

[Redline map of Madison](#)

- [Mapping inequality](#) (has good redlining stats)

[The Spatial Bias of Federal Housing Law and Policy: Concentrated Poverty in Urban America](#)

- Helps describe how redlining impacts today's eviction crisis in that certain demographics end up in certain neighborhoods impacting who is more likely to get evicted and ultimately displaced
- In several respects, the FHA mortgage insurance program contributed to the decline of inner cities. Program guidelines disfavored "crowded neighborhoods" and "older properties," both of which were much more prevalent in cities than in the newly forming suburbs.⁹⁶ For a time, minimum lot size and setback requirements disqualified row houses, a staple in many urban areas such as Baltimore and Philadelphia
- Perhaps of even greater consequence, the FHA appraisal stand emulated HOLC guidelines and discouraged lending in areas where blacks lived. The FHA underwriting manual warned against mortgages in areas with "inharmonious racial groups" and instructed lenders that
- FHA redlining practices may have contributed to the concentration of poverty in American cities in several ways. First, the bias of the program toward lending in the suburbs, as compared to the cities, encouraged middle-income households to leave the city and exacerbated the income and fiscal disparities between urban and suburban municipalities.¹⁰⁴ Second, the racially discriminatory underwriting practices engaged in by the FHA promoted racial segregation in American cities and contributed to the creation of urban ghettos.¹⁰⁵ Lastly, the unavailability of mortgage capital for purposes of home improvement or home purchase in inner-city neighborhoods may have contributed to the disinvestment in housing and decline in property values experienced by most American cities in the second half of the twentieth century

[Eviction as a health issue](#)

- America has experienced a dramatic increase in evictions among renters in the last 20 years, jumping from 518,873 evictions in 2000 to 898,497 in 2016

The range of mental health outcomes studied in relation to housing instability has been similarly expansive. **Studies have shown a positive association between some form of housing instability and depression, anxiety, stress, psychological health, mental health score or strain, and suicide or suicide risk**

In addition to mental health, housing insecurity and loss has been linked to indicators of general and physical health. Studies have found associations between some form of housing insecurity and health behaviors such as alcohol use, initiation of drug use (Damon et al., 2019), and high-risk behaviors, such as syringe sharing, among individuals who use drugs (Pilarinos et al., 2017). **Housing instability has been linked to poorer self-reported health** (Burgard et al., 2012; Martin et al., 2019; Schootman et al., 2012),

elevated blood pressure and weight gain (Arcaya et al., 2013; Arcaya, 2017), reduced diabetes self-efficacy (Vijayaraghavan et al., 2011), greater presence of chronic medical conditions (Martin et al., 2019), and higher all-cause and cardiovascular-related mortality rates. Studies have also shown links between housing instability and negative health outcomes among children, including increased risk of physical abuse and subsequent hospitalization (Wood et al., 2012); poorer diet (Bottino et al., 2019); and elevated cortisol levels (Blair et al., 2011).

Across a variety of analytic techniques—including prospective lagged dependent variable models, inverse probability of treatment weighted regression models, and longitudinal fixed effects models—we consistently documented significant, positive associations between eviction and changes in depressive risk, in particular.

This study provides strong evidence that eviction represents a unique and significant stressor that must be accounted for in studies of health and wellbeing, particularly among low income, urban, and racially marginalized populations.

Evictions were associated with increases in perceived social stress among young people, with important consequences for health risk. Previous research shows that eviction can affect health through environmental and physical exposures (Desmond, 2012) and by increasing exposure and vulnerability to communicable disease

the longitudinal associations between changes in eviction and changes in depressive risk persisted after adjusting for other markers of household and neighborhood socioeconomic conditions as well as additional measures of housing and financial insecurity, which suggests that eviction serves as a particular salient health risk among young adults.

Early adulthood is a particularly important time for psychological and financial development, with social exposures during this period having lasting implications for lifetime financial status and wellbeing (Arnett, 2000, 2006; Nelson, 2020). In this way, experiencing a social, emotionally, and financially impactful event such as eviction during this period may have especially important consequences for future health and well-being. Our results indicate that stress and depression pathways represent a key mechanism through which eviction impacts young adults which makes sense given both the primary and aforementioned secondary stressors associated with eviction. Taken together, our results provide new evidence of the links between eviction, stress, and health during a critical, but largely understudied, life course stage.

Another report from Milwaukee revealed that Black women with children made up 9.6% of renters but accounted for 30% of evictions

First, a housing eviction experience is negatively associated with general and mental health, increasing the likelihood of someone reporting poor health. Second, the relationship between health and eviction is

greater for a recent eviction than an eviction years ago. Third, the negative association between evictions and health is greatest in the short term for White people and men and in the medium-term for non-White people and women

results indicated that the experience of eviction represents a significant stressor that is associated with declines in mental and self-reported health outcomes as young people age. Importantly, increased perceived psychosocial stress represents a critical pathway through which the experience of eviction increases health risk among individuals who have reported experiencing recent eviction.

