

Redlining:
Legal Segregation and its After Effects on African Americans During COVID-19

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INTRODUCTION

COVID-19 has exposed a legacy of systemic racism in the United States. African Americans only account for 13.4% of the U.S. population yet make up nearly half of COVID-19 cases and almost 60% of deaths.¹ The disproportionate rate of infection and mortality compared to white Americans can be tied to the after effects of the 1934 U.S. policy of redlining. This policy gives rise to a legacy of systemic racism,² which creates obstacles and barriers for minorities to participate in society and in the economy.³ The long term ramifications of redlining include a history of minorities facing unequal housing values, a lack of access to professional level jobs, enhanced environmental health risks, and implicit bias by white Americans, all factors which contribute to both the rate of COVID-19 infection and mortality rate in African Americans. This is a nationwide issue, so the first part of this research will examine the effects of redlining on COVID-19 cases on a national scale. In order to explore what this looks like on the ground, the second section of this research is devoted to a case study of the 90011 Zip code, a formerly redlined area in South Central, Los Angeles.

NATIONAL SCALE

During the Great Depression there was a housing crisis characterized by high default rates and high loan-to-value ratios, causing hundreds of thousands of Americans to lose their

¹ Yancey-Bragg, N'dea. "What Is Systemic Racism? Here's What It Means and How You Can Help Dismantle It." USA Today. June 19, 2020. Accessed July 02, 2020.

<https://www.usatoday.com/story/news/nation/2020/06/15/systemic-racism-what-does-mean/5343549002/>.

² Systemic racism, also known as structural or institutional racism, is racism found in the institutions of a nation, such as the government, education, finance, housing, and employment.

³ Gross, Terry. "A 'Forgotten History' Of How The U.S. Government Segregated America." NPR. May 03, 2017. Accessed July 02, 2020.

<https://www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-segregated-america>.

homes; as a result, the Federal Housing Administration (FHA) enacted the 1934 New Deal policy known as “redlining.”⁴ Redlining maps indicated that white communities were safe for investment, and thus attracted businesses, higher education, and financial institutions, while leaving minorities without access to resources necessary for professional success. Banks used FHA color maps to decide which communities could receive loans. Maps were color coded most to least hazardous by the colors, red, yellow/orange, blue, and green. Red areas on the map indicated that providing a loan in these neighborhoods was considered extremely risky by the Federal Housing Administration due to the high concentration of minorities in these areas, while green indicated that lending in these areas was considered safe due to the majority white population.⁵

Although framed as a policy to help Americans secure their mortgages, this New Deal policy color-coded every city in America and solely benefited white Americans. This policy ensured that residents of the urban projects had no way to secure the funds necessary to move, as banks refused to issue loans to communities outside of the white neighborhoods.⁶ Redlining helped provide white middle class families with housing in desirable areas while it pushed minorities to urban housing projects, working as a way to enforce the segregation policies already present. This policy developed when banks began investing in white suburban neighborhoods while leaving urban projects without federal funding. Moreover, redlining allowed loan corporations to deny funding to African American communities.⁷ In this way, the inequality in housing loans impacted minority residents both before and after redlining was an

⁴ *Redlining: Discrimination in Residential Mortgage Loans: a Report to the Illinois General Assembly*. Illinois: The Commission, 1975, p. 1-3.

⁵ “Redlining” 1975, p. 7.

⁶ “Redlining” 1975, p. 10.

⁷ “Redlining” 1975, p. 5-10

official policy.

Further, the equity appreciation which is earned on houses since the implementation of redlining is far greater for white Americans than for African Americans, causing African American wealth to be lower than that of white Americans. While African Americans could afford homes in white suburban neighborhoods in the 1930s, 40s, and 50s, they were banned from doing so by the Federal Housing Administration and racial segregation laws.⁸ Once redlining was outlawed in the 1960s, and African Americans were allowed to buy houses in these neighborhoods, the houses had appreciated at such high rates that the majority of African Americans could no longer afford them. Low home equities are a significant problem when it comes to the topic of amassing wealth. With large enough home equity, white Americans could afford to send their children to college and could save enough wealth to pass it on to their children at their time of death.⁹ Without this home equity, not only could African Americans not afford to move from the urban projects, but they also did not have the extra spending money to afford higher education or to amass wealth in the same way that white Americans could.

