

**LOYOLA UNIVERSITY MARYLAND**

**White Flight, Blockbusting, and Redlining in Govans: 1940-1980**

WR325 Professional Writing

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Research Team

David Traugott

Maggie Haley

Marykatherine Clark

Matt Jakab

"I understand and will uphold the ideals of academic honesty as stated in the Honor Code."

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## SECTION 1: INTRODUCTION

This report is presented using the Introduction, Methods, Results, and Discussion Format (IMRaD) in order to effectively communicate the information we have gathered regarding the York Road Corridor this semester. The purpose of this report is to lay the groundwork for a cohesive, educational narrative on govansheritage.org that will trace the entire history of the Govans Neighborhood in North Baltimore. See Figure 1 for more information about the Govans area. In order to gain this information, we used secondary sources in the form of scholarly books and articles and a primary source, in the form of an interview. These sources are discussed further in the Methods section. Following this, the Results section discusses our empirical findings from our sources, including the history of York Road and the relationship its residents have with it. The York Road dividing line affects thousands of people every day. Our findings about the events in Govans and Baltimore from 1940 to 1980 will educate future generations about Baltimore's segregation, leading to its weakening and eventual end. Finally, our report ends with a Discussion section explaining our experience of research coupled with civic engagement at GEDCO Cares and a Conclusion section outlining the most important lessons we learned as a result of this project.

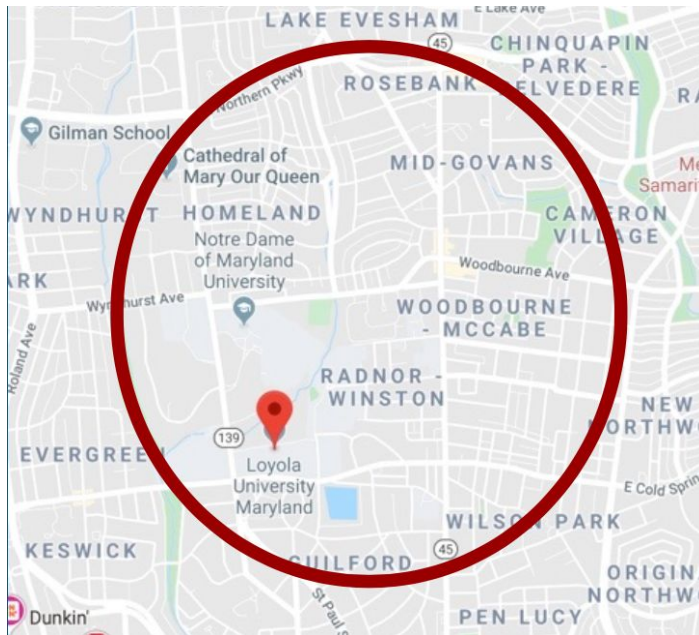


Figure 1: The Govans area. The white, upper-middle class Radnor-Winston neighborhood surrounds Loyola University Maryland. The vertical line to the right of Loyola University Maryland is York Road, or the divider between affluent neighborhoods like Radnor-Winston to the west and predominantly black, lower-class neighborhoods to the east.

## SECTION 2: METHODS

We combined primary and secondary research to answer two essential research questions: “What historical developments lead to the modern divide on York Road?” and “What specific, prejudiced actions furthered this divide?”. Secondary resource consisted of a combination of scholarly books and articles regarding the history of segregation from the years of 1940 to 1980. This period proved to be crucial in forming the current divide along York Road. Our primary research consisted of an interview with a long term resident of the Govans community. The interviewee has lived in Govans for over fifty years and was able to speak about changes in the community environment as well as the current state of the community

### Secondary Research

#### Scholarly Books

The developments between 1940 and 1980 fit a historical pattern, and thus one needs to look at the York Road divide through a historical lens. We chose a couple of books for this. First, W. Edward Orser’s *Blockbusting in Baltimore: The Edmondson Village Story* fit the report because it specifically discussed one of the problems that we examined: blockbusting. It proved useful because it placed the events in Govans from 1940-1980 in a historical pattern, contained statistics about black and white population movement, and provided a comprehensive history of Baltimore blockbusting that segregated Govans.

