The Economic and Racial Inequalities that African Americans Face in Homeownership and Wellness

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Presented to the American Culture Faculty
at the University of Michigan-Flint
in partial fulfillment of the requirements for the
Master of Arts in Liberal Studies
in
American Culture

06-12-2025

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Abstract

The intersection of racial inequalities and health and wellness profoundly affects African Americans' homeownership. This thesis explores the connection between health, wealth, and wellness and systemic inequalities to provide historical and contemporary factors that shape today's inequalities and disparities amongst African Americans. Historical factors such as discrimination and redlining have resulted in historical homeownership gaps in the United States. The lack of secure, stable housing and food deserts contributes to the health and wellness of African Americans. By highlighting the need for comprehensive policies and analyzing these interrelated issues, we can begin to understand how economic advancements and health disparities can be improved for African Americans, fostering where homeownership is attainable along with health equity. These historical barriers that have been assembled through federal, local, and state policies have created a hardship for African Americans and other minority groups to secure financial wealth and properties, leading to demographic disparities. The findings provide a complicated history of discrimination in health, wellness, and wealth among African Americans and their counterparts.

I. Introduction

The Declaration of Independence states that, "[w]e hold these truths to be self-evident that all men are created equal, that the Creator endows them with certain unalienable Rights that among these are Life, Liberty, and the pursuit of happiness." (Declaration of Independence, 1776) The Declaration of Independence was written while African Americans were still in slavery. However, its core principle was equality, this is something that was not currently being exhibited at the time for all races and ethnicities.

The dream of homeownership has often been recognized as a cornerstone of economic stability and a pathway to life, liberty, and prosperity for all men. Nevertheless, for many African Americans, this dream and promise to the path of homeownership remain unfulfilled and often enveloped by a legacy of economic and racial inequalities. In addition to racial inequalities and systemic barriers, access to homeownership is closely linked to health wellness. Residential stability is associated with stronger personal safety nets. (Turney & Harknett, 2009, p. 1) Tackling these rooted inequalities requires a multifaceted approach.

This paper aims to understand how disparities in wellness are affected by historical discrimination in homeownership towards African Americans becoming homeowners in the United States. Multiple social and political factors, including discriminatory lending practices, historical redlining, and inequitable access to healthcare, drive homeownership and wellness inequalities. Understanding the impact of homeownership disparities on wellness requires a critical examination of the history of discrimination against African Americans in housing policies and practices. The historical inequity has shaped systemic barriers that continue to affect financial stability, health outcomes, and overall well-being in marginalized communities.

In the upcoming sections, I will discuss how the government and past actions from history intentionally prevented the economic advancement of African Americans. Movies such as *Birth of a Nation* (1915) helped influence racial stereotypes about African Americans and reinforced the belief that African Americans are a threat to society. *Birth of a Nation* is a visual manifestation of the perception of what African Americans experienced along with the discriminatory policies such as Jim Crow laws and redlining that were experienced. These ideologies helped contribute to the homeownership inequalities, healthcare, and employment opportunities that African Americans continue to face today.

An awareness of the history of racial inequalities facing African Americans in the United States is essential to the complete understanding of the current socioeconomic disparities and wellness inequalities continuing to affect African American communities today. African Americans have not been given the same opportunities as their counterparts. It is not because of the lack of hard work that African Americans don't have equal homeownership but because of the systemic barriers that hinder their equal access to opportunities and recognition. The narrative of American history often emphasizes a continuous progression toward equality and justice; however, upon looking at America's history beginning with the migration of Asian people out of prehistoric Beringia along the coasts, through the mountains, across the plains, and into the woodlands until the North American continent was peopled and parceled into the territories of the first nation. (Slotkin, 2024, p. 21) Then, over the course of four centuries, the grip of colonial settlements would grow in population, political power, and wealth.

For many years after slavery ended, African Americans continued to cultivate White-owned land as sharecroppers. Many African American families were denied land ownership after slavery, preventing them from building wealth to pass down to future

generations. African Americans sought to gain a place in the economy. Although slavery ended, the economic exploitation of African Americans had just begun through continued discrimination. (Slotkin, 2024, pp. 102–103) However, upon a closer assessment reveals significant stagnation as a result of racial segregation directed toward African Americans. The impact of racial segregation between African Americans and White people extends beyond residential regression and also impacts education, employment opportunities, and quality healthcare access.

Homeownership is often considered "The American Dream" and the gateway to intergenerational wealth. However, when homeownership is thought of amongst African Americans, on average, they pay one-third more of a percentage more on mortgage interest than their White American counterparts. (Taplin-Kaguru, 2021, p. 30) Becoming a homeowner is also traditionally deemed a key step to financial success. Taplin-Kaguru said, "working-class African Americans remained committed to homeownership and believed it to be a moral status to achieve a goal." This dream has also been directly correlated to the long-standing dream of equality, as stated in the introduction of *Grasping For The American Dream*. (Taplin-Kaguru, 2021, p. 1) This pathway is usually less accessible for African Americans, for whom there have been additional barriers put in place to prevent full access to homeownership. Several factors have contributed to the historical and contemporary systemic obstacles that African Americans face, such as residential segregation and the rise of inadequate housing and resources.

The American Dream is often considered something different by African Americans and White Americans. In *Black Ethnics: Race, Immigration and the Pursuit of the American Dream*, author Christine Greer explains that African Americans define the American Dream as, "a goal that extends beyond the attainment of wealth and riches as the "promise that all Americans have

a reasonable chance to achieve success as they define it material or otherwise through their own efforts, and to attain virtue and fulfillment through success. (Greer, 2013, p. 85) One study introduced the Strain theory that African Americans may experience strain from their lack of achievement of The American Dream. Their frustrations can stem from both experiencing chronic discrimination and their inability to feel like they attained "The American Dream." (Armstrong et al., 2019, p. 243)

According to *The Racialized American Dream*, White Americans see the American Dream as a more profound ambivalence or divide in the assessment of the American Dream, such as racial awareness, distance from other racial groups, and orientations toward racial ideologies. (Torkelson et al., 2024, p. 54) The American Dream was summed up as something different for White Americans and African Americans. White Americans see the American Dream as privileged multiculturalism, while African Americans see it as positive and social inclusion. (Torkelson et al., 2024, p. 52) The concept of the American Dream can sometimes help people overcome barriers of discrimination, for others it may feel like an unattainable dream as society continues to grapple with the reality of inequality, the promise of the American Dream is brought into sharp relief, and many have questioned whether it holds sway over those continue to face failure in its wake. (Armstrong et al., 2019, p. 234)

The American Dream often remains unattainable due to factors such as race, health, education, income, discriminatory lending practices, environmental discrimination, and limited employment opportunities. According to the author Michela Zonta, "African Americans continue to lag behind White people in the homeownership market. Not only are African Americans receiving fewer home mortgage loans, but they are also obtaining more costly and riskier loans and are less likely to own their homes than White people." (*Racial Disparities in Home*

Appreciation, 2019) This longstanding and persistent marginalization in the area of homeownership contributes to a variety of other racial disparities, including those in education and health, as well as employment and the criminal justice system. (Taplin-Kaguru, 2021, p. 6) These disparities are not statistical peculiarities but are deeply rooted in social, historical, and institutional frameworks that continue to disadvantage African American communities.

A. Purpose of the Study

The purpose of this research on economic and racial inequalities that African Americans face in homeownership and wellness is multifaceted —understanding and analyzing the disparities that African Americans face historically and presently is integral to changing the future. Analyzing and raising awareness of racial inequalities in homeownership, which can also lead to wellness hardships, can help provide unexplored solutions to help foster a more equitable and inclusive society.

By highlighting how historical economic and racial inequalities from the past continue to impact African Americans, we can help shed light on how systemic racism in homeownership and healthcare disparities continues to affect and separate the same communities today. African Americans have long dealt with inequalities that have been hardwired within the healthcare system, which have directly affected their health and wellness. Being subjected to living in air-polluted neighborhoods is often the case. Usually, African Americans' biology, behavior, and beliefs are blamed on their surface inequalities. The belief that African Americans and White people have been ingrained to be different biologically and behaviorally is rooted in historical and systemic racism. The biological explanation for inequality misleads people into thinking things such as that it is natural for African American infants to die at two to three times the rate of White infants and that it is natural for African Americans to be incarcerated at many times the

rate of White people and that it is natural for African American people to have a fraction of the wealth White people maintain. (Ansell et al., 2021, p. 55)

While racial differences in medical conditions may occur due to biology and genetics, the largest cause of disparities are socioeconomic. Socioeconomic status, discrimination, and other forms of structural violence contribute to a person's health. Biology is intertwined with longevity and involves one's stress, not racial makeup. (Ansell et al., 2021, p. 66) Beliefs about the biological inferiority of African Americans became central to false claims and justifications for slavery and later for White supremacist laws that made race intermixing, including marriage, illegal in many states until the 1960s. (Ansell et al., 2021, p. 57) The beliefs of biology and behavior are the effects of the ideas on race, poverty, and health in the United States, which are tempered by firmly held social beliefs and cultural norms that posit personal responsibility as a core factor in achieving good health. (Ansell et al., 2021, p. 32) Ultimately, the idea that a person's race determines their biology, beliefs, and behavior is a myth that has been perpetuated for centuries. In some cases, when a closer look is taken, you can see systemic issues that have assisted in the inequalities of African Americans. Systemic discrimination has often led to substandard housing conditions and contributed to the chronic health conditions of African Americans. Addressing systemic discrimination requires advocating for affordable and equitable housing and conditions, and enforcing policies that focus on improving infrastructure in historically neglected, segregated neighborhoods would help bridge the gap between housing and wellness.