This redlining-caused wealth disparity extends beyond property values because most states rely heavily on property taxes to fund public schools. In California, one of the most redlined states, thirty-two percent of funding for public schools comes from property taxes.¹⁰ Since redlined communities have a smaller pool of property taxes, the quality of public school teachers, facilities, and resources are greatly diminished. Less access to resources is observed through the lack of tutoring, the lack of after school care, and the lack of enhanced education

⁸ Gross 2017.

⁹ Gross 2017.

¹⁰ "Financing California's Public Schools." Public Policy Institute of California. March 12, 2019. Accessed July 05, 2020. <https://www.ppic.org/publication/financing-californias-public-schools/>.

compared to schools in the wealthy white neighborhoods. These factors help account for the fact that African Americans are 17% more likely to drop out of school, more likely to have lower standardized test scores, and less likely to attend college than their white counterparts.¹¹

Without the same access to high quality public school education and access to top universities, African Americans in redlined communities are predisposed to acquire lower paying jobs, and they struggle to gain professional level positions at the same rate as white Americans. This can be traced to redlining, which pressures minorities to take jobs that are considered “essential” during the COVID-19 pandemic. According to a 2018 report by the U.S. Bureau of Labor Statistics 2018, 24% of African Americans work service level jobs, in comparison to 16% of white Americans working jobs in the service industry.¹² These jobs are minimum wage jobs such as store-workers and restaurant staff and are considered the most susceptible positions where one would become exposed to COVID-19. This difference in profession due to lower quality education also explains why African Americans are at higher risk for contracting COVID-19 than white Americans.

With less wealth, African Americans are less likely to have health insurance during the COVID-19 pandemic, with 13.6% of African Americans being uninsured compared to only 9.8% of uninsured white Americans.¹³ Without liquid assets, many cannot afford to pay health insurance bills every month, making it far more likely for people living in formerly redlined communities to lack the funds to afford health insurance. Without health insurance, not only is it less likely for African Americans to seek medical help, but it is more likely that they will face

¹¹ “Financing,” 2019.

¹² “Composition of the Labor Force.” U.S. Bureau of Labor Statistics. October 01, 2019. Accessed September 25, 2020. <https://www.bls.gov/opub/reports/race-and-ethnicity/2018/home.htm>.

¹³ Rudden, Jennifer. “Percentage of Uninsured Americans by Ethnicity.” *Statista*, 28 Sept. 2020, www.statista.com/statistics/200970/percentage-of-americans-without-health-insurance-by-race-ethnicity/.

enhanced discrimination while in hospitals. Furthermore, even if the patient can receive treatment without insurance, doctors are more likely to prioritize patients with insurance. This type of discrimination is called “insurance-based discrimination,” and affects 28.9 million Americans.¹⁴ These individuals are more likely to face higher wait times for care or are more likely to be denied care altogether. Without proper care, it becomes more likely that African Americans will wait until their COVID-19 infection becomes severe enough to require emergency medical care, once again increasing the risk of death compared to if they had the ability to seek medical help earlier on.

Although many believe the stereotype that African Americans are genetically predisposed to worse health outcomes, this stereotype is false, and the disparity is a direct result of how redlining practices create health inequalities.¹⁵ Houses in formerly redlined areas are likely to be surrounded by toxic facilities, such as landfills and high pollution factories. The Federal Housing Administration encouraged the construction of toxic waste centers in African American communities by labeling these areas as “slums” and undesirable land throughout the 1930s.¹⁶ Secondly, the houses themselves are likely to be poorly ventilated, have less access to clean water sources, and be situated in close quarters.¹⁷ These factors lead to an increased chance of airborne disease, lung problems, and cancers.¹⁸

¹⁴ "Health Care Discrimination." Findlaw. 2020. Accessed July 05, 2020.

<https://civilrights.findlaw.com/discrimination/health-care-discrimination.html>.

¹⁵ Jones, Paul R., Dexter M. Taylor, Jodi Dampeer-Moore, Katherine L. Van Allen, Darlene R. Saunders, Cecelia B. Snowden, and Mark B. Johnson. "Health-Related Stereotype Threat Predicts Health Services Delays Among Blacks." *Race and Social Problems*. June 2013. Accessed September 28, 2020.