Secondly, we chose John Brain’s *Govans Village and Suburb* because it dealt solely with Govans. Using information from interviews with Govans residents who saw the changes in their neighborhood throughout the century, Brain creates a narrative of the transportation history of Govans, discusses the creation of suburbs outside of Govans, and provides photographs of York Road throughout its history. In these ways, the book was useful in our report.

### Primary Research

#### In-Person Interviews and Firsthand Accounts

Because this project involves people, it was clear to our group that we needed to talk to people who have lived in the Govans community for an extended period of time--ideally during the time where the effects of redlining and white flight were most prevalent. The humanitarian aspect of this project is essential to the story-telling piece of the Govans Heritage website and digital history. Through a connection at York Road Partnership, we were able to get in touch with a 91

year old woman who has lived in Govans for 55 years. Her personal life account, and hopefully others, can and will provide useful insight in this report.

### Census Data

We analyzed census reports from 1940, 1960, 1980, and 2010 archived on the United States Census Bureau website ([www.census.gov](http://www.census.gov)) to track the movement of white and African American families in and out of Baltimore City. Because census tracts pertaining to specific areas of Baltimore City are constantly being rezoned, and the archives do not include map keys that tell which specific area the tracts cover, the data sets from 1940, 1960, and 1980 describe the white and black populations for the whole of Baltimore City. However, the 2010 online census report includes an interactive map that describes the racial demographics of specific tracts. As a result, we were able to pinpoint two tracts, one on the west side of York Road and one on the east side, and clearly see the white and black populations of each tract.

## SECTION 3: RESEARCH RESULTS

### Secondary Research

#### *Orser's Blockbusting in Baltimore: The Edmondson Village Story*

Orser's book discusses in detail what happened in Baltimore because of the victory in World War II. Because of the widespread destruction in Europe, the United States became a global superpower, and with that new status came an unprecedented demand for housing. The housing boom only favored whites. Three hundred to four hundred African Americans migrated to the city every year, but Baltimore City only built one new residence per fifteen new arrivals. As a result, the ghetto boundary shifted westwards (Orser 63-67). Overcrowding occurred, and the decline of quality in schools only reinforced the divide that became apparent in the years after the Second World War.

Meanwhile, only whites could escape these worsening conditions because they could take advantage of the advent of the mass-produced automobile and the highways that made the developments of suburbs possible. Having a car and using high-speed roads meant whites could afford to indulge in the new suburbs, created around newly-developed shopping centers like Edmondson Village. Finally, both redlining and the outright refusal to sell to blacks "excluded African Americans from certain areas of the housing market," cementing the suburban whiteness

that we see today on the outskirts of Baltimore (Orser 63-86). Because of these developments, the York Road dividing line became possible.

From the 1950s through the 1980s, the real estate, banking, and insurance industries used various interconnected forms of redlining to zone designated areas of African American communities that could then be exploited for profit. Real estate speculators would borrow money from banks on a short-term basis, buy houses from white families cheaply in a changing neighborhood, then resell them after substantial markups to black families. The families would then obtain a mortgage loan that goes to the speculator. The speculator would take a small profit and use the mortgage loan to repay his bank loan. At the same time, the speculator secures a second mortgage from the families. At this point, the two mortgages add up to a debt that exceeds the value of the houses. The profit made by the speculator off of these double mortgages is used as collateral for more bank loans, to buy more houses, and the cycle continues (Orser 92).

Furthermore, placing a black family in an all-white community was a deliberate tactic to induce panic and cause white flight, especially in “covenant communities” where property owners prohibited sales of homes to black families to maintain property values. Because they were private agreements, they were not covered under anti-discrimination laws. When black families did move into these neighborhoods, the resulting panic and imminent desire of white families to sell homes allowed speculators to buy the homes at a very low price and thus increase their profit margins when they sold to black families (Orser 93).

