights to shelter.

Southern cities, however, defied *Buchanan*. Atlanta passed five racial zoning laws

between 1913 and 1931, and Birmingham enacted a racial ordinance in 1926 that remained in

force until 1951. In the first three decades of the century, over 900 cities and suburbs passed

racial zoning laws.[38] Though *Buchanan* proved a watershed decision for potential homeowners

---

[35] Paige Glotzer, *How the Suburbs Were Segregated: Developers and the Business of Exclusionary Housing, 1890-1960* (New York: Columbia University Press, 2020), 128-137.

[36] Baltimore was the second NAACP chapter in the U.S. Dennis Patrick Halpin, *A Brotherhood of Liberty: Black Reconstruction and Its Legacies in Baltimore, 1985-1920* (Philadelphia: University of Pennsylvania Press, 2019).

[37] Power, "Apartheid Baltimore Style."

[38] Numbers cited in Lassiter, *Civil Rights in America*, 9-10; Rothstein, *The Color of Law*, 45-48; Christopher Silver, "The Racial Origins of Zoning in American Cities," in *Urban Planning and the African American Community: In the Shadows,* eds. June Manning Thomas, Marsha Ritzdorf (Thousand Oaks, CA: Sage Publications, 1997): 23-42.

barred from white neighborhoods, it also gave segregationists opportunities to refine their tactics in engineering exclusive communities, tactics that included non-compliance with court decisions.

Restrictive Covenants

By the 1920s, most of the population lived in cities, but exclusive rings of housing were beginning to form around downtown districts, known as "streetcar suburbs." Residents enforced their exclusivity through restrictive covenants, ostensibly private contracts backed by public institutions.[39] Restrictive covenants, or specific clauses inserted into property deeds, became the key method for working-around the *Buchanan* decision. Covenants required property owners to abide by the rules listed, and since racial zoning laws had been outlawed, segregationists banded together in homeowners' associations to exclude newcomers through private agreements. A typical covenant restricted traditional hazards, such as slaughterhouses, factories, outhouses, and cemeteries. It also prohibited building "any structure other than a dwelling for people of the Caucasian Race," as a suburb in north New Jersey put it in 1925.[40] Exceptions were made for domestic servants, a position occupied principally by Black women in the South, white ethnic women in the North and Midwest, and Mexican American women in the Southwest.[41]

Developers required restrictive covenants before financing new projects. In Kansas City, developer J.C. Nichols established the Country Club District, including 6,000 homes and 160 apartment buildings for 35,000 people. All residents were white and members of a district association that outlawed sales and rentals to African Americans.[42] In Baltimore, Edward S.

---

[39] Kenneth T. Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985); Andrew Weise, *Places of Their Own: African American Suburbanization in the Twentieth Century* (Chicago: University of Chicago Press, 2004).

[40] Rothstein, *The Color of Law*, 78.

[41] Among others, see Premila Nadasen, *Household Workers Unite: The Untold Story of African American Women Who Built a Movement* (Boston: Beacon Press, 2015).

[42] Rothstein, *The Color of Law*, 79.

Bouton and the Roland Park Company, which was financed by British investors, developed

2,500 acres of land into one of the nation's first racially exclusive suburban districts in 1891.[43] In

New York's Queens, Nassau, and Westchester Counties, 56% to 85% of all new developments

included restrictive covenants. In Chicago, roughly 175 homeowner associations blanketed half

the city with restrictive covenants.[44] Developments and their convents were carefully calibrated

to regional variations of racial hierarchy. Seattle's William Boeing, founder of the Boeing

Company, built the Blue Ridge community in 1927, a suburb with 467 properties restricted to the

"White or Caucasian race." Two years later, Seattle's Broadmoor neighborhood implemented

more specific restrictions: "No part of said property hereby conveyed shall ever be used or

occupied by any Hebrew or by any person of the Ethiopian, Malay or any Asiatic Race."[45]

Since restrictive covenants were essentially private contracts, the "state action doctrine"

(1883) upheld these covenants as a legal form of discrimination.[46] In *Corrigan v. Buckley* (1926),

the court decided that restrictive covenants were legally protected. In *Euclid, Ohio v. Ambler*

Realty Company (1926)*,* the court also ruled that local jurisdictions could enforce zoning laws

that exclude by income, effectively making class an exclusionary planning principle.[47] Federal

courts thus anchored U.S. housing policy in racially stratified property regimes while insulating

government responsibility from enforcing civil rights in the private realm. Private contracts, in

other words, remained a valuable tool for developers to build an exclusive housing market

differentiated by race: one system yoked together, separate and decidedly unequal.

---

[43] Glotzer, *How the Suburbs Were Segregated*, 2.
[44] Rothstein, *The Color of Law*, 79-83.
[45] Blue Ridge and Broadmoor covenants, "Segregated Seattle: Racial Restrictive Covenants," Seattle Civil Rights & Labor History Project, University of Washington, accessed July 25, 2022, at http://depts.washington.edu/civilr/covenants.htm.
[46] Lassiter, *Civil Rights in America*, 10-13.
[47] Michael Jones-Correa, "The Origins and Diffusion of Racial Restrictive Covenants," *Political Science Quarterly* 115, no. 4 (Winter 2000-01): 541-568.

III. The Problem of "Blight"

Real Estate and Social Science

As cities boomed during the 1920s, a growing construction industry allied with real estate agencies and lending institutions to make powerful coalitions. A key organization, the National Association of Real Estate Boards (NAREB) became an influential institution in local and federal politics. NAREB established national realty standards, and members held prominent positions in national planning commissions, advisory boards, and presidential committees, including President Warren G. Harding's Advisory Committee on Zoning (1921) and President Franklin D. Roosevelt's National Land Use Planning Committee (1933).[48] Organized to professionalize the industry and promote property values, NAREB insisted on enforcing racial segregation to halt the spread of so-called "blight." A catch-all term for urban decline, "blight" disparaged the housing conditions under which poor and working-class families lived. According to NAREB, bad housing threatened good investments. Through its national networks, NAREB conflated low-income districts with their residents, crafting both as threats to real estate profits.[49]

Most significantly, NAREB's 1924 Code of Ethics formalized industry-wide standards that codified racial segregation as realtors' responsibility in order to protect property values: "A realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood."[50] NAREB's influence forced realtors

---

[48] Rothstein, *The Color or Law*, 51.
[49] For NAREB, see Glotzer, *How the Suburbs Were Segregated*, 115-182. Wendell E. Pritchett, "The Public Menace of Blight," *Yale Law & Policy Review* 21, no. 1 (2003): 1-52; Jennifer Light, *The Nature of Cities: Ecological Visions and the American Urban Professions, 1920-1960* (Baltimore: Johns Hopkins University Press, 2009).
[50] Charles Abrams, *Forbidden Neighbors: A Study of Prejudice in Housing* (New York: Kennikat Press, 1955), 156.

and licensing commissions to abide by its standards, as described in another publication: "No matter what the motive or character of the would-be purchaser, if the deal would instigate a form of blight, then certainly the well-meaning broker must work against its consummation."[51] In effect, NAREB professionalized white supremacy as ethical business practice by publishing these standards far and wide, hosting national conferences, and disciplining its membership. By doing so, NAREB ensured racism remained economic bedrock in the growing housing market.

As the real estate industry professionalized, academics created a new field of urban studies that racialized the poor conditions of "blight." In particular, the Chicago School of Sociology, led by Robert E. Park and Ernest Burgess, crafted a theory of urban change that interpreted social categories of residents as cultural products of their environment. Explanations of "blight" as a feature of urban life, with residents exposed to it as culturally degraded, failed to account for segregationist policies and predatory exploitation that concentrated poverty in place. Instead, white social scientists equipped liberal reformers with an authoritative ecological theory that ultimately blamed poor residents for high crime, low education, depleted health, and dilapidated housing.[52] Though a current of anti-racist scholarship also emerged from the Chicago School, led by Black sociologists Charles S. Johnson, E. Franklin Frazier, Horace R. Cayton, Jr., and St. Clair Drake, dominant social theories of "blight" justified authorities' devaluation of Black neighborhoods.[53] Through the scientific peddling of racist stereotypes, "blight" helped cast African Americans as unfit for urban life and a potential threat to public order. Urban reformers' fixation on eradicating "blight" would have dramatic consequences in the decades to come.

---

[51] Arnold Hirsch, "With or without Jim Crow: Black Residential Segregation in the United States," in *Urban Policy in Twentieth-Century America*, eds. Hirsch and Raymond A. Mohl (New Brunswick: Rutgers University Press, 1993), 75, cited in Lassiter, *Civil Rights in America*, 13.

[52] Light, *The Nature of Cities*; Khalil Gibran Muhammed, *The Condemnation of Blackness: Race, Crime, and the Making of Modern Urban America* (Cambridge: Harvard University Press, 2010).

[53] For a history of Black academics' counter-narrative to institutionalized white sociology, Earl Wright II, *Jim Crow Sociology: The Black and Southern Roots of American Sociology* (Cincinnati: University of Cincinnati Press, 2020).

Building the Walls, 1932-1968

The Great Depression devastated cities across the country, inciting mass foreclosures and throwing most of the construction and real estate industries into a tailspin. In response, President Franklin D. Roosevelt's New Deal administration created a three-tier housing system with subsidized homeownership at the top; public housing in the middle; and privately owned, largely unregulated slums at the bottom. When World War II broke out, industrial cities transformed into centers of wartime production, producing a new crisis in housing supply. In the decades that followed, cities grew into sprawling metropolises through federally subsidized housing, suburbs, and freeways. From the New Deal through the Great Society of the 1960s, federal funding expanded residential geographies fractured along lines of race and class.

I. New Deal Interventions

Public Housing

Though the government built a limited number of housing developments for war workers during World War I, public housing in the U.S. was a product of the New Deal. As the nation suffered following the stock market crash of 1929, limited government reforms failed to pull the country out of its economic nosedive. Assuming office in 1933, President Roosevelt ushered into place an unprecedented body of legislation during his "first 100 days." Such bold interventions came in no small part from pressure applied by reformers inspired by European social housing for well over a decade. Among others, Catherine Bauer's influential book, *Modern Housing*

(1934) persuaded liberal officials, including Senator Robert Wagner, to support a housing movement backed by progressives who stood inspired, in part, by municipal socialism.[54]

Roosevelt's administration laid the cornerstones of the nation's public housing system, considered as much a jobs program for construction as a program for replacing dilapidated slums. As part of the National Industrial Recovery Act, the Public Works Administration (PWA) took the initial steps to replace "slum" districts with modern apartment buildings, a program that promised construction jobs and a revitalized housing market. At the helm of the PWA, Secretary of the Interior Harold Ickes established a "neighborhood composition rule," promising anxious residents that public housing tenants would reflect the neighborhoods' established racial patterns. Ickes had led the Chicago NAACP, but like all New Deal officials, he refused to intervene in the local authority of Jim Crow and its racial protections against economic risk.[55]

As a result, the government's earliest attempts at relieving the housing market demolished integrated communities and built segregated housing projects. In Atlanta, site of the first PWA project in 1935, federal officials built the 604-unit Techwood Homes, an all-white complex. Federally funded Jim Crow replaced the Techwood Flats, an integrated slum of 1,600 families, nearly one-third African American. With fewer units built than the housing demolished, Techwood residents had to double-up with relatives or pay high rents in segregated districts, many in terrible condition due to landlord neglect. Over several years, the PWA razed integrated slums, built segregated projects, and constricted the housing available to Black Americans.[56]

---

[54] Nicholas Dagen Bloom, *Public Housing That Worked: New York in the Twentieth Century* (Philadelphia: University of Pennsylvania Press, 2008), 18-22; Daniel T. Rodgers, *Atlantic Crossings: Social Politics in a Progressive Age* (Cambridge: Harvard University Press, 1998).
[55] Rothstein, *The Color of Law*, 20-21.
[56] In five years, the PWA built 51 projects representing 21,000 units. Ibid., 21-23.

The PWA's public housing program lasted until the passage of the Wagner-Steagall Housing Act of 1937, a key piece of New Deal housing policy. Under the Act, Congress created the U.S. Housing Authority (USHA), which required local jurisdictions to create their own public housing agencies to receive federal subsidies. The USHA covered 90% of the costs of housing projects, while local authorities made up the final 10%. The partnership empowered municipalities to clear slums and build housing with almost no costs added to local budgets. The brand-new complexes, which included modern amenities, public parks, even health clinics, were in high demand among working and middle-class families compared to dilapidated housing conditions in the depressed private market.[57]

Early housing projects, however, were limited as landlords fought their building and white families protested their locations. When the Ida B. Wells Homes opened in Chicago in 1939, roughly 18,000 Black families applied for only 1,600 units.[58] Those left behind remained in slum housing. With the arrival of World War II, the government shifted to housing war workers and all froze public housing until after the war when urban renewal began rebuilding cities across the U.S. By then, however, the nation's segregationist foundations were well set.

Redlining

In 1932, President Herbert Hoover signed the Federal Home Loan Bank Act, creating the Federal Home Loan Bank Board (FHLBB), an administrative body of regional federal banks and nationally chartered savings and loan associations. Traditionally, savings and loans and mutual savings banks, or "thrifts," dominated mortgage lending, offering loans under terms that varied wildly, including the infamous "balloon payment" that tacked on an enormous burden at the end

---

[57] Rothstein, *The Color of Law*, 21-23.
[58] Ibid., 25-26.

of a mortgage. Backed by the FHLBB, private lenders standardized conventional loans at 20 then

30 years. The new law also reduced the frequency of balloon payments and helped offer

consumers the option of amortized interest, interest payments made over the life of the loan.

Next, Congress passed the Home Owners' Loan Act of 1933, which created the Home Owners'

Loan Corporation (HOLC). The HOLC purchased mortgages from underwater homeowners, and

within three years insured more than 20% of all residential mortgages in the U.S.[59]

Under the new refinancing guidelines, federal appraisers worked with local lenders to

rescue the collapsing mortgage sector until 1935, when HOLC ended its emergency acquisitions.

The agency had amassed over a million properties across the country, and between 1935 and

1951, would focus on liquidating its holdings. After providing a bailout to lenders, HOLC

created the Mortgagee Rehabilitation Division to standardize lending risk across the industry.

Between 1935 and 1940, the Division created a set of maps that plotted the lending risk of 239

cities, known as Residential Security Maps. Grading neighborhoods from the highest-rated, "A"

(green), to the lowest-rated, "D" (red), appraisers divided cities along lines they considered

sound or risky investments. This practice became known as "redlining," and though internal to

HOLC, federal appraisers informally shared their findings and analysis with private lenders.[60]

In each city mapped, appraisers redrew the boundaries of established neighborhoods,

paying close attention to concentrations of racial minorities, particularly African Americans. In

fact, Area Description Sheets, which detailed the appraisers' grading decisions, included a

separate category to calculate the percentage of "Negro" occupants and a category to evaluate

racial "infiltration." Across the country, almost every neighborhood with African Americans was

---

[59] LaDale C. Winling and Todd M. Michney, "New Perspectives on New Deal Housing Policy: Explicating and Mapping HOLC Loans to African Americans," *Journal of Urban History* 46, issue 1 (2020): 150-180, 153.
[60] Ibid.

redlined as a "hazardous" investment. By contrast, neighborhoods that enforced white homogeneity represented a sound investment to appraisers and officials. Redlining thus enshrined anti-Blackness within federally backed mortgage lending, creating a self-fulfilling prophecy of declining property values within racialized communities.

Less an invention of government policy than the institutionalization of existing practices, redlining cemented the relationship between race and property. For decades, scholars had worked to establish real estate economics as a respectable discipline through research institutes, industry journals, and professional associations. Networks among academics, private industry, and government thus infused real estate practices with scientific veneer well before federal implementation.[61] By the 1930s, a revolving door among experts in private industry and public agencies ensured that exclusionary principles of land value theory remained central to New Deal housing policy. For example, racially restrictive covenants, once a tool of the private sector, became required documentation to receive federal mortgage insurance.[62] To be sure, appraisers included other variables in their calculations of risk. According to the HOLC report filed for Long Beach, California, zoning ordinances, building construction, adjacent industries, and single-family housing were all evaluated in tandem. The final grade, however, came down to the fact that the "majority of the Mexican, Japanese and Negro residents of Long Beach are domiciled in this area." HOLC redlined Long Beach.[63] In a pattern repeated in cities across the country, HOLC redlined one-third of Chicago and half of Detroit.[64]

---

[61] Winling and Michney, "The Roots of Redlining: Academic, Governmental, and Professional networks in the Making of the New Deal Lending Regime," *Journal of American History* 108, issue 1 (June 2021): 42-69.

[62] Michney, "How the City Survey's Redlining Maps Were Made: A Closer Look at HOLC's Mortgagee Rehabilitation Division," *Journal of Planning History* (online May 7, 2021); Light, "Nationality and Neighborhood Risk at the Origins of FHA Underwriting," *Journal of Urban History* 36, issue 5: 634-671.

[63] Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," *American Panorama*, ed. Robert K. Nelson and Edward L. Ayers, accessed July 25, 2022, https://dsl.richmond.edu/panorama/redlining/#loc=10/34.005/-118.497&city=los-angeles-ca&area=D63.

[64] Lassiter, *Civil Rights in America*, 32.

