REDLINING DALLAS

How Past Policies Shape Current Inequalities
The Kirwan Institute

Our model is designed to create a just and inclusive society where all people and communities have the opportunity to succeed.

Structural Racialization: a barrier to opportunity

Education

Housing & Neighborhoods

Public Health

Criminal Justice

Race and Cognition: a barrier to opportunity

four opportunity domains

Framework for Engagement & Capacity Building

Policy Law & Civil Rights
Policy Recommendations
Advocacy
Law Research & Commentary

Mapping Analysis & Engagement
Participatory Research & Surveys
Opportunity Mapping
Data Driven Decision-Making

Communications, Field Building & Engagement
Communications & Outreach
Leadership Development & Civic Engagement
Teaching & Training

the work

barriers to opportunity and the domains we engage
Goals For This Convening

• Listen and learn from one another
• Relationship-building
• Identify new historical resources and questions
• Consider how the past can inform future regional equity
“Great cities, like great men, have their distinctive, individual characters and qualities. While all have something in common, each has something peculiar to itself, and each makes its own peculiar impression on the outside world. New York is not Boston, nor is Boston Philadelphia; and neither one nor the other is Washington”

- Frederick Douglass, 1877
“Dallas’ unique geographical position, its place as a major American city, and its importance in national political and religious life should have spawned a lively tradition of serious scholarship. Academic neglect of Dallas, however, represents amnesia by design. In this obsessively image-conscious city, elites feared that a conflict-marred past filled with class and racial strife represented a dangerous model for the future. City leaders transformed the community into a laboratory of forgetfulness.”

- Michael Phillips, *White Metropolis: Race, Ethnicity, and Religion in Dallas, 1841-2001*
Layers of Structural Inequality

- Racial Zoning
- Race-Restrictive Covenants
- “Redlining”
- Racial Steering
- Block Busting
- Expulsive Zoning
- Exclusionary Zoning
- Highway Construction
- Slum Clearance & Public Housing Administration
- School Desegregation
How policies reshape urban order:

- Neighborhood Fabric
- Land
- Housing Units
- People
- Markets
- Access
How Dallas’ urban core has been reshaped between 1953 and 2013

• http://iqc.ou.edu/2014/12/09/60years/
The FHA explicitly practiced a policy of “redlining” when determining which neighborhoods to approve mortgages in. Redlining is the practice of denying or limiting financial services to certain neighborhoods based on racial or ethnic composition without regard to the residents’ qualifications or creditworthiness. The term “redlining” refers to the practice of using a red line on a map to delineate the area where financial institutions would not invest.

- The Fair Housing Center of Greater Boston
Why did we redline?

The purpose of the Residential Security Map is to graphically reflect the trend of desirability in neighborhoods from a residential viewpoint. Four classifications are used as indicated by the legend, namely: First, Second, Third and Fourth grades. The code letters and colors are A, B, C and D, and Green, Blue, Yellow and Red respectively. In establishing the grade of an area, such factors as these are considered: intensity of the sale and rental demand; percentage of home ownership; age and type of building; economic stability of area; social status of the population; sufficiency of public utilities, accessibility of schools, churches, and business centers; transportation methods; topography of the area; and the restrictions set up to protect the neighborhood. The price level of the homes is not the guiding factor.
How were neighborhoods assessed?

FAVORABLE INFLUENCES.  Good schools and transportation

DETritmental Influences.  Mixture negro and poor white.

INHABITANTS:
a. Type __Laborers_________;  b. Estimated annual family income $_________
   
   c. Foreign-born __None______;  %;  d. Negro ______Yes__________;  80 %;  
   (Nationality)  (Yes or No)
   
   e. Infiltration of Negro__________;  f. Relief families ______80%__________;  
   
   g. Population is increasing__________;  decreasing__________;  static.

TREND OF DESIRABILITY NEXT 10-15 YEARS ______Downward____

CLARIFYING REMARKS: ______Low Risk______
How did the HOLC policy work?

- **Exclusively White**
  - Eligible for 80% of mortgage value
- **Mostly White**
  - Eligible for 60-80% of mortgage value
- **Mixed, Poor**
  - Eligible for only 15% of mortgage value
- **Mostly Black**
  - Ineligible for mortgage insurance
Dallas HOLC Map, 1937

AREA DESCRIPTION - SECURITY MAP OF Dallas, Texas

LEGEND

- A FIRST GRADE
- B SECOND GRADE
- C THIRD GRADE
- D FOURTH GRADE
- SPARELY DEVELOPED (COLOR INDICATES GRADE)
- INDUSTRIAL DISTRICTS
- COMMERCIAL DISTRICTS

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   c. Detrimental Influences. Encroachment of commercial and industrial establishments, junk yards and second hand auto parts stores. Shabbily constructed houses. Type of population.
   d. Percentage of land improved. 100%.
   e. Trend of desirability next 10-15 yrs. Static.

2. INHABITANTS: Laborers, factory workers.
   a. Occupation: clerical, small business
   b. Estimated annual family income: $600-1000
   c. Foreign-born families: 5%; Italians predominating; Negro Yes; 4%
   d. Infiltration of lower grade to east.
   e. Relief families: Mony.
   f. Population is increasing; decreasing; static; Yes.


7. CLARIFYING REMARKS: The entire area is in transition from residential to industrial, commercial and apartment houses. As a residential area the portion the greatest distance from the business center is the bottom part.