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3806300/>.

¹⁶ Berkovitz, Casey. "Environmental Racism Has Left Black Communities Especially Vulnerable to COVID-19." *The Century Foundation*. May 19, 2020. Accessed September 25, 2020.

<https://tcf.org/content/commentary/environmental-racism-left-black-communities-especially-vulnerable-covid-19/>.

¹⁷ Huggins, John C. "A Cartographic Perspective on the Correlation Between Redlining and Public Health in Austin, Texas–1951." *Cityscape (Washington, D.C.)* 19, no. 2 (January 1, 2017): 267–280, p. 267.

¹⁸ Huggins 2017, p. 270.

For example, in 1950 Austin, Texas, a tuberculosis outbreak paralleled color-mapping models, with the highest rates of infection in redlined communities. It was concluded by John Huggins, a Social Science Analyst for the U.S. Department of Housing and Urban Development (HUD), that the cause of this phenomenon was due to the poor ventilation and close quarters of the houses in these neighborhoods.¹⁹ This phenomenon is called “environmental racism,” and includes the plethora of ways that African Americans face greater environmental injustices compared to white Americans. The state of redlined houses in the 1950s is nearly equivalent to that of redlined houses in 2020, allowing for COVID-19, an airborne disease, to spread in the same way tuberculosis did in Austin, Texas. Environmental racism has created a generally poor record of African American health,²⁰ and this continues to this day.

A contemporary example is Flint, Michigan, a highly redlined area, in which demographics reflect a 53.7% African American population.²¹ In Flint, forty percent of water samples, 101 out of 252 samples taken by residents, had dangerous levels of lead, causing premature births, cancer, and higher levels of mortality.²² The majority of those affected in Flint are African Americans living in formerly redlined communities. Furthermore, the government switched to using the Detroit River as Flint’s water source without performing toxicity testing, a necessary step in ensuring the health and safety of the water provided to Flint residents. The lead contamination of the water has since reached national news, yet the Flint government has still neglected to fix the problem at hand, relying on third parties to take control of the situation. This

¹⁹ Huggins 2017, p. 270.

²⁰ Huggins 2017, p. 270.

²¹ “U.S. Census Bureau QuickFacts: Flint City, Michigan.” *Census Bureau QuickFacts*, www.census.gov/quickfacts/flintcitymichigan.

²² Denchak, Melissa. "Flint Water Crisis: Everything You Need to Know." NRDC. May 01, 2020. Accessed July 05, 2020. <https://www.nrdc.org/stories/flint-water-crisis-everything-you-need-know>.

instance is a textbook example of how the systemically racist practice of redlining still affects residents today and results in higher mortality rates among African Americans.²³

These examples of redlining's effects are comparable to the racial distribution of communities affected by COVID-19. These effects impact African Americans at every stage of the disease, from infection, to seeking treatment, to the treatment itself. Firstly, infection: when COVID-19 began spreading across America, the Centers for Disease Control and Prevention (CDC) predicted that communities positioned closer together would face higher rates of infection. This prediction came to fruition as early as March 2020, when all major cities spiked in COVID-19 cases, and communities situated closer together accounted for the majority of cases.²⁴ As redlining forced large populations onto small plots of land, the houses in formerly redlined communities are situated extremely close together, heightening the risk of neighbor-to-neighbor COVID-19 transmission.

Once infected, African Americans are more likely to die from COVID-19 than their white counterparts. In a city such as Chicago, Illinois, where African Americans make up one-third of the population, they account for more than half of the confirmed COVID-19 cases.²⁵ This alarmingly high rate of infection observed in African Americans is consistent throughout the United States. While African Americans only account for 13.4% of the U.S. population, they make up the majority of the confirmed COVID-19 deaths, at a mortality rate of 3.4x white

²³ Denchak, 2020.

²⁴ "Households Living in Close Quarters." Centers for Disease Control and Prevention. September 2020. Accessed September 27, 2020. <https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/living-in-close-quarters.html>.

²⁵ "Coronavirus in African Americans and Other People of Color." Coronavirus in African Americans and Other People of Color | Johns Hopkins Medicine. April 20, 2020. Accessed July 02, 2020. <https://www.hopkinsmedicine.org/health/conditions-and-diseases/coronavirus/covid19-racial-disparities>.