Racial and economic redlining set the people who lived in these communities up for failure from the start. So much so that banks would often deny people who came from these areas bank loans or offer them at stricter repayment rates. Lenders and insurers targeted minority groups and either charged them more than they would a white consumer for the same product, or specifically marketed the most expensive products. All of these interconnected practices help each other prosper. Real estate redlining helps to create easily identifiable, designated areas of African American families, which banks and insurers could then target with their malicious marketing tactics.

With the rise of the Civil Rights Movement in the 1960s, new federal legislation outlawed racial discrimination in the real estate, banking, and insurance industries. The Fair Housing Act of 1968 explicitly banned racial discrimination in the sale or rental of homes, however the racial turnover in Baltimore City was well underway long before the law’s enactment (Orser 168). White neighborhoods held firm covenants that prohibited the sale of property in that area to black families, and since these covenants were private agreements, refusal of sale to black families continued outside the jurisdiction of federal law. The Community Reinvestment Act of 1977 intended to reduce discriminatory credit practices against low-income neighborhoods,

requiring banks to use the same lending criteria across all communities. Although redlining had been made explicitly illegal in 1977, the racial dividing lines in Baltimore City had been drawn and the Govans community remained largely segregated.

### *Brain's Govans Village and Suburb*

Brain's book proves that the developments around Baltimore applied to Govans as well. To explain this, Brain discusses how the dawn of the auto-mobile changed Govans, just like the transportation improvements of previous years. See figure 2 below. Because of these changes, suburbs outside of Govans became possible.

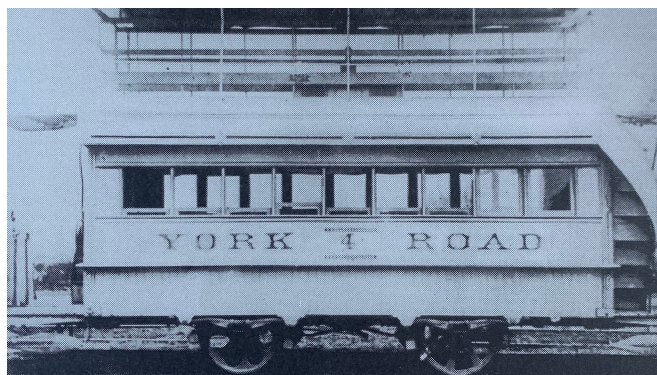


Figure 2. Just like how these trolleys changed Govans from an agricultural village to a town at the beginning of the 20th Century, so did the car turn Govans from a suburb to “part of the city, and the new suburbs moved on out to Towson, Timonium, Cockeysville, and beyond,” expanding outwards from Govans (Brain 63). In this way, the segregation on York Road is the product of a transportation revolution that affected all of Baltimore, talked about by Orser.

## **Primary Research**

### *In-Person Interviews and Firsthand Accounts*

During our research, we were able to sit down and interview a woman who has been living in the Govans neighborhood since 1964. Because of the sensitive nature of the issues being discussed, the woman asked to remain anonymous. During our time speaking with her, she noted that Govans was a “nice area, quite beautiful actually” when she moved into the neighborhood in her mid-30’s. When asked about her favorite memories, she spoke of her time mentoring the children in the neighborhood after she retired. “I gathered children in the area and we would clean houses. We called ourselves the Chateau Cleaners,” she reminisced with a smile. The 91 year old noted that times had changed in Govans, and it was mainly a generational issue that plagued the



neighborhoods. “You have some people that care about life and how they live it, and you have other people that care less. When you care less, well, less explains it.”

The woman also called out issues regarding the city and politicians for not enforcing residents to “keep clean” in terms of yards and streets. She absolutely believes that people think that Govans is a “bad area” because it does not look very nice on the outside. It should be noted that this woman did not know exactly what redlining was. After explaining the concept and the effects that it has had on her specific community, she believes that people “moved out for better opportunities and nicer homes.” When issues of race came up, she noted:

“I really think that the way that life has changed is that African Americans have made a lot of strides. We have made it in some areas, but some areas we need to work on is that the politicians make laws and rules to make everybody keep clean. People don’t want to move into neighborhoods that aren’t nice looking.”

