



Unearthing the Roots of Poverty: Exploring the Historical Context of Economic Hardship

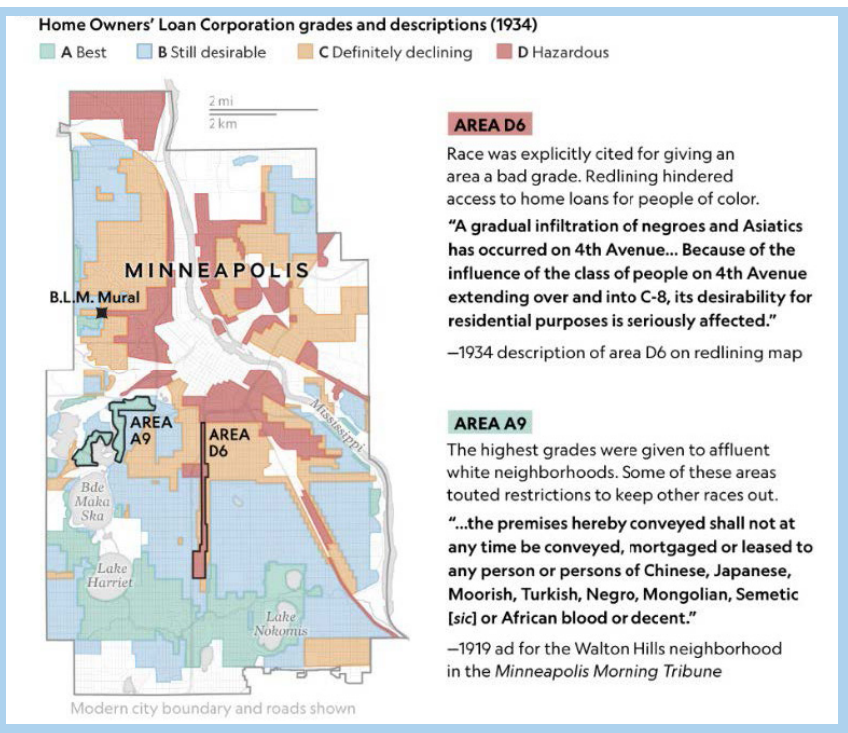
Anti-Black Policies That Displaced Communities Continue to Effect Health

RACIALLY RESTRICTIVE COVENANTS

Racially restrictive covenants are “private contracts between individuals that allow them to dictate to whom they’ll sell their property.” Racial covenants restricted or forbade property transfer to anyone who wasn’t White, including but not limited to those of Chinese or Japanese descent, as well as Jewish and Black Minneapolis residents. Researchers with the Mapping Prejudice Project found that 100% of the racially restrictive covenants were targeted at Black Americans.

From the 1910s to 1940s, housing covenants intensified and pushed most Black residents into “less desirable” areas of the city, decreasing their property values. Racial antagonism and violence were used to push Black people and other people of color out of certain communities and into what became redlined areas.

4. That no building shall be left with paper exposure or with the exterior incomplete.
 5. That the said land or buildings thereon shall never be rented, leased or sold, transferred or conveyed to, nor shall same be occupied exclusively by person or persons other than of the Caucasian Race.
 6. The forgoing covenant and restriction shall run with the land and shall bind the grantee herein and the heirs, executors, administrators, successors and assigns of said grantee until the first day of January A.D. Nineteen hundred and Forty.



REDLINING

Redlining was a practice used to reduce wealth building among African Americans and people of color by selectively blocking home financing and/or home purchases by race. “Banks used the concept to deny loans to homeowners and would-be homeowners who lived in these neighborhoods. This in turn resulted in neighborhood economic decline and the withholding of services or their provision at an exceptionally high cost.

OVERCROWDING

Overcrowdedness is defined as more than one person per room. A 2013-2017 American survey showed that Hennepin County residents experience more overcrowding than the average for the region. 8.66% of Black households, 7.15% of Asian or Pacific Islander households, 4.15% of Indigenous households, and 0.65% of White households experience overcrowding. Latinx households experience the highest levels of overcrowding at 18.98%.