Americans.²⁶ This indicates that if African Americans died at the same rate as white Americans from COVID-19, about 20,800 African Americans would still be alive.²⁷ This is mainly a result of redlining, as the increased health risks faced by African Americans, such as asthma and cancers, due to living in formerly redlined communities, coupled with a respiratory disease such as COVID-19, are often fatal. Through this analysis, it becomes evident why an enhanced mortality rate due to COVID-19 is observed in the African American population.

Finally, even if an African American individual has health insurance, the ingrained belief that African Americans are less likely to have the wealth to afford healthcare and have higher health risks can affect the quality of care these individuals receive.²⁸ Implicit bias is observed through the preferential treatment given to white patients by white doctors; this preferential treatment coupled with the fact that African Americans have a worse health record is determinantal, as it makes it highly likely that serious health implications caused by COVID-19 will not be recognized in a sufficient manner, leading to a higher risk of death.²⁹ The divide between white communities and African American communities, the land pollution in African American communities and the lack of home equity that African Americans receive, has caused many white Americans, who grew up in predominantly white neighborhoods, to believe that African Americans are second class citizens compared to white Americans. These beliefs affect even the most educated individuals on a subconscious level, resulting in unequal healthcare

²⁶ “COVID-19 Deaths Analyzed by Race and Ethnicity.” September 16, 2020. Accessed October 10, 2020. *APM Research Lab*, www.apmresearchlab.org/covid/deaths-by-race.

²⁷ “COVID-19 Deaths Analyzed by Race and Ethnicity” 2020.

²⁸ “Health Care Discrimination,” 2020.

²⁹ “Health Care Discrimination,” 2020.

treatment, and thus a higher mortality rate for African Americans during COVID-19.³⁰

CASE STUDY

As an undergraduate student at The University of Southern California, it is important to connect this research to the Los Angeles area, specifically South Central, which currently faces the negative effects of redlining, as seen in the present spike of COVID-19 cases. As of May 26th, 2020, COVID-19 cases in South Central have surpassed the numbers in all wealthy Los Angeles neighborhoods.³¹ LA County has a 9% population of American Americans, yet African American deaths account for 17% of LA County's COVID-19 deaths.³²

³⁰ Tello, Monique. "Racism and Discrimination in Health Care: Providers and Patients." Harvard Health Blog. July 09, 2020. Accessed July 12, 2020.

<https://www.health.harvard.edu/blog/racism-discrimination-health-care-providers-patient-S-2017011611015>.

³¹ "Coronavirus Ravages Poorer L.A. Communities While Slowing in Wealthier Ones, Data Show." Los Angeles Times. May 28, 2020. Accessed September 25, 2020.

<https://www.latimes.com/california/story/2020-05-28/coronavirus-surge-in-poor-l-a-county-neighborhoods-reveals-two-americas>.

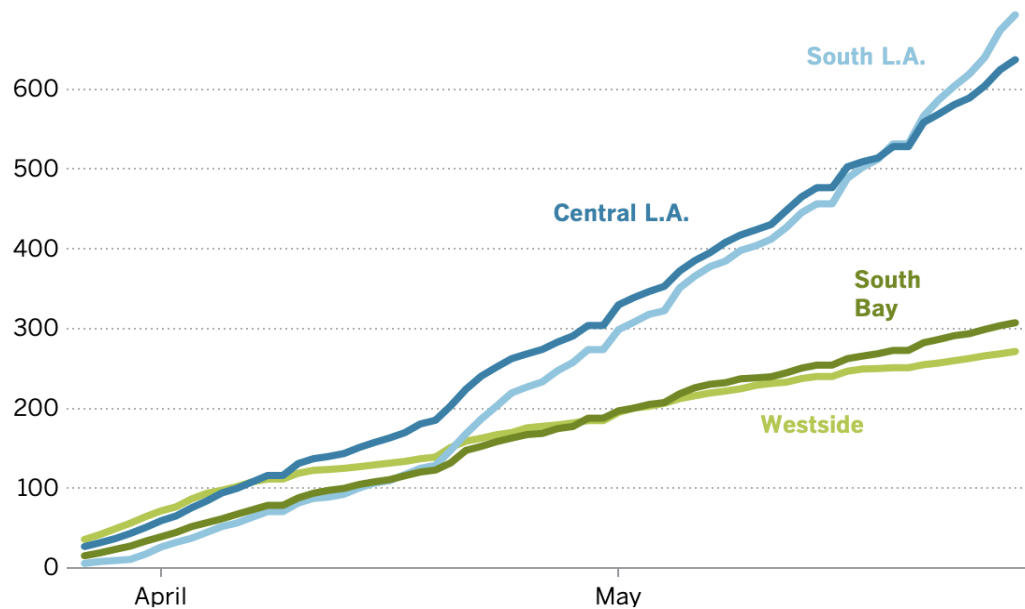
³² Tabu, Hannibal. "Black Los Angeles Demands in Light of COVID-19 and Rates of Black Death." BLMLA. April 16, 2020. Accessed September 25, 2020.

