

# Come Hell or High Water: The Effect of Housing Discrimination on Environmental Justice within the United States



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*WRITER'S COMMENT: It is recklessly simple to overlook the details when tasked with a challenge such as climate change. Within the United States, climate change will disproportionately affect communities of color and resource-limited communities. Part of this inequity is purposeful as it is based on the historic practices of housing discrimination. In UWP 104J: Writing in Social Justice, students explore social justice topics from an interdisciplinary approach. As an aspiring ecologist, I examine climate change from a scientific perspective. In my coursework, we'd look at sea level rise as predicated in the next 50 to 100 years. When viewing these maps, all I could think about were the people who lived in those communities—how my family lived in those communities—communities that are slated to one-day be underwater. With the constant, spasmodic thoughts of future climate impacts, I needed to discern that the intersection between housing discrimination and climate justice. It is my hope that this paper provides the groundwork to inspire local action and potentially broader change as is necessary for the continued survival of our communities and ourselves.*

*INSTRUCTOR'S COMMENT: Written for my UWP 104J: Writing in Social Justice class, Lauren's important essay on the intersection of climate change and racial inequality proves engaging from the first sentence. By beginning with her own family friend's story of living in New Orleans in 2005, readers are invited to consider climate catastrophes and how they disproportionately affect BIPOC communities throughout*

*the country. Expertly weaving together the United States's history of colonialism, racism, and environmental policies, Lauren demonstrates the heightened vulnerability communities of color continue to face as the effects of climate change only increase from year to year. As she notes, even climate change fails to serve as an equalizer as those who have been historically marginalized continue to disproportionately suffer from these catastrophic climate events. After skillfully highlighting this for her readers, Lauren closes with a crucial call to action: we need to advocate that our government enact environmental policies that are sensitive to the social justice inequities at play as well.*

—Jillian Azevedo, *University Writing Program*

## **Introduction**

On the second floor of her generations-old home, all Anne Jacobson\* could do was pray and rock herself back and forth. The water had started rising early in the morning and it didn't seem to stop as New Orleans faced one of the most devastating hurricanes to make landfall in decades. Whenever Anne is asked to relive what that moment must've felt like she recites the same phrase she always has: the only thing she could do then was pray, come hell or high water. It seems all too common of a story now—communities ravaged by floods or wildfires or extreme heat or polluted air or poisoned water. All are left wrecked and overwhelmed by the effects of greater malfeasance in action. As the effect of climate change continues to devastate our planet and climate catastrophes become increasingly more common, there are communities of people who will be severely more affected than others due to factors that stem from the same overarching problems climate change itself is caused by: colonialism and capitalism.

Racism is greatly associated with the development of

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\* Please note that Anne Jacobson, in actuality, is a close family friend. After the flood in 2005, she decided not to rebuild and now lives in Dallas, Texas.

colonialism, and today, specific practices of racism impact communities of color facing environmental endangerment. Though the plight of communities of color facing environmental endangerment should be of urgent priority to the global community, this paper will specifically address how racist housing practices, such as redlining, disproportionately affect communities of color, primarily Black and brown communities within the United States, when concerning the climate crisis. It is necessary that more specific research on the problems and solutions to climate change be developed to fit the specific needs of all communities disproportionately affected by climate change. The problems and solutions of one community are unlikely to fit the needs of another; thus, climate change will require us to research and solve such issues accordingly.

## **Climate Change is a Racial Justice Issue**

Human activities have unequivocally warmed the atmosphere, ocean, and land due to exceeding carbon emissions. According to the EPA, human activities are responsible for almost all the increase in greenhouse gasses in the atmosphere over the last 150 years (EPA, 2022). Our anthropogenic activity is deeply entrenched in capitalistic motives, which have now subjected the global community to suffering and endangerment. Since 1988, just 100 companies have been responsible for 71% of carbon dioxide emissions (Faria et al, 2017). The health-related impacts of climate change are slated to expose vulnerable populations most heavily to heat-related illness and death, injury and mortality from extreme weather events, respiratory illnesses due to increased pollution, water-borne diseases, and other water-related health impacts, to name just a few (WHO, 2021).