She also believed that black people who leave the community should come back and help better the community. It was obvious by talking to her that there was a strong sense of community when talking about her time living in Govans, as she got along with her neighbors and acted as a mentor to the children in the neighborhood. When asked why she hasn’t left Govans, she explained, “This is my home. Home is where the heart is.” See the full transcript of the interview in *Appendix A*.

### Census Data

The census data corroborated our findings of a mass exodus of white populations and an increase in black populations in Baltimore City. See figure 3 for detailed census information from 1940-1980. Over forty years, Baltimore City’s black populations nearly tripled and white populations halved. As African American families moved into Baltimore City, white families fled from the urban communities to the suburbs.

### Census Data: Baltimore City Population 1940-1980

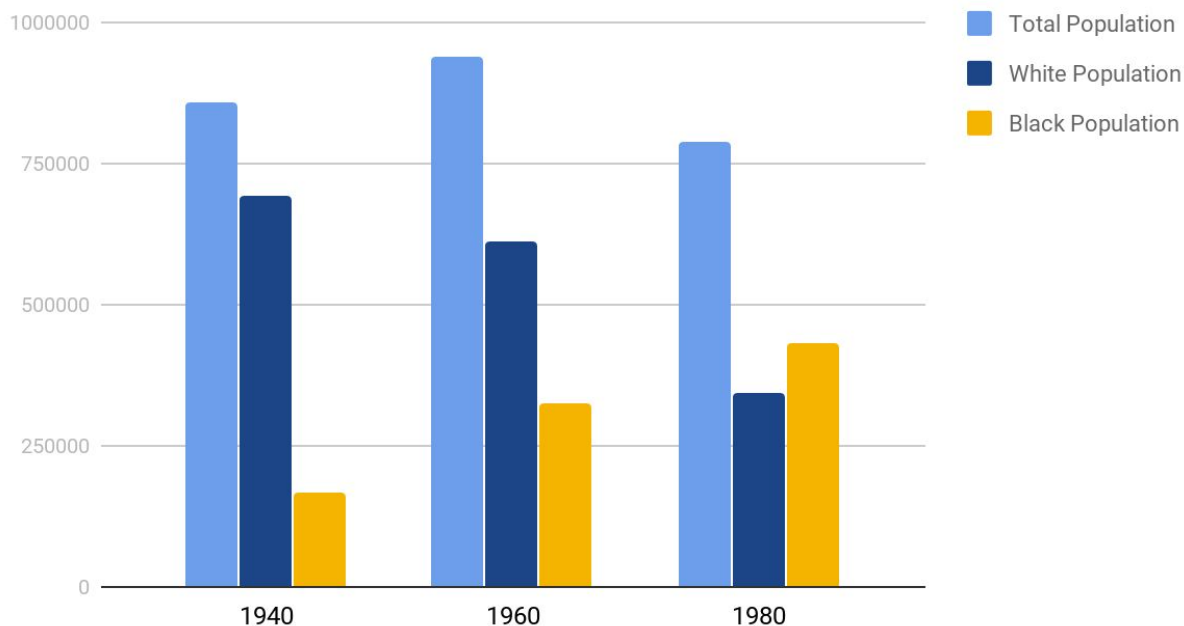


Figure 3. In 1940, Baltimore City contained a total population of 859,100 people, with a black population of 165,843 (roughly 19.3% of the total population) and a white population of 692,705 (roughly 80.6% of the total). In 1960, with a total population of 939,024 people, the black population nearly doubled to 325,589 (now 34.7% of the total population), and the white population saw a small decrease to 610,608 (dropping to 65% of the total). The 1980 report clearly shows the effects of the “white flight” phenomenon. With a lower total population of 786,775 people, the white population nearly halved to 345,113 (now comprising 43.9% of the total), and black populations increased to 431,151 (roughly 54.8%).

