

Historic and Contemporary Segregation

Segregation in contemporary Chicago is severe, largely drawing its roots to the Great Migration (1910-1970) which saw large populations of Black people migrating North. With this, Chicago's demographics changed drastically. In 1930, Chicago's Black population was approximately 230,000 accounting for 7% of the city's population which 30 years later grew to 810,000 accounting for 23%.

Though racial tensions and segregation preceded the beginning of this migration period, tensions climaxed in the summer of 1919 when seventeen-year-old Eugene Williams died after inadvertently swimming across an invisible line that segregated Lake Michigan. William's death was at the hands of a group of White people who threw stones at him, causing him to drown. The murder of Eugene Williams sent the city into a week of chaos with 15 White people and 23 Black people being killed, as well as 195 White people and 342 Black people being injured (Cherone, 2022).



City of Chicago.

Photo by Amit Thakra from Prexels.com



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Covenants

The violent clashes of early 20th century Chicago helped fuel White policymakers' demand for segregation as the Chicago Real Estate Board launched a campaign to cover the city in racially restrictive covenants. These racially restrictive covenants significantly limited spaces where Black Chicagoans could live, forcing them to live in already crowded areas south of downtown and on the city's west side (Cherone, 2022).

Compounding on the racially restrictive covenants which the Federal Housing Administration (FHA) created in 1934 to insure private mortgages, a set of maps was developed that placed Chicago's Black neighborhoods in the red with a D rating where no loans would be given to purchase homes. This process by the FHA would become known as redlining and it effectively destroyed the possibility of investment in Black communities as well as made half of all neighborhoods in Chicago off limits to Black people (Coates, 2014). The unwillingness and inability to invest in Black communities fueled crime and poverty as Black Chicagoans were blocked from building real estate wealth and joining the middle class.



Map of Chicago by LaDale Winling
from dsl.richmond.edu

Redlining

Restrictive racial covenants were ruled illegal by the U.S. Supreme Court in 1948 under violation of the 14th amendment but this would not end segregation in Chicago (Cherone, 2022). With redlining still segregating Chicago and making home financing more difficult for Black citizens, many Black people turned to predatory private lenders. Between the 1950s and 1960s it has been estimated that between 75% to 95% of homes purchased by Black people were bought on contract (George, Hendley, Macnamara, Perez, & Vaca, 2019).

These predatory contracts required large down payments on inflated prices that were on average 84% higher and monthly payments, while not allowing the buyer to gain any equity in the property till the contract was fully paid (Immergluck, 2018; George, Hendley, Macnamara, Perez, & Vaca, 2019). Research has estimated that between 75% to 95% of homes bought by Black people were bought on contract in the 1950s and 1960s. If 85% of homes bought by Black people were on contract in this period, then roughly 3.5 billion dollars of wealth has been stolen from Chicago's Black community (George, Hendley, Macnamara, Perez, & Vaca, 2019).



Photo of Chicago cityscape by Karl Solano from pexels.com.

Segregation Policies and Programs

Mayor Lori Lightfoot's election in 2019 marked a turning point in Chicago's work towards eradicating segregation as she was the first mayor to directly confront segregation while recognizing the government's role in creating and perpetrating it. Her work targeting residential segregation has centered on expanding the city's support for affordable housing throughout all areas of the city.

The mayor was able to overcome aldermanic prerogative, a precedent that gave aldermen the final word on housing in their wards, to greenlight an affordable housing project in the 41st ward where 80% of residents are White. In addition to this she has committed 750 million dollars to the INVEST South/West Initiative targeted to help the city's most segregated neighborhoods. However, due to the Covid-19 pandemic, her efforts have been complicated, disproportionately harming minority Chicago citizens and worsening the symptoms of segregation (Cherone, 2021).



Mayor Lori Lightfoot (elected 2019).
Photo from Chicago.gov

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