<https://www.blmla.org/newsfeed/2020/4/16/black-los-angeles-demands-in-light-of-covid-19-and-rates-of-black-death>.

Comparing COVID-19 infection rates by L.A. region

Infection rates in the poorer regions of Central and South L.A. surged over the past month, while richer areas saw a slower rise.

Cases per 100,000 residents



Data as of May 26

L.A. County Department of Public Health, Times analysis

Ryan Menezes

Data as of May 26

L.A. County Department of Public Health, Times Analysis.

Ryan Menezes

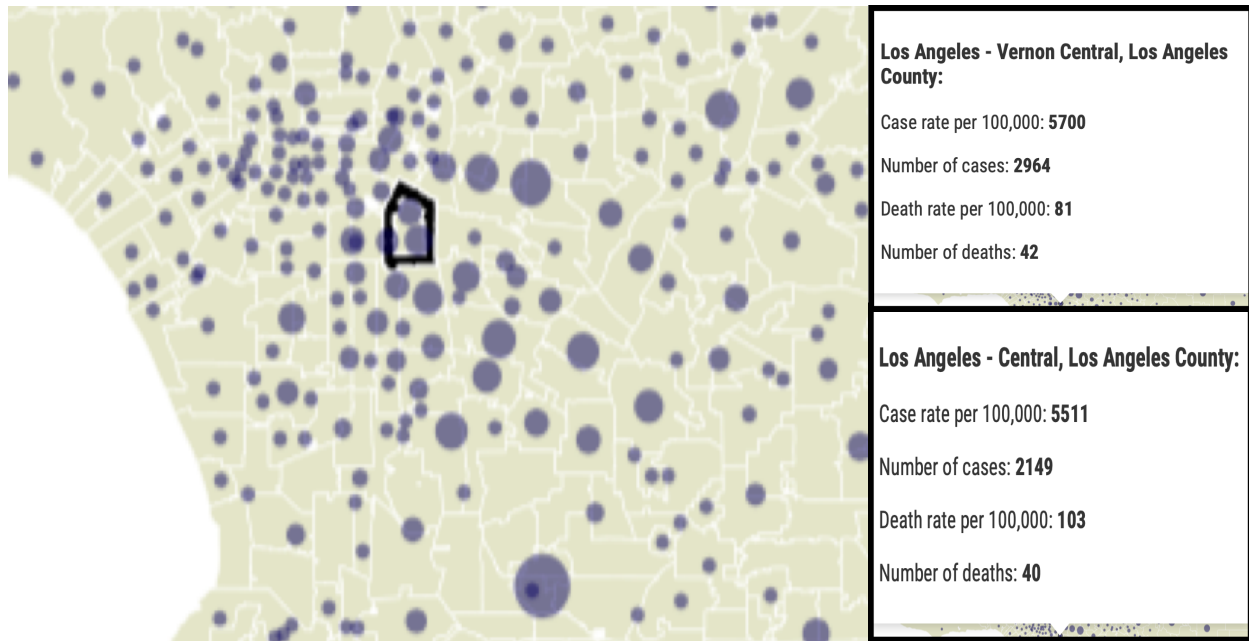
The images below are from ABC New's Socal COVID-19 Tracker. To further understand the severity of the South Central 90011 outbreaks, it's necessary to compare the positive rate to that of LA County, which is only 71 COVID-19 cases per 100,000 residents.³³ In the first image, each blue sphere represents a COVID-19 outbreak. To compare the severity of the outbreaks, the affluent, and formerly depicted as green on redlining map communities Beverly Hills (81.8%