B. Research Question

Discriminatory housing and mortgage practices have long sustained residential systemic barriers, which have shaped the quality of communities, increasing poverty and poor housing

conditions. Historical lending practices have reinforced racial segregation in African American communities, causing economic disparities and segregation. Homeownership and financial insecurities have also contributed to health outcomes such as stress and increased rates of chronic illnesses and overall reduced well-being for residents in underserved communities. The need to discuss the intersection of how wellness contributes to homeownership aligns with how African Americans' wealth accumulation has been restricted and perpetuates cycles of economic instability. How do historical and contemporary systemic barriers and discriminatory practices in homeownership contribute to the health, wealth, wellness, and economic disparities among African Americans?

II. Literature Review

A. Historical Context

History has shaped cultural attitudes and policies that impact African American homeownership, employment, and access to quality health care. During slavery, African Americans were denied freedom and the opportunity to accumulate wealth through property ownership. This is why African Americans continue to have a “complex relationship of racial segregation in the United States, specifically when the relationship is examining the preferences of White Americans and whether race is independent of factors influencing their residential choices.” (Emerson et al., 2001, p. 923) In the article, “Does Race Matter in Residential Segregation,” the author stated that race matters in White American preferences when asked about the desirability of actual communities. Another study performed in Detroit, a metropolitan area, highlighted the role of social class, showing that studies of racial differences in housing strategies can be inconsistent, according to, “Does Race Matter in the Search for Housing.” The analysis was limited due to the constraints of locating information in local newspapers, real

estate articles, and agents. (Krysan, 2008, p. 5) The effects of racial segregation differ from those of socioeconomic segregation. Lower socioeconomic status White Americans are more likely to live in areas with a range of socioeconomic status levels, which affords even the poorest residents of these communities access to shared resources such as parks and schools. (Baciu et al., 2017b, p. 111)

The book *Black Fortunes* records self-made African American millionaires from the late 1800s to the early 1900s (Wills, S. 2019). This book brings attention to the untold history of America's first known black millionaires (MaryEllen Pleasant, Robert Reed Church, O.W. Gurley, Hannah Elias, Annie Turnbo Malone, and Madame C. J. Walker) who were former slaves (Wills, S. 2019 p. XII). This reveals that there were opportunities for African American wealth to be had previously. Still, due to historical strife with discriminatory practices, pursuing life, liberty, and wealth has become a long and arduous road.

When African Americans did obtain wealth and stability, it was often fleeting. Another incident that took place to prevent African Americans from building legacies early on is known as the Tulsa, Oklahoma, Massacre in Greenwood, Oklahoma, in 1921. The massacre was initially sparked by an incident involving a nineteen-year-old African American shoe-shiner and a seventeen-year-old White female elevator operator. (Weatherford, C. B. 2021, p. 22) The African American boy was jailed, and the African American community feared that a mob would lynch him before his trial, and rushed to rescue him. The rescue was a failed attempt, and this led to the massacre. By the end of the massacre, there were 1,200 homes destroyed, 320 looted, with over 4,000 African Americans left homeless and 300 killed (pg. 44). The invasion of what was known as Black Wall Street left an environment and atmosphere filled with destruction. Businesses were lost, and the town never regained its full vitality. (Ball & Robinson, 2021, p. 44) The hardships

endured during the Tulsa, Oklahoma Massacre underscore the profound and lasting consequences of slavery and highlight the economic exploitation and social injustices that contributed to the plague of African American communities long after emancipation.

This event was not isolated; Detroit also endured a riot on July 23, 1967. The riots occurred because of a raid on an illegal drinking club referred to locally as The Blind Pig, at which many (73 in total) African Americans were celebrating the return of soldiers from Vietnam. The police were accused of brutality while making the arrests. (Rucker, W. C. 2013, p. 11) This became the deadliest urban riot disturbance during the 1960s, resulting in 43 deaths, 1200 injuries, more than 7,000 arrests, and over $300 million in damaged property. The majority of the deaths from the riots were of African Americans killed by authorities. (Rucker, W. C. 2013, pp. 11-12)

B. Jim Crow Era

Early in American history, the promise of homeownership emerged as a symbol of wealth and stability. Systems such as slavery and Jim Crow laws in the United States legalized racial segregation. (Fashaw-Walters & McGuire, 2023, p. 1352) However, this cornerstone of wealth was often blocked and hindered for African Americans. After the emancipation, the Founding Fathers began establishing a government system promoting equality, but failed to address the centuries of slavery and other forms of lasting inequalities against African Americans. In each generation, new tactics have been used to achieve the same goals shared by the Founding Fathers. Denying African Americans citizenship was deemed essential to the formation of the original unions. (Alexander, 2020, p. 1) Because of this failed effort, African Americans' treatment and legacies fell by the wayside.

In the late 1800s, Jim Crow enforced segregation and discrimination that continued throughout the country. (Alexander, 2020, p. 5) After centuries of slavery, African Americans were forced to deal with the emergence of Jim Crow laws, the Ku Klux Klan, and legal discrimination in employment, housing, and education. (Phelan & Link, 2015, p. 315) These laws were often described as a new system of racial segregation, followed up with racist rhetoric to ensure African Americans remained submissive in the labor force, working for low wages.

After the Civil War, a mood of outrage and defiance swept the South, and the reactions that followed these emotions were Black codes and Jim Crow laws. These laws represented restrictions on African Americans. The purpose of these laws was to control the freedmen and the question of how to handle convicted black lawbreakers. Eventually, the Black Code laws were overturned, and several federal civil rights laws were passed to protect newly freed slaves; this era was called the Reconstruction Era.

However, not long afterward, the Jim Crow laws emerged, which furthered the racial segregation and discrimination among African Americans and White people. The Jim Crow laws emerged in response to socio-political shifts caused by reconstruction immediately following the Brown v. Board verdict. (Alexander, 2020, p. 46) The laws sought to return to a system that recalled the order of the antebellum. In 1964, President John F. Kennedy called to dismantle the Jim Crow system of discrimination in public accommodations, employment, voting, education, and federally financed activities. (Alexander, 2020, p. 47)

Jim Crow laws also created practices that systematically robbed African Americans of equal opportunities that would have equipped them with economic and racial equality to build legacies for future generations. The laws enforced and restricted African Americans from purchasing homes in predominantly White neighborhoods, which forced segregation and

economic instability. African Americans were compelled to move and live in communities with lower property values. White mobs using violence and intimidation tactics often targeted African Americans who attempted to live in White neighborhoods, causing African Americans to move out. These practices usually reinforced racial perimeters.

C. Civil Rights Movement

In 1964, the Civil Rights Movement sought to eliminate discrimination and segregation towards African Americans based on an association with systemic and racial differences. Although the Supreme Court issued a ruling in 1954, it declared racial segregation unconstitutional. However, this racial discrimination was overtly hard to eradicate because there were undisguised forms of segregation, such as separate public facilities for African Americans and White Americans, as well as White-only real estate ads and rejection of African American students based on race only when it came to education. (Phelan & Link, 2015, p. 315)

"Nevertheless, in 1973, the U. S. Commission on Civil Rights concluded that the "housing industry aided and abetted by the government must bear the primary responsibility for the legacy of segregated housing. This was when the Government and private industry came together to create a system of residential segregation." (Rothstein, 2017, p. 75) The government systems of racialized social control have evolved and adapted to a new social and political legal context. The government now uses a more well-disguised system of punishment for racialized social control that functions strikingly similar to Jim Crow. (Alexander, 2020, p. 5)

D. Discriminatory Practices

1. Lending

Analyzing African American homeownership inevitably brings up the discriminatory lending practices of the Federal Housing Administration's (FHA) engagement in redlining. This

practice involved denying mortgage insurance to African American neighborhoods, restricting their access to homeownership and wealth accumulation. Public housing covenants were legally enforceable until the Supreme Court's 1948 decision in *Shelley v. Kramer*. In the landmark case of *Shelly v. Kramer*, the Supreme Court ruled in favor of an African American family. The ruling established that it violated the 14th Amendment's Equal Protection Clause. There was a restrictive covenant on the seller's home agreement that stated the sale of homes in the neighborhood to anyone of Negro or Mongolian Race was prohibited. (Rothstein, 2017, pp. 88–90) During the Supreme Court argument, three Supreme Court Justices had to recuse themselves from the ruling because their home had the same type of covenant issue in this case.

