

Root Causes of Housing and Land Injustice





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CONTRIBUTING AUTHORS

Cathy Albisa
Ryan Curren
Christy Lefall
Peter Sabonis

MANY THANKS TO OUR REVIEWERS

Samia Byrd
Nefertittii Jackmon
Larry Hiscock
Jane Mantey
Kiara Nagel
Joi Ridley
Giulia Paciutto

GUIDE TO THESE BRIEFS

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INTRODUCTION



ROOT ONE: WHITES ONLY



ROOT TWO: REAL DEMOCRACY OR REAL ESTATE DEMOCRACY?



ROOT THREE: THE WALL STREET LANDLORDS



ROOT FOUR: SUBSIDIZING WHITE WEALTH



ROOT FIVE: TAXING RACE



ROOT SIX: FINANCIAL APARTHEID



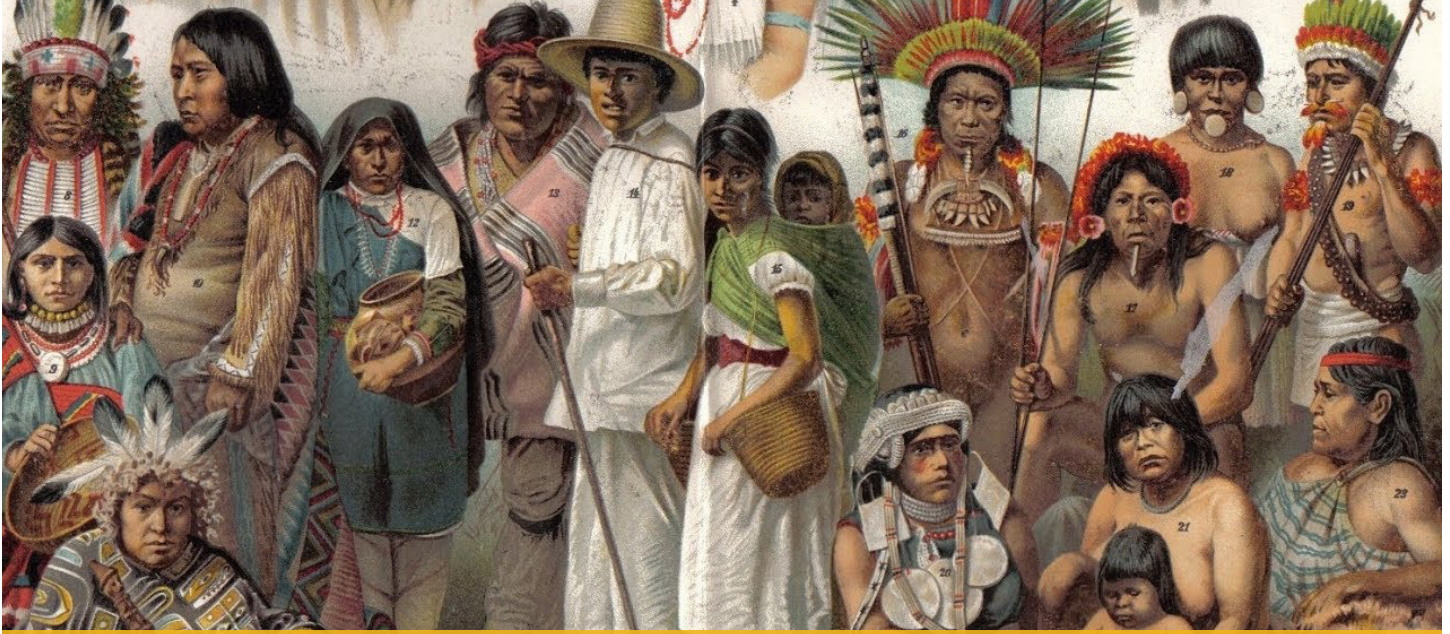
ROOT SEVEN: ZONED OUT



ROOT EIGHT: BUILDING WHITENESS



ROOT NINE: BULLDOZING COMMUNITIES OF COLOR



American Indian Republic, Native Americans Are Not All the Same: An Exploration of Indigenous Diversity, October 2021

INTRODUCTION

In the United States, access to housing and property ownership is deeply racialized. Racist ideas of who could possess land have shaped housing and land use systems since colonizers began displacing indigenous people and enslaving Africans. Genocide, slavery, and colonialism were each in part fueled by policies to control, consolidate, and privatize land.¹ These are the origins of today's two-tiered system: one where housing and land are homes and investments for some, and a precarious shelter for others. This system provides fertile soil for today's housing crisis.