In addition, the 2010 census report provided much more detailed insight into the racial demographics of specific neighborhoods. Census tracts surrounding the York Road corridor, specifically in the Mid-Govans area, showed a staggering racial divide on the east and west sides of York Road. See figure 4.

## Census Data: York Road Corridor Population 2010

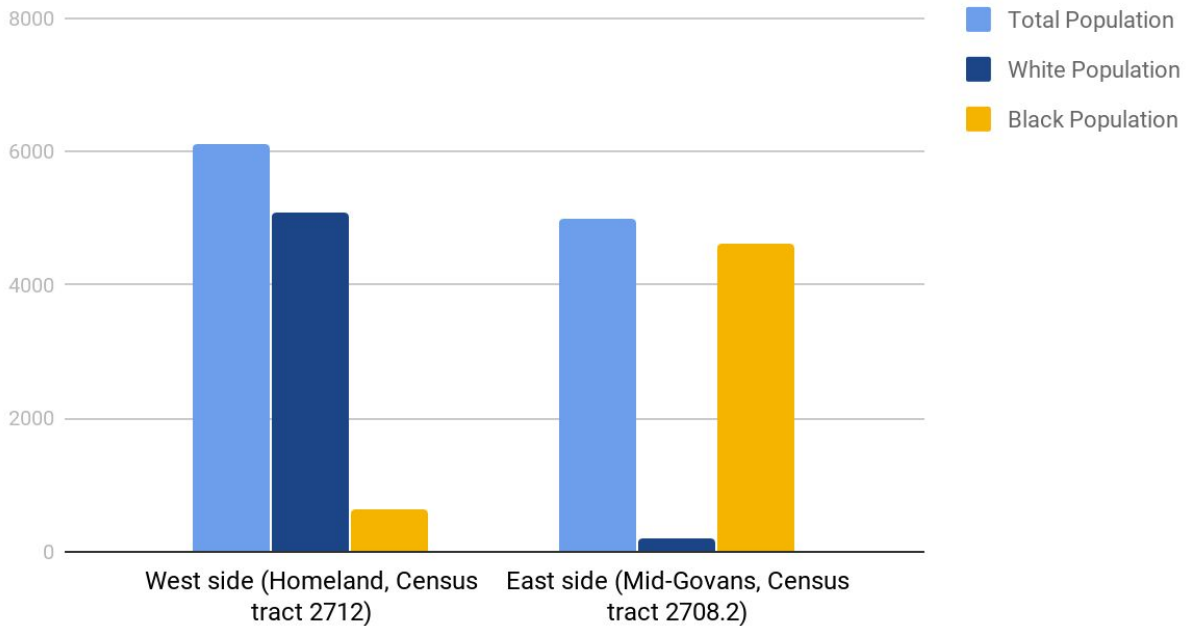


Figure 4. Census tract 2708.2 covered the east side of York Road, including the Dewees Park neighborhood. It contained a total population of 4,992, with a black population of 4,617 and a white population of only 202. Census tract 2712 pertained to the west side of York Road, including the easternmost part of the Homeland neighborhood and the southernmost part of the Rosebank neighborhood. It contained a total population of 6,103, a white population of 5,080, and a black population of only 643. Evidently, the east side currently contains a vast majority of black communities while the west side contains a vast majority of white communities. To this day, York Road serves as a clear racial divider, indicating the residual effects of redlining practices from decades past.

## SECTION 4: DISCUSSION

### The Long Term Effects of Redlining and “White Flight”

Throughout our research, we had continuously come across the terms, ‘redlining’ and ‘white-flight’. At the conclusion of this project, we have learned the extent to which the racist systems have impacted the community in which we live. Govans neighborhoods have been separated by an imaginary line drawn in the mid-20th century, and that line is still present today. Residents of the west side of York Road have access to more education and job related

opportunities than those on the east side. The census data has proven that there has been a drastic decrease in the population of white residents on the east side of York Road, and with it a sharp economic decline. After meeting with the York Road Partnership, we learned that the value of homes sold off of the York Road corridor decreases based on the residents living there - homes owned by white residents are valued higher than those owned by black residents.