[Wisconsin eviction data](#)

[History of redlining in Madison](#)

As it turns out, neighborhoods with any minority or immigrant groups at all were almost always given a 'D' rating. Aspects that would make a neighborhood be considered 'undesirable' by the HOLC included: the presence Jews, Italians or Chinese people; heterogeneous (mixed) populations; low-income residents; and poor housing quality

The FHLBB believed that a neighborhood's racial and ethnic makeup was a better determination of a neighborhood's decay than the age of the properties in that area. The FHLBB stated that "many dwellings and neighborhoods [are] ... well over 30 years old and still pleasant and satisfactory places to live, and some newer ones are already slums." The FHLBB believed that a neighborhood's decline was because of "the infiltration of lower income families, and the remedy... is to keep such families out" (Woods 2012, 1048). This was because FHLBB policy makers believed that "the neighborhood factors deserve special weight in measuring risk, for a dwelling is primarily at the mercy of its surroundings" (Woods 2012, 1043)

Milwaukee's demographics today eerily match the red-lined map produced by the HOLC. Some areas which were coded yellow for "declining" had no minority populations at the time but today are majority African-American. This could be explained by the notion that the HOLC maps and revised lending practices encouraged white flight to the suburbs, where white citizens were more likely to get financial assistance and achieve home ownership. Meanwhile, red-lined zones of Milwaukee "faced increasingly inadequate living conditions and poorly funded education systems; were more likely to be in closer proximity to environmental hazards; and were often further away from adequate shopping, medical and other social services. A host of urban issues, such as crime, policing, housing quality, taxes and education opportunities, took on distinct racialized contexts" (Foltman et al. 2019)

Panel 1: Hook

There is a type of housing displacement that many people are unaware of because it occurs outside the most commonly known displacement mechanism of gentrification. Chain displacement is the phenomenon in which displacement occurs in a neighborhood not undergoing gentrification meaning that there is no significant change in residents' demographics or neighborhood characteristics. It usually occurs at a point where there is not much evidence of physical decline of the property or when rent is first increased. In recent years, chain displacement in Dane County has been studied by scholars Revel Sims and Alicia Iverson at the University of Wisconsin-Madison which has brought attention to an alarming yet seemingly invincible phenomenon. In order to best understand chain displacement in Dane County we must look at its historical contexts.

Panel 2: History of redlining in the US and Dane County

The infamous process of redlining is responsible for many cities' current neighborhood inequalities and the Dane County and the City of Madison is no different. Many segregated neighborhoods that exist today are a result of redlining policies. Redlining began in the 1930s and was developed by the Home Owners' Loan Corporation as a way to help insurers decide what neighborhoods were safe to lend money to buy a home to and which ones were deemed the riskiest neighborhoods. This practice was deeply racist and has had lasting effects on neighborhoods all over the country to this day on where people live, their income levels, health outcomes and more. It is important to understand these historical contexts as it is likely part of the foundation of structural inequalities that make communities of color more vulnerable to chain displacement.

This is the redlined map of Madison

*(show map)

Here is the map in relation to multiple eviction filings in Dane County

*(show redline map transparently overlaid multiple eviction filing map)

Panel 3: Context and Supporting facts

Show graph of wisconsin eviction [data](#)

In the state of wisconsin there are prominent eviction filings in dane county with still significant numbers of eviction filings multiple times

(show map of comparison between 4-9 filings against a person and compare to 10-17 or if data/time does not permit comparison between single and multiple filings)

Panel 4: Introduction of our character

Eviction is prominently experienced by non-white, low-income, female-headed households.

This is Ashley, is an African American, single-mother of two girls that works as an in-home caregiver. She and her two children are facing eviction from their apartment as a result of raising rents in the building that she cannot afford.

Panel 5: Rising Action

(zoom into the location on the map of where she lives/being evicted from)

Because of this eviction notice, she and her two children are forcibly displaced from their home. Her children will have to change school districts, make new friends, and are forced to uproot their lives and move somewhere else or possibly face homelessness.

Panel 6: Climax

Zoom into where the woman and her children were displaced to.

(show map)

The findings presented on this map are evidence that limited housing for certain groups of people allow landlords to take advantage of occupants to use eviction as a tool for profit making through the eviction process or by leasing to new, likely just as vulnerable occupants.

Panel 7: Health Outcomes of chain displacement/evictions

Now that Ashley has been displaced as a result of her recent eviction, it is likely that she and/or her children may face a variety of poor health outcomes. After she was evicted this time, is starting to feel hopeless. She is worried that her children will have a difficult time adjusting at the new school they must attend because their new shelter is out of district. With this stress comes high blood pressure. Both of her children begin to feel stress and anxiety as a result of housing insecurity and suffer from high cortisol levels.

This is not an uncommon health outcome which has been studied in recent years. Researchers have found that

“In addition to mental health, housing insecurity and loss has been linked to indicators of general and physical health. Housing instability has been linked to poorer self-reported health, elevated blood pressure and weight gain”

AND

“negative health outcomes among children, including...elevated cortisol levels”

Panel 7: Describe Policy Solutions

Undue harm to vulnerable populations in urban geographies is not a new phenomenon but this mechanism in which it may occur provides valuable insights into how displacement as a result of eviction can be remedied.

Remedies to chain displacement can be most useful in the form of tenant protection. Some tenant protections include

- Relocation assistance → in this way it helps tenants leave and stay out of predatory neighborhoods that cause chain displacement

- Laws against harassment → inhibits property owners from unjust tenant applications, and exploitation of renters through the eviction process

*more elaboration and likely graphs included

Panel 8: Future Research

Undue harm to vulnerable populations in urban geographies is not a new phenomenon but this mechanism in which it may occur provides valuable insights into how displacement as a result of eviction can be remedied. Further research in this topic is looking towards the connection between exclusionary displacement and direct chain displacement. Future research should investigate whether people evicted as a result of exclusionary displacement in a gentrifying neighborhood are displaced to high eviction neighborhoods where direct chain displacement often occurs.