In 1944, the G.I. Bill was adopted to provide veterans with financial and social assistance after World War II. The Veterans Administration (VA) refused to insure mortgages for African Americans in White neighborhoods and vice versa; this practice prevented integration. Despite the promises of the GI Bill, African American veterans faced systemic barriers that limited their ability to build wealth and professional advancement. African American veterans were not only denied the same benefits as their White American veteran counterparts but were also restricted access to education training. Oftentimes, this steered them into lower-level positions despite their qualifications.The VA not only denied African Americans the mortgage subsidies to which they were entitled but frequently restricted education and training to lower-level jobs for African Americans who were qualified to acquire more significant skills" (Rothstein, 2017, p. 167) Some local benefit administrators chose to deny African Americans applications to four-year colleges. Instead, they intentionally directed them toward vocational schools. (Rothstein, 2017, p. 167)

During the 20th century, the suburbanization of America was associated with the rise of the Federal Housing Administration (FHA); this was a time that was deeply entrenched in racial segregation and fueled by private agreements that the government enforced. Several African American communities were racially divided before the FHA's formal policies. This was from the builder and property owners implementing restrictive covenants. (Rothstein, 2017, p. 158)

In an attempt to dissuade African Americans from applying for mortgages in order for them to become homeowners, several strategies were attempted. There were several different types of racial segregation and separatism that the government tried to use to influence and keep African Americans from becoming homeowners. Some of the tactics are as follows.

- **Administrative Segregation** - racial separation resulting from government policies and administrative programs. (Highsmith, 2015, p. 9)
- **Legal segregation** - racial apartheid arising from statutory, constitutional, or judicial mandates. (Highsmith, 2015, p. 9)
- **Popular Segregation** - racial partition driven by non-statist forces but often endorsed by laws or administrative procedures. (Highsmith, 2015, pp. 8–9)
- **Redlining** - According to the Merriam-Webster dictionary, redlining is defined as discriminating against housing or insurance and withholding home loan funds or insurance from neighborhoods that are considered poor economic risks. (Merriam-Webster. n.d.) Even though redlining is widely known to be something of a historical action measurement taken to prevent minorities from homeownership in the housing market, redlining is also being done to minorities digitally. Federal regulators were also allowed to conduct banking practices such as denying African Americans mortgages and redlining their neighborhoods. The banks' limiting African Americans'

economic mobility caused the failure of investments that could have promoted entrepreneurship for African Americans.

Differential access to mortgage financing remains a key structural source of inequality even after considering various socioeconomic factors. (Loya, 2022, p. 846) Although the mistreatment of home seekers has fallen, studies continue to show that racial segregation and separatism still exist. Studies from the Department of Housing and Urban Development show that African Americans and Hispanic home seekers continue to be guided into predominantly low-income and non-White neighborhoods in comparison to White American neighborhoods. Studies have also shown that although African Americans have qualified for a conventional low-cost mortgage, they still ended up with high-cost mortgage loans. At times in the study, it was unclear when the changes to their mortgage contract were made during the home-buying process. (Loya, 2022, p. 835)

African American mortgage holders are more likely to undergo more strenuous lending strategies by 22% compared to their counterparts. Minority borrowers consistently pay higher loans and title fees and are unable to assess the tradeoffs between up-front costs and interest rates because of the complex loan arrangements that mortgage lenders offer them. Data from the National Survey of Mortgage Originations (NSMO), ranging from 2013 to 2017, revealed that African American and Latino mortgage holders experienced adverse encounters during the last stages of the mortgage closing process. All of this occurred during the processes that most impact the home buyers. Even though we have the Real Estate Settlement Procedure Act and Closing Disclosure Rules in place, this shows that the process continues to lack enforcement. African Americans and Latinos are also considered to face higher costs during the mortgage closing process.

While homeownership rates have improved across all races over the last decade, some have waned. As of today's writing, the National Association of Realtors (dated March 17, 2025) released their report on homeownership rates along with percentages of discrimination reports. The National Association of Realtors found that 47% of African Americans and 33% of Asian buyers were most likely to report discrimination during their transactions in the type of loan products that they were offered. Five percent of Black and Asian buyers and 2% of Hispanic buyers experienced discrimination based on race. (Dean, 2024b)

African Americans have had to deal with unexpected costs and acute lending strategies. Homeownership between African Americans andWhite Americans has increased over the last decade, from 27% in 2013 to 28% in 2023, according to the National Association of Realtors. (*Snapshot of Race and Home Buying in America*, 2025) African American homeowners have experienced higher housing cost burdens in 39 states, causing them to spend more than 30% of their income on housing costs (*Black Homeownership Rate Sees Largest Annual Increase Among Racial Groups but Still Trails White Homeownership Rate by Almost 30 Percentage Points*, 2025b). This is with the African American homeownership rate increasing, being the greatest it has been from year to year in 2023, among other racial groups. African American's homeownership rate increased by 0.6 percentage points, equaling 44.7%, while White Americans' rate increased by 0.1 percentage points, bringing their homeownership rates to 72.4%; Asians percentage points also increased by 0.1 percentage points, equating to 63.4%, and Hispanic points decreased -0.1 percentage points dropping the percentage to 51.0%. (*Black Homeownership Rate Sees Largest Annual Increase Among Racial Groups but Still Trails White Homeownership Rate by Almost 30 Percentage Points*, 2025c) The National Association of Realtors also reported that 32% of African Americans are more likely to experience a

surprisingly higher cost at the closing process than their White American counterparts. (Cozzi, L. 2025)

E. Wealth + Health (Homeownership)

After the Civil War, the United States experienced a period of explosive economic growth known as the Gilded Age. Instead of expanding the property-owning classes and promising to diminish the gap between the rich and poor, the new order concentrated on wealth and power at the top and reduced workers to wage dependency. (Slotkin, 2024, pp. 117–118) This did not help African Americans during a time when there was already so much displacement and racial disparities. Several factors that reproduced racial segregation and residential inequality created barriers for African Americans to live in prospering neighborhoods. (McCabe, 2018, p. 454)

Racial and ethnic disparities in housing hardships reflect racial and ethnic disparities in other areas, including access to liquid assets and stable, high-quality employment opportunities. Due to the legacies of codified violence and discrimination, including slavery and Jim Crow laws, and more recently redlining, racial steering, and racially biased mortgage and hiring, African Americans and Hispanics often live in racially and ethnically segregated communities with poor housing inventory and a lack of access to quality education and employment opportunities. As a result, members of these minority groups have been systematically limited from building wealth and transferring money and other assets across generations. It was suggested that households with lower levels of savings and wealth might face an increased risk of mortgage delinquency and foreclosure during economic shocks, compounding their financial hardships. (Chun et al., 2022b, p. 65) Remedies targeting wealth and housing disparities suggest that there are fundamental changes that should be made. Pandemics such as COVID-19 in the

future will continue to have economic consequences for African American and minority households otherwise.

Wealth has been linked to fewer chronic conditions, lower mortality, and all-around better mental and physical health. The CDC defines health disparities as "preventable differences that populations experience in the burden of disease, injury, violence, or opportunities. When people have limited access to resources they need to be healthy, they are more likely to experience health issues." (CDC, 2024) Health disparities often refer to the different ways residents in neighborhoods can access health and medical attention and are usually influenced by several elements, such as environmental, social, and economic factors. The urban health inequity hypothesis states that an individual's health is influenced by the level of inequality in the area in which they live; beyond individual income, essentially, health corresponds to overall wealth. (Versey, 2022, p. 8) "African Americans often face health disparities that are attributed to these factors due to the urban communities in which they reside. The nation's growing racial and ethnic diversity, coupled with the conditions that lead to serious early life disadvantages, has profound implications for health and health disparities in later life, leading to squandering human lives and their potential." (Baciu et al., 2017, p. 39) Overall, the social system that creates discrimination and inequalities is also responsible for disease patterns. (Beard et al., 2024, p. 2) It is evident through all of the research that homeownership provides a better quality of life, and it also provides a basis for wealth accumulation through home equity and tax advantages.

Beyond the financial barriers of obtaining and maintaining a home in the United States, contemporary and historical housing policies have disproportionately benefited non-Hispanic Whites by providing them more opportunities to become homeowners and build their wealth. (Mehdipanah, 2023, p. 423) The impact on wealth accumulation in this country is, unfortunately,

unequally distributed between African American and White households and communities. From wage disparities, discrimination, and unreasonable employment opportunities to housing segregation and redlining, systemic barriers undermined African Americans' efforts to build wealth and achieve upward mobility. "Historically, policy has arguably been a driver of health inequities. Policymakers can play a significant leadership role in advancing progress in communities toward health equity." (Baciu et al., 2017, p. 21) Because the Fourteenth Amendment prohibits race-based discrimination, any policy that targets a specific racial group has a high standard to meet to prove that it is non-discriminatory. (Fashaw-Walters & McGuire, 2023, p. 1352)

There is a racial wealth gap in America between African Americans and White Americans. Every time the economy changes, African Americans tend to lose out consistently. The leading indication is that for every dollar the median white household has, an African American household has 0.16 cents. (Schermerhorn, 2025, p. 1) Data on economic hardships illustrate how African Americans are more economically distressed than Whites. A national study found that even after adjustment for multiple indicators of socioeconomic status (income, education, transfer payments, home ownership, employment status, disability, and health insurance) and demographic characteristics (age, gender, marital status, children and residential mobility), African Americans were more likely than White Americans to experience economic hardships such as being unable to meet essential expenses unable to pay rent in full or mortgage, unable to pay utility bills in its entirety, had shut off notices or being evicted from their residence. (Kaplan, R., 2015, p. 61)

In other words, these financial burdens also impact credit scores and the approval of student loans. They can hinder the ability of African Americans to qualify for mortgages,

delaying or preventing homeownership. Much of the history of the impact of the racial wealth gap is centered on historical, systemic, and contemporary factors that have limited the wealth accumulation of African American families in comparison to their White counterparts.