We do not often think about these issues on the west side of York Road, and therefore, we do not think about the lingering effects of racism in America. In the classroom, we often define the end of racism as the end of Jim Crow Laws and integration after the Civil Rights Movement, but through this project, we have learned that this is far from true. We are not far removed from the Civil Rights Movement, and policies that were in place during the time have shaped the current culture of the community, and of the county as a whole. In order to combat this racist culture created only a few decades ago, it is important to educate ourselves and our peers. This is the only way we will ever be able to move towards equality.

### **The Govans Digital Divide at GEDCO/CARES**

This project went hand-in-hand with service-learning done at GEDCO/CARES, where we helped guests write cover letters, résumés, and apply for jobs. From that experience, we learned that an increasingly-digitized world reinforces the segregation that we explored in this report. Mostly, we worked with older, retired people who needed to reenter the working world. Both they and younger visitors from the York Road corridor did not know how to work computers, implying that those who live on the right side of York Road lack both access to computers and computer training. This “digital divide” that runs down York Road reinforces segregation in Govans, since it puts them at a disadvantage in the increasingly-digitized working world.

## **SECTION 5: CONCLUSIONS**

In this report, we used both research and civic engagement in an effort to learn about the history of the Govans neighborhoods and the effect that it has had on its current state. The culmination of our service and research through the use of primary and secondary sources has led us to draw the following conclusions.

- Segregation is far from over in this country. Racist systems put in place anywhere between 40 and 80 years ago keep black communities marginalized in the modern age. The best way to combat these systems, which have since been overturned, is through a

change in the culture and perception of the York Road Corridor. This can best be achieved through a combination of community engagement and education.

- Education and equal employment opportunity are the keys to tackling segregation in the modern age. Thus, organizations, like GEDCO/CARES, that assist people from lower socio-economic backgrounds in their job search have and will continue to prove critical in the fight against segregation.
- Baltimore and other cities plagued by segregation should call for programs that provides technology access and training to poorer parts of the city. Both of these measures will weaken segregation.

Further research can and should be done in order to gain better, more holistic insight into these different neighborhoods. In addition, more subjects to interview can provide insight into different experiences.

## BIBLIOGRAPHY

Brain, John. *Govans Village and Suburb*. Uptown Press, 1996.

This book deals exclusively with the history of the Govans neighborhood, from its time of a small agricultural village up until the publishing of the book in the 1990s. The pictures of this report do come from this book. But more importantly, we discovered valuable historical information about Govans from Brain's actual interviews with the people who lived through it.

Orser, W. Edward. *Blockbusting in Baltimore: The Edmondson Village Story*. The University Press of Kentucky, 2015.

This book discusses the effect that redlining, blockbusting, and white flight had around Baltimore. For the section that covers 1940-1960, we used Orser's information to outline the transportation improvements that made white flight possible. And from 1960-1980, Orser talks about the process of redlining, and how the government attempted to stop it.

Haley, Maggie. Personal Interview with Govans resident. December 5, 2019; 2:00-3:00pm.

On Thursday December 5, 2019 from 2:00-3:00pm, I went to a long-time Govans resident's home to discuss her time living in the neighborhood, her feelings about redlining, and how the neighborhood could improve. See the full transcript of the interview in *Appendix A*.

United States. Bureau of the Census. *Total Population for the States, Counties, and Minor Civil Divisions*. Washington: GPO, 1940.

United States. Bureau of the Census. *U.S. Censuses of Population and Housing: 1960. Census Tracts*. Washington: GPO, 1962.

United States. Bureau of the Census. *U.S. Censuses of Population and Housing: 1980. Census Tracts*. Washington: GPO, 1982.