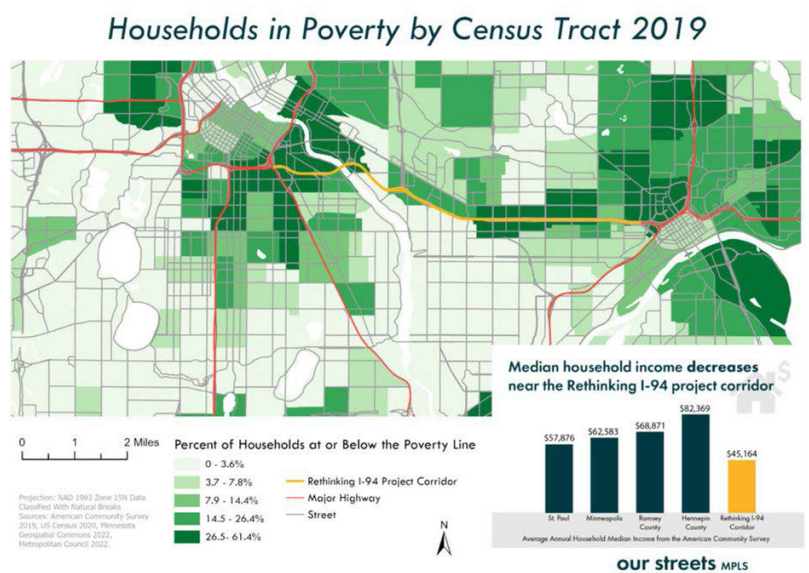
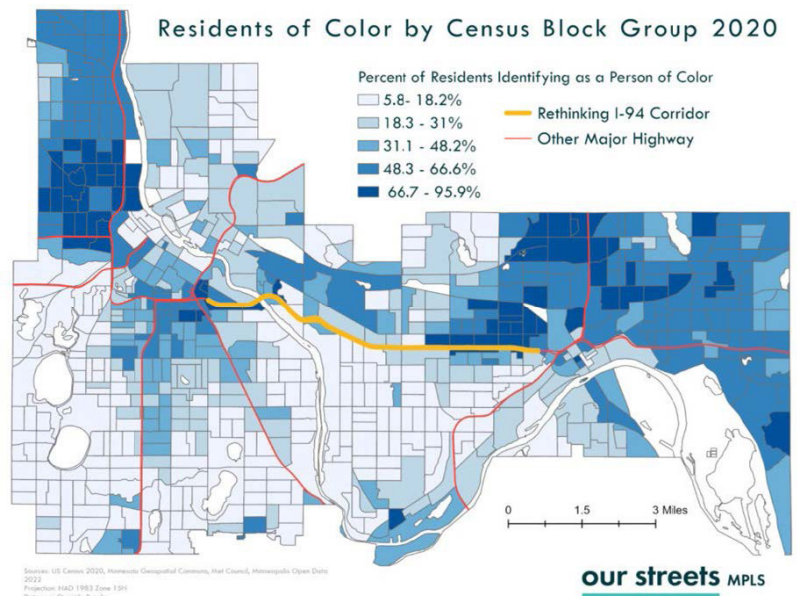
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LASTING HEALTH EFFECTS

As seen in the maps at right, people of color and households in poverty are still more likely to live near a freeway than other residents, which has been, and continues to be, associated with a variety of negative consequences including increased health problems due to air quality impairment. Neighborhoods in close proximity to freeways, such as Elliot Park and the Near North side of Minneapolis, face the greatest exposure to transportation pollution and harmful air quality.

Chronic exposure to pollution can cause increased death rates attributed to cardiovascular diseases and has been linked to lung cancer, reproductive and developmental harm, diabetes, and dementia. In children, high exposure to pollution has been linked to slowed lung function growth and the development of asthma. Roughly 2,000 to 4,000 people die in Minnesota annually due to air pollution-related illnesses. Pollution isn't a uniquely Minnesota issue; communities of color are disproportionately exposed to pollution across the United States.



FINANCIAL WELLNESS & HOMEBUYER SERVICES

Through CAP-HC's Financial Wellness and Homebuyer Services programs, people with lower incomes learn skills for money management and asset building and future homebuyers get support as they prepare to purchase a home. Asset building, including homeownership, is an important way families can lift themselves out of poverty and pass on wealth to future generations.

Learn more at:

caphennepin.org/financial-wellness
caphennepin.org/homebuyers