

# Racism as the Driver of Housing and Health Inequities

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# Objectives



Brief review of the evidence that links housing and health outcomes



Understand housing stability and affordability inequities



Discuss the root cause of housing inequities and historical policies that reinforces its existence

By Sandra Newman and C. Scott Holupka

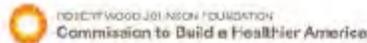
# Housing Affordability And Children's Cognitive Achievement

DOI: 10.1377/hlthaff.2016.0718  
HEALTH AFFAIRS 35,  
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The People-to-People Health  
Foundation, Inc.

Sandra Newman (s1n@jhmi.edu) is a professor of policy studies in the Department of Health Policy and Management, Johns Hopkins Bloomberg School of Public Health, in Baltimore.

**ABSTRACT** Housing cost burden—the fraction of income spent on housing—is the most prevalent housing problem affecting the healthy development of millions of low- and moderate-income children. By affecting disposable income, a high burden affects parents' expenditures

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Most Americans spend about 90% of their time indoors, and an estimated two-thirds of that time is spent in the home.<sup>1</sup> Very young children spend even more time at home<sup>2</sup> and are especially vulnerable to household hazards.

## Where We Live Matters for Our Health: The Links Between Housing and Health

### 1. Introduction

Where we live is at the very core of our daily lives. For most Americans, home represents a place of safety, security, and shelter, where families come together, raising generally represents an American family's greatest single expenditure, and, for homeowners, their most significant source of wealth. Given its importance, it is not surprising that factors related to housing have the potential to help—or harm—our health in major ways. This issue brief examines the many ways in which housing can influence health and disease, promising strategies to improve America's health by ensuring that all Americans have healthier homes.



The focus is on three important and inter-related aspects of residential housing and their links to health: the physical conditions within homes; conditions in the neighborhoods surrounding homes; and housing affordability, which not only shapes home and neighborhood conditions but also affects the overall ability of families to make healthy choices. A companion brief examines neighborhood and health in more detail than possible here: [www.commissiononhealth.org/Publications.aspx](http://www.commissiononhealth.org/Publications.aspx)

Housing affordability

Downloaded from <http://>

# Health in Housing: Exploring the Intersection between Housing and Health Care

By Kacie L. Dragan, Ingrid Gould Ellen, and Sherry A. Glied

# Gentrification And The Health Of Low-Income Children In New York City

DOI: 10.1377/hlthaff.2018.05422  
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NO. 9 (2019): 1425-1432  
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**ABSTRACT** Although the pace of gentrification has accelerated in cities across the US, little is known about the health consequences of growing up in gentrifying neighborhoods. We used New York State Medicaid claims data to track a cohort of low-income children born in the period 2006–08 for the nine years between January 2009 and December 2017. We compared the 2017 health outcomes of children who started out in low-income neighborhoods that gentrified in the period 2009–15 with those of children who started out in other low-income neighborhoods, controlling for individual child demographic characteristics, baseline neighborhood characteristics, and preexisting trends in neighborhood socioeconomic status. Our findings suggest that the experience of gentrification has no effects on children's health system use or diagnoses of asthma or obesity, when children are assessed at ages 9–11, but that it is associated with moderate increases in diagnoses of anxiety or depression—which are concentrated among children living in market-rate

**Kacie L. Dragan** (kacie.dragan@harvard.edu) was a lead analyst for the Policies for Action Research Hub in the Robert F. Wagner Graduate School of Public Service, New York University, in New York City, when the article was submitted. She is now a PhD candidate in health policy at the Harvard University Graduate School of Arts and Sciences, in Cambridge, Massachusetts.

**Ingrid Gould Ellen** is the Paulette Goddard Professor of Urban Policy and Planning and faculty director of the NYU Furman Center, both in the Robert F. Wagner Graduate School of Public Service, New York University.

Partnership with Memorial Trust.