In the area of employment and housing, there have been several setbacks for African Americans. It was found that White men with a criminal record are more likely to be called back for an employment opportunity rather than African American men with no criminal history. Although it is illegal to refuse any nationality from anything publicly, this discrimination remains significant because it cannot be detected. This form of racial discrimination could be due to the historical ideology of racism that specifies that White Americans are better equipped and more suited for roles of power than African Americans. (Phelan & Link, 2015, p. 315)

Employment opportunities for African Americans directly affect housing and homeownership opportunities. If we look at these disparities and the importance of addressing the inequalities in the housing market and employment opportunities, we could find a way to boost fair access to all minorities in the home-buying process and find a way to eliminate racial wealth gaps.

According to the United States Census Bureau, the real median household incomes increased by 5.7 percent for non-Hispanic White households between 2022 and 2023, and there were no changes in the median incomes for African American, Asian, and Hispanic households. (US Census Bureau, 2024a) Although it may be true that the economic indicators indicate that the African American community's household median wealth has grown over the years, African Americans continue to be the most affected population whenever there is a recession or times get bad in the economy. (Systematic Inequality. Center for American Progress., 2018) This coud be contributed to the hardships that African Americans have previously faced. A national study

illustrated that the minority poor are are poorer that the White American poor. (Williams et al., 2016, p. 4) African Americans' wealth is lower in absolute terms, which means they are more susceptible to wealth deterioration during economic recessions. African American households tend to take longer to bounce back after a recession. (Burd-Sharps et al., 2015, pp. 9–10)

F. Restrictive Covenants

Race-differential housing outcomes have tended to concentrate on the discriminatory processes in the mortgage market while ignoring home-owning families' broad socioeconomic challenges. Loan programs that assist with homeownership opportunities can also play a vital role in purchasing. In the 1930s, the Federal Housing Administration (FHA) was established, and the federal government vigorously assisted with the American Dream, but this did not come without segregation. The Federal Housing Administration aimed to establish barriers to prevent co-mingling and protect Caucasian neighborhoods from infiltration. (Rothstein, 2017, p. 50) The Federal Housing Administration insisted on doing its own appraisals of properties to ensure the loan had a low risk of default. Because the Federal Housing Administration appraisal standards included a Whites-only requirement, racial segregation now became an official requirement of the federal mortgage insurance program. (Rothstein, 2017, pp. 64–65) Hurdles such as redlining, Federal Housing Administration, racially restrictive covenants, urban renewal, predatory lending, inequitable property taxation, and the GI Bill (established in 1944 to assist veterans with paying for schooling and training programs) have all been a part of the long-lasting effects on African American homeownership rates, wellness, and wealth accumulation. Also, substandard housing and foreclosures often led to significant wealth loss and a racial wealth gap between African Americans and their White American counterparts.

G. Impacts

Homeownership is the cornerstone of wealth and legacy for all Americans, but harder to attain for African Americans. Homeownership is the dream that most African Americans would like to accomplish, and be able to leave something for their families. This would mean that they can say that they own something that they worked hard for and were able to provide a home for their family. This could also be used as collateral for future-generation start-up businesses if it were more attainable for African Americans. This is what most lenders look for when writing any type of loan.

Studies by the Commission for Racial Justice of the United Churches of Christ and by Greenpeace, conducted at about the same time as the Government Accounting Office (GAO) report, concluded that race was so strong a statistical predictor of where hazardous waste facilities could be found that there was only 1 in 10,000 chance of the racial distribution of such sites occurring randomly and that the percentage of minorities living near incinerators was 89 percent higher than the national median.

One's neighborhood is highly imperative as the resources and community shape a person's life. Limited resources can debilitate one's health outcome and outlook on life. If one has flexible resources that offer a wide variety of conditions, it helps avoid risk factors or minimize the development of risk factors to disease. Neighborhoods can help with social connections and help influence who a person may become later in life. The structure that an individual sees daily and comes in contact with is crucial. The overall structure (including different ethnicities) and available resources of one's environment benefit an individual's outlook on life and help shape how they encounter people, places, and things.

Homeownership is associated with a positive array of neighborhood resources. (Loya, 2022, p. 834) Structures such as parks, street lights, hospitals, fire and police stations, and grocery stores are imperative to an individual's beneficial upbringing from a collaborative resource outlook. Homeownership is associated with better-performing schools, lower crime rates, and greater access to employment opportunities and networks.

For example, a study performed in 2010 showed that 75% of White Americans lived in metropolitan areas, along with 8% of African Americans. In comparison, 45% of average African Americans and 35% of White people resided in other neighborhoods. For that reason, the study also revealed that African Americans live amongst neighbors with poorer socioeconomic resources and are less likely to be provided with beneficial resources for admissions to college, access to politicians, and job procurement. (Phelan & Link, 2015, p. 318)

1. Homeownership and Economic Inequality - Historical and Structural Barriers

Racism has a tendency to shift its power over time, given the political and socioeconomic context. (Fashaw-Walters & McGuire, 2023, p. 1351) Racism towards African Americans has multiple layers and functions. These historical layers and functions have contributed to the barriers that have been set in place, preventing African Americans from equitable homeownership as their counterparts. Racism has created a hierarchical society with White Americans defining how to look at all other groups in the United States. Residential segregation remains a distinctive feature in the United States. (Emerson et al., 2001, p. 923)

In 1968, the Passage of the Fair Housing Act made redlining illegal, opening the housing market up to African Americans, but did so on "predatory and exploitative terms." (Blankenship et al., 2023, p. 559) This was considered an essential turning point for African Americans in the

legal framework controlling residential discrimination. Although redlining was made illegal in 1968, it continued to remain difficult for African Americans to purchase a home due to the homeownership rates, the credit disparities, and the predatory lending, essentially because African Americans at this time had little to no financial literacy, and the lack of economic and homeownership education debilitated them. In the same way that these barriers prevented African Americans from becoming homeowners, they were still faced with residential segregation. Despite redlining being made illegal, redlining continues to influence communities and the accessibility of wealth, legacy, and homeownership.

Racism has been embedded in laws, policies, and practices, leading to unequal access to resources and opportunities. It is widely understood that race-neutral policies and practices have exacerbated current healthcare inequalities, such as the differences in access to quality and outcomes. (Fashaw-Walters & McGuire, 2023, p. 1352) In 1983, an analysis was completed by the United States Government Accounting Office (GAO) confirming that commercial waste treatment facilities or uncontrolled waste dumps were more likely to be found near African Americans than White American residential areas. (Rothstein, 2017, pp. 54–55)

African Americans' quality of health has been impacted due to the poor air quality in some neighborhoods where they have been forced to reside and have limited access to resources made available to them. According to the American Lung Association, "African American communities are exposed to higher levels of air pollution, which can cause more health issues for anyone." (American Lung Association, n.d.) A study in Philadelphia investigated the intersection of socio-economic and health vulnerabilities with air pollution through the use of spatial auto-aggressive models, and finer-scale air pollution data revealed spatial patterns of environmental disparity within the city. Their findings highlighted the disproportionate burden of

air pollution borne by vulnerable communities, particularly those with higher percentages of poverty and non-White populations. (Scolio et al., 2024, p. 11)

Similarly, a southwest neighborhood in Chicago has been traced back to having the highest child asthma mortality rates in the United States, leading to some postulating racial and genetic etiologies. The reason for this has been traced back to a coal-burning power plant on Chicago's west side that spewed airborne particulates that poisoned the lungs of children in nearby neighborhoods, which happen to be the majority of African Americans and Puerto Rican children. (Ansell et al., 2021, p. 59)

In the early 1930s, residential segregation escalated when the federal government began underwriting home loans. The Home Owners Loan Corporation (HOLC) institutionalized a process where the rating of various neighborhoods was selected based on credit risk for home loans. (Bobo et al., 2012, p. 101) When the Great Depression threw the housing market into tumult the Home Owners Loan Corporation was created in 1933 through the New Deal legislation to provide homeowners with funds for refinancing their homes to avoid foreclosure or repurchasing their already fore-closed homes. (Friedline et al., 2019, p. 520) "Also, maps were marked with red lines to designate neighborhoods with a high concentration of African American residents as high-risk credit areas, blocking these communities from receiving home loans. (Bobo et al., 2012, p. 101) Home Owners Loan Corporation based its grade levels on “risk.” The grades were A (green) for best, B (blue) for still desirable, C (yellow) for definitely declining, and D (red) for hazardous. The neighborhoods that had a larger proportion of Non-White racialized groups, mainly non-Hispanic Blacks, were classified as (D) red for hazardous or too risky for investments. (Mehdipanah, 2023, p. 424) The federal government reinforced this

discriminatory practice by entering the mortgage market and institutionalizing redline procedures through the Home Owners' Loan Corporation." (Bobo et al., 2012, p. 101)

Economic and racial inequalities have long affected African American communities, particularly in the realm of homeownership. Historical practices and laws such as the proposal of the Federal Works Agency, redlining, and discriminatory lending have systematically excluded African Americans from homeownership opportunities. These practices have led to significant disparities in homeownership rates for African American families owning their homes compared to White families. This homeownership gap contributes to premature wealth inequality, as home equity is most Americans' primary wealth source.