Earlier this year, the Intergovernmental Panel on Climate Change (IPCC) released its sixth assessment on the state of climate change naming “colonialism” as a historic and current driver of the climate crisis. Though colonialism was declared over decades ago, the historic practice to exploit a group of peoples and their natural resources has further exacerbated the climate crisis burden on low-income communities and communities of color

(IPCC, 2022). Historical and present-day structural inequities that were formed under unequal power relationships have left indigenous communities, communities of color, and resource-limited communities exposed to more climate-sensitive health risks (WHO, 2021). Even though these communities, which are disproportionately affected by climate change, tend not to be those most responsible for causing it (WHO, 2021).

Racism—as we’ve noted—heavily correlates with colonialism as it is a continuous system based on socially constructed categories, of which equal power and position are not distributed. In the United States, racism is so pervasive that it exists within the core structure of our nation from the time of its creation and has thus shaped nearly every aspect set forth since. The ubiquitous nature of racism allows it to occupy a variety of spaces, such as homeownership or climate catastrophes.

As the climate crisis worsens, communities of color and low-income communities in the United States and around the world will systematically shoulder most of its catastrophic effects. A 2009 report from the University of Southern California estimates that extreme heat and weather events, devastating floods, and increased air pollution will result in higher risks of mortality for African Americans and low-income individuals compared to white and wealthier neighborhoods (Morello-Frosch et al, 2009). In fact, a more recent study found that African Americans are three times more likely to die from exposure to air pollutants than their white counterparts based solely on where they live (Di et al, 2017). These consequences of climate change do not have a greater effect on communities of color and low-income communities by mere coincidence. Rather, systemic inequities, like housing discrimination, have purposefully intensified the burden of the climate crisis, further contributing to the disparities people of color and low-income communities already face.

## **The Historic Practice and Policies of Housing Discrimination**

When Anne was granted the keys to her great-grandfather's home after an onerous legal battle, she was overcome with great elation. Homeownership is a highly desired achievement for many American families and is exceptionally difficult to obtain and preserve for Black and brown communities and their future generations. There is a substantial divide in who has the ability and the privilege to own a home. In the United States, the gap in homeownership rates between Black and white Americans is wider than it was before the Civil Rights movement (U.S. Census Bureau, 2022). This divide is intentional, as it is the product of historic policies that have shaped homeownership, property values, and more for decades. However, these effects on an individual's ability to shelter themselves substantially impacts other sectors of their life, such as their ability to make a livable wage.

Outside of earned income, owning property is one of the most central aspects of an individual's net worth. In the United States in 2019, the median wealth for black families in America was \$24,100, while the median wealth for white families was \$188,200 (Bhutta, 2020). This means that on average Black families' wealth is less than 15 percent of that of white families. Centuries of systemic racism have effectively kept financial security from the hands of Black and brown communities, leading to the racial wealth gap we see today. Specific policies with a foundation in systemic racism, like racially restrictive housing covenants or redlining, are the cause of such great financial divides, and if we don't see that these deeply rooted issues are remedied soon then a more severe crisis will be on our hands.

"Subject, forever, to the covenants, agreements, and restrictions hereinafter set... 48, 49, 50, 51 and 52 in Ingleside Addition to the City of Columbia, and Lots 40...None of the said lots shall be sold or rented to anyone other than a member of the white race" ("Racial Restrictions in Columbia, MO," 2022).