In 1935, HOLC pivoted from rescuing mortgages to consolidating its holdings. Redlining would continue during under new authority. Created through the National Housing Act of 1934, the Federal Housing Administration (FHA) assumed federal responsibility for local mortgage markets. The FHA aligned its standards with HOLC, formalizing racial exclusion through similar mapping and underwriting guidelines, perhaps to even greater exclusionary effect.[65] "The infiltration of inharmonious racial groups," insisted the FHA's *Underwriting Manual* in 1936, "tend to lower the levels of land values and to lessen the desirability of residential areas."[66] Materializing FHA priorities in the built environment, Detroit's Birwood Wall, a half-mile long, 6-foot concrete barrier, divided Black and white neighbors so that developers could qualify for mortgage loans.[67] In nearby Grosse Pointe, white suburbanites designed a similar point system to rank homebuyers' desirability, tallying the "Americanness" of each applicant. African Americans and Asian Americans were rejected entirely.[68] Most significantly, the private lending sector aligned its business with the new federal standards, naturalizing racial discrimination in conventional mortgage lending and reshaping the entire housing industry in the process.

Redlining was no hushed conspiracy. From the outset, African Americans closely examined both federal lending agencies, with journalists holding officials accountable through detailed critiques of local offices. By 1936, the Black press was publishing evidence of systemic

---

[65] For the relationship between HOLC and FHA, see Michney and Winling, "New Perspectives on New Deal Housing Policy," 152. In a large literature, see also Freund, *Colored Property*; Kevin M. Kruse and Thomas J. Sugrue, eds., *The New Suburban History* (Chicago: University of Chicago Press, 2006); Robert O. Self, *American Babylon: Race and the Struggle for Postwar Oakland* (Princeton: Princeton University Press, 2003); N.D.B. Connolly*, A World More Concrete: Real Estate and the Remaking of Jim Crow South Florida* (Chicago: University of Chicago Press, 2014); Andrew Highsmith, *Demolition Means Progress: Flint, Michigan, and the Fate of the American Metropolis* (Chicago: University of Chicago Press, 2015).
[66] US Federal Housing Administration, *Underwriting manual: underwriting analysis under title II, section 203 of the National housing* act (Washington, D.C.: Government Printing Office, 1936).
[67] Sugrue, *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit* (Princeton: Princeton University Press, 1996), 64.
[68] Emma Maniere, "A 'Most Conscientious and Considerate Method': Residential Segregation and Integrationist Activism in Grosse Pointe, Michigan, 1960-1970," *Journal of Urban History* (online January 29, 2022).

discrimination.[69] In 1938, a whistleblower in Brooklyn's FHA office telephoned the assistant head of the NAACP, informing him that the FHA required racial covenants before agents insured home mortgages. In response, the *Los Angeles Sentinel*, a prominent Black newspaper, published a damning editorial titled "Ghettoes, American Style," comparing the U.S. to Nazi Germany and detailing how federal agents were "busy planning ghettoes for American Negroes through the Federal Housing Authority." Editors wrote the "FHA has a secret rule whereby it refuses to guarantee a loan for a Negro in a so-called 'white neighborhood.'" Black homebuyers were thus "confined to their 'own neighborhoods,'" left "prey to rent sharks and bad housing."[70]

Federal Mortgages

What emerged through the New Deal, therefore, was a three-tier housing system. Private homeownership perched at the top, public housing rested in the middle, and slums sank to the bottom. Top tiers were created by federal subsidies and committed to enforcing racial segregation.[71] The head of the system materialized through single-family homes in suburban developments: the largest investment for families in the nation's booming middle class.[72]

Mortgages provided the key. Prior to the 1930s, local lenders created mortgages and limited their business to relatively secure homebuyers. New Deal credit programs transformed the mortgage relationship between lender, borrower, and now, the state. By liberalizing credit, federal agencies wrenched opened markets once restricted by income, yet at the same time, reserved the benefits to white homebuyers. Sheltered within the publicly subsidized home,

---

[69] Michney and Winling, "New Perspectives on New Deal Housing Policy," 152-156.
[70] Connolly, "How did African Americans discover they were being redlined?" Talking Points Memo, August 9, 2015, accessed July 25, 2022, https://talkingpointsmemo.com/primary-source/redlining-holc-fha-wilkins-weaver.
[71] Gail Radford, *Modern Housing for America*.
[72] Lizabeth Cohen, *A Consumer's Republic: The Politics of Mass Consumption in Postwar America* (New York: Vintage Books, 2003); Meg Jacobs, *Pocketbook Politics: Economic Citizenship in Twentieth-Century America* (Princeton: Princeton University Press, 2007).

moreover, was the nuclear family, a heteronormative hierarchy of male authority. Policymakers thus bound together family and housing through the racialized and gendered nexus of private property and generational inheritance, establishing the home as the primary vehicle for accumulating then transferring intergenerational wealth.[73]

Federal support also helped crystalize a belief in homeowners' rights as an entitlement of postwar citizenship. Such rights, and the self-interested logic in their defense, provided justification for white homeowners to insist that racial segregation was a market imperative rather than a tacit endorsement of white supremacy. As historian David Freund argues, New Deal credit programs shaped whites' interpretation of the benefits afforded them by the welfare state. The myth of a "free market," moreover, was perpetuated by the same financial institutions that reshaped postwar inequality. After World War II, the FHA launched a public relations campaign promoting a free market in housing while downplaying the government's role in creating that very same market. This maneuver provided ideological cover during the Cold War and deflected civil rights activists' charges of racial discrimination by insisting that market mechanisms and consumer choices were solely responsible for the uneven geography of postwar prosperity.[74]

Thus, despite exposés like that of the *Los Angeles Sentinel*, federally subsidized homeownership became an invisible form of racial statecraft. Federal tax code, for example, allowed homeowners to deduct mortgage interest payments and write off capital gains from selling a home, direct subsidies to white homeowners accruing equity through racist real estate markets.[75] With the G.I. Bill, the FHA and Veterans' Administration (VA) extended home loans

---

[73] For the "nuclear family," see Margot Canady, *The Straight State: Sexuality and Citizenship in Twentieth-Century America* (Princeton: Princeton University Press, 2009); Howard, "Building a 'Family-Friendly' Metropolis."
[74] Freund, "Marketing the Free Market: State Intervention and the Politics of Prosperity in Metropolitan America," in *The New Suburban History*, eds. Kruse and Sugrue (Chicago: The University of Chicago Press, 2006), 11-32.
[75] Dorothy A. Brown, "Homeownership in Black and White: The Role of Tax Policy in Increasing Housing Inequity," *The University of Memphis Law Review* 49 (2018): 205-227. Christopher Howard, *The Hidden Welfare State: Tax Expenditures and Social Policy in the United States* (Princeton: Princeton University Press, 1997).

to military servicemen with benefits reserved "almost exclusively for whites."[76] Between 1934 to

1960, the FHA and VA insured $117 billion in mortgages. Racial minorities were excluded from

98% of the new homes.[77] By subsidizing mortgages in exclusive developments, liberalizing

credit through restrictive agencies, and taxing Black homeowners heavier than white, federal

agencies reengineered American apartheid to lasting effect.

II. Postwar Metropolis

Urban Renewal

  During World War II, housing production waned to historic lows. The influx of millions

defense workers into urban centers exacerbated overcrowded housing stock, and the beginning of

the Second Great Migration from the South (roughly 4 million people, 1940-70) sparked housing

crises in northern and western cities. By 1950, according to the U.S. census, 37% of all dwelling

units in America were "dilapidated," 46% were over 30 years old, and 15% were overcrowded.

Federal intervention was needed to resolve a national housing crisis.[78] For those caught in the

path of the bulldozer, though, attempts to save the city would prove devastating.

  At the core of the housing crisis was the old canard of "blight." Early experiments in

rehabilitation, such as the Baltimore Plan, strengthened code enforcement systems and even

established the nation's first housing court. Small-scale plans, however, failed to stem the

national tide of urban decline.[79] After years of political infighting, including a concession to

---

[76] Ira Katznelson, *When Affirmative Action Was White: An Untold History of Racial Inequality in Twentieth-Century America* (New York: W.W. Norton, 2005), 114.

[77] U.S., *Housing: 1961 Commission on Civil Rights Report*, 59, 63, cited in Lassiter, *Civil Rights in America*, 33.

[78] Gertrude Sipperly Fish, ed., *The Story of Housing* (New York: Macmillan Publishing Co., 1979), 263-264; Francesca Russello Ammon, *Bulldozer: Demolition and Clearance of the Postwar Landscape* (New Haven: Yale University Press, 2016).

[79] Emily Lieb, "'Baltimore does not condone profiteering in squalor': The Baltimore Plan and the Problem of Housing Code Enforcement in an American City," *Planning Perspectives* 33, issue 1 (2018): 75-95.

Southern segregationists that eliminated anti-discrimination enforcement, Congress passed the

Housing Act of 1949. Local rehabilitation gave way to federal redevelopment. Aiming to live up

to the principle that every American deserves a "decent home and a suitable living environment,"

the Housing Act charted an ambitious goal of 26 million units in a decade. The act allocated

$100 million per year for slum clearance (Title I), increased funding for FHA mortgages (Title

II), and authorized 810,000 new public housing units (Title III). To receive federal funds, local

authorities created redevelopment agencies that partnered with private developers to target

blighted districts for demolition and build public housing units for residents displaced.[80]

In Illinois, for example, policymakers had already passed the legislation to begin

redevelopment, including the Blighted Areas Redevelopment Act of 1947. The Housing Act

offered Title I funds for Loop and Southside redevelopment and Title III funds for 11,500 to

15,050 public housing units. Through public-private partnerships, including the New York Life

Insurance Company, Chicago authorities razed "blighted" portions of the Black Southside and

concentrated its residents into public housing units chosen, according to one official, "on the

basis of Negro containment." The Illinois Institute of Technology, Michael Reese Hospital, and

later, the University of Chicago, all expanded through the city's elimination of "blight."[81] In the

mid-1950s, Chicago's redevelopment plans shifted with a crucial turning point in federal policy:

the embrace of "urban renewal" in the 1954 Housing Act. Under the new Urban Renewal

Administration, officials liberalized federal programs to empower local authorities' overhaul of

entire districts, eliminating the requirements for residential housing on the cleared land.[82]

---

[80] Glotzer, *How the Suburbs Were Segregated*, 194-195; Samuel Zipp, *Manhattan Projects: The Rise and Fall of Urban Renewal in Cold War New York* (New York: Oxford University Press, 2010); Christopher Klemek, *The Transatlantic Collapse of Urban Renewal: Postwar Urbanism from New York to Berlin* (Chicago: Chicago University Press, 2011).

[81] Hirsch, "'Containment' on the Home Front: Race and Federal Housing Policy from the New Deal to the Cold War," *Journal of Urban History* 26, no. 2 (Jan 2000), 158-189.

[82] Fish, *The Story of Housing*, 306.

Across the country, renewal authorities razed blighted districts then confined residents in high-rise public housing towers. Two-thirds of the nation's displaced were racial minorities, which, in effect, concentrated racialized poverty in low-income neighborhoods.[83] The relationship between demolition and construction proved highly unequal. Between 1949 and 1968, 425,000 housing units were leveled, while only 125,000 units were built in their stead, over half of which were luxury apartments.[84] Powerful figures in the emerging profession of urban planning, such as Robert Moses, Edward Logue, and Julian Levi, directed municipal bulldozers to clear neighborhoods, build public housing, and expand select institutions, particularly research universities, a phenomenon that Senator J. William Fulbright derided as the fast-growing "military-industrial-academic complex." From Boston to San Francisco, medical campuses, sports stadiums, and civic centers transformed downtowns.[85] By 1962, Chicago had doubled its office space and razed Southside neighborhoods for the Robert Taylor Homes: 4,415 units in 28 16-story towers, the largest housing project in the world, and home to 27,000 tenants, three-quarters of whom were children. Most families were poor, and almost all were Black.[86]

To compound matters, the Highway Act of 1956 allowed authorities to link growing suburbs to renewed downtowns. Robert Moses's Bronx-Cross Town Expressway leveled the South Bronx for a snarling web of freeway traffic, while in Miami, authorities razed the

---

[83] Martin Anderson, *The Federal Bulldozer: A Critical Analysis of Urban Renewal, 1949-1962* (Cambridge: The MIT Press, 1964), 219-213, cited in Lassiter, *Civil Rights in America*, 36.

[84] Martin Mayer, *The Builders: Houses, People, Neighborhoods, Governments, Money* (New York: W.W. Norton & Company, 1978), 120, cited in Wright, *Building the Dream* (Cambridge: The MIT Press, 1981), 234.

[85] Cohen, *Saving America's Cities: Ed Logue and the Struggle to Renew Urban America in the Suburban Age* (New York: Farrar, Straus and Giroux, 2019); Winling, *Building the Ivory Tower: Universities and Metropolitan Development in the Twentieth Century* (Philadelphia: University of Pennsylvania Press, 2017); Davarian L. Baldwin, *In the Shadow of the Ivory Tower: How Universities Are Plundering Our Cities* (New York: Bold Type Books, 2021); Allison Isenberg, *Downtown America: A History of the Place and the People Who Made It* (Chicago: University of Chicago Press, 2004).

[86] Bauman, Biles, and Szylvian, eds., *From Tenements to the Taylor Homes: In Search of an Urban Housing Policy in Twentieth-Century America* (College Station: Pennsylvania State University Press, 2000), 149.

historically Black Overton district for Interstates 95 and 395. In Los Angeles, police evicted a

Mexican neighborhood in Chavez Ravine for what became Dodger Stadium, and in Stockton,

California, officials destroyed the largest Filipino community in the U.S. to build Interstate 5.

Completed in 1967, Chicago's Dan Ryan Expressway erected a 14-lane barrier between the

Robert Taylor Homes and its white neighbors.[87] In effect, freeways destroyed urban communities

and provided suburban commuters ease of passage while cementing racial barricades.

Even the financial workings of urban renewal reproduced inequality. The federal

government paid for two-thirds of project costs while local jurisdictions covered the remainder

through state grants and local revenue streams. To make up the difference, districts had two

options at their disposal: raise taxes (usually a nonstarter) or raise capital through municipal bond

markets. Bonds allowed private investors to finance municipal projects and receive guaranteed

returns through tax-free interest. With favorable interest rates until 1966, the municipal bond

market became a significant source of public revenue and private profit.[88] Corporations became

major investors. Metropolitan Life Insurance Company, for example, built apartment complexes

across the country, including Manhattan's all-white Stuyvesant Town-Peter Cooper Village and

its Black counterpart, Riverton Homes in Harlem. When tenant activists challenged Stuytown's

Jim Crow policies, court-ordered desegregation produced limited results.[89] Bond-financed urban

---

[87] Raymond Mohl, "Planned Destruction: The Interstates and Central City Planning," in *From Tenements to the Taylor Homes*, eds. Bauman, Biles, and Szylvian (College Station: Pennsylvania State University Press, 2000), 226-245; Jerry Gonzalez, *In Search of the Mexican Beverly Hills: Latino Suburbanization in Postwar Los Angeles* (New Brunswick: Rutgers University Press, 2018); Lila Fernandez, *Brown in the Windy City: Mexicans and Puerto Ricans in Postwar Chicago* (Chicago: University of Chicago Press, 2012; Eric Avila, *Popular Culture in the Age of White Flight: Fear and Fantasy in Suburban Los Angeles* (Berkeley: University of California Press, 2006); Connolly, *A World More Concrete*.

[88] Destin Jenkins, *The Bonds of Inequality: Debt and the Making of the Modern City* (Chicago: University of Chicago Press, 2021), 17.

[89] Martha Biondi, *To Stand and Fight: The Struggle for Civil Rights in Postwar New York* (Cambridge: Harvard University Press, 2003), 121-136.

renewal projects represented what historian Destin Jenkins calls an "infrastructural investment in whiteness." Indeed, such partnerships cemented race and class inequality in postwar cities.[90]

Containment

As urban renewal reshaped the cityscape, federal policies confined African Americans, Latinos, Asian Americans, and Native Americans to crowded urban neighborhoods. Through the Housing and Home Finance Agency (HHFA), the administrative umbrella for the FHA, Public Housing Administration, and Urban Renewal Administration, a postwar emphasis on racial "containment" took shape in housing policy. Established in 1947, HHFA administrators coordinated all federally backed housing programs, and, with local authorities' implementation, restricted racial minorities to "second ghettos" across the country.[91]

Explicitly targeting Black neighborhoods through clearance and containment policies, authorities also confined other racialized groups to urban enclaves separate from white residential areas. In East Los Angeles and Chicago, Mexican American barrios formed after World War I, with residents excluded from equal education, housing, and public services. During the Depression, federal agents deported an estimated 500,000 Mexican Americans, many of whom were born in the U.S. Though subject to immigration restrictions and labor exploitation in the postwar decades, residents of transnational neighborhoods linked to communities in Mexico, Puerto Rico, the Dominican Republic, and elsewhere in Latin America, built thriving communities in major cities. Resilient "Latino landscapes" remade declining urban districts.[92]

---

[90] Jenkins, *The Bonds of Inequality*, 15.

[91] Hirsch, "'Containment' on the Home Front"; Hirsch, *Making the Second Ghetto: Race and Housing in Chicago, 1940-1960* (Chicago: University of Chicago Press, 1983).

[92] A.K. Sandoval-Strausz, *Barrio America: How Latino Immigrants Saved the American City* (New York: Basic Books, 2019); Mike Amezcua, *Making Mexican Chicago: From Postwar Settlement to the Age of Gentrification* (Chicago: University of Chicago Press, 2022); Llana Barber, *Latino City: Immigration and Urban Crisis in*

Immigration policies also shaped Chinese, Japanese, and Filipino pathways to settlement

and citizenship. Prior to the repeal of the Chinese Exclusion Act in 1943, most of the housing for

Asian Americans had been limited to Chinatowns, Little Tokyos, and Little Manilas, where

residents fought racial covenants, racist homeowner associations, and citizenship restrictions.

