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Many Differences **One Destiny**

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Structural Racialization

**A Systems Approach to
Understanding the Causes
and Consequences of
Racial Inequity**



Racial inequity can persist even without racist intent

The word “racism” is commonly understood to refer to instances in which one individual intentionally or unintentionally targets others for negative treatment because of their skin color or other group-based physical characteristics. Research conducted by the Kirwan Institute strongly suggests that this individual-centered view of racism is too limited.

If we look at our society as a complex system of organizations, institutions, individuals, processes, and policies, we can see how many factors interact to create and perpetuate social/economic/political arrangements that are harmful to people of color and to our society as a whole. Housing, education, and health care are just a few examples of how material and symbolic advantages and disadvantages are still often distributed along racial lines.

For example, think about our suburbs. The federal government accelerated migration to the suburbs by subsidizing home mortgages through the National Housing Act of 1934. But through the 1950s, the Federal Housing Administration’s (FHA) underwriting manuals expressly

warned that Blacks were considered “adverse influences” on property values. The agency instructed its personnel not to insure mortgages on homes unless they were in “racially homogenous” White neighborhoods. Under these guidelines, the FHA actually refused to lend money to—or underwrite loans for—Whites if they moved to areas where people of color lived. Private lenders adopted similar policies, and this system became part of the “free market.”

The U.S. property appraisal system created in the 1930s tied property value and eligibility for government loans to race. Thus, all-White neighborhoods received the government’s highest property value ratings, and White people were eligible for government loans. The outcome of these arrangements is that the suburbs became a haven for White families and Black families were excluded. Today, we think of the suburbs as rich in opportunity, while racially segregated central-cities are dangerously lacking in opportunity.

A structural view of racism enables us to see the connections between seemingly independent opportunity structures

Certain “opportunity structures” lead to stability and personal advancement in our society. These opportunity structures include high-performing schools, affordable housing, sustainable employment, safety from crime, environmentally safe neighborhoods, home equity and wealth, access to affordable health care, and others. Together, these structures form a system—a “web of opportunity”—and a person’s location within this web significantly influences that individual’s chances for happiness and success in life.

If a person is confronted with barriers to success in one opportunity structure—high quality K-12 education, for example—it is likely that the person will be confronted with barriers in other opportunity structures. Some researchers and scholars refer to these relationships between structures as “cumulative causation” or “cumulative disadvantage,” as elements within the “system” impact one another. For instance, a home in the

suburbs is typically associated with good, high-performing schools; high-performing schools are associated with increased access to college; increased access to higher education is associated with the ability to buy a home in the suburbs. So, over time, opportunities accumulate for an individual because of where they live. In light of the demographics of American suburbs, the person in this scenario is most likely White.

If we flip this picture, we see that living in a highly segregated and isolated inner-city neighborhood is associated with poor-performing schools; poor performing schools are associated with high drop-out rates; high drop-out rates are associated with low-paying jobs; and low-paying jobs are associated with living in segregated inner-city neighborhoods. These disadvantages accumulate over time. In light of the demographics of racial segregation in U.S. metropolitan areas, the people impacted by this story are most likely Black or Latino.

Eliminating barriers to opportunity takes a systems approach



Consider disparities in health between White and Black Americans. These differences are well documented. African Americans have a lower life expectancy, higher levels of hypertension, obesity, and diabetes, higher rates of premature births, and the list goes on. Approaching solutions to these health disparities without a systems perspective is problematic. A systems analysis tells us that the health of any individual at any

point in time is a reflection of where that individual resides, not only in the literal sense—suburbs, segregated inner-city, rural areas—but where the individual resides in the complex web of opportunity. With a systems approach to these problems, we understand that an individual’s health is directly linked to his or her diet; that diet is directly linked to an individual’s educational attainment; and that educational attainment is directly linked to where one resides. Researchers call these multiple factors the “social determinants of health.” So, for example, attempts to eliminate racial disparities in health without eliminating disparities in education and housing cannot be completely successful.

At the Kirwan Institute, we use a structural/ systems approach to investigate the causes and consequences of racial hierarchy and disparity and to develop policy solutions. In the area of housing, for example, we support the implementation of an “opportunity-based” housing model that calls for more affordable housing in opportunity-rich areas and for a redistribution of opportunity in all critical life domains throughout metropolitan regions.

The Kirwan Institute
works to **create** a just
and inclusive society where all people
and communities have
opportunity
to succeed.



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