Socioeconomic outcomes of redlining in Salt Lake City, Utah
Amanda Cooley
Department of Geography - Weber State University - Ogden, Utah

Introduction

Research Question:
How did the use of redlining maps affect modern urban geography in Salt Lake City?

- Residential security maps (redlining maps) were created by the Home Owners’ Loan Corporation (HOLC) in the 1930s. They were used by 238 cities in the United States as a tool to determine where home loan mortgages should be extended. Areas were color-coded based on the perceived risk of lending to that area.

- Areas coded red were considered the highest risk and were labeled ‘Hazardous’. This practice came to be known as “redlining”. Areas where African Americans resided were specifically noted and redlined by the mortgage board. The D1 area of Salt Lake City is where the “negroes” were said to live.

- For decades, redlining maps were a systemic barrier to homeownership and wealth accumulation for black or African American citizens. This research examines the impacts of the use of redlining maps in Salt Lake City using spatial analysis software.

Methods

- A 1933 residential security map of Salt Lake City was input into ArcGIS. The map was overlaid on a modern city map and georectified. All polygons on the original map were traced into the GIS.

- 2010 American Community Survey (ACS) Census Data was added as a layer to the GIS.

- Census polygons were clipped to match Home Owners’ Loan Corporation (HOLC) classifications.

- For each HOLC block, racial composition, education, median household income, and the percent of vacant and owner occupied homes was calculated and compared.

- Publicly available census-block level Centers for Disease Control (CDC) health data was observed for this area of Salt Lake City.

Results

- The black/African American population comprises 3.6% of the total HOLC color-graded areas in Salt Lake City. A-grade areas have only 0.78% black citizens while D-grade areas are over 4% black. D1 is 14% black.

- The rate of owner occupancy in D-1 is only 15% compared to 58% in A-grade neighborhoods. The average owner occupancy for other D-grade neighborhoods is 35%.

- Redlined neighborhoods have the highest rates of vacancy, lowest quality of health, lowest rates of educational achievement, and lowest median family incomes in Salt Lake City. Therefore, these statistics provide strong evidence that HOLC maps affected patterns of segregation and homeownership. More research would need to be conducted to exclude other variables and make a direct correlation.

- GIS analysis resulted in a visual representation of how race, policy, and the built environment interact. Using GIS enables the spatial relationship between HOLC maps and current socioeconomic statistics to be examined.

Conclusions

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Sources


Summary Survey of Salt Lake City, Utah by the Mortgage Rehabilitation Division [PDF]. (1938, May 04). Mortgage Rehabilitation Division. Reproduced from the Unclassified/Declassified Holdings of the National Archives