In the United States, gentrification has undesirable health effects on African American women and lower-income residents. The definition of gentrification has been heavily debated. However, as a general matter it involves more affluent people moving into a less affluent area as one characteristic of gentrification that creates a distinct type of neighborhood change. (Versey, 2022, p. 8) This change often results in economic inequality between existing (low-income) residents and newer (often higher-income) residents. Comprehensive reviews revealed that long-term (typically historically marginalized) residents are more likely to experience worse mental health and physical health as a result of gentrification. (Versey, 2022, p. 8)

Housing discrimination is linked to poor health. Researchers have connected racial discrimination in mortgage-lending practices to poor health, including poorer self-rated health, reduced colorectal cancer survival rates, and greater African American vs White disparities in cancer. Additional studies have linked housing discrimination to higher stress levels and potentially greater exposure to environmental toxins. (Mehdipanah, 2023, pp. 425–426)

2. Affordable Housing and Programs

Affordable housing prices today in the United States are not the same as they were in the past. With the rising cost of living and wages not increasing at the same rate, several generations of families have been forced to live together. In 2021, the hourly wage necessary to afford a two-bedroom apartment at fair-market rent in the United States was $24.90 per hour. (Mehdipanah, 2023, p. 422) Surely you can agree that residential stability amongst everyone is imperative, even if it is homeownership. People move for better jobs, schools, and more opportunities for themselves and their families every day. However, African American families are forced to move frequently and against their will due to housing instability. High residential mobility rates are largely due to forced displacement, primarily eviction, rather than voluntary moves, and displacement occurs along axes of inequality. Residential stability is often linked to affordability. Renters normally have less housing security because they are vulnerable to rent increases, and marginalized populations are more likely to be renters. (Swope & Hernández, 2019, p. 12)

Affordable housing is a growing disparity, and yet it remains to be a human right rather than a commodity. Indeed, we can all say that housing is unaffordable for many Americans today. Nearly one-third of Americans spend 30% or more of their household incomes on housing costs, which includes rent or mortgage payments, property taxes, utilities, and car payments, if not money for public transportation. (US Census Bureau, 2024) Among all renters, half spend more than 30% of their income on housing costs, and a quarter spend 50% or more. (Mehdipanah, 2023, p. 424) Perhaps if there were rent stabilization programs to assist and protect residents from being evicted, as there were during the COVID-19 pandemic, it would help with housing and health disparities. Especially because housing and health are closely linked.

Public housing policies were often segregated, with African Americans being confined to separate and cheap housing units. This segregation was reinforced by urban renewal programs and local zoning laws that displaced African American neighborhoods. The segregation was not accidental. These public housing units were usually located near industrial sites, junk yards, and poorly constructed temporary housing near railroad tracks. (Rothstein, 2017, p. 55) Recreational facilities were even segregated and justified as a means of social harmony during this time. (Rothstein, 2017, p. 55) Studies of Hurricane Katrina found that African Americans and subsidized housing residents were less likely to return home following rebuilding, due to not only greater property damages, but also to racially discriminatory government housing programs and policies, including demolition of undamaged public housing. (Swope & Hernández, 2019, p. 12)

In addition to public housing, the federal government implemented other policies that further entrenched segregation, such as the "war program." The war program leased spare rooms from White families to house White war workers and offered low-interest loans for White homeowners to remodel their residences. However, this was unavailable to African Americans. The Federal Government's refusal to insure bank loans for African Americans made it nearly impossible for them to purchase or build homes in standard construction. The government recruited developers such as David Bohannon to create exclusively White suburbs, with federal officials approving bank loans that prohibited sales to African Americans. (Rothstein, 2017, p. 116) While White workers were able to transition to permanent homes in the suburbs due to the war programs, African Americans were in overcrowded, substandard housing. (Rothstein, 2017, p. 116)

Tactics such as the New Deal housing efforts were initially created as a project of the Public Works Administration (PWA), which was established in 1933 during Roosevelt's time in office. The PWA's goal was to alleviate a national housing shortage while creating jobs in construction. However, in Birmingham and Miami, the PWA built projects designed for only African American residents, and the cities were zoned for only black families, continuing the efforts of segregation. Nevertheless, out of forty-seven of the PWA's projects, seventeen went to African American residents, while the other thirty went to White families. (Rothstein, 2017, pp. 20-21) In addition to the PWA building projects that were predominantly for African Americans and leasing the majority of them to White families instead, the PWA was also known to tear down existing housing to replace it with segregated projects, in some instances turning what was once an integrated neighborhood into a segregated neighborhood. (Blankenship et al., 2023, p. 559)

Although Franklin Roosevelt's New Deal plan aimed to improve working conditions, southern members of Congress ensured that agricultural industries, where many African Americans were employed, were excluded from minimum wage and child labor protections. This meant that African American families could continue to be manipulated by earning inadequate living wages that made it hard to secure safe and decent housing and escape poverty. (Rothstein, 2017, p. 156)

On top of all of that, real estate agents used erroneous racial fear tactics called blockbusting to panic White families into selling their homes under market value, which were then sold to African Americans at inflated rates. This caused African American families to struggle to pay these inflated rates. The homeowners were unable to perform the necessary upkeep of the house. They often had to sublease their homes to friends and families, causing

overcrowding. Due to these issues, the neighborhoods fell into disrepair. This, in turn, fulfilled the racial fear tactics that the real estate agents utilized. Blockbusting was a loss for the real estate agents and the African-American residents. (Rothstein, 2017, pp. 12–13)

Historically, public housing was initially known as intended housing for African Americans. Nonetheless, it was not designed to be synonymous with African Americans, racial segregation, or poverty. Public housing was initially meant to provide affordable options to working-class White families, although it is often seen as a marginalized community and concentrated in specific urban areas. The local and federal governments steered African Americans into specific public housing projects that were usually located in segregated neighborhoods. This was a gradual process driven by discriminatory policies and practices.

The purposeful use of public housing was used to segregate African Americans, which led to the establishment of de jure segregation (segregation enforced by law). In 1964, the Civil Rights Act outlawed many forms of de jure segregation, yet the policies continued to shape residential patterns and social inequalities in the United States. The historical manipulation of public housing has had a lasting impact on the social and economic well-being of African American communities, with a concentration of crime, poverty, and limited access to resources in these areas perpetuating cycles of social and racial inequalities. (Rothstein, 2017, p. 17)

3. Health Disparities – Social Determinants of Health

According to the CDC, social determinants of health (SDOH) are external factors that are involved in shaping a person's health outcomes. These social determinants include economic struggles and societal norms that can shape a person's daily life. (CDC, 2024) The intersection between African Americans and social determinants of health is often rooted in structural racism and is frequently considered to be the cause of health disparities among African Americans.

Many social determinants of health, such as food, income availability, housing quality, affordability, and air pollution, are closely linked to race/ethnicity and health outcomes. (Churchwell et al., 2020, pp. 462–463) What this reveals is a broader pattern of discrimination towards African Americans.

Race significantly intercedes the effect of homeownership on self-perceived health status, incidence of general health conditions, and health trade-offs, including delays in accessing medical care and obtaining prescription medications. (Ortiz & Zimmerman, 2013, p. 4) Previous studies have shown that the fundamental causes of posit that socioeconomic resources fundamentally affect health, regardless of the disease or health behaviors that operate as mechanisms. (Riley, 2020, pp. 6–7) The direct and indirect fundamental pathways to homeownership are also tied to one's health. For instance, indirect pathways encompass homeownership and wealth accumulation's social and economic benefits. In contrast, direct pathways give perceptions of neighborhood security and integration, which are vital to one's overall health. (Finnigan, 2014, p. 73)

In comparison to renters, security with residential stability provides higher life satisfaction. When you are a homeowner, there is more stability and security, and you tend to make more connections with and integrate yourself into the community, which leads to more resources and a positive impact on you. In a study that explored the link between homeownership and mental health outcomes, it was found that homeownership had lower rates of depressive disorders and fewer cognitive difficulties and better mental health. Homeownership also reduced the impact of poor physical and mental health on daily activities. These effects persisted even after adjusting for demographic lifestyle factors. (Rahman & Steeb, 2024, p. 7)

Racism is related to a wide range of adverse health outcomes, such as congenital disabilities, cancer, cardiovascular disease, obesity, and poor sleeping habits. (Williams et al., 2019, p. 1384) With regard to African American women's health status, the disparities in health outcomes compared to White women are also attributed to a complex interplay of socioeconomic factors and a history of systemic biases within the healthcare system, as well as historical exclusion from medical research. African American women, who are often at the bottom of the socioeconomic ladder, tend to face a disproportionate risk of suffering health and wellness issues simply because of their gender and race. This has been evident in stark statistics, such as higher mortality rates from heart disease and diabetes, and congenital disabilities among African American women between the ages of forty-five and sixty-four. Breast cancer and heart disease have been the two leading causes of death among African American women due to later diagnoses, differences in tumor biology, and comorbid conditions. (Braithwaite & Taylor, 2001, p. 2)

According to Braithwaite, African American women's social and psychological well-being is often ignored by research and medical doctors, leading to inadequate and prolonged health diagnoses. Psychological factors such as racism and economic disparities profoundly affect African American women's health. Overall factors such as poverty, culture, and social injustice contribute directly and indirectly to breast cancer disparity among women. African American women are more likely to be affected by those determinants than White women. (Braithwaite & Taylor, 2001, p. 6) Similarly, marginalized populations are more likely to have Medicare Advantage, and patients with Medicare Advantage Plans are less likely to have high-quality home healthcare due to the lower reimbursement rates that are dispersed.