# Housing Affordability and Stability Inequities



- Black and Hispanic renters experience a higher rent burden
  - ~31% of Black and 28% of Hispanic renters
- Higher eviction rates for Black renters
- Lower rates of home ownership among Black and Hispanic communities
- Black households are more likely to live in older, crowded or substandard homes and experience homelessness
- Cascading of other financial and social hardships

But why??





# Proxy for Structural and Systemic Racism



# Race vs. Racism as a Social Determinant

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- Race is a social construct, not based on biology
- Racism
  - prejudice, discrimination, or antagonism directed against someone of a different race based on the belief that one's own race is superior.
  - Can be -
    - Individual
    - Internalized
    - **Systemic/Institutional**
  - “When a racial group’s collective prejudice is backed by the power of legal authority and institutional control, it is transformed into racism, a far-reaching system that functions independently from the intentions or self-images of individual actions.” – Robin DeAngelo, *White Fragility*
  - “But race is the child of racism, not the father.” – Ta-Nehisi Coates

# Redlining

- A **federal policy** that facilitated the discriminatory pattern of disinvestment and obstructive lending practices to people of color
- “Graded” neighborhoods into four categories based largely on their racial makeup
  - Best
  - Still desirable
  - Definitely declining
  - Hazardous**
- Neighborhoods with **minority occupants** were marked in **red** and considered high-risk for mortgage lenders, regardless of individual credit worthiness
- Excluded black families from obtaining mortgages and were subject to predatory lenders
- **Generational impacts yielding**
  - **Wealth and income inequality gaps** we see today
  - **Persistent segregation and inequitable distribution of resources in communities of color** (i.e. grocery stores, transportation access, healthcare)
  - “Zip code greater **predictor** of health than genetic code”

NS FORM-B  
2-3-37

**AREA DESCRIPTION**  
(For Instructions see Reverse Side)

1. NAME OF CITY Richmond, Virginia SECURITY GRADE D AREA NO. 5

2. DESCRIPTION OF TERRAIN.

3. FAVORABLE INFLUENCES.

4. DETRIMENTAL INFLUENCES.

5. INHABITANTS:

a. Type \_\_\_\_\_ ; b. Estimated annual family income \$ \_\_\_\_\_

c. Foreign-born \_\_\_\_\_ % ; d. Negro Yes ; 75 %  
(Nationality) (Yes or No)

e. Infiltration of Negroes ; f. Relief families \_\_\_\_\_ ;

g. Population is increasing Negro ; decreasing White ; static.

6. BUILDINGS:

a. Type or types Singles ; b. Type of construction Frames ;

c. Average age 15 years ; d. Repair Fair

7. HISTORY:

| YEAR         | SALE VALUES |                    |      | RENTAL VALUES |                    |      |
|--------------|-------------|--------------------|------|---------------|--------------------|------|
|              | RANGE       | PREDOM-<br>INATING | %    | RANGE         | PREDOM-<br>INATING | %    |
| 1929 level   | \$1,500     |                    | 100% | \$12.50       |                    | 100% |
| 1933 low     | 750         |                    |      | 7.00          |                    |      |
| 1937 current | 850         |                    |      | 9.00          |                    |      |

Peak sale values occurred in \_\_\_\_\_ and were \_\_\_\_\_ % of the 1929 level.

Peak rental values occurred in \_\_\_\_\_ and were \_\_\_\_\_ % of the 1929 level.