This is a direct excerpt from the deed of a home in Columbia's Western Heights neighborhood. This specific language remained a part of the deed until 2004 and is the result of racially segregated housing covenants. It was common for suburbs and primarily white-occupied areas to establish housing covenants that excluded members of a specific race from buying or renting homes within a certain area. In 1949, congress passed the Housing Act which declared that “every American family deserves a decent home and a suitable living environment.” However, access to safe and secure housing was only bestowed upon white families and housing covenants, such as the one above, were still permitted. It was not until 1968 that racially restrictive housing covenants were outlawed; however, many such covenants can still be found within deeds today (Thompson et al, 2021). Furthermore, the government encouraged white movement from urban areas to suburbs, contributing to what is known as white flight, which further worsened the financial divide between Black and white families (Rivlin, 2020). As white families—which had on average higher incomes—left inner cities, urban centers quickly became impoverished since their revenue from the tax base of white families was now depleted (Digital History Chicago, 2022). Housing covenants such as the one detailed above consist of elements that are derived from systemic racism and have fed into historic policies regarding the discrimination of resources against communities of color.

In response to the drastic fall in home loans and ownership during the Great Depression, the National Housing Act of 1934 created the Federal Housing Administration (FHA), which sought to reverse the housing market at the time. To boost the market, the FHA employed a new chief economist, Homer Hoyt, who implemented policies and procedures that ranked various races and nationalities by order of “desirability” (Rothstein, 2017). In effect, this ranking exalted Anglo-Saxons to the top of the totem pole while their white counterparts then filed in the middle bracket, leaving Black and brown communities in disparagement as their home loans were denied and any current properties were significantly

undervalued. This was the beginning of redlining in America. With Hoyt's racial hierarchies as their framework, the Homeowners' Loan Corporation (HOLC) sought to avoid undue risky lending by plotting racial maps of American cities and assigning risk levels to each neighborhood (Rothstein, 2017). Black and brown communities were often outlined in a red pen or marker to indicate that banks and businesses should avoid financially participating in these areas (Thompson et al, 2021).

Redlining became common practice for housing lenders starting in the 20th century until it was outlawed in 1968. The 1968 Fair Housing Act prohibited redlining on paper; however, the catastrophic consequences of redlining continued and are still in effect today as they function to retain economic disparity between Black and White Americans (Bhutta et al, 2020). Today, we often consider redlining to mean racial discrimination of any kind regarding housing policies and practices. Policies set in place after the ban in 1968 have shown that "predatory inclusion," coined by Keeanga-Yamahtta Taylor, a professor of African American studies at Princeton, allowed the government to work in conjunction with real estate brokers and bankers to support housing policies that strengthened racial



*Figure 1. This is a redlining map of New Orleans that intends to show bankers and real estate brokers mortgage lending risk by neighborhood type. This source comes from the Records of the Federal Home Loan Bank Board. ("City of New Orleans," 1933-1939).*

inequalities, all while the private sector made billions of dollars while communities of color suffered (Taylor, 2019). Although policies, such as the Fair Housing Act of 1968, sought in part to reduce racial segregation in these historically redlined areas, today these communities continue to have higher

populations of Black, Latino, and Asian people than those that were well appraised at the time (Bhutta et al, 2020). And climate change is set to most heavily impart devastation and loss within these communities, where housing discrimination has forced primarily resource-limited individuals and people of color to reside (Cusick, 2020).

## **Housing Discrimination as More Than a Racial Justice Issue**

As climate change continues to impact our global community there is a growing divide in who will survive the effects of climate change and who will not. Currently, higher-income and white communities have the advantage as they are bestowed the privilege to live in clean, healthy, and safe communities—rudimentary elements of which anyone should be granted the ability to live (Funes, 2022). Unfortunately, historically redlined areas face a multitude of environmental challenges primarily due to a lack of investments and funding that stem from housing discrimination (Plumer et al, 2020). For example, a recent study found that historically redlined areas are the most vulnerable to suffering from extreme heat due to climate change (Hoffman et al, 2020). Researchers found that 94% of the 108 cities recorded, exhibited increased temperatures in redlined areas when compared to non-redlined areas (Hoffman et al, 2020). While heat does vary across urban areas, because of discriminatory housing practices, resource-limited communities and communities of color still live in the hottest areas (Hoffman et al, 2020). As a result of redlining, funding in redlined areas was primarily directed towards industrial or manufacturing projects causing urban areas to be concentrated with asphalt and concrete. While banks and government organizations encouraged suburban developments to be full of yards, trees, and parks (Cusick, 2020). This difference in available greenspace has contributed to increased levels of heat and climate change in the areas where communities

of color call home and further exacerbate extreme levels of heat that can cause illness and, at times, death.