Life expectancy is greater for White men and women by four years than for African Americans. According to the National Center for Statistics, in 2014, African Americans' life expectancy decreased by 1.5 years. (Phelan, J. C. et al., 2015, p. 313) In recent years, this gap has grown substantially since the COVID-19 pandemic. In addition to the reduced life expectancy, the mortality rate has remained constant for African Americans.

Due to the socioeconomic challenges, African Americans face significant health disparities directly related to the location of their community. In fact, in the book Black Health, on page 1 in the Introduction, there is a quote by Dr. Martin Luther King Jr that states, "Of all of the forms of inequality, injustices in healthcare are the most shocking and inhumane because they often result in physical death." This quote could not be any more accurate. (Ray, K. 2023, p. 1) Factors such as limited or no access to quality healthcare equate to higher rates of chronic diseases.

The disparities that African Americans face are not because of biological differences but rather the differences related to treatment based on race. It is stated that African Americans commonly experience racism, interrupting sleep patterns, which increases stress levels and affects mental and physical health. (Ray, K. 2023, p.15) Simultaneously, prior research has found that African Americans are more likely than Whites to manifest a blood pressure decline during sleep, a pattern that is predictive of an increased risk for cardiovascular mortality and other outcomes. (Williams et al., 2019, p. 1384) Understanding the differences in race is necessary to address the social understanding of the health inequalities that African Americans have faced for centuries.

Housing as a social determinant of health refers to the availability or lack of availability of high-quality, safe, and affordable housing for residents at varying income levels.(Baciu et al.,

2017, p. 140) The impact of social determinants, such as inadequate housing and neighborhood environments, contributes to poor mental and physical health outcomes that have been linked to mortality and numerous health conditions.

Experiences of racial discrimination have been linked to social stressors, which can be harmful to one's health. In fact, in 2000, African Americans had elevated death rates for eight of the ten leading causes of death (National Center for Health Statistics, 2000). Race was related to all of the major diseases. (Phelan & Link, 2015, p. 320)

Enforcing fair lending laws and expanding affordable housing programs could lead to better access to healthcare. Also, community-based initiatives that focus on economic development and wellness support can play a significant role in mitigating disparities. By tackling both economic and wellness inequalities, it would be easier for African Americans to work toward a more equitable and just society. African Americans are disproportionately affected by conditions such as hypertension, diabetes, and heart disease, which are exacerbated by the stress and economic instability linked to housing insecurity. As for children specifically, the data reveal higher rates of morbidity due to asthma for those living in crowded, urban neighborhoods. Findings suggest that other factors, such as race, ethnicity, and income, may play more critical roles in shaping the risk of asthma in children than their physical environment. (Baciu et al., 2017, p. 85) A person with more significant resources, such as health care, would be able to maintain a healthy lifestyle and receive the best medical attention.

As a result of historical racial treatment, African Americans have not been able to trust the healthcare system. Racialized health inequalities are differences in health between racialized groups that are often rooted in social injustices. For example, research shows that racially minoritized older adults experience worse health outcomes compared to their White counterparts.

Considering the mistrust of African Americans, not trusting the healthcare system and the government from previous mistreatment or lack of under-representation has caused a higher number of African Americans to have a poorer quality of health than their counterparts.

Segregation can adversely affect a person's mental health and wellness, creating communities of concentrated poverty with high levels of neighborhood disadvantages. A 25-year longitudinal study found that cumulatively higher exposure to segregation was associated with elevated risk of incident in African American women, although not in African American men. (Williams et al., 2019, pp. 108–109) Homeownership is linked to better mental and physical health. Concerning the historical trauma that the African American community has experienced, mental health disparities exist and are related to the insecurities of homelessness. Homeownership increases perceptions of control, security, residential stability, and neighborhood integration. (Finnigan, 2014, p. 72)

African Americans experience mental illness the same as their White counterparts. This tends to be due to the historical and contemporary issues that African Americans are faced with and often reminded of. Although this is an underrepresented and undiagnosed topic until recently in the African American community. (Coombs et al., 2021, p. 77) The saying once was that "black people don't go to therapy; they go to church." This could also be the reason why less than thirty percent of African Americans with a mental health condition use formal health services. While there have been prospective analyses in national studies to show that religious beliefs and behavior can reduce some of the adverse effects that discrimination has on health outcomes. (Williams et al., 2019, p. 116) There has not been enough to capture discrimination in multiple domains related to physical and mental health. However, research shows that

experiencing housing discrimination could even outweigh the potential mental health benefits of moving into a lower-poverty neighborhood. (Mehdipanah, 2023, p. 426)

According to authors Jo Phelan and Bruce G. Link there were two general forms taken for health outcomes of discrimination. In the first, “participants reported on the experience of discrimination in their lives, and these are related to outcomes such as hypertension, self-reported poor health, breast cancer, and obesity. In the second study, participants were exposed to analogs of racist events (watching a racist film clip) in a laboratory setting, and the cardiovascular reactivity or psychological stress responses (such as anger) were measured.” The study’s outcome was hard to attribute to discrimination because the first set of results was inconsistent. (Phelan & Link, 2015, p. 320-321) “Having a better understanding of how young adults make sense of health and wellness, may provide scholars and practitioners with a better understanding of the needs of the African American community.” (Brooks & Moore, 2016, p. 186)

A study of the Chicago area during the time redlining was widely used showed that, on average, African Americans were paying $587 more a month for their home compared to those who had conventional mortgages. This amount equated to what would have been paid in 2019 dollars. From 1940 to 1960, instead of African American residents building equity in their homes, approximately $4 billion was taken from African American households attempting to become homeowners in this area. (Mehdipanah, 2023, p. 424)

III. New Frontiers in Housing and Wellness Disparities

A. Digital Redlining

Despite more people having access to the internet, communication is not always more accessible and manageable. There is something relatively new called digital redlining, which is

the systematic process by which specific groups are deprived of equal access to digital tools such as the internet, creating inequities in access to education and employment opportunities, as well as healthcare and health information. (McCall et al., 2022, p. 1) In digital redlining, predominantly minority communities, often African American communities, are being intentionally segregated, leading to economic and social disinvestment in the community over time. (Wang et al., 2024, p. 1) Digital redlining drives and widens existing disparities in access to education, employment, healthcare, and social services. (Wang et al., 2024, p. 1) Many of the same communities that lack access to electricity, water, affordable programs, and utilities are unable to adopt broadband access. (Diep, 2022, p. 2) The inability to access broadband internet can have debilitating effects on families by creating and assisting with trapping generational poverty due to no access to employment opportunities. In regards to the personal sphere of activities such as searching for lower prices or tariffs for consumer goods and services, conducting financial or business transactions or even acquiring medical information from your provider. Faster internet access benefits everyone.

Broadband access also plays a direct and consequential role in health, as it affects many social determinants of health. Data suggest a significant correlation between internet adoption and improved health outcomes. For example, controlling for education and income, a considerable difference exists between higher broadband access with a 9.6% lower diabetes prevalence. (Diep, 2022, p. 2)

Addressing broadband access issues allows for more equitable access to healthcare resources. Managing chronic conditions and overall health outcomes is necessary to achieve health equity. Digital redlining can also present challenges to cardiovascular innovations at the individual health system and community levels, raising concerns ranging from the affordability

of individual technologies to the absence of basic infrastructure in marginalized communities. In order to address these digital redlining issues, targeted interventions must mitigate disparities at all levels. The individual-level differential access to information and communications technology can restrict the ability to use patient monitoring devices, such as Bluetooth-monitored blood pressure cuffs. (Merid et al., 2021, pp. 912–913)

Although digital redlining may not result directly from federal policies, it remains a consequence of decisions made by regulators and companies who shape technology. (Merid et al., 2021, p. 913) Today, in areas where laws and commercial actors have been denied to communities of color for over 90 years, there are below-average internet speeds, low internet adoption rates, and internet access costs are a significant burden relative to household income. (Diep, 2022, p. 2) Digital redlining in the United States is critical in terms of the impact on health and wellness as it relates to African Americans. Communities that have poor internet access are more likely to experience a decline in healthcare visits. The need for this broadband service has increased since the COVID-19 pandemic, especially since more children were being homeschooled during COVID-19, and at a time when more people were working from home, and in inclement weather. During the COVID-19 pandemic, children in the 8th -11th grades experienced a widening achievement gap due to the lack of broadband access. Some students even sat in parking lots outside schools and restaurants to access broadband internet. (McCall et al., 2022, p. 1) Addressing digital redlining helps with health care screenings through the utilization of video phone calls and texting. Regarding the personal sphere of activities such as searching for lower prices or tariffs for consumer goods and services, conducting financial or business transactions, or even acquiring medical information from your provider. (Prieger & Hu, 2008b, p. 151) Speedier internet access benefits everyone.