8. OCCUPANCY: a. Land 33 % ; b. Dwelling units 100 % ; c. Home owners 33 %

9. SALES DEMAND: a. No ; b. No ; c. Activity is None

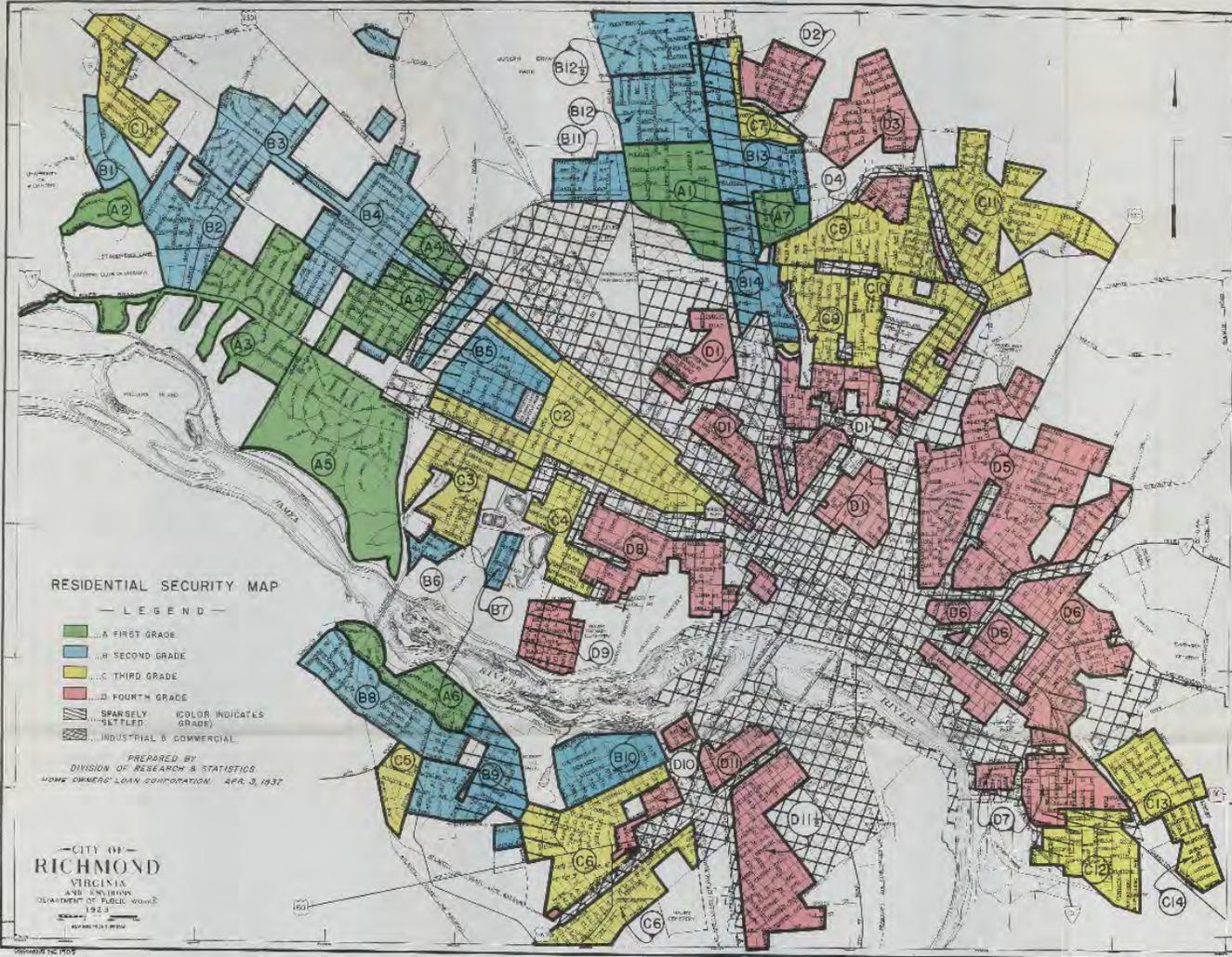
10. RENTAL DEMAND: a. Fair ; b. \$9.00 ; c. Activity is \_\_\_\_\_

11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase 40% of ; b. Home building \_\_\_\_\_  
appraisal