These briefs illustrate nine root causes of the racialized housing and land ownership system in the United States. Surfacing these can lead to solutions and realign power relations toward a system where housing is a public good and human right for all.

A major premise of America's model of capitalism that seeded many of these roots: privatized property as a speculative commodity. At its origin, our housing and property ownership system was built on the idea of housing and land as a commodity that is purchased in the marketplace, as are many other basic human needs like food, and much of healthcare. While failing to ensure any basic human need is always problematic, housing as a commodity is uniquely susceptible to monopoly and speculation. As such, housing has an "exchange" value in addition to its value as shelter and a home. This market system of exchange is then enforced by a legal system of exclusive property rights defined in ways that fuel speculation. When systemic racism is added, discriminatory and predatory financing practices, including redlining and biased appraisals of Black owned homes, result in the long-standing racial disparities we still see today in ownership, wealth, and under-resourced communities. Our land and housing landscape reflect the polarities of our society, gentrification and displacement in some neighborhoods and blight, food deserts and abandonment in others.

Property and homeownership are not just quests for shelter or wealth in our country. For many Americans it fills the hole left by our poor social safety net². An owner has an asset that can be sold

or used as loan collateral to cover costs for fundamental needs such as education and retirement or unexpected life challenges such as unemployment or illness.³

Though many of the explicit forms of racial discrimination in housing have been outlawed (e.g. state constitutions restricting property ownership to white people), the results of this history of exclusion have left a lasting imprint on the nation. Racially explicit practices of exclusion, devaluation, and predation have been replaced with land use policies that are not race conscious or informed, predatory financing tactics, and inequitable public investments. These practices serve the same ends to displace, extract wealth, and disproportionately limit the housing and neighborhood choices of people of color, while also harming lower-income white families.

Many of these policies have contributed to today's exorbitant housing costs and have deepened racial and economic segregation and wealth inequality. The inability of our housing system to meet this basic human need has led to a host of other challenges such as labor shortages, greenhouse gas emissions, and decreased faith in our democratic institutions. The effects of segregation and wealth inequality affect all of us.

HOW TO USE THIS RESOURCE

The audience for this resource is community members seeking transformative housing solutions, allies in government, and mission-aligned finance and development actors.

Surfacing the breadth of these root causes in our housing debates can result in a shared analysis among stakeholders and inform the design and implementation of transformative housing solutions.

Use them to bring colleagues and neighbors together to:

- Conduct a root cause analysis of housing inequities in your local community.
- Apply a systems analysis to envision a system of public goods that meet fundamental human needs.
- Question the limited regulatory, financing, and development role of the government in the housing sector.

¹ Harris, Cheryl, "[Whiteness as Property](#)." Harvard Law Review, 1993.

² The average Social Security retirement benefit for 2023 is estimated at \$1,827 a month, replacing roughly 40% of that earned by a typical worker. Unlike other developed countries, the United States does not have a universal healthcare program, nor government residential or homecare programs (as Germany, Japan, Korea, France, Netherlands, and Sweden do). The Unemployment Compensation earnings replacement rate averages 40% and is time limited. Needs-based programs such as the Supplemental Nutritional Assistance Program, Temporary Assistance to Needy Families, and Supplemental Security Income pay amounts that hover at or below poverty levels. Only half of states provide General Assistance and those payments are below half of the poverty line.

³ As households struggled with higher prices for food, fuel, and other necessities at the end of 2022, home equity loans and lines of credit showed a 47% annual increase, reaching levels not seen since 2010.

NINE ROOT CAUSES OF HOUSING INJUSTICE

"Whites Only":

A history of property ownership restricted to white communities for generations.



Real Democracy or Real Estate Democracy?:

Government decision makers' power relations with developers and landowners in contrast to renters.



Wall Street Landlords:

The financialization of housing and land enabled by the absence of government regulation.



Subsidizing White Wealth:

Government tax system and spending policies that invest in white homeowners disproportionately and exclude homeowners of color from generating wealth.



Taxing Race:

Local governments' budgets' heavy reliance on property tax revenue and rising land values incentivizing public policy that displaces communities of color.



Financial Apartheid:

Lack of public and private investment that benefits communities of color.



