



Residential Real Estate

How housing shaped race in the 20th century

By Dennis Rodkin



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If some of the signs of a good neighborhood in the 21st century include the presence of pickleball courts, breweries and dog parks, the main signifier of neighborhood quality in the 20th century was race, a University of Chicago professor argues in her recent book.

“Whiteness became an amenity as important as having a beautiful park nearby,” Adrienne Brown, an associate professor in English and race, diaspora and indigeneity, told Crain’s. “Amenities are directly related to the value of a home.”

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In the minds of government and real estate leaders, keeping Black people out of a neighborhood or suburb, Brown says, “was part of controlling its future value. You can maintain the value of your home by maintaining the level of whiteness of the whole neighborhood.”

The ramifications ripple into this century, with documented evidence of [lower rates of Black homeownership](#) and [lower net worth for Black households](#).

But Brown adds another ramification — the role that keeping Black families out of certain neighborhoods played in reinforcing the concept of whiteness as a race. She describes advertising and legislation around homeownership in the mid-20th century as sending the message that “if you own your own home, you are the model white citizen at the center of modern American life,” as she put it on [a University of Chicago podcast](#) in August.

Ethnic groups who were not widely considered white by Americans, such as people of Italian, Slavic or Irish descent, knew that “if you invest and buy your home, homeownership could stabilize your identity” as white, she says.

In March, Stanford University Press published Brown’s book, “[The Residential is Racial](#).” In it, Brown writes that the nation’s earliest promoter of mass homeownership, President Herbert Hoover, [combined the laudable goal of property ownership with an emphasis on Anglo-Saxon pride](#), a toxic mix that went on to pervade real estate for decades.

Hoover wasn’t the first, Brown writes. The notion that “whites have a privileged relationship to property, in that they long for it and have a knack for caring for it,” goes back to the 1600s, she shows in the book.

Brown cites John Locke, writing in the 1600s, and David Hume, writing in the 1700s, as promulgating “this idea that anyone who’s not white is not good at caring for property. That only (white) people have this deep yearning to own and care for property,” she tells Crain’s.

Credit: Anjali Pinto

Adrienne Brown, author of “The Racial is Residential”

But Hoover, seeking to correct the Depression-era flood of foreclosures, was in a position to enshrine the idea in a federal bureaucracy, Brown says. Along with [the historical forerunner of](#)

today's [National Association of Realtors](#), appraisers and real estate developers, federal housing agencies accepted the idea that Black neighbors were bad for housing values.

Racially restrictive covenants written into property deeds “became a source of civic pride,” Brown says, until the U.S. Supreme Court ruled them unenforceable in 1948 and the Fair Housing Act of 1968 made them illegal.

If whiteness was an amenity, Brown says, “Blackness was associated with illiquidity,” or the poor performance of an investment.

“It becomes kind of a self-fulfilling prophecy,” Brown says. White neighborhoods thrived in part because of the “comfort that comes from knowing your home’s value will go up.” This led to an unprecedented run-up in household wealth in white households in the decades after World War II.

The other side of the coin is Black residents' experience of exclusion, with their housing choices limited to certain neighborhoods where financing was often confiscatory, such as with [contract buying](#).

That, too, rings down through generations, not only in terms of unrealized household wealth but in a sentiment that “the system intentionally works against me,” Brown says.

Because she’s an English professor, Brown turns in part to the literary work of Black authors to find what they were seeing in the tightly limited circumstances of Black real estate in the mid-20th century.

In New York, James Baldwin writing about Harlem, and in Chicago, Gwendolyn Brooks writing about Bronzeville both saw similar things, she says: “Don’t come here to learn something about Black people, come here to learn something about the structures that created the way we live.”

By Dennis Rodkin

Dennis Rodkin is a senior reporter covering residential real estate for Crain's Chicago Business. He joined Crain's in 2014 and has been covering real estate in Chicago since 1991.

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