The federal government's internment of Japanese Americans during World War II, moreover, led

to widespread seizures of homes and property.[93] Due to shifting international alliances during the

Cold War, white residents' antagonism toward their old "alien neighbors" slowly accommodated

new "foreign friends." Asian Americans' long fight for housing rights began to slowly integrate

suburban strongholds in California and other locales gradually receptive to their presence.[94]

Among Native Americans, many of whom had migrated to cities seeking wartime

employment during World War II, the Indian Relocation Act of 1956 attempted to resettle tribal

members in cities from Los Angeles to Detroit. FHA and VA restrictions, however, barred

Native Americans from federally backed mortgages and confined them to poor neighborhoods.

Federal policies of relocation aimed to sever tribal members from their land and identity under

the goal of "assimilation," policies consistent with the long project of U.S. settler colonialism.[95]

Instead, native communities organized, such as in South Minneapolis' Phillips neighborhood, an

"unofficial reservation" in 1957, which grew into a center of the American Indian Movement

---

Lawrence, Massachusetts, 1945-2000 (Chapel Hill: University of North Carolina Press, 2017); Pedro R. Regalado, *Latinx Gotham: Work and the Modern City* (forthcoming).

[93] Scott Kurashige, *The Shifting Grounds of Race: Black and Japanese Americans in the Making of Multiethnic Los Angeles* (Princeton: Princeton University Press, 2007).

[94] Charlotte Brooks, *Alien Neighbors, Foreign Friends*; Wendy Cheng, *The Changs Next Door to the Diazes: Remapping Race in Suburban California* (Minneapolis: University of Minnesota Press, 2013).

[95] Kasey Keeler, "Putting People where They Belong: American Indian Housing Policy in the Mid-20th Century," *Native American and Indigenous Studies* 3, no. 2 (2016): 70-104. Kent Blansett, Cathleen D. Cahill, and Andrew Needham, eds., *Indian Cities: Histories of Indigenous Urbanization* (Norman, OK: University of Oklahoma Press, 2022); Needham, *Power Lines: Phoenix and the Making of the Modern Southwest* (Princeton: Princeton University Press, 2016); Jessica M. Kim, *Imperial Metropolis: Los Angeles, Mexico, and the Borderlands of American Empire, 1865-1941* (Chapel Hill: University of North Carolina Press, 2019).

over a decade later.[96] Indeed, policies of internal colonization created racial ghettos within the nation's industrial heartland, distinct but not unrelated districts of confinement. Leaders in the Black freedom movement described postwar ghettoes as the "end result of domestic colonialism" during the Black Power and Third World struggles of the 1960s.[97]

Suburbanization

Alongside urban renewal and racial containment, the federal government pursued its promise in the Housing Act of 1949 that all citizens deserve a "decent home." The housing act and its 1954 revisions, however, accelerated the expansion of the nation's exclusive suburbs. By 1960, the FHA and VA had insured more than 12 million homes, and the national homeownership rate leapt from 44% to 62%. Almost all new housing was built in the suburbs, where roughly one-half of the homes were covered by the FHA or VA.[98] Over several short decades, federally backed mortgages helped reverse a trend held since 1920 in which the majority of the U.S. population lived in cities.[99]

The suburban boom rested on shaky foundations. New developments insured by the government were almost entirely restricted to white residents. St. Louis County, for example, received five times the FHA investment than St. Louis.[100] In iconic suburbs like the Levittowns in New York, Pennsylvania, and New Jersey, white homebuyers could expect no down payments, low-interest mortgages, and racial homogeneity. Suburbia, however, was no panacea.

---

[96] David Hugill, *Settler Colonial City: Racism and Inequity in Postwar Minneapolis* (Minneapolis: University of Minnesota Press, 2021), 14.
[97] Martin Luther King, Jr., "Drive to End Slums," *The Christian Science Monitor*, March 14, 1967, accessed July 25, 2022, https://www.csmonitor.com/USA/2019/0118/From-our-archives-Drive-to-end-slums.
[98] Lassiter, *Civil Rights in America*, 30.
[99] In 1960 the U.S. population was one-third urban, one-third suburban, and one-third urban. By 1990, the country was nearly half suburban. William Schneider, "The Suburban Century Begins," *The Atlantic Monthly* (July 1992).
[100] Jackson, *Crabgrass Frontier*, 210-11.

Hastily built structures captured quick profits for speculators, and bulldozers destroyed natural

environments with little sustainable infrastructure, installing septic tanks over sewer systems, for

instance.[101] Even William Levitt, head of Levitt & Sons and builder of Levittown, was hauled

before Congress to testify about immense markups and shoddy construction. In turn, homebuyers

discovered their new assets saddled with debt and inflated promises. Suburbia, therefore, did not

always provide financial security, particularly for working families pursing social mobility.[102]

Among residents who remained in cities, white homeowners policed the boundaries of

their neighborhoods against threats of racial integration and public housing. Historian Arnold

Hirsch describes an "era of hidden violence" in postwar Chicago, when white families formed

destructive mobs to keep out Black neighbors. The press suppressed its coverage to ease anxious

politicians, and police helped drive Black families back into "occupied territory."[103] Hidden

violence, however, enabled its more explosive counterpart. By the early 1960s, Birmingham,

Alabama, had become known as "Bombingham" after white residents launched more than 40

dynamite attacks on African American homes. The attacks were mostly in racially transitioning

neighborhoods, such as North Smithfield's "Dynamite Hill," site of the 16th Street Baptist

Church where white supremacists tragically bombed a Sunday service in 1963.[104] Among white

residents in middle-class Atlanta neighborhoods, as elsewhere in the country, open terrorism was

less respectable then enforcing genteel racial restrictions. When both tactics failed, however,

white flight facilitated the slow violence of siphoning off resources.[105] "Whiteness, and by

---

[101] Adam Rome, *The Bulldozer in the Countryside: Suburban Sprawl and the Rise of American Environmentalism* (New York: Cambridge University Press, 2001); Becky M. Nicolaides, *My Blue Heaven: Life and Politics in the Working-Class Suburbs of Los Angeles, 1920-1965* (Chicago: Chicago University Press, 2002).

[102] Michael R. Glass, *Cracked Foundations: Debt and Inequality in Postwar Suburbia* (forthcoming).

[103] Hirsch, *Making the Second Ghetto*, 40-67; Simon Balto, *Occupied Territory*.

[104] The 16th Street Baptist Church bombing killed four girls and injured a fifth. Lassiter, *Civil Rights in America*, 51.

[105] Kevin Kruse, *White Flight: Atlanta and the Making of Modern Conservatism* (Princeton: Princeton University Press, 2007).

implication blackness," as historian Thomas Sugrue describes in Detroit, "assumed a material dimension, imposed onto the geography of the city."[106] Metropolitan boundaries hardened, locking in place a racial geography described by Black activists—and acknowledged in the 1961 U.S. Commission on Civil Rights—as a suburban "white noose" strangling an urban core.[107]

III. The Struggle for Fair Housing

Open Housing

The clearance, confinement, and suburbanization of postwar cities was never a seamless process of top-down transformation. Organized struggles to expand public housing, campaigns against the racial barriers to homeownership, and a host of everyday forms of resistance allowed residents of American cities to challenge the country's three-tier housing system. A long civil rights movement that began in the 1930s coalesced decades later into a powerful national struggle to desegregate housing. Building on the work of Black academics, the Black press, and Black churches, midcentury activist housing groups included the NAACP, the National Urban League (NUL), Congress of Racial Equality (CORE), Southern Christian Leadership Conference (SCLC), and American Civil Liberties Union (ACLU), which together formed the National Committee Against Discrimination in Housing in 1950.[108] Black bureaucrats, such as Robert C. Weaver, director of HHFA's Racial Relations Service (RRS), and his successor Frank S. Horne, also challenged exclusionary policies, though principally from within the segregationist system.

---

[106] Sugrue, *The Origins of the Urban Crisis*, 234.

[107] U.S., *Housing: 1961 Commission on Civil Rights Report*, 1. For an extended discussion of the metaphor and its relevance in Oakland, see Self, *American Babylon*, 256-290.

[108] Lassiter, *Civil Rights in America*, 58. See also, Thomas Sugrue, *Sweet Land of Liberty: The Forgotten Struggle for Civil Rights in the North* (New York: Random House, 2008): 200-250.

Regardless, by the mid-1950s the Eisenhower administration had fired Horne and sidelined the

RRS, kneecapping the bureaucratic fight for equity within housing programs.[109]

Through internal and external pressures applied, courtroom victories began to slowly

crack open the legal architecture preserving American apartheid. In particular, the Supreme

Court's decision in *Shelly v. Kramer* (1948) outlawed the enforcement of restrictive covenants

and blunted one of the segregationists' sharpest tools.[110] Following the decision, Congress

decided Title I of the 1949 Housing Act would require local jurisdictions to eliminate racial

restrictions on land purchased, and shortly thereafter, the FHA removed all racial language from

its *Underwriting Manual*. The NAREB also revised Article 34 from its Code of Ethics, which for

nearly thirty years had instructed realtors to bar "members of any race or nationality" from

neighborhoods where their "presence will clearly be detrimental to property values."[111]

Scrubbing the rhetoric of white supremacy from manuals and guidelines, however, only

masked ongoing discrimination. Indeed, *Shelly* curtailed only the legal enforcement of restrictive

covenants, and the FHA continued to insure mortgages defined by racially exclusive covenants

until 1968. Even so, the rise of the open housing movement and activists' demands to dismantle

the nation's Jim Crow order began to reshape postwar policies in both housing and civil rights.

Following *Brown v. Board of Education* (1954), a watershed moment that ended the

"separate but equal" doctrine of *Plessy v. Ferguson* (1896), the fight for open housing gained

momentum.[112] Though *Brown* did not extend to private housing, the federal mandate to

desegregate included public housing. At the time, 62% of all public housing projects with

---

[109] Hirsch, "'Containment' on the Home Front"; Wendell E. Pritchett, *Robert Clifton Weaver and the American City: The Life and Times of an Urban Reformer* (University of Chicago Press, 2008).
[110] Jeffrey D. Gonda, *Unjust Deeds: The Restrictive Covenant Cases and the Making of the Civil Rights Movement* (Chapel Hill: University of North Carolina Press, 2015).
[111] Glotzer, *How the Suburbs Were Segregated*, 196.
[112] For education and housing inequality in the era of desegregation, see Ansley T. Erickson, *Making the Unequal Metropolis: School Desegregation and Its Limits* (Chicago: University of Chicago Press, 2016).

African Americans were completely segregated. In Los Angeles, Black and Mexican American tenants were assigned separate projects, while Chinese American and Japanese American tenants were barred altogether.[113] As white tenants fled housing projects slowly integrating, vacancy rates in the desegregating projects increased. Tenants who remained, Black women in particular, confronted the limitations of the welfare state through increasingly militant tenants' councils. When the costs of onset deindustrialization began to strain social support systems, the expanding public sector offered a new arena for political organizing. Black women's activism in public housing councils and welfare rights organizations, among others, would significantly influence the direction of social justice movements in the 1960s and 1970s.[114]

By the early 1960s, the open housing movement began to pivot from redressing the legal contours of racial apartheid to confronting its most entrenched features. As the direct-action tactics of the southern civil rights movement marched into northern and western cities, activists focused their attention on housing, beginning with CORE's national "Operation Windowshop" (1962) and the Detroit "Walk to Freedom Rally" (1963). A rare moment of optimism arrived with President John F. Kennedy's Executive Order 11063: Equal Opportunity in Housing (1962), but loopholes ensured that apartheid remained solidly intact. In fact, 80% of the nation's housing remained untouched by Kennedy's executive order.[115]

In 1966, the SCLC launched "Operation Open City" led by Martin Luther King, Jr. in Chicago. In an "all out drive to end slums," the SCLC and Chicago civil rights groups aimed to eliminate segregation and make Black neighborhoods "habitable for those who remain."

---

[113] Abrams, *Forbidden Neighbors*, 306-319, cited in Lassiter, *Civil Rights in America*, 56.
[114] Williams, *The Politics of Public Housing: Black Women's Struggles Against Urban Inequality* (New York: Oxford University Press, 2004); Keona K. Ervin, *Gateway to Equality: Black Women and the Struggle for Economic Justice in St. Louis* (Lexington: The University Press of Kentucky, 2017).
[115] Lassiter, *Civil Rights in America*, 60-63.

Organizing tenant unions, funding housing cooperatives, and redressing urban renewal's racial displacement through economic boycotts, the coalition achieved some success building a local base and negotiating housing reforms with Mayor Richard Daley. King's reflections a year later, however, revealed the immense challenges the activists faced: "in all frankness we found the job greater than even we imagined."[116] After King's departure, marchers continued to suffer attacks from mobs, and in the all-white suburb of Cicero, the governor had to call in the National Guard.

Due to the lack of federal policy overall, housing activists were most successful passing local and state laws, though enforcement challenges watered down the patchwork of fair housing legislation. White violence in the streets and a political backlash among realtor and homeowner groups, moreover, stalled much of the fair housing law by tying up anti-discrimination mandates in local and state courts. Though 23 states had had some form of fair housing protection, President Lyndon B. Johnson's failure to pass federal housing legislation through Congress in two consecutive attempts illustrated the urgency and obstacles facing the nation by 1968.[117]

Slumlord Capital

For most residents, weak fair housing mandates left them uncovered and exposed to predatory landlords in captive markets. Civil rights advocates had long described a dual-housing market as a tool of racial inequality, but in reality, the real estate industry operated a single housing market with Black and white enclaves functioning as two sides of the same coin. On one side, realtors generated high property values by upholding suburban homeownership as a financial asset that sheltered the white nuclear family. On the other side, lenders and landlords extracted obscene profits from Black families viewed as incapable of creating a nuclear home, a

---

[116] King, Jr. "Drive to End Slums," *Christian Science Monitor*, March 14, 1967.
[117] Lassiter, *Civil Rights in America*, 60-63.

racist assumption borrowed from sociological studies that pathologized female-headed households, such as the Moynihan Report (1965). Among experts and appraisers, housing for African Americans held less social value as a home than it did as a source of income for landlords. Black tenants lived under greater threat of landlords' profiteering, and Black homeowners lived in outsized danger of planners' eminent domain.[118] Home equity, therefore, accumulated at a slower rate for Black households than it did for white, a dynamic of racist divestment from neighborhoods with even a small percentage of Black residents. Over decades, housing market operators exacerbated the nation's growing racial wealth gap.[119]

The systemic exploitability of African American neighborhoods constricted options for its homeowners. In the 1950s and 1960s, realtors preyed on desperate homebuyers through "blockbusting" schemes in racially transitioning neighborhoods. By introducing Black homebuyers into white neighborhoods to facilitate panic sales, realtors bought low and sold high, reaping the surplus and flipping entire neighborhoods in a few short years. Not infrequently, the same realtors then provided the Black homebuyers with predatory rent-to-own agreements, known as Land Installment Contracts (LICs). Popular among profiteers since at least the 1920s, LICs were designed to withhold property title until the house was paid in full, lenders collected monthly rents under rights of seizure if a payment was missed. Through LICs, realtors placed then evicted families as standard practice, recycling homes many times over while collecting monthly payments toward full principle. In Chicago between 1950 and 1970, the average price markup was 84% for Black homebuyers, and realtors used LICs to expropriate $3.2 to $4 billion

---

[118] Taylor, *Race for Profit*, 8-11.
[119] Brown describes a "race-based appreciation gap" that begins to widen in neighborhoods with ten percent or more Black residents. Brown, "Homeownership in Black and White," 215. See also, Perry, *Know Your Price*.

from the Black community.[120] Such turnover from stolen property, moreover, fueled racist views that African Americans were unreliable borrowers or naïve about homeownership, which also reinforced the longstanding belief within housing policy that race determined property values.[121]

In reality, inner-city housing offered a lucrative investment, and slumlords tightened their grip over poor neighborhoods during the postwar decades. Operating on both sides of the color line, speculators including landlords, managers, realtors, and lenders formed a slumlord class with shared interests in extracting short-term profits over longtime stability.[122] As historian Nathan Connolly argues, municipal developers' use of eminent domain often functioned as a *solution* to slumlord intransigence. Even so, slumlords became powerful political groups. Cities relied on the limited taxes they contributed and outsourced responsibility for low-income housing to the extractive system slumlords provided.[123]

Even prominent civil rights activists profited immensely from rental housing. Miami's first Black city commissioner, M. Athalie Range, owned three funeral homes and several rundown rental properties all while advocating for community power.[124] In Chicago, Oscar DePriest, the first Black congressman of the 20th century; William Dawson, congressman and head of the local Democratic machine; and Carl Hansberry, father to the playwright Lorraine Hansberry and known as the "Kitchenette King," all supported civil rights causes while extracting rents from poor tenants. Even towering activists W.E.B. DuBois and Mary McLeod

---

[120] Samuel DuBois Cook Center on Social Equity, *The Plunder of Black Wealth in Chicago: New Findings on the Lasting Toll of Predatory Housing Contracts* (Durham: Duke University, May 2019).

[121] Beryl Satter, *Family Properties: Race, Real Estate, and the Exploitation of Black Urban America* (New York: Metropolitan Books, 2009); Antero Pietila, *Not in My Neighborhood: How Bigotry Shaped a Great American City* (Chicago: Ivan R. Dee, 2010).

[122] For historical perspectives of Black real estate, see Abram L. Harris, *The Negro as Capitalist: A Study of Banking and Business Among American Negroes* (Philadelphia: The American Academy of Political and Social Science, 1936); Dempsy J. Travis, *Real Estate is the Gold in Your Future* (Chicago: Urban Research Press, Inc., 1988).

[123] Connolly, *A World More Concrete.*

[124] Ibid., 1-16.

Bethune earned income from rental units.[125] Twinned investments in real estate and politics among the Black elite meant that compromises with similarly vested white landlords forestalled, if not defeated, wider demands for Black freedom.