13. TREND OF DESIRABILITY NEXT 10-15 YEARS \_\_\_\_\_

# Richmond, Virginia

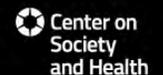


RICHMOND, VIRGINIA

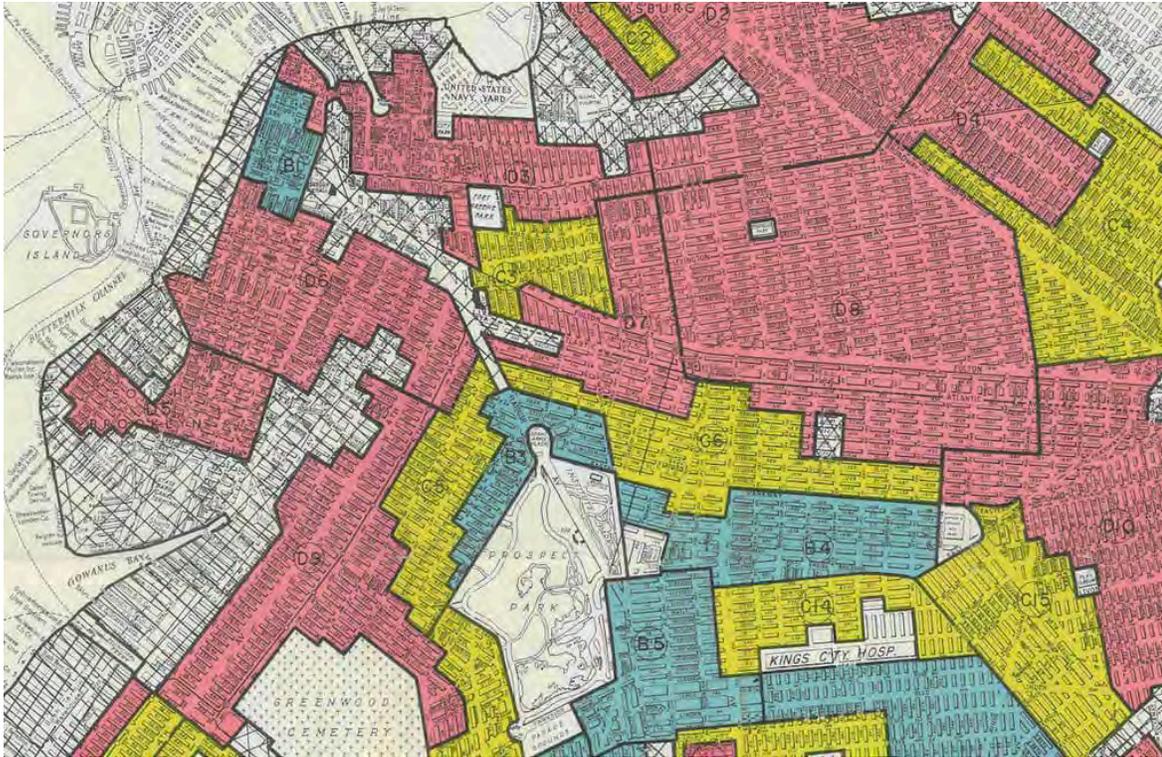
## Short Distances to Large Gaps in Health