A study exploring historical redlining in Milwaukee showed inequities in broadband internet access before the COVID-19 pandemic. (McCall et al., 2022, p. 2) Neighborhoods rated with the highest grade A were predominantly White neighborhoods and had higher incomes. While the D-rated neighborhoods were historically redlined, lower-income communities of color had 82 vs. 62%. Another study conducted in California showed similar disparities in the areas of Oakland that currently lack sufficient broadband access. (McCall et al., 2022, p. 2)

Digital redlining is much like historical housing redlining in that it systematically restricts access to urban communities, particularly those with large populations of lower socioeconomic status and large populations of minorities. Differentiation based on racialization that determines access to critical resources and investments such as fintech (financial technology, referring to digital technologies that facilitate financial technologies, and services like online and mobile banking, electronic bill payments and direct deposit payrolls) is a form of digital redlining. (Friedline et al., 2019, pp. 517, 520) The disparity in redlined neighborhoods that reveal limited broadband access links to discrimination where communities were denied the opportunities to build wealth through homeownership in the 1930s through federal government policies. (Diep, 2022, p. 1)

The effects of the systemic barriers have not changed much, although the execution tends to vary depending on the approach. Addressing digital redlining requires a comprehensive understanding and approach to policy interventions to provide equal access to broadband internet. This is possible as, from 2015 to 2020, the federal investment to increase broadband access subsidized the costs of building infrastructure, provided devices for students, and helped build digital skills in communities. The Infrastructure Investment and Jobs Act of 2021 provided $2.75 billion towards funding the Digital Equity Act and $14.2 billion to modify and extend the

Emergency Broadband Benefit Program, transitioning it into the longer Affordable Connectivity Program (ACP), Federal Communications Commission, 2022. (Diep, 2022, p. 3) Addressing digital redlining will require a comprehensive strategy involving healthcare systems, public outreach, and research initiatives. As the article in the Journal of Science and Governance states, ”with a strong community engagement and political support in historically underserved communities and a framework for providers that centers around longevity and improving digital health for future generations, broadband internet access adoption can create an environment that promotes attaining full potential for health and well being for everyone.” For instance, the implementation of a policy is done in partnership with multiple actors, such as Congress, the Centers for Medicare and Medicaid Services, corporate health systems, and health care administrators, and most implementation decisions will be made by administrators or regulators. (Fashaw-Walters & McGuire, 2023, p. 1356)

B. **Environmental Justice Issues (How it affects health + wellness)**

Equally important are environmental justice issues and how they affect the health and wellness of African Americans. In the United States, structural determinants operate across several different domains of structural racism. A historical connection exists between socioeconomic status, health, mortality rates, and race. The evidence shows that there is a profound distinction between African Americans and the racism that has been and continues to be inflicted upon them in every measurement of socioeconomic status. (Phelan & Link, 2015, p. 320) Environmental health research in the United States has shown that racial and ethnic minorities and members of low socioeconomic groups are disproportionately burdened by harmful environmental exposures in their homes, workplaces, and neighborhood environments that impact their overall health and well-being. (Beard et al., 2024, p. 1). For decades, there have

been 17 principles of environmental justice that have served as guidance for federal agencies and community-based organizations to ensure that all people and communities are entitled to equal protection of the environment, education, energy, health, and employment regardless of race, color, national origin, or income. Federal agencies like the National Institute of Health (NIH) have adopted these principles as a basis for research, training, and education. (Beard et al., 2024, p. 2) Although some may say that these principles failed to protect the city of Flint during the water crisis.

For instance, in 2014, Flint, Michigan switched its water supply from Lake Huron to Flint River. Immediately after doing so, several Flint residents complained about the foul smell and taste of the water. The water was toxic and in some situations deadly. Escherichia coli and high amounts of lead were found in the water. The residents were told to boil their water before use. However, this was not the case before the water was switched over. (Agyeman et al., 2016, p. 322) The elected officials lied about the safety of the water and reassured Flint residents that the quality of the water was fine. (Ansell et al., 2021, p. 60) The cruel and cavalier behavior of the elected officials towards the complaints was an act of structural behavior.

At the time, Flint's population was 56.6% African American (compared to 14.2% of the state), Flint's household income was half the state’s median, and 41.5% of residents were below the federal poverty level. (Agyeman et al., 2016, p. 322) The incident evolved into a persistent crisis that left the people in the community impacted with lead poisoning. This environmental injustice posed several risks due to the delay and lack of political recognition. (Agyeman et al., 2016, p. 322) Sadly, several people died from this environmental injustice from Legionnaires disease, while several others were sickened and all of the residents were forced to use bottled water. While Flint residents will never know the long-term direct damage caused directly by the

water contamination, this incident left a dark shadow over an already struggling city. Flint, a Rust Belt city of 100,000, has been a victim of two generations of job loss and factory closures. (Ansell et al., 2021, p. 59)

The Detroit Metropolitan area is one of the most racially segregated regions in the nation. It is home to African American and Latino communities with moderate incomes. The Community Action to Promote Healthy Environments (CAPHE) is a community-based participatory research project that is working to improve air quality and health in Detroit. (Beard et al., 2024, p. 4) The project involves collaborations between community-based organizations, the healthcare, environmental organizations, and academic researchers at the University of Michigan as equal partners and co-investigators. The National Institute of Environmental Health Sciences (NIEHS) Research funds CAPHE to Action program. Together, the CAPHE team developed a public health action plan including recommendations for reducing air pollution and adverse health effects. In order to do this, the action plan the researchers mapped air pollutant levels, sources, and distribution, then quantified health impacts and inequities in the Detroit Metropolitan area (DMA). Mapping conducted by the CAPHE team showed that although the regions outside the DMA consume more energy, the DMA has a higher health burden due to air pollution. (Beard et al., 2024, p. 4) The researchers worked with community partners to examine strategies implemented in other cities facing similar air pollution issues and to determine the recommendations that could be applied to Detroit's public health action plan. Then, the collaborators held a public community meeting to share their findings and listen to residents' health concerns to refine their recommendations. (Beard et al., 2024, p. 4)

The plan details twenty-five actionable strategies based on science and community priorities, such as incorporating vegetative buffers, installing air filters and improving

infrastructure to allow for alternative transit forms such as biking. This research informed new policies by the City of Detroit that require companies to conduct a health impact assessment before starting industrial activities. Workshop speakers stated that the collaboration taught them the importance of ensuring that community leaders are co-investigators, not just collaborators, in research projects, through sharing responsibilities. The team shared 5 of 10 leadership and recognition. They shared that self-reflexivity and evaluation throughout the process are essential for ensuring a project's effectiveness. The team now conducts health impact assessments to understand the health impacts of proposed policies or projects before they are implemented. (Beard et al., 2024, pp. 9–10)

The location, biology, beliefs, and behavior of where someone resides are often considered defining factors of how their health will be determined. However, in some cases, when it comes to location, many African Americans have not been given the same residential opportunities as White Americans. W.E.B. Du Bois once linked African American and White Americans' health inequalities to living conditions rather than biology in 1896. (Ansell et al., 2021, p. 27) He went on to say that African American communities can be linked to the rooted environmental and social conditions imposed by slavery and White Supremacy. These insights made 1896 bring light to policies such as environmental discrimination and racial inequalities that continue to plague today's society as a whole.

The ability for African Americans, immigrants, and low-income residents to produce, access, and consume healthy and culturally appropriate foods is necessary if the food justice movement is to connect with ongoing environmental justice concerns. (Agyeman et al., 2016, p. 331) When a racial steering survey was done, the most common approach was to present 15 cards showing houses from various neighborhoods with varying racial compositions. The studies

found that race is influential when selecting where one would choose to live. Factors included the likelihood of purchasing a house in an African American neighborhood versus a non-African-American neighborhood. (Emerson et al., 2001, p. 932) Neighborhoods matter for a number of reasons, including their influence on safety and access to opportunity. (Baciu et al., 2017, p. 142)

C. Education

The intersection of education and health influences among African Americans is critical to exploring persistent disparities in the community. A study performed in the Michigan-based Perry Preschool found that African Americans 3 to 4 years old from a public housing project were randomized to a 2-year school-based early childhood intervention that included sessions at school and home visits by the teacher. At age 10, children who attended the preschool did not have higher IQ scores than the controls, but they had higher test scores. At age 40, the intervention group earned a higher income, education, health insurance coverage, and home ownership and lower crime rates, out-of-wedlock births, and welfare assistance than the controls. At age 40, the intervention groups also had better overall health. They engaged in fewer risky behaviors (smoking, driving without a seatbelt, illicit use of drugs and sedatives), although there were no differences in reported medical conditions. (Kaplan, R. 2015 pp. 56-57)

Racial segregation can have a debilitating impact on education, as there are differences in the resources that African American school districts are given versus White school districts. (Phelan & Link, 2015, p. 314) Restricting access to less favorable neighborhoods often means missed opportunities for those school districts and children, equating to more satisfactory amenities such as college scouts for athletic and academic possibilities. Access to a fair education can lead to adequate employment and quality healthcare, which can assist with having

a reasonable income that provides secure, safe, and suitable housing for African American communities (Ray, 2023, p. 14). Segregation had a devastating poverty-concentrated effect, including the denial of economic and education opportunities for African Americans. In medicine, the decrease in opportunity for African Americans was codified by the release of the 1910 Flexner report which led to both the closure of 5 medical schools dedicated to training African Americans medical students and reduced diversity in the field of medicine and to the Hospital Survey Act of 1946 (also known as the Hill-Burton Act) which provided federal support for separate but equal hospitals. (Churchwell et al., 2020, p. 457)