By the mid-1960s, a new generation of activists challenged the incremental liberalism advocated by racial powerbrokers in the Black community. Adherents of a growing movement for Black Power aligned against community leaders' profiteering and political investments in white society. When Oakland's Black Panther Party published its 10-Point Program, for example, the party called for "decent housing fit for the shelter of human beings." Citing rampant landlord abuse, the Panthers demanded cooperative housing backed by government.[126]

As urban housing decayed under slumlord hoarding, delayed maintenance, and absentee neglect, environmental hazards ranging from lead poisoning to apartment fires threatened residents' lives. A spate of regulatory laws provided some relief, yet many of these same provisions incentivized owners to extract as much rent as possible before abandoning their buildings. Fire insurance requirements in the late 1960s, specifically in "riot prone areas," extended coverage to inner-cities but helped fuel the market for a wave of arson-for-profit in the 1970s.[127] Slum clearance and building regulation, initiated as solutions to racialized poverty, instead became weapons used against the weak.

When writer James Baldwin witnessed the demolition of San Francisco's Western-Addition neighborhood in 1963, he poetically distilled U.S. urban removal policy into the

---

[125] Ibid, 12. Gonda, *Unjust Deeds*; Andrew Diamond, *Chicago on the Make: Power and Inequality in a Modern City* (Berkeley: University of California Press, 2017).

[126] Williams, *Concrete Demands: The Search for Black Power in the 20th Century* (New York: Routledge, 2015).

[127] Bench Ansfield, "The Crisis of Insurance and the Insuring of the Crisis: Riot Reinsurance and Redlining in the Aftermath of the 1960s Uprisings," *The Journal of American History* 107, issue 4 (March 2021): 899-921; Robert R. Gioielli, *Environmental Activism and the Urban Crisis: Baltimore, St. Louis, Chicago* (Philadelphia: Temple University Press, 2014).

damning epithet "Negro removal."[128] Federal containment, clearance, and removal had remade

the urban core and its exclusive suburbs while foreclosing open housing and shifting political

power to the metropolitan periphery. In the coming decades, residents and policymakers would

have to confront social inequality as an entrenched feature of the nation's three-tier housing

system amid the uncertainty of a postindustrial future.

Cementing Inequality: 1968-2008

Uprisings across the country in the mid-to-late 1960s revealed an "urban crisis"

simmering for decades before erupting in the streets. Overcrowded and dilapidated residential

districts at the core of the nation's segregated cities highlighted the extent to which the urban

crisis was a housing crisis. The New Deal Order, promising consumer power for American

workers backed by federal policies, lasted only as long as its economic foundations remained

sound. Amid urban rebellion, and the deindustrialization of former manufacturing strongholds,

financial sectors shored up their assets, concentrating profits among a shrinking number of

organizations.[129] In this moment of political and economic realignment, real estate was central to

the reconsolidation of power. Though inequality had decreased nationally during the postwar

decades, by the 1970s urban housing decline began to reverse the gains of earlier decades. What

resulted was a housing system with a growing rate of homeownership but increasing inequality.

I. Expanding Homeownership

---

[128] Baldwin helped popularized the common phrase. Mindy Thompson Fullilove, *Root Shock: How Tearing Up City Neighborhoods Hurts America, and What We Can Do About It* (New York: New Village Press, 2004), 61.
[129] Scholars often identify the 1970s as a key decade that marked a turning point toward a postindustrial U.S., or what many describe as the "neoliberal" era. This latter term and its implications, however, remain well-debated. See Diamond and Sugrue, *The Neoliberal City*; Kim Phillips-Fein, "The History of Neoliberalism" in *Shaped by the State*, eds. Cebul, Geismer, Williams (Chicago: University of Chicago Press, 2019), 347-362.

The Fair Housing Act

Uprisings across the country from the mid-1960s to the early 1970s, in cities as varied as Los Angeles (Watts), Detroit, and Newark, revealed the systemic failures of postwar society. Stated commitments to multiracial democracy never uprooted the material interests of white America. Sparked by police brutality and frustration mounting in the nation's urban centers, then enflamed following the assassination of Dr. King, urban and suburban rebellions forced the federal government to confront more forcefully its system of racial apartheid. Legislative commitments to civil rights and fair housing, as well as corporate promises of reinvestment, soon followed.[130] As deindustrialization intensified, however, unemployment increased, paychecks dwindled, and poverty deepened. Rather than lead to a new era of reconstruction, "the urban crisis" instead renewed the market for speculative capital, especially in low-income housing.[131]

Following the uprising, President Johnson persuaded Congress, after two previous attempts, to pass the Fair Housing Act (Title VIII of the Civil Rights Act of 1968). Under the Act, fair housing responsibility was assigned to the Housing and Urban Development Administration (HUD), along with an antidiscrimination mandate to "affirmatively further fair housing" and produce 10 million units of new and rehabilitated housing within a decade. In particular, Section 235 and 236 aimed to reverse racialized disinvestment by subsidizing lenders who created mortgages with low-income borrowers in formerly redlined neighborhoods. As historian Keeanga-Yamahtta Taylor documents, however, realtors used the program to prey upon new borrowers, a disproportionate number of whom were poor Black women forced to mortgage housing with structural needs well beyond the provisions of FHA programs. When the borrowers

---

[130] Sugrue, *Origins of the Urban Crisis*; Elizabeth Hinton, *American on Fire: The Untold History of Police Violence and Black Rebellions Since the 1960s* (New York: W.W. Norton, 2021).
[131] Taylor, *Race for Profit*, 4.

fell behind in their payments, or quite literally fell *through* the floorboards of the dilapidated buildings, lenders seized these homes, pocketed the payments, and repeated the cycle with a new borrower. A national scandal ensued, and congressional hearings forced regulators to rein in the abuse. Prioritizing homeownership in deeply disinvested neighborhoods, however, revealed an endemic problem in the post-civil rights era: African Americans were exposed to "predatory inclusion" in housing markets designed originally for their subordination. As ever, speculative capital profited from inclusionary mandates that failed to empower vulnerable communities.[132]

Gentrification

The Fair Housing Act was a monumental commitment by the federal government to open housing opportunities to all, and the Supreme Court backed its anti-discriminatory intent through a landmark decision, *Jones v. Mayer* (1968). The legislation, however, failed to redress economic incentives of class exploitation and racial subordination entrenched in the lending market. Through the 1970s, federal allocations for state and local programs began to constrict as the nation's economy worsened. Residents responded by organizing local, then national, community reinvestment movements in declining urban neighborhoods. A multiracial coalition of homeowners first on the west side of Chicago, then in cities around the country, formed the National People's Action in Housing (NPA), to pressure local banks and savings and loans institutions (thrifts) to lend in their communities. Coining the term "redlining," neighborhood organizers discovered that 39 of 41 area banks lent only .1% of their $42 billion assets in their neighborhoods. The NPA helped pressure Congress to pass the Home Mortgage Disclosure Act (1975) and the Community Reinvestment Act (1977), two significant pieces of legislation that

---

[132] Taylor, *Race for Profit*, 1-23*;* Brian D. Boyer*, Cities Destroyed for Cash: The FHA Scandal at HUD* (Chicago: Follet, 1973)

require a bank to reveal data on the geographic distribution of its loans and commit a certain percentage to disinvested neighborhoods. The reinvestment movement, however, reinforced the power of banks and the fiscal terms of urban policy, which "laid the groundwork for gentrification" by the 1980s.[133]

As the federal government rolled back funding, landlords abandoned their buildings and urban housing markets on a massive scale. Capital flight drained public coffers for large scale redevelopment and fair housing enforcement, and cities grasped desperately for solutions. The Housing and Community Development Act of 1974 replaced War on Poverty housing programs with local incentives like the Urban Homesteading Program, and a new class of investors answered the call. In the 1970s, a "back to the city" movement flooded old neighborhoods with new residents and capital. Seizing upon depressed land values, private developers rehabilitated declining areas into highly coveted real estate, such as Philadelphia's Society Hill and Washington's Capitol Hill.[134] In Brooklyn's Cobble Hill, "brownstoners" fled Manhattan to renovate old buildings as new homeowners and landlords. Less suburbanites' return to the city than the consolidation of new middle-class enclaves, "back to the city" gentrifiers infused preservationist aesthetics with property investors' interests to promote high real estate values.[135]

The new "urban renaissance" was led by developers claiming to be better stewards of urban growth than liberal government and absentee owners of the mid-20th century. With tax

---

[133] Through the landmark legislation community-bank partnerships directed $1.7 trillion to U.S. cities by 2004. Rebecca Marchiel, *After Redlining: The Urban Reinvestment Movement in the Era of Financial Deregulation* (Chicago: University of Chicago Press, 2020), 1-10. For a history of blackness in relation to gentrification, see Brandi Thompson Summers, *Black in Place: The Spatial Aesthetics of Race in a Post-Chocolate City* (Chapel Hill: University of North Carolina Press, 2019).

[134] Neil Smith, "Toward a Theory of Gentrification: A Back to the City Movement by Capital, Not People," *Journal of the American Planning Association* 45, no. 4 (1979): 538-548.

[135] Suleiman Osman, *The Invention of Brownstone Brooklyn: Gentrification and the Search for Authenticity in Postwar New York* (New York: Oxford University Press, 2011); Brian D. Goldstein, *The Roots of Urban Renaissance: Gentrification and the Struggle Over Harlem* (Cambridge: Harvard University Press, 2017); Dylan Gottlieb, *Yuppies: Wall Street and the Remaking of New York* (forthcoming).

credits under the Tax Reform Act of 1976, developers replaced one landlording class with
another. Historical preservation districts, community development block grants, and other hyper-
local efforts to improve community control accelerated an entirely new form of urban
displacement. In effect, gentrifiers reaped the benefits of the federal government's commitment
to using tax incentives for housing provision, not necessarily tenants or longtime residents.[136] A
progressive ideology among gentrifiers echoed earlier liberal sentiments of many white
suburbanites who tacitly supported racial integration but only for a professional class of Black
homeowners.[137] Reinvestment strategies that screened individuals and selectively integrated
families succeeded only in adding a new generation of homeowners looking to siphon value from
urban markets, whether living in the city proper or just beyond its boundaries.

Tenant Power

As waves of developer capital washed over declining cities, renters organized to demand
a right to remain in place. In New York especially, cooperative housing emerged as a terrain of
struggle, featuring squatters in the Lower East Side to longtime residents in Co-Op City.[138] Rent
control had been legal since the 1940s after decades of tenant activism secured state legislation,
but by the 1970s, landlords and their lobbyists pushed to deregulate rent control and force rent-
protected tenants into owner-occupied buildings.[139] Resisting the tide of privatization, tenants'

---

[136] Brian Whetstone, "'An Investment And A Home': How Preservationists Embraced New Roles As Landlords to Battle the Urban Housing Crisis," *The Metropole: The Official Blog of the Urban History Association* (2021), accessed July 25, 2022, https://themetropole.blog/2021/09/29/an-investment-and-a-home-how-preservationists-embraced-new-roles-as-landlords-to-battle-the-urban-housing-crisis/.

[137] Lily Geismer, *Don't Blame Us: Suburban Liberals and the Transformation of the Democratic Party* (Princeton: Princeton University Press, 2015).

[138] Annemarie Sammartino, *Freedomland: Co-Op City and the Story of New York* (Ithaca: Cornell University Press, 2022); Roberta Gold, *When Tenants Claimed the City: The Struggle for Citizenship in New York City Housing* (Urbana: University of Illinois Press, 2014).

[139] Benjamin Holtzman, *The Long Crisis: New York City and the Path to Neoliberalism* (New York: Oxford University Press, 2021), chapter two, "From Renters to Owners," 58-94.

organizations, such as Metropolitan Council on Housing; tenants' unions, including Brooklyn's

Crown Heights Tenants Union; and public housing advisory councils combined civil rights with

tenants' movements, bringing together public campaigns, rent strikes, and union organizing.[140]

Other activists by the 1980s, such as the Coalition for the Homeless, challenged

increasing evictions and the conversions of low-income housing into luxury apartments.[141] The

city's rise in homelessness, moreover, collided with its growing AIDS epidemic, and groups

fighting for safe housing, such as ACT UP, clashed with homeowners rejecting shelters in their

neighborhoods. Greenwich Village, in particular, became an epicenter for struggles over gay

politics, gentrification, and the propertied boundaries of whiteness.[142] Even amid an epidemic,

shelter for those in need, disproportionately Black and brown, often proved secondary to

concerns over real estate.[143] Across the country, as tenants fought consolidating landlord powers,

tenant campaigns shifted the political terrain more successfully at local levels than federal.

II. Federal Retrenchment

The End of Renewal

While speculators squeezed profit from old housing stock, other extractive sectors

reshaped the urban landscape. Finance, insurance, and real estate industries (FIRE) transformed

declining centers of industrial manufacturing in the Midwest and Northeast, while new centers of

technology, military, medicine, and higher education developed in the Sunbelt and Northwest.

---

[140] Madden and Marcuse, *In Defense of Housing*, 167-172. Nick Juravich, "'We the Tenants: Resident Organizing in New Yok City's Public Housing, 1964-1978," *Journal of Urban History* 43, Issue 3 (May 2017): 400-420.
[141] Holtzman, *The Long Crisis*, 204-206.
[142] Salonee Bhaman, "Who Is The Village For? The Troubled History of the Northern Dispensary," *The Gotham Center for New York City History*, Jan 21, 2020, https://www.gothamcenter.org/blog/nyc-public-health.
[143] Christina B. Hanhardt, *Safe Space: Gay Neighborhood History and the Politics of Violence* (Durham: Duke University Press, 2013). Robert O. Self, "Sex in the City: The Politics of Sexual Liberalism in Los Angeles, 1963-79," *Gender & History* 20, issue 2 (August 2008): 288-311.

With global crises set off by oil shocks in the Middle East and inflationary spirals colliding with high unemployment in the U.S., or "stagflation," politicians embraced austerity. Under "New Federalism," President Richard Nixon, then President Gerald Ford, decentralized federal agencies and slashed HUD budgets. When President Jimmy Carter began encouraging local "urban investment" strategies, it was clear the era of urban renewal had come to an end.[144]

As the nation's economy soured, inflated housing costs, supply limitations, and limited public funding encouraged new developers to enter the housing market. Nonprofit organizations attempted to plug the leaks through Community Development Corporations (CDCs) dedicated to localized revitalization. Established in the late 1960s, CDCs represented small-scale, nonprofit solutions to a complicated matrix of restricted federal funding, state public-private alliances, local political machines, and demands for community self-determination. In New York, the Harlem Urban Development Corporation and the Bedford-Stuyvesant Restoration Corporation each illustrated local benefits in community development, but ultimately revealed the limits of scale with community-level interventions.[145]

At the state level, the New York Urban Development Corporation (UDC), a public benefit corporation, represented an independent public-private experiment in building mixed-income housing developments. Relatively successful at first, the UDC's financial structure, including federal funds and tax-exempt bonds, hit a fiscal wall in 1973 when Nixon announced a moratorium on public housing subsidies. Mounting debt rang the death knell two years later and plunged the UDC into bankruptcy. Without federal support, New York's private-public

---

[144] Marchiel, *After Redlining*, 8-9.
[145] Goldstein, *The Roots of Urban Renaissance*; Kimberley Johnson, "Community Development Corporations, Participation, and Accountability: The Harlem Urban Development Corporation and the Bedford-Stuyvesant Restoration Corporation," *The Annals of the American Academy of Political and Social Science* 594 (July 2004): 109-124.

experiment in affordable housing appeared as a cautionary tale to other states, who instead opted

to outsource low-income housing provision to private developers.[146]

Public Housing Abandonment

Tied to spiraling inflation, increasing interest rates threatened public housing. After

decades at low levels, interest rates peaked in 1966, and since municipalities borrowed to sustain

public housing programs, the threat of insurmountable debt slowed the construction of public

units. When municipal debt increased, public housing maintenance declined, and middle-income

white tenants fled to the suburbs. Crucially, public housing relied on subsidized rent to maintain

operations, and when housing authorities began to increase rents to cover costs, tenants launched

rent strikes to protest the dilemma of living over-charged and under-served. To alleviate the

pressure, Congress included the Brooke Amendment to the 1969 National Housing Act, which

capped all public housing rents at 25% of tenants' income. With a growing percentage of poor

tenants in public housing, the solution starved local housing authorities of much-needed funds

for basic maintenance and daily operations. Amendments to the 1981 Housing Act, moreover,

prioritized tenancy for residents below 50% of an area's median income, which further

concentrated poverty in high-rise towers. Increasingly, poorer residents represented a growing

share of building occupancy, and public housing fell deeper into debt.[147]

Sensationalized media accounts of crime, drugs, and violence in public housing

scandalized the general public in several high-profile cases, such as Pruitt-Igoe in St. Louis, a

sprawling complex of 33 11-story towers and 2,780 apartments. The site of a successful rent

---

[146] Cohen, *Saving America's Cities*, 256-348.