³³ "How Many Coronavirus Cases in Southern California?" ABC7 Los Angeles. September 25, 2020. Accessed September 25, 2020. <https://abc7.com/map-coronavirus-covid-19-covid/6256763/>

white), Bel Air (82.62% white), and Malibu (92.7% white) COVID-19 statistics have been included as the second image.³⁴ It is important to note that although Beverly Hills is currently facing an outbreak, the death rate per 100,000 residents is only 35 compared to 81 and 103 in Vernon Central and Central LA respectively. The black outlined region depicts the 90011 Zip code, which is directly East of campus. There are two large outbreaks within the 90011 Zip Code, with the top circle representing the Central, LA outbreak, with 5,511 COVID-19 cases per 100,000 residents, and the bottom circle representing the Vernon Central, LA outbreak, with 5,700 COVID-19 cases per 100,000 residents. To examine how redlining and COVID-19 are linked in South Central, this research will focus on the 90011 Zip code, which lies to USC's right on the South Figueroa Corridor. The 90011 Zip code is significant because the area marked in red on the 1939 map of Los Angeles is now almost the exact square footage of the 90011 Zip code, which was not created until 1963. This allows for close examination of how the after effects of redlining are directly linked to the severe COVID-19 outbreak in the area.

³⁴ Bureau, US Census. July 1, 2019. Accessed October 10, 2020. *Census.gov*, www.census.gov/.

COVID-19 Outbreak Statistics on the Formerly Redlined Zip 90011



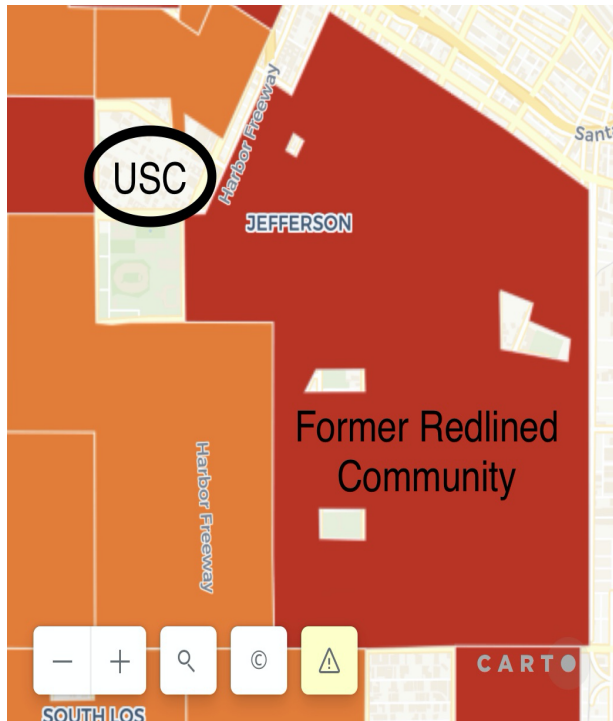
COVID-19 Totals by City or Community County. Health Departments, 2020. ABC News

COVID-19 Outbreak Statistics on LA Neighborhoods Formerly Marked in Green On Redlining Maps

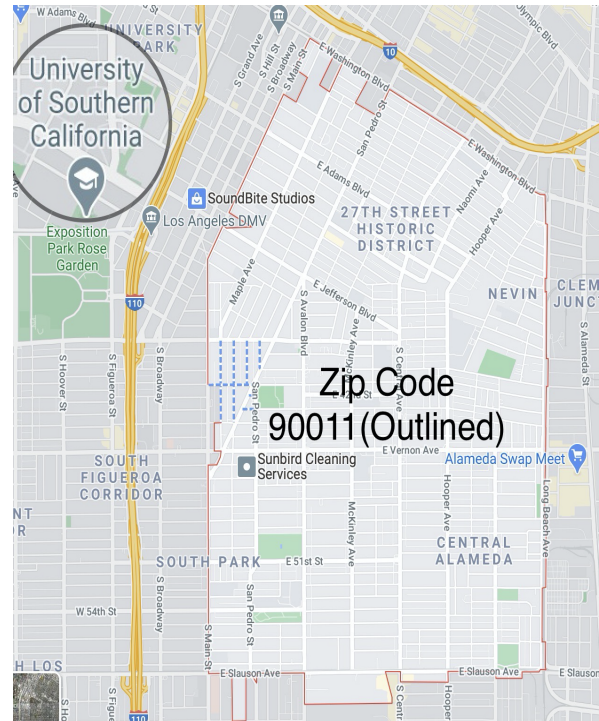
City/Communi	County	Cases	Case Rate	Deaths	Death Rate
City of Beverly Hills	Los Angeles	714	2,068	12	35
Los Angeles - Bel Air	Los Angeles	99	1,175	0	0
City of Malibu	Los Angeles	104	802	3	23