This is simply one example of many that show how housing discrimination has further worsened or manifested environmental issues for communities of color. Perhaps the strongest example of how pervasive systemic racism within in discriminatory housing practices and policies when regarding environmental issues is the story of New Orleans after Hurricane Katrina. After Hurricane Katrina, 75 percent of damaged areas within New Orleans were previously housed by predominantly African American communities (Pastor et al, 2006). This led to the displacement of more than 175,000 black residents who left New Orleans one year after the storm and more than 75,000 of these residents, like Anne, did not return (Paster et al, 2006).

Katrina did not distribute its devastating effects equally across the board. A Black homeowner in New Orleans was more than three times as likely to have been flooded as a white homeowner and as Gary Rivlin of the nonprofit organization *Talk Poverty* writes, “that wasn't due to bad luck” (Rivlin, 2020). Because of racially discriminatory housing practices, like redlining, communities of color were often forced to reside in the most vulnerable of areas to environmental catastrophes (Rivlin, 2020). In fact, as climate change worsens, historically redlined communities are four times more likely to face a greater risk of intense flooding when compared to non-redlined communities (Katz, 2021). Scenarios such as this can be found across the country from Tampa to Sacramento, which tops the list of metropolitans where formerly redlined areas face a greater risk of flooding (Katz, 2021). In New Orleans, what's worse is that today many of the white neighborhoods within the city are entirely renovated and recovered; in fact, some White neighborhoods are better off than they were before. While Black and brown communities, however, continue to suffer from partial recovery or in some cases none at all (Rivlin, 2020). Rivlin writes this is in large part because New Orleans did not experience “an equal opportunity recovery, which in no small part was because of

the white civic leaders who openly advocated for a whiter, wealthier city.” So, not only is the historic effects of redlining further establishing the likelihood that Black and brown communities are set to suffer greatly from climate change but their ability to recover is also thwarted by discriminatory policies that intensify the climate burden on communities of color.

## **Conclusion**

Even though historical housing discrimination against communities of color has left them with a greater risk of environmental harm due to climate change, the intent of those who’ve implemented such policies and practices is often called into question. Some people contend that housing discrimination and environmental impacts due to climate change are separate issues, of which housing discrimination primarily affects communities of color while climate change affects all of us. Some may also argue that housing discrimination and climate change are false, and evidence presented for such arguments is inaccurate or distorted, these arguments, however, we will not deem worthy of a response.

Climate change is often misconstrued as having an equal impact on all of us. And yes, while we will certainly all face the effects of climate change, the degree to which we experience climate change will vary depending on our social-economic background, our race, and, of course, where we live. And while it is difficult to know what developers and politicians were thinking when historic housing policies were implemented, there are many examples of how housing discrimination has left communities of color with a greater climate burden as we’ve discussed above. In the book, *The Color of Law*, Richard Rothstein acknowledges that it is difficult to know the intentions of city officials and city planners in the early 20th century; however, whether their racism was intentional or not is regardless because their decisions have and continue to have disproportionate harmful effects on African American communities

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(Rothstein, 2017). When system racism has become so ingrained in society as it has here, it can operate without obvious intent.

As climate change continues to impact our global community, low-income communities and communities of color in the United States will face more severe effects as housing discrimination has left them at heightened risk of environmental harm. The situations many communities are set to face are dire as our housing projects, infrastructure, and local regions are not mitigating or adapting at the required rate of change, despite increased interest and commitment (Douo, 2021). It is imperative we as society demand politicians at the local and national levels analyze their current policies and initiatives to ensure equitable climate adaptation for the most socially vulnerable and historically marginalized communities. Communities of color did not cause climate change, but because of discriminatory housing policies with a long-lasting legacy of racism that dictated where they live and what resources are available to them, they are set to suffer climate change's drastic effects the most.

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