Zoned Out:

Municipal planning and zoning that sequesters wealth and whiteness in exclusive neighborhoods and fuels speculation in communities of color.



Building Whiteness:

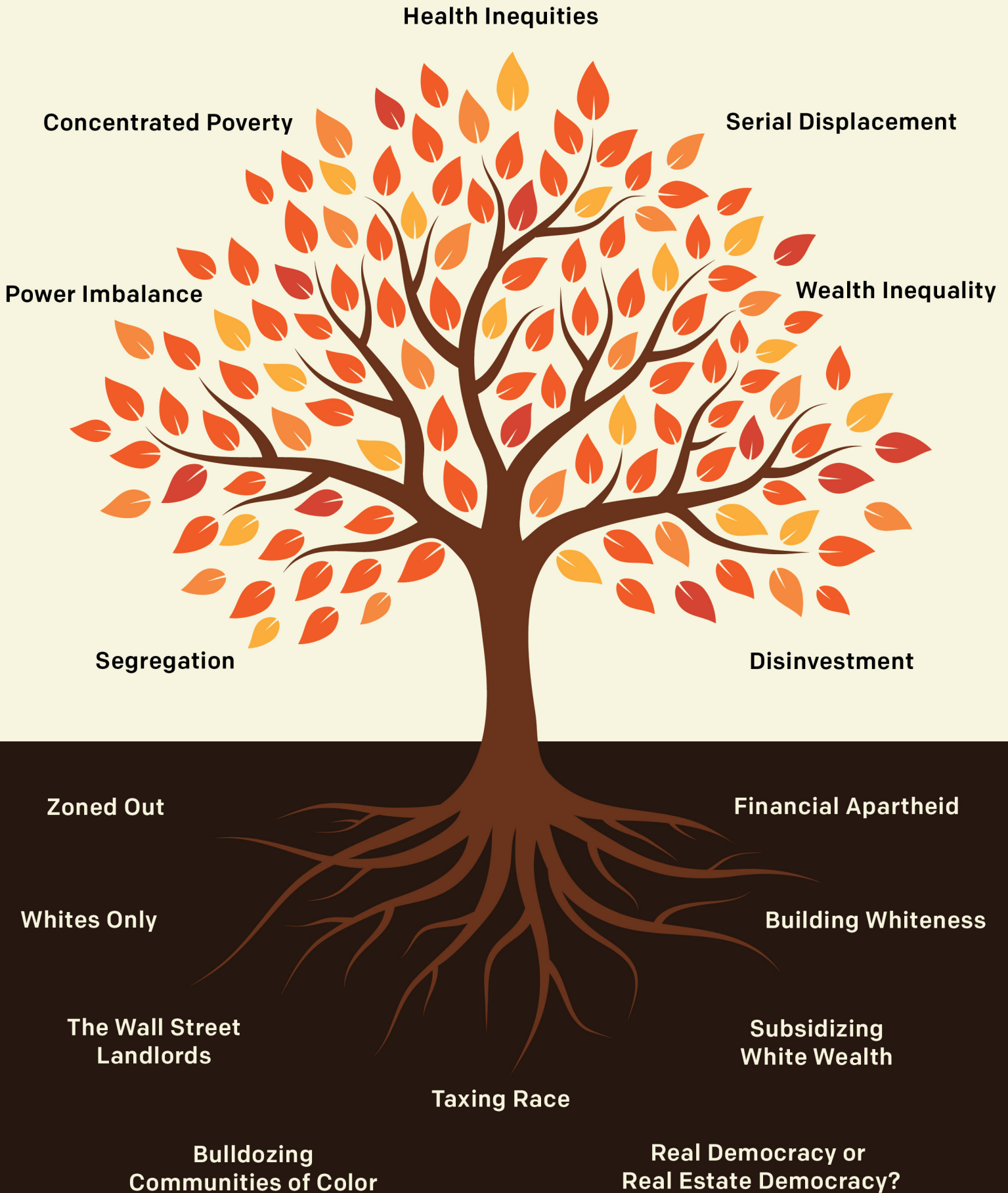
Local governments' use of public infrastructure and other public investment to attract wealthy residents to neighborhoods.



Bulldozing Communities of Color:

Public infrastructure projects and discriminatory code enforcement target displacement in communities of color.

ROOT CAUSES AND SYMPTOMS OF HOUSING AND LAND INJUSTICE



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