[147] D. Bradford Hunt, *Blueprint for Disaster: The Unraveling of Chicago Public Housing* (Chicago: University of Chicago Press, 2009), 209; Edward G. Goetz, *New Deal Ruins: Race, Economic Justice, and Public Housing Policy* (Ithaca: Cornell University Press, 2013).

strike in 1969, Pruitt-Igoe also represented the power—and threat—of well-organized tenants, another reason for media scapegoating.[148] In reality, the city had run out of money as early as 1958, only four years after the racially segregated towers were built. High vacancy exacerbated families' struggles, two-thirds of whom were headed by women on welfare. Moreover, welfare policies under Aid to Dependent Children, such as the "man in the house rules," undermined extended family support systems by policing and restricting aid to single mothers. After years of mounting vacancy, authorities finally evicted the remaining tenants in 1972 then dynamited the towers over a nationally televised broadcast.[149]

A nationwide symbol of government failure and ill-conceived liberal policy, Pruitt-Igoe was "hardly evidence of a plan gone awry," according to one historian. Instead, the final outcome of clearance, containment, and abandonment was "fully intended" with the law doing "exactly what it was designed to do," namely leverage austerity measures to demolish public housing by neglect.[150] Under Paul Volcker in the late 1970s, the Federal Reserve's economic shock supported capital recovery through a planned recession to curb inflation, and sheltering the poor became exceedingly difficult as governments starved the public option. Homelessness emerged as a national problem in no small part due to the gutting of public housing. Under urban renewal projects, the demolition of Single Room Occupancy buildings (SROs) in downtown districts, once an option of last resort, also worsened housing insecurity in America.[151]

---

[148] Ervin, *Gateway to Equality*, 155-163, 179-186.

[149] Candace Borders, "Remembering Black Women in St. Louis's Pruitt-Igoe Housing Projects," *Black Perspectives, AAIHS*, Sept. 9, 2017, https://www.aaihs.org/remembering-black-women-in-st-louiss-pruitt-igoe-housing-projects/.

[150] Hirsch, "With or Without Jim Crow," 89-90; Edward Goetz describes the process of local and federal neglect as "de facto" demolition. Goetz, *New Deal Ruins,* 22.

[151] Paul Groth, *Living Downtown: The History of Residential Hotels in the United States* (Berkeley: University of California Press, 1994). For a sociological study of contemporary homelessness, see Gregg Colburn and Clayton Page Aldern, *Homelessness Is a Housing Problem: How Structural Factors Explain U.S. Patterns* (Berkeley: University of California Press, 2022).

Voucher System

Though it would take several decades to fully demolish the nation's high-rise public

housing stock, the seeds for an alternative, market-based system were planted in the 1970s. In

1973, President Nixon announced a moratorium on federal subsidies for public housing.

Vouchers for qualified tenants and credits for housing developers became the primary methods

of public housing following the Housing Act of 1974. Included in the Housing Act, HUD's

Community Development Block Grant Program provided federal grants to local agencies

incentivizing affordable housing development. The act also formalized the nation's tenant

voucher system through the Section 8 program. Under Section 8, private developers managed

low-income housing, and vouchers subsidized tenants in the private market. Through Section 8,

private developers supplanted the state as the primary provider of the nation's public housing.[152]

When President Ronald Reagan assumed office, he chopped the HUD budget by 75% and

drained HUD's ability to enforce anti-discrimination measures across the country.[153] Part of the

"Reagan revolution," the federal cuts were an effort to rollback state-funded welfare programs.

As a result, poor beneficiaries, disproportionately people of color, suffered the social stigma of

this turn, distilled into the grotesque caricature "the welfare queen."[154] Reagan's Tax Reform Act

of 1986, moreover, created the Low-Income Housing Tax Credit (LIHTC), a program in which

the federal government allocated tax breaks to private developers promising affordable housing.

Developers often sold the LIHTC to investors, who accumulated equity then reverted projects to

---

[152] Eva Rosen, *The Voucher Promise: "Section 8" and the Fate of an American Neighborhood* (Princeton: Princeton University Press, 2020); Alex Schwartz, *Housing Policy in the United States* (New York: Routledge, 2015), 227-264.

[153] Lassiter, *Civil Rights in America*, 74; Lily Geismer, *Left Behind: The Democrats' Failed Attempt to Solve Inequality* (New York: PublicAffairs, 2022), 208.

[154] Among others, see Julilly Kohler-Hausmann, *Getting Tough: Welfare and Imprisonment in 1970s America* (Princeton: Princeton University Press, 2017).

market rent after 15 years, exacerbating poor renters' housing struggles.[155] Through the Housing

and Community Development Act of 1974 and the Tax Reform Act of 1986, the government

effectively outsourced its responsibility for housing provision to private interests, revealing its

commitment to shrinking budgets while buoying the fortunes of realtors and developers.

The voucher system allowed liberals and conservatives to sidestep demands to

desegregate the nation's apartheid housing system. Since the 1950s, public housing had been

used to confine cities' racialized poor, while publicly subsidized racially exclusive suburbs had

provided a social safety net for white middle-class homeowners. In 1971, the NAACP renewed

its commitment to "breaking the white noose surrounding the cities."[156] When HUD Secretary

George Romney attempted to make municipalities' infrastructure funds contingent on adopting

open housing policies, the "Open Communities Initiative," local officials protested. Navigating

the fallout, Nixon fired Romney before enforcing an 18-month moratorium on all federal housing

subsidies.[157] After decades of struggle, the Nixon administration remained steadfast in

opposition, supporting homeowner "choice" and abdicating its responsibility to take affirmative

action by insisting on a distinction between racial and economic exclusion. All-white suburbs

supposedly practiced the latter, a form of legal discrimination backed by zoning, but not the

former, which seemed, by the president's telling, eradicated under the Fair Housing Act.[158]

In several cases, none more important than *Gautreaux v. Chicago Housing Authority*

(1969)*,* the ACLU and civil rights activists pushed such segregationist logic to its breaking point.

Dorothy Gautreaux and five other public housing tenants accused the Chicago Housing

---

[155] Madden and Marcuse, *In Defense of Housing*, 134-137; Schwartz, *Housing Policy in the United States*, 135-162.
[156] Christopher Bonastia, *Knocking on the Door: The Federal Government's Attempt to Desegregate the Suburbs* (Princeton: Princeton University Press, 2006), 116, cited in Lassiter, *Civil Rights in America*, 68.
[157] Taylor, *Race for Profit*, 113-121.
[158] Ibid., 124-131.

Authority of racial discrimination by restricting public housing to Black neighborhoods on the Southside, Near North, and West Side. The District Court supported dispersing public housing across the city through low-density, low-rise buildings, instead of notorious complexes like the Robert Taylor and the Cabrini-Green Homes. The Daley mayoral administration fought *Gautreaux* vehemently. When the Supreme Court decided in favor of the plaintiffs in *Hills v. Gautreaux* (1976), judges allowed Section 8 vouchers to be used in relocating tenants. Over the next two decades, over 7,000 tenants received vouchers to move across Chicago.[159]

In the 1980s, housing options remained tethered to racialized property markets that offered little incentive for owners to redistribute the profits of apartheid. Vouchers allowed a certain mobility among a limited number of tenants, but hardly challenged the structural forces of inequality. District courts, meanwhile, attempted to close a loophole in the Fair Housing Act that permitted economic discrimination through zoning ordinances that excluded affordable housing. As Nixon had insisted, exclusionary zoning did not legally violate civil rights, even though people of color were affected disproportionately. In the Mount Laurel Doctrine (1975, 1983), New Jersey courts successfully ruled against exclusionary zoning and ordered suburban areas to assume their "fair share" of affordable housing. The historic ruling produced tens of thousands of affordable units over several decades. It also produced intense political backlash.[160]

III. Suburban Poverty

HOPE VI

---

[159] Leonard S. Rubinowitz and James E. Rosenbaum, *Crossing the Class and Color Lines: From Public Housing to White Suburbia* (Chicago: University of Chicago Press, 2000); Alexander Polikoff, *Waiting for Gautreaux: A Story of Segregation, Housing, and the Black Ghetto* (Evanston, IL: Northwestern University Press, 2006), cited in Lassiter, *Civil Rights in America*, 70.
[160] Douglass S. Massey, Len Albright, Rebecca Casciano, et. al., *Climbing Mount Laurel: The Struggle for Affordable Housing and Social Mobility in an American Suburb* (Princeton: Princeton University Press, 2013).

As the federal government privatized public housing, major cities put an end to their housing programs with spectacular demolitions in the mid-1990s. From Chicago's Robert Taylor Homes (1998-2005) to Atlanta's Techwood Homes (1996), large-scale housing projects were reduced to rubble, and former tenants received Section 8 vouchers. Also replacing the high-rises, HOPE VI (Housing Opportunities for People Everywhere), a 1993 federal program to create mixed market-rate and subsidized complexes, promised to integrate welfare, housing, and criminal reforms under one roof. In 1998, Congress passed the Quality Housing and Work Responsibility Act (QHWRA), a key component in President Bill Clinton's welfare reform agenda, and effectively replaced the 1937 Housing Act with HOPE VI. Pivoting from the idea of public housing as a right to shelter, the landmark act tightened restrictions on tenants by decentralizing federal responsibility and limiting residency to employed tenants with clean criminal records. Clinton's severe executive order, "One Strike and You're Out," evicted entire families from public housing if anyone was convicted of a crime, including their guests, which expelled tens of thousands of tenants and barred millions of eligible applicants. Under the QHWRA, Section 8 became Housing Choice Vouchers, and privately provided units soon outpaced the nation's remaining public housing units by two to one. The Faircloth Amendment, moreover, ended the construction of all new public housing, capping units nationwide at 1999 levels.[161] Championed by a HUD official as the "end of public housing as we know it," HOPE VI and housing reforms offered little flexibility, or even availability, for poor tenants struggling to recover from recession in the early 1990s and the larger maelstrom of deindustrialization.[162]

---

[161] In 2020, the Housing Choice Voucher program housed 2.4 million households, while traditional public housing provided shelter to 1.2 million. Rosen, *The Voucher Promise*, 15; Geismer, *Left Behind,* 205-232.

[162] Quote by HUD official Christopher Hornig, cited in Geismer, *Left Behind*, 213. See also, Akira Drake Rodriguez, *Diverging Space for Deviants: The Politics of Atlanta's Public Housing* (Athens, GA: The University of Georgia Press, 2021), 175-208.

As part of his market-oriented reforms, Clinton's housing policies emphasized social mobility through relocation and encouraged homeownership among the poor. Relocation, however, ran smack into a wall of white homeowner backlash. In 1994, Clinton expanded Section 8 through the administration's "Moving to Opportunity" (MTO) initiative, an experiment under HUD that moved families from public housing to communities where less than 10% residents lived below the poverty line. Five pilot programs in cities from Chicago to Los Angeles eagerly participated. In Baltimore, MTO ignited a firestorm when county residents learned that 285 families would use Section 8 to move to the nearly all-white suburbs.[163] The outrage was overblown but effective, and as MTO fizzled, most Section 8 tenants opted to stay in familiar communities within the city's segregated neighborhoods. Indeed, between 1994 and 1999, only about 1,800 African American and Latino families across the country relocated to low-poverty communities under Section 8.[164]

In 1995, the American Civil Liberties Union (ACLU) sued Baltimore's HUD office, charging that the city's public housing program violated the Fair Housing Act. Building on other federal cases against HUD's role in perpetuating segregation, the 10-year lawsuit, *Thompson v. HUD* (2005), became a landmark victory and forced authorities to create a regional plan for desegregation.[165] Recent investigations, however, reveal that the options for affordable housing in surrounding counties have become debt traps for low-income families where tenants pay high rents for little to no maintenance. Many of the buildings are owned by absentee real estate empires that hide behind limited liability corporations (LLC), which prove exceedingly difficult

---

[163] Lawrence Lanahan, *The Lines Between Us: Two Families and a Quest to Cross Baltimore's Racial Divide* (New York: The New Press, 2019); Rosen, *The Voucher Promise*, 16-22.
[164] Lassiter, *Civil Rights in America*, 74.
[165] Poverty and Race Research Action Council, "Fifty Years of 'The People vs. HUD'," January 2023, accessed February 12, 2023, at https://www.prrac.org/pdf/HUD50th-CivilRightsTimeline.pdf

to find and hold responsible.[166] As economists have shown, families' inability to move to better-resourced zip codes has a profound effect on children's futures by trapping residents in poor neighborhoods and stunting their chances of escaping poverty. According to a landmark study measuring upward mobility among children from 1996 to 2012, Baltimore ranks dead last.[167]

Environmental Hazards

Beyond municipal borders, rural communities have also been exposed to state-backed projects of development and displacement. Eminent domain has financed the expansion of national energy systems by flooding valleys, dynamiting mountain tops, and mining fossil fuels. Exurban and rural settlements have been destroyed by electrical grids, petrochemical facilities, incinerators, and toxic dumping sites.[168] The cultural and economic protections of homeownership have hardly extended to communities of the poor and working class in unincorporated towns, deindustrialized suburbs, and rural territories.

Across the country, a matrix of local and state policies accumulated over time to expose peripheral communities to polluted landscapes, creating what sociologist Dorceta Taylor describes as "Toxic Communities."[169] Zoning laws that favor heavy industry have proven some of the most devastating tools in creating "sacrifice zones," environments where companies profit by dumping their industrial waste, and in leveraging "expulsive zoning" to re-zone residential

[166] Several complexes were owned by the real estate firm of the former president's son-in-law, Jared Kusher. Alec MacGillis, "The Beleaguered Tenants of 'Kushnerville'," *ProPublica*, May 23, 2017, accessed July 25, 2022, https://www.propublica.org/article/the-beleaguered-tenants-of-kushnerville.

[167] Raj Chetty and Nathaniel Hendren, "The Impacts of Neighborhoods on Intergenerational Mobility Opportunity: Childhood Exposure Effects and County-Level Estimates," April 2015, accessed July 25, 2022, http://www.equality-of-opportunity.org/images/nbhds_exec_summary.pdf. See full research at https://opportunityinsights.org/.

[168] Among others, see Andrew Hurley, *Environmental Inequalities: Class, Race, and Industrial Pollution in Gary, Indiana, 1945-1980* (Chapel Hill: The University of North Carolina Press, 1995).

[169] Dorceta Taylor, *Toxic Communities: Environmental Racism, Industrial Pollution, and Residential Mobility* (New York: New York University Press, 2014).

areas industrial and displace longstanding communities.[170] Poor racialized communities suffer the burdens of this pollution disproportionately, such as in Louisiana's "cancer alley" where hundreds of miles of petrochemical facilities along the Mississippi River expose low-income Black residents to shocking levels of cancer risk.[171]

The roots of environmental injustice can be traced to the postwar decades when cities built sprawling infrastructure that burned fossil fuels, spewed toxins, and leached carcinogens until finally regulated by the Environmental Protection Act of 1972. Environmental and civil rights activists organized and protested officials' inaction on public health concerns, including rat removal, freeway construction, and waste incinerators built near low-income neighborhoods. Toxic elements embedded in housing material, however, such as lead paint, asbestos, and mold, have proven nearly intractable.[172] Lead paint, for example, covered the walls of nearly the entire nation's housing stock from the early 20th century until 1978, when the toxin was finally banned. A heavy metal that stunts neurological development, particularly in children, lead has become a mass poisoning epidemic, the full effects of which are still being understood. Owing to the high cost of removal, and landlords avoiding legal responsibility, lead poisoning remains a scourge in poor neighborhoods across the country.[173]

---

[170] Yale Rabin, "Expulsive Zoning: The Inequitable Legacy of Euclid," in *Zoning and the American Dream: Promises Still to Keep*, eds. Charles M. Haar and Jerold S. Kayden (Chicago: The American Planners Association, Planners Press, 1989); Simpson F. Lawson, *Above Property Rights*, U.S. Commission on Civil Rights, no. 38 (December 1972): 21-22.

[171] Tristan Baurick, Lylla Younes, and Joan Meiners, "Welcome to Cancer Alley, Where Toxic Air is About to Get Worse," *ProPublica*, October 30, 2019, accessed July 25, 2022, https://www.propublica.org/article/welcome-to-cancer-alley-where-toxic-air-is-about-to-get-worse.

[172] Julie Sze, *Noxious New York: The Racial Politics of Urban Health and Environmental Justice* (Cambridge: The MIT Press, 2006); Gioielli, *Environmental Activism and the Urban Crisis*.

[173] David Rosner and Gerald Markowitz, "Building the World that Kills Us: The Politics of Lead, Science, and Polluted Homes, 1970-2000," *Journal of Urban History* 42, issue 2 (2016). "Unsafe at Any Level: Exposing the Hidden Hazards of Lead Poisoning Across America," *Reuters*, Series 2016, accessed July 25, 2022, https://www.reuters.com/investigates/section/usa-lead/.

Taxing Poverty

Toxic housing stock, including high energy costs to heat and cool its dilapidated buildings, is the product of decades of social and economic disinvestment. Declining cities struggle to maintain a solvent tax base with their populations moving steadily to the suburbs. Municipal authorities typically point to their starved budgets as the reason for political inaction toward health crises stemming from poor housing. Seeking alternative solutions, cities have turned to private developers to encourage new investment, including using eminent domain law to seize private property for local development projects (*Kelo v. City of New London*, 2005). Faced with dwindling resources, Payment-In-Lieu-Of-Taxes (PILOT) and Tax-Increment-Financing (TIF) have become common strategies for cities to raise revenue without increasing property taxes. In a TIF project, for example, municipal bonds allow the city to purchase land for a private developer then freeze property taxes under the assumption that development will pay dividends years later. Public services in the immediate suffer from a shrunken resource base.[174]

Such debt-financed development erodes public infrastructure and intensifies poverty in struggling parts of the country. In the first decades of the 2000s, the nation's fastest growing poverty rate was in its older suburban districts, specifically the "inner-ring suburbs."[175] Once bastions of affordable housing for working-class families, these districts experienced rapid transition as white residents fled incoming Black middle-class homeowners in the 1960s then growing numbers of low-income renters displaced by public housing demolition in the 1990s. Faced with an eroding tax base, "inner-ring" municipalities struggle to raise revenue, especially as remaining homeowners vote consistently for low property taxes. Left to fundraise with

---

[174] Brown, *The Black Butterfly*, 219-224.
[175] Elizabeth Kneebone and Alan Berube, *Confronting Suburban Poverty in America* (Washington, DC: Brookings Institution Press, 2014), 3.

regressive taxes, such as sales taxes, low-income municipalities entice industry to stay with tax handouts, including TIFs. This approach forces budget-restricted counties deeper into poverty, and since the 2000s, the largest population of America's poor now lives in its suburbs.[176]

In Ferguson, Missouri, a municipality outside of St. Louis, diminished revenue streams embedded a predatory incentive for police to target its mostly African American residents with minor infractions. Exorbitant tickets, fines, and fees effectively levied a racial tax with local police pulling double-duty as tax collectors.[177] When a police officer killed Michael Brown in 2014, a metropolitan history of racial confinement, urban renewal, suburban exclusion, and police brutality was on full display. Carceral solutions to cash-strapped government reveals the deadly features of racialized poverty in suburban counties.[178] Financing public services while preserving low property values, Ferguson authorities upheld a system of metropolitan apartheid that collects on the racial exploitation of "group-differentiated vulnerability to premature death," a system built on public austerity, private profit, and everyday violence waged through the daily operations of local and state government.[179]

Sheltering the Crisis, 2008-Today

I. The Crash and its Aftermath

---

[176] Ibid., 3. Gordon, *Citizen Brown*, 120-144.