COVID-19 Totals by City or Community County. Health Departments, 2020. ABC News

In order to understand why this phenomenon has occurred, it is necessary to note that South Central was solely orange and red on the 1939 redlining maps of Los Angeles, indicating that the 1939 Home Owners Loan Corporation (HOLC) considered these neighborhoods as hazardous (orange), and extremely hazardous (red) for banks to provide loans in these areas.³⁵



Map of Redlining in LA County in 1939. Ppanyam, 2019.



Zip Code 90011. Google Maps, 2020.

According to the 2014 U.S. Census, the demographics of 90011 include 90.43% Hispanic, 7.68% African American, .46% white, and 1.41% other.³⁶ Due to the predominance of Hispanics in Los Angeles's redlined neighborhoods, there is not enough evidence to make a claim of redlining's effects solely on African Americans in South Central, so evidence will instead examine the minority population in this region as a whole, as the HOLC redlined both

³⁵ "Redlining" 1975.

³⁶ "Zip Code 90011 Profile, Map and Demographics" September 2020. Zipdatamaps.com. Accessed September 25, 2020. <https://www.zipdatamaps.com/90011>.

Hispanic and African American communities. The demographics of present-day 90011 mirror what they were during the time of redlining. Although this area consists of a majority Hispanic population, the policy was largely “anti-Black.”³⁷ This is observed through a description of a 1930s redlining map, referring to the area surrounding Jefferson Park, which includes Zip 90011, and states, “The Negro concentration is largely in the eastern two-thirds of the area...Population is uniformly of poor quality and many improvements are in a state of dilapidation. This area is a fit location for a slum clearance project. The area is accorded a ‘low red’ grade.”³⁸ According to fellows at the Brookings Institute, a nonprofit public policy organization, this wording indicates that, “while redlined areas in Los Angeles largely did and still do encompass far more Latino or Hispanic residents than Black residents, property appraisals and neighborhood assessments were constantly undertaken from a distinctly anti-Black point of view.”³⁹

Further, redlining is directly connected to the poverty of this area. The 90011 Zip is the fifth most populated Zip in the United States, with a population density of 24,240 residents per square mile.⁴⁰ In the practice of redlining, a minority population this large would receive the label as “extremely hazardous,” and banks would be told to steer clear of the area. The results of this are vast home equity differences in 90011 compared to other redlined neighborhoods. According to Pudloski, “the average homeowner in a redlined neighborhood has earned 89 percent less equity, or \$524,000, than their counterpart in a greenlined neighborhood since 1980.

³⁷ “Mapping Inequality.” Digital Scholarship Lab. Accessed September 25, 2020.

<https://dsl.richmond.edu/panorama/redlining/#loc=14/34.013/-118.279&maps=0&city=los-angeles-ca&area=D52&dimage=3/68.464/-137.461>.

³⁸ “Mapping Inequality” 2020.

³⁹ Perry, Andre M., and David Harshbarger. “America’s Formerly Redlined Neighborhoods Have Changed, and so Must Solutions to Rectify Them.” Brookings. October 14, 2019. Accessed September 27, 2020.

<https://www.brookings.edu/research/americas-formerly-redlines-areas-changed-so-must-solutions/amp/>.

⁴⁰ Stebbins, Samuel. “The Most Populated Zip Codes in America.” 247 Wall St. January 06, 2020. Accessed September 25, 2020. <https://247wallst.com/special-report/2019/06/26/the-most-populated-zip-codes-in-america/>.