Even though the racist practice of educational segregation was formally ended in public schools in 1954, the residual effects remain in our current educational system. A closer examination showed that data from Fall 2015 indicate that 58% of African American students (vs. 5% of White students) enrolled in public schools attended a school in which the combined enrollment of racial/ethnic minority students was at least 75% of enrollment. Disparities among African Americans in education persist into adulthood: fewer African Americans than White people enroll in college and complete a bachelor's degree (26.1 vs. 40.1), which leads to income inequalities across the life course. (Maness et al., 2020, p. 19)

There is a social benefit that comes along with homeownership through the behavior of children, such as better health and education. Strategies such as improving the educational experiences of disadvantaged children can materially affect homeownership rates later in life. (Liu & McManus, 2024b, p. 2) Children of homeowners are less likely to drop out of school and are more likely to pursue higher education. Children of parents who own their own homes have been associated with strong cognitive skills and fewer behavioral problems in school. (Liu & McManus, 2024b, p. 2)

Despite the fight for racial discrimination in education beginning in 1896 with *Plessy v. Ferguson*. The fight continues today for low-income neighborhoods and African Americans. For example, as of this writing, the Department of Education (DOE) is being threatened with being dismantled by the current administration (although this could not happen without the approval of Congress). While some say that the states should handle their own education, this means less money for low-income communities. There would be several low-income communities that include minorities that would be left with little to no money for their education, and low-income school districts would struggle even more or close. Access to education and its quality are key social determinants of health, with higher education correlating with improved health and a longer life. "Attaining higher education opens doors to better-paying jobs, enhances living standards, and contributes to building generational wealth." (McCall et al., 2022, p. 2)

African Americans are more likely than White Americans to have a service occupation (25.4% versus 16.6%), and twice as many White Americans are more likely to have managerial positions (11.6% versus 6.4%). (Phelan & Link, 2015, p. 315) This could also be attributed to their education. According to the United States Census Bureau, between 2011 and 2021, 34% to 41.9% of the non-Hispanic White population aged 25 years or older held a bachelor's degree or higher. As for the African American population, the percentage was 19.9% to 28.1%, and the Asian population was 50.3% to 61.0%. Although African Americans comprise about 12% of the world's population, they only hold about 1.2% of Fortune 500 CEOS, 2% of Senators, 2% of governors, and 9.2% of the U.S Congressional Representatives. (Phelan & Link, 2015, p. 315)

D. Food Deserts

In addition to education, the importance of health and the involvement of African American communities, as well as collaborative efforts from healthcare workers, and local

organizations, policy changes are essential in promoting lasting improvements in food access. As a result of limited access to homeownership in American society, African Americans have experienced greater disparities in health due to their living locations and the conditions of the neighborhoods that they occupy, resulting in food deserts. (Karpyn et al., 2019, p. 1) Food deserts are geographical communities that are limited or lack access to affordable and quality food, and areas with fewer supermarkets. (Baciu et al., 2017b, p. 84) The communities that African Americans have been redlined into have food scarcity, also known as food deserts. (Shaker et al., 2022, p. 102) They have been faced with living in low-income neighborhoods bearing the brunt of foreclosures, high poverty (and crime at times), stricken, abandoned housing, and racially segregated neighborhoods. African Americans are four times more likely than White Americans to live in a neighborhood without a full-service supermarket. This finding has been proposed as an explanation for why African American adults are 1.5 times more likely than White American adults to be obese. (Dubowitz et al., 2015, p. 1859)

The connection between the environment and existing injustice is a symptom of a poor environment. Therefore, from Detroit to Delhi, food justice advocates are simultaneously concerned with addressing food deserts. Food represents how daily patterns are increasingly entering in the Environmental Justice Movement (EJM). However, there has been a tremendous shift locally in the Detroit food movement in the number of community gardens and urban farms. (Agyeman et al., 2016, p. 331,335) An estimated 23.5 million people live in food deserts across the United States, and the White House Task Force on Childhood Obesity recognized food deserts as a major contributor to poor dietary patterns and obesity. (Kelli et al., 2017, p. 1)

Consequently, a study demonstrated that residents living in disadvantaged areas, including food deserts, low-income households, and low-access regions, had a higher proportion

of African American residents. (Kelli et al., 2017, p. 9) African American neighborhoods have been reported to have more fast-food restaurants, fewer supermarkets, fewer healthy options, lower levels of social cohesion, and worse walking environments. The study data shows that African Americans also formed a higher proportion of those with low income, a key driver of increased cardiovascular disease risk. (Kelli et al., 2017, p. 9)

Access to healthy food for many African American communities is not always a guarantee, which can create challenges to their health and wellness. When examining 10 counties with the highest number of food-insecure individuals in the country, all of the 10 spans over large urban cities such as Chicago, Illinois, Houston, Texas, New York, New York, and Phoenix, Arizona. (Baciu et al., 2017b, p. 84) Food deserts and historical redlining are just another impact that coincides with the disinvestment in African American communities, which is another consequence of food deserts. The economic inequality intersection in restrictive covenants, redlining, and housing discrimination made suburban markets less accessible for African American residents.

Food deserts extend beyond the dietary needs of African Americans and minorities. When there are no green spaces, such as places to walk or bike, this contributes to cardiovascular disease risk and obesity. Green spaces provide essential health benefits for recreational spaces and physical and social activities. The difference in subclinical vascular disease was also examined in subjects based on their neighborhood characteristics and individual socioeconomic status. There were no differences in the markers of inflammation, overall survival, or vascular stiffness in those living in low compared with good access to healthy foods. (Kelli et al., 2017, pp. 3–4)

When there is a presence of a food desert, people tend to lean on food assistance. Places such as food banks are usually the first source of food assistance for food-insecure residents in food deserts. (Sharma et al., 2024, p. 655) Besides food banks, food-insecure households are also able to depend on government programs such as SNAP (Supplemental Nutrition Assistance Program). SNAP, which is also formerly known as the food stamp program, tends to help some of the most vulnerable populations who are food insecure. SNAP is the most extensive domestic hunger program in the United States, assisting over 42 million people, and food banks play a critical role in outreach and enrollment. (Sharma et al., 2024, p. 655)

It is equally important to note that due to the displacement of many citizens who may have lost their homes, moving into neighborhoods with low-income families as property values rise, there is a jeopardy of gentrification. As previously mentioned, gentrification has undesirable health effects on African American women and lower-income residents. Communities that suffer from food deserts are already experiencing having to depend on the corner store. If there were full service supermarkets in food desert areas it would reduce inequalities and promote access to healthy foods, improving diet and reducing the risk of obesity and cardiovascular disease. (Dubowitz et al., 2015, p. 1858)

Final Thoughts

I hope that one day, we as a nation can finally look past (not forget) the history of racial inequalities and help everyone work toward progress. I look forward to the day the words of the Declaration will hold true for all Americans when it states, “[w]e hold these truths to be self-evident that all men are created equal, that the Creator endows them with certain unalienable Rights that among these are Life, Liberty, and the pursuit of happiness.” (Declaration of Independence, 1776) If this is not done, then the economic and social inequalities advancement

for many minorities will continue to be considered economically disadvantaged second-class citizens as long as we have a majority and a minority.

One of the only ways to eliminate racial inequalities would be by reducing the apparent disparities that exist in healthcare and homeownership. Racism is a noun we cannot eliminate from society, no matter how hard we try. That being said, we, the people, should not ignore it and correct it when we see it happening. America will do so much better when we take the color out of race as a nation and view everyone as one race: human. We must live intentionally and work together as one to change an unjust system. Racism affects not only African Americans but every nationality, gender, and generation. This includes enforcing fair lending laws, promoting affordable housing programs in decent neighborhoods with adequate resources, and improving access to healthcare. Unless several of the policies, programs, and procedures are analyzed and opposed, then efforts that are continuously oppressing all minorities will continue to have horrible impacts on wealth, legacy, and health inequalities, as they are all interconnected. It seems as though there are new and more innovative ways being created for segregation. Perhaps if more time and willingness were spent getting to know those who look different from you, then there would be less segregation. Conceivably, for us to dismantle the centuries of residential segregation in the governmental system will require a broad-based social movement that confronts the role of race in American society.

Undoubtedly, the responsibility of homeownership may not be what every human being desires. However, if every creed, nationality, and ethnicity were offered the same opportunities, it would be something more people would consider. For African Americans to have equal and unbiased homeowner rights, policymakers need to examine all the inequalities amongst all races, identify existing housing and healthcare policies, and work diligently to uncover all the

mechanisms of how these barriers continue to prevent homeownership. Then, the policymakers would create new policies targeted at everyone and interventions to avoid disparities and inequalities in the home-buying process. Some would say that there would be a need to acknowledge the historical damage that has been done to minorities; however, the past has occurred, and for us to move on, we cannot keep harping on it because then that becomes the discussion. I am not saying to forget about the past, although I am saying that we all know that there is a past, admittedly or unadmitted. With determination and policy changes, there could be changes to have a more equitable society. Regardless of the zip code and people's socioeconomic status, we could create a culture where we all can live a healthy, happy life.

Despite African Americans' numerous obstacles, their documented resilience and determination are remarkable. African Americans continue to work towards building stronger integrated communities that support their families and fight for equality and justice. History serves as a reminder of the enduring legacy of racial inequality in America and the ongoing need to address systemic barriers that continue to limit the opportunities of African Americans and other minority families.

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