[177] Devin Fergus, *Land of the Fee: Hidden Costs and the Decline of the American Middle Class* (New York: Oxford University Press, 2018). Joe Soss and Vesla Weaver, "Police Are Our Government: Politics, Political Science, and the Policing of Race-Class Subjugated Communities," *Annual Review of Political Science* 20 (2017): 565-591.

[178] Gordon, *Citizen Brown*, 120-144; Walter Johnson, "Ferguson's Fortune 500 Company," *The Atlantic*, April 26, 2015, https://www.theatlantic.com/politics/archive/2015/04/fergusons-fortune-500-company/390492/.

[179] Ruth Wilson Gilmore defines racism as "the state-sanctioned and/or legal production and exploitation of group-differentiated vulnerability to premature death." *Golden Gulag: Prisons, Surplus, Crisis, and Opposition in Globalizing California* (Berkeley: University of California Press, 2007), 26; Douglas Massey and Nancy Denton, *American Apartheid: Segregation and the Making of the Underclass* (Cambridge: Harvard University Press, 1998).

The U.S. housing market crashed in 2008 amid a financial crisis brought on by subprime lending on the secondary mortgage market. Created in 1938 and backed by federal corporations Fannie Mae and Ginnie Mae, then Freddie Mac in 1970, the secondary mortgage market surpassed the thrift sector as nation's largest mortgage holder in the 1990s. As thrifts receded from conventional lending, brokerage firms and insurance companies purchased the nation's mortgage debt, bundled it, then sold it on a secondary market guaranteed by the federal government. New financial securities, or bonds collateralized by pools of mortgages, encouraged new homebuyers and refinanced old mortgages.[180] Beginning in the 1990s, however, risk-based pricing created higher-interest loans, known as subprime mortgages. Federal deregulation created an incentive for banks to expand lending markets, and institutions such as Wells Fargo began targeting Black communities locked out of conventional markets for predatory loans. By the 2000s, institutional lenders had created a ticking timebomb selling predatory mortgages on the secondary market at high risk for default. The housing bubble swelled until 2006, then burst by the end of 2007. In the financial meltdown that followed, decades of home equity were destroyed, a loss that reverberated unevenly across race, class, and region.[181]

In the wake, the housing market struggled to return to its peak mid-2000s levels. Between 1940 and 2004, the U.S. homeownership rate rose from 44% to 69.2% (76 among whites, 49.1 among African Americans, and 48.1 among Hispanic groups). After the crash, homeownership rates dropped to 65.4%, with African Americans suffering the heaviest loss. In fact, nearly all the gains made by Black homeowners since 1968 were wiped out.[182] As Fannie Mae and Freddie

---

[180] Schwartz, *Housing Policy in the United States,* 80-102, 411-437.

[181] Daniel Immergluck*, Foreclosed: High-Risk Lending, Deregulation, and the Undermining of America's Mortgage Market* (Ithaca: Cornell University Press, 2009); Immergluck, *Red Hot City: Housing, Race, and Exclusion in Twenty-First Century Atlanta* (Berkeley: University of California Press, 2022).

[182] The White homeowner rate dropped to 73.9 (-2.1 between 2004-11); the Black homeowner rate dropped to 45.9 (-3.2); the Hispanic homeowner rate dropped to 47.2 (-.9), surpassing African American homeowners for the first time. Schwartz, *Housing Policy*, 25. According to the 2018 Census, White and Black homeowner rates are 72 to 41.

Mac auctioned off the nation's foreclosed homes, Wall Street's hedge funds began amassing

housing portfolios that spawned a new investment opportunity: The single-family-rental home.

Financed through investor groups (Real Estate Investment Trusts) and backed by federal

guarantees, institutional investors, like Blackstone, dominated the housing market in distressed

regions, such as suburban Atlanta, Los Angeles, Phoenix, and Las Vegas. Corporate landlords

drove up rents and priced out homebuyers, disproportionately threatening people of color.[183]

Shaped significantly by homeownership, the nation's racial wealth gap has only grown

more severe since 2008: in 2019, white families' median wealth stabilized at $184,000, while

Black families' wealth fell to $23,000.[184] Intergenerational wealth rests on homeownership, but

property values depend on location, a social construct as much as a physical address. Across the

country, a "racial appreciation gap" perpetuated by appraisers depresses home values in Black

neighborhoods by roughly 23%. Averaging $48,000 per home, this systemic devaluation

amounts to $156 billion of lost equity among Black homeowners.[185] Improving ownership rates

will not only fail to solve the housing crisis, it is clear that homeownership itself *exacerbates*

racial inequality.

II. Why Housing Remains Unequal

[183] Aaron Glantz, *Homewreckers* (New York: HarperCollins Publishers, 2019); Francesca Mari, "A $60 Billion Housing Grab by Wall Street," *The New York Times Magazine*, March 4, 2020, https://www.nytimes.com/2020/03/04/magazine/wall-street-landlords.html; Alana Semuels, "When Wall Street is Your Landlord," *The Atlantic*, Feb. 13, 2019, https://www.theatlantic.com/technology/archive/2019/02/single-family-landlords-wall-street/582394/.

[184] Ana Hernández Kent and Lowell Ricketts, "Wealth Gaps between White, Black, and Hispanic Families in 2019," Federal Reserve Bank of St. Louis, January 5, 2021, accessed July 25, 2022, https://www.stlouisfed.org/on-the-economy/2021/january/wealth-gaps-white-black-hispanic-families-2019.

[185] Andre Perry, Jonathan Rothwell, and David Harshbarger, "The Devaluation of Assets in Black Neighborhoods: The Case of Residential Property," *Metropolitan Policy Program at Brookings* (November 2018): 1-28; For "racial appreciation gap," see Scott N. Markley, Taylor J. Hafley, Coleman A. Allums, Steven R. Holloway, Hee Cheol Chung, "The Limits of Homeownership: Racial Capitalism, Black Wealth, and the Appreciation Gap in Atlanta," *International Journal of Urban and Regional Research* 44, issue 2 (March 2020): 310-328.

These findings reveal the outcomes of a housing system that distributes value and security inequitably. As this report shows, public and private entities designed the housing market piecemeal over time, while government at all levels outsourced housing production to private interests. Much of the development has been a local affair, concerned largely with creating then defending profit-bearing enclaves. Safe and accessible housing for all, in contrast, has never been a defining feature of the U.S. system. Rather, national goals of expanding homeownership have only reinforced an exploitative profit motive, proving the perils of a system fixated on exchange value over social value. Moreover, historical policies of containment, clearance, and capture established a three-tier housing system while its operators reinscribed the market value of anti-Blackness. As scholars remind us, "capitalism requires inequality and racism enshrines it."[186]

Not all, however, would agree with this assessment. Calls for greater investment in today's housing market are posited as a progressive response to current problems of scarcity. Broadly speaking, YIMBY advocates (Yes In My Back Yard) support supply-side policies that oppose market barriers to production, such as zoning, regulation, and impact studies. In contrast, NIMBY adherents (Not In My Back Yard), leveraging tactics once associated with opposition to public housing, counter with concerns about gentrification and displacement. These hyper-local fights narrow the contemporary debate to political options that take for granted housing market values as the primary, if not only, concern for families and governments. Taken together, the methods available for providing housing thus remain bound to economistic drivers of cost-benefit, investment return, and political compromise. Costs of living, meanwhile, skyrocket.[187]

---

[186] Ruth Wilson Gilmore, *Abolition Geography: Essays Toward Liberation* (New York: Verso, 2022), 451.
[187] For an account of contemporary fights, see Conor Dougherty, *Golden Gates: Fighting for Housing in America* (New York: Penguin Press, 2020). For an account critical of developers, see Samuel Stein, *Capital City:*

In many ways, California's Bay Area has become the nation's lode star in revealing extreme housing disparities. Among the most expensive housing markets in the country, the former blue-collar industrial port is now home to Silicon Valley's white-collar workforce and a massive service sector, featuring dystopian-like scenes of obscene wealth and abject poverty. San Francisco, in particular, is favorite fare among journalists asking the perennial question: What happened? Answers range from greedy tech overlords to short-sighted officials, but in short, they often downplay political and economic transformation over the last 50 years.[188] Seeking jobs in a segmented labor market, workers have moved steadily across the country only to discover a housing crisis with few affordable, much less public, options. In Austin, Texas, for example, rental apartments remain scarce since roughly 65% of the city is zoned to single-family housing. Cities lack affordable housing to meet increasing demand.[189] Fault lies less with overregulation, however, than with a housing system designed to empower a homeowning class and privatize the provision of public goods. Indeed, the system is the problem, not the inability to unleash it.

For families priced out of affordable housing, the "informal" market becomes the only option, a shadow economy of illegal sublets, rent-to-own schemes, garage dwellings, cheap hotel rooms, and concrete basements. Commentary on the rise of informal housing, however, overlooks the reality that for much of the 20th century, informality has been a constant condition among poor whites, immigrants, and people of color.[190] Divergent social experiences between

Gentrification and the Real Estate State (New York: Verso, 2019). For everyday struggles of low-income renters, see Matthew Desmond, *Evicted: Poverty and Profit in the American City* (New York: Crown Publishers, 2016).

[188] For more nuanced studies, Alex Schafran, *The Road to Resegregation: Northern California and the Failure of Politics* (Berkeley: University of California Press, 2018); Tom Slater, *Shaking Up the City: Ignorance, Inequality, and the Urban Question* (Berkeley: University of California Press, 2021).

[189] Edgar Sandoval, "How Austin Became One of the Least Affordable Cities in America," *New York Times*, Nov 29, 2021, accessed July 25, 2022, https://www.nytimes.com/2021/11/27/us/austin-texas-unaffordable-city.html.

[190] Noah J. Durst and Jake Wegmann, "Informal Housing in the United States," *International Journal of Urban and Regional Research* (2017): 282-297; Wegmann, "Research Notes: The Hidden Cityscapes of Informal Housing in Suburban Los Angeles and the Paradox of Horizontal Density," *Buildings & Landscapes: Journal of the Vernacular Architectural Forum* 22, no 2 (Fall 2015): 89-110; Giselle Routhier, "Beyond Worst Case Needs: Measuring the

formal and informal housing was revealed horrifically in New Orleans during Hurricane Katrina. The devastation of entire swaths of the city with inadequate shelter made the point unmistakable: inequitable built environments exact deadly costs in moments of crisis, natural and human made.

III. Fighting for the Future

Over the 20th century, through cyclical moments of crisis and stability, the housing system's inequalities have been reinforced through its foundational relations among citizenship and homeownership, race and property, and uneven economic development across cities and suburbs. The very distinctions between private and public housing hold little water when we recognize that government at every level subsidizes, distributes, and regulates shelter. Indeed, "all housing is public housing," as scholars David Madden and Peter Marcuse argue.[191] To fully redress housing inequality requires attention to historical hierarchies of power, cultural and economic. We must insist on housing as a fundamental human right; remove housing from speculative markets through social housing alternatives; reinvest and expand public housing programs; protect renters with a bill of rights; eliminate exclusionary zoning; rewrite tax codes to prevent land banking, flipping, and absentee ownership; and align with social movements that challenge housing as real estate and demand reparations for racial injustice.[192] Today's housing justice organizations help light the way, such as Oakland's Moms 4 Housing, local Community Land Trusts, and national platforms created by People's Action and Right to the City Alliance.[193]

Breadth and Severity of Housing Insecurity Among Urban Renters," *Housing Policy Debate* 29, no. 2 (2019): 235-249. Richard Harris, "Modes of Informal Urban Development: A Global Phenomenon," *Journal of Planning Literature* 33, no. 3 (2018): 267-286. Mya Frazier, "When No Landlord Will Rent to You, Where Do You Go?" *New York Times Magazine,* October 1, 2021, accessed July 25, 2020, https://www.nytimes.com/2021/05/20/magazine/extended-stay-hotels.html.

[191] Marcuse and Madden, *In Defense of Housing*, 142.

[192] Ibid., 191-218.

[193] Sarah Ravani, "Moms 4 Housing took a stand against Oakland's housing crisis. Now their home has its first residents," *San Francisco Chronicle*, February 12, 2022, accessed July 25, 2022,

The challenges are steep. People's Action's *A National Homes Guarantee*, for example, calls for 12 million social housing units in ten years and $150 billion in public housing to meet the social needs of the contemporary crisis.[194] Reforms, however, must not strengthen the housing system as it exists. A three-tiered system that exploits social hierarchies and reproduces the power of a homeowner class relies on inequality while reinscribing its racialized features at nearly every turn. Recognizing that our housing system is built to capitalize on racial capitalism forces us to refuse reformist solutions that reinscribe the inequities we seek to redress. Instead, we must learn from past movements committed to "ending the slums" of U.S. apartheid and join contemporary fights to socialize housing provision, and with it, advance housing justice for all.

Bibliography

Selected Digital Projects

Cherkasky, Mara, Sarah Jane Shoenfeld and Brian Craft. "Mapping Segregation in Washington, DC." Accessed July 25, 2022. http://mappingsegregationdc.org/index.html#mapping.

Delegard, Kirsten. "Mapping Prejudice." University of Minnesota Libraries. Accessed July 25, 2022. https://mappingprejudice.umn.edu/.

Digital Scholarship Lab. "Renewing Inequality." *American Panorama*, edited by Robert K. Nelson and Edward L. Ayers. Accessed July 25, 2022. https://dsl.richmond.edu/panorama/renewal/#view=0/0/1&viz=cartogram.

Gordon, Colin. "Mapping Decline: St. Louis and the American City." University of Iowa Libraries. Accessed July 25, 2022. http://mappingdecline.lib.uiowa.edu/.

---

https://www.sfchronicle.com/eastbay/article/Homeless-families-are-moving-into-the-Oakland-16846137.php; The Baltimore Housing Roundtable, *Community + Land + Trust: Tools for Development Without Displacement* (2013), https://drive.google.com/file/d/12s5ibhOHmnDi6AhX5LySNeXuSc7g0Po5/view; People's Action, *A National Homes Guarantee: Briefing Book* (September 5, 2019), https://homesguarantee.com/; Homes For All Campaign of Right to the City Alliance, *Communities Over Commodities: People-Driven Alternatives to an Unjust Housing System* (March 2018), https://homesforall.org/reports/communitiesovercommodities/;

[194] People's Action, *A National Homes Guarantee*, 3.

Gregory, James N. and Trevor Griffey. "Segregated Seattle." The Seattle Civil Rights & Labor History Project, University of Washington. Accessed July 25, 2022. https://depts.washington.edu/civilr/segregated.htm.

Nelson, Robert K., LaDale Winling, Richard Marciano, and Nathan Connolly. "Mapping Inequality." *American Panorama*, edited by Robert K. Nelson and Edward L. Ayers. Accessed July 25, 2022. https://dsl.richmond.edu/panorama/redlining/#loc=10/34.005/-118.497&city=los-angeles-ca&area=D63.

Winling, LaDale. "Chicago Covenants." Accessed July 25, 2022. https://www.chicagocovenants.com/.

Federal Reports

Lawson, Simpson F. *Above Property Rights*. U.S. Commission on Civil Rights, no. 38 (December 1972): 21-22.

United States Commission on Civil Rights, *Housing: 1961 Commission on Civil Rights Report.* Washington, D.C.: Government Printing Office, 1961.

United States Congress. *Housing Act of 1949, U.S. Code, Title 42, Chapter 8A, Sec. 1441.* Cornell Law School, Legal Information Institute. Accessed July 25, 2022. https://www.law.cornell.edu/uscode/text/42/1441.

United States Federal Housing Administration. *Underwriting manual: underwriting analysis under title II, section 203 of the National housing* act. Washington, D.C.: Government Printing Office, 1936.

United States National Advisory Commission on Civil Disorders. *Report of the National Advisory Commission on Civil Disorders.* New York: New York Times Co., 1968.

Historical Sources

Abrams, Charles. *Forbidden Neighbors: A Study of Prejudice in Housing.* New York: Kennikat Press, 1955.

Anderson, Martin. *The Federal Bulldozer: A Critical Analysis of Urban Renewal, 1949-1962.* Cambridge: The MIT Press, 1964.

Boyer, Brian D. *Cities Destroyed for Cash: The FHA Scandal at HUD.* Chicago: Follet, 1973.

Drake, St. Clair and Horace R. Cayton. *Black Metropolis: A Study of Negro Life in a Northern City.* Chicago: University of Chicago Press, 1945.

DuBois, W.E.B. *The Philadelphia Negro: A Social Study.* Philadelphia: University of Pennsylvania Press, 1899.