United States Census Bureau. "QuickFacts: Baltimore City, Maryland." *census.gov*. 1 April 2010. Web. 4 Dec. 2019. <https://www.census.gov/quickfacts/baltimorecitymaryland>

## APPENDIX A

Full Transcript of Interview with Govans resident

December 5, 2019; 2:00-3:00pm

- When did you move to Govans and what was your experience in Govans like?
  - o Lived in Govans for the past 55 years
    - Moved here in 1964, previously lived on 21<sup>st</sup> street
    - Was 34 years old when she moved to Govans
    - “When I moved here it was nice- nice neighbors, the scenery was nice...I really loved it”
- What do you love about your neighborhood and your neighbors? What are some of the assets in this neighborhood?
  - o My favorite memory was when I retired, I gathered a bunch of children around the block and started a cleaning service. We called ourselves the “Chateau Cleaners”. The age group was from 8-10 years old.
    - We swept on Mondays and Fridays
    - The mayor’s office gave us brooms and supplies
    - I would feed them for lunch and play dodgeball with them
    - I also was trying to teach them to read, but children were resistant because it was summer time
    - Stopped in 1993, but I wanted to keep everyone together so we would have a picnic together
- Are the children in the neighborhood tight knit?
  - o They were when I was younger, but now there is a generational divide.
  - o Children are different now because they are exposed to violent television and video games, and do not care much about courtesy, honesty, and respect as much as they used it
- Are the children getting that type of education at school or from their parents?
  - o Some are and some aren’t, and it depends on the type of care the parents have
  - o I may try and start something again this coming summer, because I really enjoy mentoring the children in this area
  - o “I want to teach them that there is a better way of life. Life doesn’t owe you anything but a living, and it’s your job to make it.”
- Did you ever notice any type of shift in the community culture? If yes, what was that like?
  - o Things have changed, some of the people that move in have a different outlook on life as other people. You have some people that care about life and how they

live it, and you have other people that care less. When you care less, well, less explains it.

- How do you think that the people living in this community could be better helped?
  - o I'm from an older generation. Better help comes from helping yourself first.
- Have your children always lived here? Your extended family?
  - o They grew up here but they eventually moved away. I think that they liked the houses in Parkville and the areas in Baltimore County
  - o My nephew however, moved to Montgomery County for better opportunities, and a different outlook
  - o Outlook is what makes people progress in life
- Do people in this area have a "positive" or "negative" outlook?
  - o You have a mixture of people in this neighborhood
  - o The politicians are the people who run the country. The politicians today are not like the ones of yester-year. The politicians in charge need to understand that people who fall into hard times should earn it. I simply feel that when people have to earn something or do something that makes them become better people.
  - o The work ethic is generational, creates a divide and how times have changed
- How do you feel about the relations between the west and east side? Do you think there should be other programs that bring the east and west side?
  - o I think there should be teaching programs, for both adults and children
  - o When you enter into this program, you are to complete the program
- What do you know about redlining?
  - o I did not know what "redlining" was. I thought it referred to the bus system The Red Line/ it was transportation involved.
  - o The first time I heard redlining in a race context was that someone told me that it had to do with segregation of whites and blacks on York Road
  - o All African Americans mostly lived in black communities. I grew up on Federal Street, where only a few black families lived.
  - o We *could* cross North Ave. but as a rule we didn't because you could get into a fight. This was in 1941.
  - o I really think that the way that life has changed is that African Americans have made a lot of strides. We have made it in some areas, but some areas we need to work on is that the politicians make laws and rules to make everybody keep clean. People don't want to move into neighborhoods that aren't nice looking.
  - o I used to get in trouble for my yard being a mess
  - o When people don't keep clean, when the neighborhood is a mess, I blame the city
  - o Put police on the street, promote relationships not aggressions



- o People who leave the community should come back and help better the community
- o This is my home. Home is where the heart is.
  - Very few people chose to stay here and share the same outlook
- o People of any race would stay if it was much cleaner
- o I think this is a good area, but not many people believe that, and it has to do with how the neighborhood looks on the outside