Broken down further, we see that the median home value in 2019 for a ‘hazardous’ area stood at \$587,000, compared to \$1,111,000 in a community with a ‘best’ rating.”⁴¹ In comparison to Pudloski’s statistics on the difference in home equity, the average selling price for a house in 90011 is only \$211,345, which is less than half the cost of houses in other Los Angeles “hazardous” areas, making home equity loss for 90011 twice as severe when compared to the equity loss of other Los Angeles redlined communities.⁴²

There is a direct effect of the low value placed on the houses in 90011, and loss of equity compared to other communities as a result of redlining. With low home value, the property taxes are unable to fund a high level of public school education, which accounts for all public schools in this Zip code to qualify as Title 1 schools.⁴³ This means that the federal government considers this area as one of the highest student concentrations of poverty. Further, the loss of home equity means a lack of wealth accumulation, making it highly unlikely for families in this neighborhood to escape poverty in the near future. As argued previously, without wealth accumulation, and poor quality of education, it is far more likely that inhabitants of the 90011 will not receive the luxury of attending higher education when compared to the children of areas shown in green on redlining maps. As a result, the jobs in these neighborhoods are more likely to be those of “essential workers.” In order to place concrete evidence on this claim, the average house income in 90011 of \$29,208 must be observed.⁴⁴ This household income falls consistent with that of the

⁴¹ Pudloski, Kelsey. "Homeowners in Formerly Redlined LA Neighborhoods Have \$524,000 Less Home Equity." Livabl. June 12, 2020. Accessed September 25, 2020. <https://www.livabl.com/2020/06/formerly-redlined-la-neighborhoods-equity.html/amp>.

⁴² “Zip Code 90011 Profile” 2020.

⁴³ “Zip Code 90011 Profile” 2020.

⁴⁴ “Zip Code 90011 Profile” 2020.

typical household income of \$15,000-\$40,000 as minimum wage workers in California.⁴⁵ With the majority of “essential workers” earning minimum wage, it is more than likely a solid portion of the 90011 population to be working “essential” jobs during COVID-19, and are thus getting exposed at higher rates.

These implications coupled with the immense population in comparison to square mileage of 90011, account for the severe COVID-19 outbreak observed in the area, as residents of 90011 are likely to live in close quarters, to face increased health issues from inland LA pollution and poor house ventilation, to be unable to afford health insurance, and to work “essential jobs.” The after effects of redlining are magnified in the LA area, due to its existence as one of America’s metropolitan cities, and it thus provides a concrete example for the systemic racism which exists across the nation.

CONCLUSION

This research has provided a national overview on the after effects of redlining, and exemplified the claims through close case analysis of the formerly red 90011 Zip code in comparison to three formerly green LA communities. Firstly, the wealth disparities African Americans face are a direct result of redlining, which prevent access to suburban neighborhoods and quality education. As a result, African Americans are more likely to work “essential jobs” during the pandemic; this was observed in the statistic earlier which stated that prior to the pandemic, African Americans made up a far greater percentage of service workers than white Americans. As a large portion of what are considered “essential workers,” African Americans

⁴⁵ "California Minimum Wage for 2019, 2020." Federal and State Minimum Wage Rates for 2020. Accessed September 25, 2020. <https://www.minimum-wage.org/california>.

are exposed to COVID-19 at higher rates. Secondly, decades of living in polluted areas have caused underlying health conditions in African Americans, which increases the likelihood of complications from COVID-19. When combined, these factors work to create a stereotype about African Americans which can lead to implicit bias and prejudice in the healthcare system, ultimately causing a higher mortality rate from COVID-19 in African Americans.

Through this analysis, it becomes evident that America has institutionalized racism, a process that began in the very beginnings of the United States. The first step in fixing this problem is to acknowledge that it exists. With COVID-19 exposing the after effects of systemic racism in the United States, politicians have begun to streamline their housing plans in order to rectify the injustices caused by redlining. Three housing plans, which work to close the racial homeownership gap, reference redlining maps to determine beneficiaries of the plan. These plans include those of Senator Kamala Harris, Senator Elizabeth Warren, and former Mayor Pete Buttigieg.⁴⁶ As the pandemic worsens, and the divide between African Americans and white Americans becomes more visibly pronounced, it is likely the United States will see more politicians offering legal routes to right the wrongs of the past.

⁴⁶ Perry and Harshbarger, 2020.

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