Harris, Abram L. *The Negro as Capitalist: A Study of Banking and Business Among American Negroes*. Philadelphia: The American Academy of Political and Social Science, 1936.

Johnson, Charles S. *The Negro in Chicago: A Study of Race Relations and a Race Riot.* Chicago: University of Chicago Press, 1922.

King, Jr., Martin Luther. "Drive to End Slums." *The Christian Science Monitor*, March 14, 1967. Accessed July 25, 2022. https://www.csmonitor.com/USA/2019/0118/From-our-archives-Drive-to-end-slums.

Roosevelt, Franklin D. "State of the Union Message to Congress: January 11, 1944." Franklin D. Roosevelt Presidential Library and Museum. Accessed July 25, 2022. https://www.fdrlibrary.org/address-text.

Secondary Sources

"Unsafe at Any Level: Exposing the Hidden Hazards of Lead Poisoning Across America." *Reuters*, Series 2016. Accessed July 25, 2022. https://www.reuters.com/investigates/section/usa-lead/.

Adkins, Lisa, Melinda Cooper, and Martijn Konings. *The Asset Economy: Property Ownership and the New Logic of Inequality.* Medford, MA: Polity Press, 2020.

Amezcua, Mike. *Making Mexican Chicago: From Postwar Settlement to the Age of Gentrification*. Chicago: University of Chicago Press, 2022.

Ammon, Francesca Russello. *Bulldozer: Demolition and Clearance of the Postwar Landscape.* New Haven: Yale University Press, 2016.

Andres, Tommy. "Divided Decade: How the Financial Crisis Changed Housing." American Public Media, December 17, 2018. https://www.marketplace.org/2018/12/17/what-we-learned-housing/.

Ansfield, Bench. "The Crisis of Insurance and the Insuring of the Crisis: Riot Reinsurance and Redlining in the Aftermath of the 1960s Uprisings." *The Journal of American History* 107, issue 4 (March 2021): 899-921.

Avila, Eric. *Popular Culture in the Age of White Flight: Fear and Fantasy in Suburban Los Angeles.* Berkeley: University of California Press, 2006.

Ayers, Edward. *The Promise of the New South: Life After Reconstruction.* New York: Oxford University Press, 1992.

Baldwin, Davarian L. *In the Shadow of the Ivory Tower: How Universities Are Plundering Our Cities*. New York: Bold Type Books, 2021.

Baltimore Housing Roundtable. *Community + Land + Trust: Tools for Development Without Displacement* (2013).
https://drive.google.com/file/d/12s5ibhOHmnDi6AhX5LySNeXuSc7g0Po5/view.

Balto, Simon. *Occupied Territory: Policing Black Chicago from Red Sumer to Black Power*. Chicago: University of Chicago Press, 2019.

Barber, Llana. *Latino City: Immigration and Urban Crisis in Lawrence, Massachusetts, 1945-2000*. Chapel Hill: University of North Carolina Press, 2017.

Bauman, John F. Introduction to *From Tenements to the Taylor Homes*, 6-11. Edited by John Bauman, Roger Biles, and Kristin M. Szylvian. University Park, PA: The Pennsylvania State University Press, 2000.

Bauman, John F., Roger Biles, and Kristin M. Szylvian, eds. *From Tenements to the Taylor Homes: In Search of an Urban Housing Policy in Twentieth-Century America.* College Station: Pennsylvania State University Press, 2000.

Baurick, Tristan, Lylla Younes, and Joan Meiners. "Welcome to Cancer Alley, Where Toxic Air is About to Get Worse." *ProPublica*, October 30, 2019. Accessed July 25, 2022. https://www.propublica.org/article/welcome-to-cancer-alley-where-toxic-air-is-about-to-get-worse.

Beito, David T. and Linda Royster Beito. "The 'Lodger Evil' and the Transformation of Progressive Housing Reform, 1890-1930." *The Independent Review* 20, no. 4 (Spring 2016): 485-508.

Bhaman, Salonee. "Who Is The Village For? The Troubled History of the Northern Dispensary." *The Gotham Center for New York City History*, January 21, 2020. https://www.gothamcenter.org/blog/nyc-public-health.

Biondi, Martha. *To Stand and Fight: The Struggle for Civil Rights in Postwar New York*. Cambridge: Harvard University Press, 2003.

Blackmar, Elizabeth. *Manhattan for Rent: 1785-1850.* Ithaca: Cornell University Press, 1989.

Blansett, Kent, Cathleen D. Cahill, and Andrew Needham, eds. *Indian Cities: Histories of Indigenous Urbanization*. Norman, OK: University of Oklahoma Press, 2022.

Bloom, Nicholas Dagen. *Public Housing That Worked: New York in the Twentieth Century*. Philadelphia: University of Pennsylvania Press, 2008.

Bonastia, Christopher. *Knocking on the Door: The Federal Government's Attempt to Desegregate the Suburbs*. Princeton: Princeton University Press, 2006.

Borders, Candace. "Remembering Black Women in St. Louis's Pruitt-Igoe Housing Projects." *Black Perspectives, AAIHS*, September 9, 2017. https://www.aaihs.org/remembering-black-women-in-st-louiss-pruitt-igoe-housing-projects/.

Boyle, Kevin. *Arc of Justice: A Saga of Race, Civil Rights, and Murder in the Jazz Age.* New York: Henry Holt and Company, 2004.

Brooks, Charlotte. *Alien Neighbors, Foreign Friends: Asian Americans, Housing, and the Transformation of Urban America*. Chicago: University of Chicago Press, 2009.

Brown, Dorothy A. "Homeownership in Black and White: The Role of Tax Policy in Increasing Housing Inequity." *The University of Memphis Law Review* 49 (2018): 205-227.

Brown, Dorothy A. *The Whiteness of Wealth: How the Tax System Impoverishes Black Americans—And How We Can Fix It.* New York: Crown Publishing, 2021.

Brown, Lawrence T. *The Black Butterfly: The Harmful Politics of Race and Space in America*. Baltimore: Johns Hopkins University Press, 2021.

Canady, Margot. *The Straight State: Sexuality and Citizenship in Twentieth-Century America*. Princeton: Princeton University Press, 2009.

Cebul, Brent, Lily Geismer, and Mason B. Williams, eds. *Shaped by the State: Toward a New Political History of the Twentieth Century.* Chicago: University of Chicago Press, 2019.

Cheng, Wendy. *The Changs Next Door to the Diazes: Remapping Race in Suburban California*. Minneapolis: University of Minnesota Press, 2013.

Chetty, Raj and Nathaniel Hendren. "The Impacts of Neighborhoods on Intergenerational Mobility Opportunity: Childhood Exposure Effects and County-Level Estimates." April 2015. http://www.equality-of-opportunity.org/images/nbhds_exec_summary.pdf.

Cohen, Lizabeth. *A Consumer's Republic: The Politics of Mass Consumption in Postwar America.* New York: Vintage Books, 2003.

Cohen, Lizabeth. *Saving America's Cities: Ed Logue and the Struggle to Renew Urban America in the Suburban Age.* New York: Farrar, Straus and Giroux, 2019.

Colburn, Gregg and Clayton Page Aldern. *Homelessness Is a Housing Problem: How Structural Factors Explain U.S. Patterns.* Berkeley: University of California Press, 2022.

Connolly, Emilie. "Fiduciary Colonialism: Annuities and Native Dispossession in the Early United States." *The American Historical Review* 127, issue 1 (March 2022): 223-253.

Connolly, N.D.B. "How did African Americans discover they were being redlined?" Talking Points Memo. August 9, 2015. Accessed July 25, 2022, https://talkingpointsmemo.com/primary-source/redlining-holc-fha-wilkins-weaver.

Connolly, N.D.B. *A World More Concrete: Real Estate and the Remaking of Jim Crow South Florida.* Chicago: University of Chicago Press, 2014.

Desmond, Matthew. *Evicted: Poverty and Profit in the American City*. New York: Crown Publishers, 2016.

Diamond, Andrew J. and Thomas J. Sugrue, eds. *Neoliberal Cities: The Remaking of Postwar Urban America.* New York: New York University Press, 2020.

Diamond, Andrew. *Chicago on the Make: Power and Inequality in a Modern City*. Berkeley: University of California Press, 2017.

Dougherty, Conor. *Golden Gates: Fighting for Housing in America*. New York: Penguin Press, 2020.

Durst, Noah J. and Jake Wegmann. "Informal Housing in the United States." *International Journal of Urban and Regional Research* (2017): 282-297

Erickson, Ansley T. *Making the Unequal Metropolis: School Desegregation and Its Limits.* Chicago: University of Chicago Press, 2016.

Ervin, Keona K. *Gateway to Equality: Black Women and the Struggle for Economic Justice in St. Louis*. Lexington: The University Press of Kentucky, 2017.

Fairbanks, Robert B. "From Better Dwellings to Better Neighborhoods: The Rise and Fall of the First National Housing Movement." In *From Tenements to the Taylor Homes: In Search of an Urban Housing Policy in Twentieth-Century America*, edited by John F. Bauman, Roger Biles, and Kristin M. Szylvian, 21-42. University Park, PA: The Pennsylvania State University Press, 2000.

Fergus, Devin. *Land of the Fee: Hidden Costs and the Decline of the American Middle Class*. New York: Oxford University Press, 2018.

Fernandez, Lila. *Brown in the Windy City: Mexicans and Puerto Ricans in Postwar Chicago*. Chicago: University of Chicago Press, 2012.

Fish, Gertrude Sipperly, ed. *The Story of Housing*. New York: Macmillan Publishing Co., 1979.

Frazier, Mya. "When No Landlord Will Rent to You, Where Do You Go?" *New York Times Magazine,* October 1, 2021. https://www.nytimes.com/2021/05/20/magazine/extended-stay-hotels.html.

Freund, David M.P. *Colored Property: State Policy and White Racial Politics in Suburban America.* Chicago: University of Chicago Press, 2007.

Freund, David M.P. "Marketing the Free Market: State Intervention and the Politics of Prosperity in Metropolitan America." In *The New Suburban History*, edited by Kevin Kruse and Thomas Sugrue, 11-32. Chicago: The University of Chicago Press, 2006.

Fullilove, Mindy Thompson. *Root Shock: How Tearing Up City Neighborhoods Hurts America, and What We Can Do About It.* New York: New Village Press, 2004.

Geismer, Lily. *Don't Blame Us: Suburban Liberals and the Transformation of the Democratic Party*. Princeton: Princeton University Press, 2015.

Geismer, Lily. *Left Behind: The Democrats' Failed Attempt to Solve Inequality*. New York: PublicAffairs, 2022.

Gilmore, Ruth Wilson. *Abolition Geography: Essays Towards Liberation*. New York: Verso, 2022.

Gilmore, Ruth Wilson. *Golden Gulag: Prisons, Surplus, Crisis, and Opposition in Globalizing California*. Berkeley: University of California Press, 2007.

Gioielli, Robert R. *Environmental Activism and the Urban Crisis: Baltimore, St. Louis, Chicago*. Philadelphia: Temple University Press, 2014.

Glantz, Aaron. *Homewreckers*. New York: HarperCollins Publishers, 2019.

Glass, Michael R. *Cracked Foundations: Debt and Inequality in Postwar Suburbia* (forthcoming).

Glotzer, Paige. *How the Suburbs Were Segregated: Developers and the Business of Exclusionary Housing, 1890-1960.* New York: Columbia University Press, 2020.

Goetz, Edward G. *New Deal Ruins: Race, Economic Justice, and Public Housing Policy.* Ithaca: Cornell University Press, 2013.

Gold, Roberta. *When Tenants Claimed the City: The Struggle for Citizenship in New York City Housing*. Urbana: University of Illinois Press, 2014.

Goldstein, Brian D. *The Roots of Urban Renaissance: Gentrification and the Struggle Over Harlem*. Cambridge: Harvard University Press, 2017.

Gonda, Jeffrey D. *Unjust Deeds: The Restrictive Covenant Cases and the Making of the Civil Rights Movement*. Chapel Hill: University of North Carolina Press, 2015.

Gonzalez, Jerry. *In Search of the Mexican Beverly Hills: Latino Suburbanization in Postwar Los Angeles*. New Brunswick: Rutgers University Press, 2018.

Gordon, Colin. *Citizen Brown: Race, Democracy, and Inequality in the St. Louis Suburbs*. Chicago: University of Chicago Press, 2019.

Gottlieb, Dylan. *Yuppies: Wall Street and the Remaking of New York* (forthcoming).

Grossman, James R. *Land of Hope: Chicago, Black Southerners, and the Great Migration*. Chicago: University of Chicago Press, 1989.

Groth, Paul. *Living Downtown: The History of Residential Hotels in the United States*. Berkeley: University of California Press, 1994.

Hahn, Steven. *A Nation Under Our Feet: Black Political Struggles in the Rural South from Slavery to the Great Migration.* Cambridge: Harvard University Press, 2005.

Halpin, Dennis Patrick. *A Brotherhood of Liberty: Black Reconstruction and Its Legacies in Baltimore, 1985-1920.* Philadelphia: University of Pennsylvania Press, 2019.

Hanchett, Thomas W. *Sorting Out the New South City: Race, Class, and Urban Development in Charlotte, 1875-1975.* Chapel Hill: University of North Carolina Press, 1998.

Hanhardt, Christina B. *Safe Space: Gay Neighborhood History and the Politics of Violence*. Durham: Duke University Press, 2013.

Harris, Cheryl I. "Whiteness as Property." *Harvard Law Review* 106, no. 8 (June 1993): 1707-1791.

Harris, Richard. "Modes of Informal Urban Development: A Global Phenomenon." *Journal of Planning Literature* 33, no. 3 (2018): 267-286.

Highsmith, Andrew. *Demolition Means Progress: Flint, Michigan, and the Fate of the American Metropolis*. Chicago: University of Chicago Press, 2015.

Hinton, Elizabeth. *American on Fire: The Untold History of Police Violence and Black Rebellions Since the 1960s*. New York: W.W. Norton, 2021.

Hirsch, Arnold. "'Containment' on the Home Front: Race and Federal Housing Policy from the New Deal to the Cold War," *Journal of Urban History* 26, no. 2 (Jan 2000), 158-189.

Hirsch, Arnold. "With or without Jim Crow: Black Residential Segregation in the United States." In *Urban Policy in Twentieth-Century America*, edited by Hirsch and Raymond A. Mohl, 65-99. New Brunswick: Rutgers University Press, 1993.

Hirsch, Arnold. *Making the Second Ghetto: Race and Housing in Chicago, 1940-1960*. Chicago: University of Chicago Press, 1983.

Holtzman, Benjamin. *The Long Crisis: New York City and the Path to Neoliberalism*. New York: Oxford University Press, 2021.

Homes For All Campaign of Right to the City Alliance. *Communities Over Commodities: People-Driven Alternatives to an Unjust Housing System*. March 2018. https://homesforall.org/reports/communitiesovercommodities/.

Howard, Christopher. *The Hidden Welfare State: Tax Expenditures and Social Policy in the United States*. Princeton: Princeton University Press, 1997.

Howard, Clayton. "Building a 'Family-Friendly' Metropolis: Sexuality, the State, and Postwar Housing Policy." *Journal of Urban History* 39, no. 5 (2013): 933-955.

Hugill, David. *Settler Colonial City: Racism and Inequity in Postwar Minneapolis*. Minneapolis: University of Minnesota Press, 2021.

Hunt, D. Bradford. *Blueprint for Disaster: The Unraveling of Chicago Public Housing*. Chicago: University of Chicago Press, 2009.

Hunter, Tera W. *To 'Joy My Freedom: Southern Black Women's Lives and Labors After the Civil War.* Cambridge: Harvard University Press, 1998.

Hurley, Andrew. *Environmental Inequalities: Class, Race, and Industrial Pollution in Gary, Indiana, 1945-1980*. Chapel Hill: The University of North Carolina Press, 1995.

Immergluck, Daniel. *Foreclosed: High-Risk Lending, Deregulation, and the Undermining of America's Mortgage Market*. Ithaca: Cornell University Press, 2009.

Immergluck, Daniel. *Red Hot City: Housing, Race, and Exclusion in Twenty-First Century Atlanta*. Berkeley: University of California Press, 2022.

Isenberg, Allison. *Downtown America: A History of the Place and the People Who Made It.* Chicago: University of Chicago Press, 2004.

Jackson, Kenneth T. *Crabgrass Frontier: The Suburbanization of the United States.* New York: Oxford University Press, 1985.

Jacobs, Meg. *Pocketbook Politics: Economic Citizenship in Twentieth-Century America*. Princeton: Princeton University Press, 2007.

Jenkins, Destin. *The Bonds of Inequality: Debt and the Making of the Modern City*. Chicago: University of Chicago Press, 2021.

Johnson, Kimberley. "Community Development Corporations, Participation, and Accountability: The Harlem Urban Development Corporation and the Bedford-Stuyvesant Restoration Corporation." *The Annals of the American Academy of Political and Social Science* 594 (July 2004): 109-124.

Johnson, Walter. "Ferguson's Fortune 500 Company." *The Atlantic*, April 26, 2015. https://www.theatlantic.com/politics/archive/2015/04/fergusons-fortune-500-company/390492/.

Johnson, Walter. *The Broken Heart of America: St. Louis and the Violent History of the United States.* New York: Basic Books, 2020.

Jones-Correa, Michael. "The Origins and Diffusion of Racial Restrictive Covenants." *Political Science Quarterly* 115, no. 4 (Winter 2000-01): 541-568.

Juravich, Nick. "'We the Tenants: Resident Organizing in New Yok City's Public Housing, 1964-1978." *Journal of Urban History* 43, Issue 3 (May 2017): 400-420.