6. NAME AND LOCATION: Dallas, Texas
   SECURITY GRADE: D
   AREA NO.: 7
Web-Based HOLC Map and Notes
http://www.arcgis.com/home/webmap/viewer.html?webmap=29041b0623ef482981e1bcc50220eff6&extent=-96.9465,32.7017,-96.6097,32.8614
The Significance of Redlining

Spatial

Bias-Based

structural

Spatial
The Impact of Redlining

- Negro population viewed as detrimental influence that posed risk to public health and property value

Disinvestment

- Structural disinvestment in people & place
- Denied access to capital

Bias

- Inability to maintain property
- Abandonment & blight
- Future investment is even more discouraged

Decline
Theory of How Redlining Impacts Cities & Neighborhoods

- Redlining
- Foreclosure & Vacancy
  - Disinvestment
    - Housing Decline
    - Predatory Lending
    - Property Value Loss
  - Asset Wealth Loss, Dwindling Tax Base
  - Crime & Safety, Health Problems
    - "Million Dollar Blocks"
    - Infant Mortality, Low Birth Weight
    - Asthma, Lead, Diabetes

- Racial Wealth Gap
- City Services and Maintenance
Historic Impact on Health: Years of Potential Life Lost

<table>
<thead>
<tr>
<th>Years of Potential Life Loss</th>
<th>Population by Race &amp; Ethnicity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years (aggregate)</td>
<td>1 Dot = 1,000</td>
</tr>
<tr>
<td>13,001 - 27,705</td>
<td>White Alone</td>
</tr>
<tr>
<td>7,501 - 13,000</td>
<td>Black Alone</td>
</tr>
<tr>
<td>5,501 - 7,500</td>
<td>Asian Alone</td>
</tr>
<tr>
<td>3,501 - 5,500</td>
<td>Other Races</td>
</tr>
<tr>
<td>1,999 - 3,500</td>
<td>Hispanic or Latino</td>
</tr>
</tbody>
</table>

Source: Data computed by Parkland Health & Hospital System, Population Medicine Dept.
Regional Population Growth: 1940- Present

What does this mean for a historical understanding of Redlining in the region?

Dallas Metro Population Growth by County
Infant Deaths/1000 Births

Infant Mortality Rate

Diabetes Rates
Which neighborhoods received the most high-cost mortgage loans before the financial crisis?
Engagement & Dialogue
Engagement Discussion

What events, policies, or investments led to these historic injustices?

What about this historical redlining work are you most interested in running with?

What are you most interested in doing with this information?
Engagement Discussion

- What are the biggest opportunities to expand equity and access to opportunity in the region?
- What are the most under-utilized community resources and assets in the region? How might they be further leveraged?
- What strategic partnerships could improve social equity and mobility in the region?
Appendix: polling responses from beginning of session
When you think of discrimination and inequality in the Dallas region, what domain stands out the most?

* Highest number of responses for any question was 25 *
What are the things that everyone knows about the Dallas region?

- Dallas Cowboys (6)
- JFK assassination (5)
- DFW Airport (2)
- Denim and Diamonds
- Big Business
- Who shot JR
- People move here for jobs
- President Bush
- Wealth
- Big Hair
- It’s very segregated
- #blacklivesmatter
- Pecan Lodge

* Highest number of responses for any question was 25 *
What are the biggest unknowns about the region?

- The inequality of pay between race
- Dallas County has one of the highest uninsured rates in the country
- How divided the city is
- The poverty rate
- How bad people drive
- That John Wiley Price owns the rights to the Accommodation
- The rate of childhood poverty is one of the highest in the nation
- There were no ‘race riots’ during the 60s
- The issues of Gentrification in the Southern sector of Dallas
- The Trinity Forest (2)
- How big and diverse it is
- Its racist history

*Highest number of responses for any question was 25*
What are the biggest challenges facing the region? What keeps you up at night?

- Too many hungry kids in our city
- The political bias that divides all people
- There are over 3000 chronically homeless people in Dallas County
- The rise of homelessness
- Denial and apathy
- Divide on issues of immigration and Dreamers
- The Mayor said that the job market loves Plano, but he never mentions the Southern part of Dallas
- #dfacesrace
- White abandonment of DISD
- Suburban sprawl
- Texas spends $44K per year on Dallas inmates but DISD only spends $10K per year on students
- The working poor and the number of people living one crisis away
- The quality of our public schools
- Gentrification of southern Dallas
- White people’s divestment from communities of color
- Obesity rates
- Food insecurity
- How to organize a coalition to support #blacklivesmatter
- Face secrets that the city is economically divided
- People are scared to talk about race issues face-to-face
- Organizations working in silos
- Textbooks
- We don’t talk
- The number of restaurants per capita

*Highest number of responses for any question was 25*
What [or who] are the most significant obstacles to addressing challenges in the region?

- Our decision makers’ failure to work and think regionally
- Lack/fear of willingness to admit one’s own culpability for maintaining the status quo
- Getting the people in the room who really need to hear the message
- Lack of communication and compromise
- Silo municipalities
- Trying to get the rest of Dallas to approve a bond package that is for South Dallas
- Whites who don’t address racism, and Black preachers who were paid off during the Accommodation
- Geography/size of landscape/scale of institutions
- Learning how to respond rather than reacting in planning
- Improving schools so that companies will move into DALLAS (not Collin County) and in particular South Dallas
- The food industry

- Aligning state and local politics with the growing Hispanic population
- The unconsciousness of white people
- Refusal to admit Dallas has challenges
- We are our own barriers b/c we won’t challenge status quo
- Us. We are not unified
- Politicization of everything
- Apathy
- Incentivize business southward
- Denial
- Politicians and finance
- There is inequality in economics; look at the HR demographics
- Working together to solve problems
- Burgeoning interest in discussing race/racism without having skills and grounding in a shared analysis to do so
- Profits over people

*Highest number of responses for any question was 25*