Follow the discussion

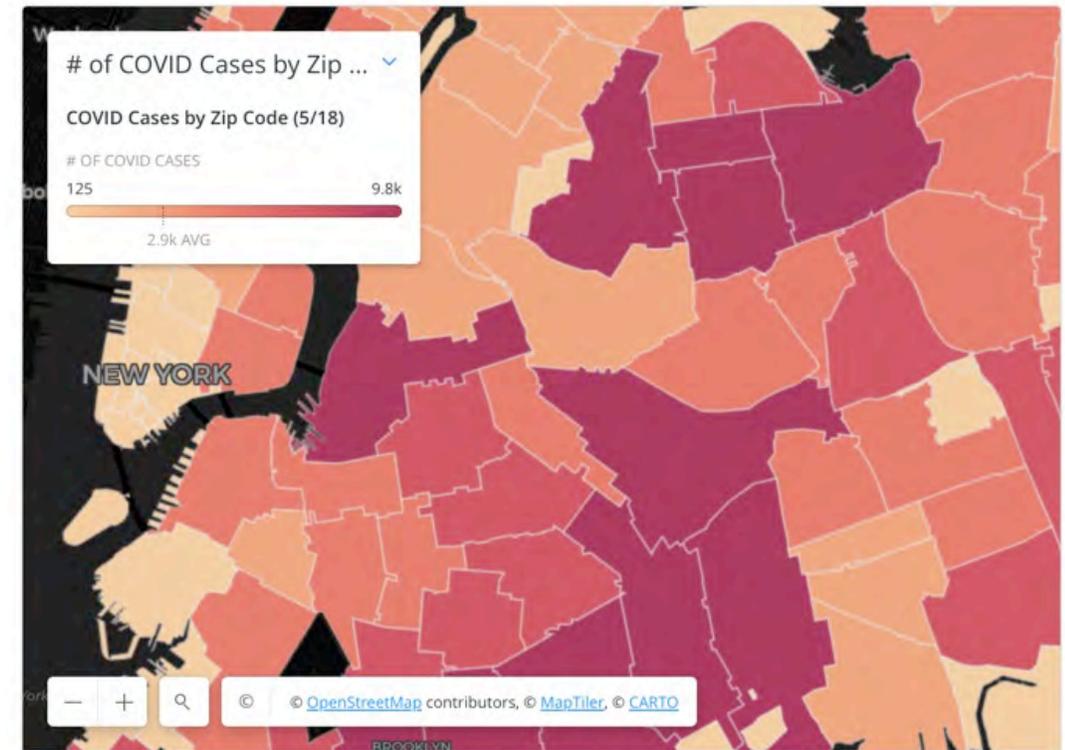
#CloseHealthGaps



# COVID is no exception – Brooklyn, NY



Source: <https://www.brownstoner.com/brooklyn-life/redlining-discriminatory-housing-brooklyn-historical-society/>



Source: <https://untappedcities.com/2020/05/06/interactive-map-the-coronavirus-cases-in-nyc-by-zip-code/>

# Exclusionary Zoning and Land Use

- Began in the early 1900s
  - Shape the built environment and stabilize land values
- Proxy to segregate communities with embedded social objectives

*“Blacks should be quarantined in isolated slums in order to reduce incidents of civil disturbance, to prevent the spread of communicable disease in the the nearby White neighborhoods, and to protect property values among the White Majority.” – Baltimore Mayor J. Barry Mahool, 1910*

- Racial covenants tied to real estate transactions



The advertisement features a central illustration of a lake labeled 'LAKE NOKOMIS' with a grid of land lots laid out on the shore. To the left is a large, multi-story house, and to the right, a family is depicted on a porch. The text 'This is Nokomis Year' is written in a large, stylized font at the top. Below the illustration, the text reads 'NOKOMIS SOUTH SHORE' and 'Opening Nokomis Lot Sale Biggest Days Today and Sunday'. A detailed paragraph at the bottom describes the sale, mentioning 'Wonderful park improvements' and 'NEW LOTS'.

**This is Nokomis Year**

LAKE NOKOMIS

NOKOMIS SOUTH SHORE

**Opening Nokomis Lot Sale**  
**Biggest Days Today and Sunday**

Come out to Lake Nokomis and see the Wonderful park improvements. The greatest and most significant development ever known in Minneapolis are concentrated in this famous district today. Buy while prices are within reach. They will rapidly advance after the sale. The time to inspect our NEW LOTS is Saturday or Sunday, our greatest sale days! Salesmen on the property until dark every day.

Source: <https://www.minnpost.com/metro/2019/02/with-covenants-racism-was-written-into-minneapolis-housing-the-scars-are-still-visible/>



# Legacy of Segregation and Housing Injustice

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- Not in My Back Yard (NIMBY) movements around affordable housing
- Trump Administration repeal of HUD's Affirmatively Affirming Fair Housing Rule (AFFH)
- Opportunity Zones
  - Concern that it benefits only wealthy investors
  - Could drive gentrification