Kahrl, Andrew. "The Short Ends of Both Sticks: Property Assessments and Black Taxpayer Disadvantage in Urban America." In *Shaped by the State: Toward a New Political History of the Twentieth Century,* edited by Cebul, Geismer, and Williams, 189-217. Chicago: University of Chicago Press, 2019.

Kahrl, Andrew. *The Land Was Ours: African American Beaches from Jim Crow to the Sunbelt South.* Cambridge: Harvard University Press, 2012.

Katznelson, Ira. *When Affirmative Action Was White: An Untold History of Racial Inequality in Twentieth-Century America*. New York: W.W. Norton, 2005.

Keeler, Kasey. "Putting People where They Belong: American Indian Housing Policy in the Mid-20th Century." *Native American and Indigenous Studies* 3, no. 2 (2016): 70-104.

Kent, Ana Hernández and Lowell Ricketts. "Wealth Gaps between White, Black, and Hispanic Families in 2019." Federal Reserve Bank of St. Louis, January 5, 2021. https://www.stlouisfed.org/on-the-economy/2021/january/wealth-gaps-white-black-hispanic-families-2019.

Kim, Jessica M. *Imperial Metropolis: Los Angeles, Mexico, and the Borderlands of American Empire, 1865-1941*. Chapel Hill: University of North Carolina Press, 2019.

Klemek, Christopher. *The Transatlantic Collapse of Urban Renewal: Postwar Urbanism from New York to Berlin.* Chicago: Chicago University Press, 2011.

Kneebone, Elizabeth and Alan Berube. *Confronting Suburban Poverty in America*. Washington, DC: Brookings Institution Press, 2014.

Kohler-Hausmann, Julilly. *Getting Tough: Welfare and Imprisonment in 1970s America*. Princeton: Princeton University Press, 2017.

Korver-Glenn, Elizabeth. *Race Brokers: Housing Markets and Segregation in 21st Century Urban America.* New York: Oxford University Press, 2021.

Kruse, Kevin M. and Thomas J. Sugrue, eds. *The New Suburban History.* Chicago: University of Chicago Press, 2006.

Kruse, Kevin M. *White Flight: Atlanta and the Making of Modern Conservatism*. Princeton: Princeton University Press, 2007.

Kurashige, Scott. *The Shifting Grounds of Race: Black and Japanese Americans in the Making of Multiethnic Los Angeles*. Princeton: Princeton University Press, 2007.

Lanahan, Lawrence. *The Lines Between Us: Two Families and a Quest to Cross Baltimore's Racial Divide*. New York: The New Press, 2019.

Lassiter, Matthew. *Civil Rights in America: Racial Discrimination in Housing.* A National Historic Landmarks Theme Study, National Parks Service, 2021.

Lieb, Emily. "'Baltimore does not condone profiteering in squalor': The Baltimore Plan and the Problem of Housing Code Enforcement in an American City." *Planning Perspectives* 33, issue 1 (2018): 75-95.

Light, Jennifer. "Nationality and Neighborhood Risk at the Origins of FHA Underwriting." *Journal of Urban History* 36, issue 5: 634-671.

Light, Jennifer. *The Nature of Cities: Ecological Visions and the American Urban Professions, 1920-1960.* Baltimore: Johns Hopkins University Press, 2009.

London, Daniel and Cothran Boyd. "Special Issue: A Second Gilded Age?" *The Journal of the Gilded Age and Progressive Era* 19, v. 2 (April 2020): 191-196.

MacGillis, Alec. "The Beleaguered Tenants of 'Kushnerville'." *ProPublica*, May 23, 2017. https://www.propublica.org/article/the-beleaguered-tenants-of-kushnerville.

Madden, David and Peter Marcuse. *In Defense of Housing: The Politics of Crisis.* New York: Verso, 2016.

Maniere, Emma. "A 'Most Conscientious and Considerate Method': Residential Segregation and Integrationist Activism in Grosse Pointe, Michigan, 1960-1970." *Journal of Urban History* (online January 29, 2022).

Marchiel, Rebecca. *After Redlining: The Urban Reinvestment Movement in the Era of Financial Deregulation*. Chicago: University of Chicago Press, 2020.

Mari, Francesca. "A $60 Billion Housing Grab by Wall Street." *The New York Times Magazine*, March 4, 2020. https://www.nytimes.com/2020/03/04/magazine/wall-street-landlords.html.

Markley, Scott N., Taylor J. Hafley, Coleman A. Allums, Steven R. Holloway, and Hee Cheol Chung. "The Limits of Homeownership: Racial Capitalism, Black Wealth, and the Appreciation Gap in Atlanta." *International Journal of Urban and Regional Research* 44, issue 2 (March 2020): 310-328.

Massey, Douglas S. and Nancy A. Denton. *American Apartheid: Segregation and the Making of the Underclass*. Cambridge: Harvard University Press, 1998.

Massey, Douglass S., Len Albright, Rebecca Casciano, Elizabeth Derickson, and David N. Kinsey. *Climbing Mount Laurel: The Struggle for Affordable Housing and Social Mobility in an American Suburb*. Princeton: Princeton University Press, 2013.

Mayer, Martin. *The Builders: Houses, People, Neighborhoods, Governments, Money*. New York: W.W. Norton & Company, 1978.

Melamed, Jodi. "Racial Capitalism." *Critical Ethnic Studies* 1, no. 1 (Spring 2015): 76-85.

Michney, Todd M. "How the City Survey's Redlining Maps Were Made: A Closer Look at HOLC's Mortgagee Rehabilitation Division." *Journal of Planning History* (online May 7, 2021).

Michney, Todd M. *Surrogate Suburbs: Black Upward Mobility and Neighborhood Change in Cleveland, 1900-1980.* Chapel Hill: University of North Carolina Press, 2017.

Mohl, Raymond A. "Planned Destruction: The Interstates and Central City Planning." In *From Tenements to the Taylor Homes*, edited by John Bauman, Roger Biles, and Kristin Szylvian, 226-245. College Station: Pennsylvania State University Press, 2000.

Muhammed, Khalil Gibran. *The Condemnation of Blackness: Race, Crime, and the Making of Modern Urban America.* Cambridge: Harvard University Press, 2010.

Nadasen, Premila. *Household Workers Unite: The Untold Story of African American Women Who Built a Movement.* Boston: Beacon Press, 2015.

Needham, Andrew. *Power Lines: Phoenix and the Making of the Modern Southwest*. Princeton: Princeton University Press, 2016.

Ngai, Mae M. *Impossible Subjects: Illegal Aliens and the Making of Modern America*. Princeton: Princeton University Press, 2014.

Nicolaides, Becky M. *My Blue Heaven: Life and Politics in the Working-Class Suburbs of Los Angeles, 1920-1965*. Chicago: Chicago University Press, 2002.

Oliver, Melvin and Thomas Shapiro. *Black Wealth/White Wealth: A New Perspective on Racial Inequality.* New York: Routledge, 2006.

Oshinsky, David M. *"Worse Than Slavery": Parchman Farm and the Ordeal of Jim Crow Justice.* New York: Simon & Schuster, 1996.

Osman, Suleiman. *The Invention of Brownstone Brooklyn: Gentrification and the Search for Authenticity in Postwar New York*. New York: Oxford University Press, 2011.

People's Action. *A National Homes Guarantee: Briefing Book*. September 5, 2019. https://homesguarantee.com/.

Perry, Andre M. *Know Your Price: Valuing Black Lives and Property in America's Black Cities.* Washington, DC: Brookings Institution Press, 2020.

Perry, Andre, Jonathan Rothwell, and David Harshbarger. "The Devaluation of Assets in Black Neighborhoods: The Case of Residential Property." *Metropolitan Policy Program at Brookings* (November 2018): 1-28.

Phillips-Fein, Kim. "The History of Neoliberalism." In *Shaped by the State*, edited by Brent Cebul, Lily Geismer, and Mason B. Williams, 347-362. Chicago: University of Chicago Press, 2019.

Pietila, Antero. *Not in My Neighborhood: How Bigotry Shaped a Great American City*. Chicago: Ivan R. Dee, 2010.

Polikoff, Alexander. *Waiting for Gautreaux: A Story of Segregation, Housing, and the Black Ghetto*. Evanston, IL: Northwestern University Press, 2006.

Poverty and Race Research Action Council. "Fifty Years of 'The People vs. HUD': A HUD 50th Anniversary Timeline of Significant Civil Rights Lawsuits and HUD Fair Housing Advances." January 2023. https://www.prrac.org/pdf/HUD50th-CivilRightsTimeline.pdf

Power, Garrett. "Apartheid Baltimore Style: The Residential Segregation Ordinances of 1910-1913." *Maryland Law Review* 42, issue 2 (1983): 289-328.

Pritchett, Wendell E. "The Public Menace of Blight." *Yale Law & Policy Review* 21, no. 1 (2003): 1-52.

Pritchett, Wendell E. *Robert Clifton Weaver and the American City: The Life and Times of an Urban Reformer*. University of Chicago Press, 2008.

Rabin, Yale. "Expulsive Zoning: The Inequitable Legacy of Euclid." In *Zoning and the American Dream: Promises Still to Keep*, edited by Charles M. Haar and Jerold S. Kayden. Chicago: The American Planners Association, Planners Press, 1989.

Rabinowitz, Howard N. *Race Relations in the Urban South, 1865-1890.* New York: Oxford University Press, 1978.

Radford, Gail. *Modern Housing for America: Policy Struggles in the New Deal Era.* Chicago: University of Chicago Press, 1996.

Ravani, Sarah. "Moms 4 Housing took a stand against Oakland's housing crisis. Now their home has its first residents." *San Francisco Chronicle*, February 12, 2022. https://www.sfchronicle.com/eastbay/article/Homeless-families-are-moving-into-the-Oakland-16846137.php.

Regalado, Pedro R. *Latinx Gotham: Work and the Modern City* (forthcoming).

Roberts, Jr., Samuel K. *Infectious Fears: Politics, Disease, and the Health Effects of Segregation.* Chapel Hill: The University of North Carolina Press, 2009.

Rodgers, Daniel T. *Atlantic Crossings: Social Politics in a Progressive Age.* Cambridge: Harvard University Press, 1998.

Rodriguez, Akira Drake. *Diverging Space for Deviants: The Politics of Atlanta's Public Housing.* Athens, GA: The University of Georgia Press, 2021.

Rome, Adam. *The Bulldozer in the Countryside: Suburban Sprawl and the Rise of American Environmentalism.* New York: Cambridge University Press, 2001.

Rosen, Eva. *The Voucher Promise: "Section 8" and the Fate of an American Neighborhood.* Princeton: Princeton University Press, 2020.

Rosner, David and Gerald Markowitz. "Building the World that Kills Us: The Politics of Lead, Science, and Polluted Homes, 1970-2000." *Journal of Urban History* 42, issue 2 (2016).

Rothstein, Richard. *The Color of Law: A Forgotten History of How Our Government Segregated America.* New York: W.W. Norton, 2017.

Routhier, Giselle. "Beyond Worst Case Needs: Measuring the Breadth and Severity of Housing Insecurity Among Urban Renters." *Housing Policy Debate* 29, no. 2 (2019): 235-249.

Rubinowitz, Leonard S. and James E. Rosenbaum. *Crossing the Class and Color Lines: From Public Housing to White Suburbia.* Chicago: University of Chicago Press, 2000.

Sammartino, Annemarie. *Freedomland: Co-Op City and the Story of New York.* Ithaca: Cornell University Press, 2022.

Samuel DuBois Cook Center on Social Equity. *The Plunder of Black Wealth in Chicago: New Findings on the Lasting Toll of Predatory Housing Contracts.* Durham: Duke University, May 2019.

Sandoval-Strausz, A.K. *Barrio America: How Latino Immigrants Saved the American City*. New York: Basic Books, 2019.

Sandoval, Edgar. "How Austin Became One of the Least Affordable Cities in America." *New York Times*, November 29, 2021. https://www.nytimes.com/2021/11/27/us/austin-texas-unaffordable-city.html.

Satter, Beryl. *Family Properties: Race, Real Estate, and the Exploitation of Black Urban America*. New York: Metropolitan Books, 2009.

Schafran, Alex. *The Road to Resegregation: Northern California and the Failure of Politics*. Berkeley: University of California Press, 2018.

Schneider, William. "The Suburban Century Begins." *The Atlantic Monthly*, July 1992.

Schwartz, Alex F. *Housing Policy in the United States*. New York: Routledge, 2015.

Self, Robert O. "Sex in the City: The Politics of Sexual Liberalism in Los Angeles, 1963-79." *Gender & History* 20, issue 2 (August 2008): 288-311.

Self, Robert O. *American Babylon: Race and the Struggle for Postwar Oakland.* Princeton: Princeton University Press, 2003.

Semuels, Alana. "When Wall Street is Your Landlord." *The Atlantic*, February 13, 2019 https://www.theatlantic.com/technology/archive/2019/02/single-family-landlords-wall-street/582394/.

Shah, Nayan. *Contagious Divides: Epidemics and Race in San Francisco's Chinatown*. Berkeley: University of California Press, 2001.

Shapiro, Thomas, Tatjana Meschede, and Sam Osoro. "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide." *Institute on Assets and Social Policy* (February 2023).

Silver, Christopher. "The Racial Origins of Zoning in American Cities." In *Urban Planning and the African American Community: In the Shadows,* edited by June Manning Thomas and Marsha Ritzdorf, 23-42. Thousand Oaks, CA: Sage Publications, 1997.

Slater, Tom. *Shaking Up the City: Ignorance, Inequality, and the Urban Question*. Berkeley: University of California Press, 2021.

Smith, Neil. "Toward a Theory of Gentrification: A Back to the City Movement by Capital, Not People." *Journal of the American Planning Association* 45, no. 4 (1979): 538-548.

Soss, Joe and Vesla Weaver. "Police Are Our Government: Politics, Political Science, and the Policing of Race-Class Subjugated Communities." *Annual Review of Political Science* 20 (2017): 565-591.

Stein, Samuel. *Capital City: Gentrification and the Real Estate State*. New York: Verso, 2019.

Sugrue, Thomas J. *Sweet Land of Liberty: The Forgotten Struggle for Civil Rights in the North*. New York: Random House, 2008.

Sugrue, Thomas J. *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit*. Princeton: Princeton University Press, 1996.

Summers, Brandi Thompson. *Black in Place: The Spatial Aesthetics of Race in a Post-Chocolate City*. Chapel Hill: University of North Carolina Press, 2019.

Sze, Julie. *Noxious New York: The Racial Politics of Urban Health and Environmental Justice*. Cambridge: The MIT Press, 2006.

Taylor, Dorceta. *Toxic Communities: Environmental Racism, Industrial Pollution, and Residential Mobility*. New York: New York University Press, 2014.

Taylor, Keeanga-Yamahtta. *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership*. Chapel Hill: University of North Carolina Press, 2019.

Travis, Dempsy J. *Real Estate is the Gold in Your Future*. Chicago: Urban Research Press, Inc., 1988.

Tuttle, Jr., William M. *Race Riot: Chicago in the Red Summer of 1919*. New York: Atheneum, 1974.

Wegmann, Jake. "Research Notes: The Hidden Cityscapes of Informal Housing in Suburban Los Angeles and the Paradox of Horizontal Density." *Buildings & Landscapes: Journal of the Vernacular Architectural Forum* 22, no 2 (Fall 2015): 89-110.

Weise, Andrew. *Places of Their Own: African American Suburbanization in the Twentieth Century*. Chicago: University of Chicago Press, 2004.

Whetstone, Brian. "'An Investment And A Home': How Preservationists Embraced New Roles As Landlords to Battle the Urban Housing Crisis." *The Metropole: The Official Blog of the Urban History Association*, 2021. Accessed July 25, 2022. https://themetropole.blog/2021/09/29/an-investment-and-a-home-how-preservationists-embraced-new-roles-as-landlords-to-battle-the-urban-housing-crisis/.

White, Richard. *Railroaded: The Transcontinentals and the Making of Modern America*. New York: W.W. Norton, 2011.

Whittemore, Andrew H. "Exclusionary Zoning: Origins, Open Suburbs, and Contemporary Debates." *Journal of the American Planning Association* 87, Issue 2 (2021): 167-180.

Wilkerson, Isabelle. *The Warmth of Other Suns: The Epic Story of America's Great Migration*. New York: Penguin Random House, 2010.

Williams, Rhonda. *Concrete Demands: The Search for Black Power in the 20th Century*. New York: Routledge, 2015.

Williams, Rhonda. *The Politics of Public Housing: Black Women's Struggles Against Urban Inequality*. New York: Oxford University Press, 2004.

Winling, LaDale C. and Todd M. Michney. "New Perspectives on New Deal Housing Policy: Explicating and Mapping HOLC Loans to African Americans." *Journal of Urban History* 46, issue 1 (2020): 150-180.

Winling, LaDale C. and Todd M. Michney. "The Roots of Redlining: Academic, Governmental, and Professional networks in the Making of the New Deal Lending Regime." *Journal of American History* 108, issue 1 (June 2021): 42-69.

Winling, LaDale C. *Building the Ivory Tower: Universities and Metropolitan Development in the Twentieth Century*. Philadelphia: University of Pennsylvania Press, 2017.

Woodward, C. Vann. *The Strange Career of Jim Crow.* New York: Oxford University Press, 1955.

Wright II, Earl. *Jim Crow Sociology: The Black and Southern Roots of American Sociology*. Cincinnati: University of Cincinnati Press, 2020.

Wright, Gwendolyn. *Building the Dream: A Social History of Housing in America.* Cambridge: MIT Press, 1981.

Zipp, Samuel. *Manhattan Projects: The Rise and Fall of Urban Renewal in Cold War New York*. New York: Oxford University Press, 2010.