

## The Walls Between Us: The Impact of Housing Segregation in New Jersey

The most powerful walls in America were never made of brick or stone. They were drawn on maps, written in laws, and built with policies. This legacy is most visible right here in New Jersey. As someone whose home has been New Jersey for 16 years, I know that our economy thrives, and our schools rank among the highest in the nation. Yet despite this, our walls of invisible segregation also remain among the tallest in the nation. How come we've never questioned the walls designed not to unite, but to divide? This divide is the result of over a century of discrimination by ordinary people like you and me. It happened because fear was weaponized. It happened because lenders denied loans without looking beyond skin color. It happened because real estate agents steered Black families away, violating the Law Against Discrimination. It started as prejudice. Then it became the new normal. We call housing "shelter." But a home isn't just a roof over your head—it's the stability of your life. In school, we learn year after year about the Constitution, freedom, equality, and justice. We're taught that "All men are created equal." But in real life? We look away. We think that it's not our problem to solve. We follow a quiet system that tells Black New Jerseyans in a thousand ways that they deserve less. But who said it has to stay this way? No one. We don't have to use housing as a weapon to exclude—we can use it as a path to connection. To build a truly equitable future, we have to face the truth of our past and commit to making it into a future of belonging. Where you live should never limit who you can become.

The first bricks in New Jersey's walls weren't placed by accident—they were laid by the state. Redlining was the first weapon, a cruel system designed to inflict poverty on Black communities. Federal agencies mapped poverty into existence, targeting Black neighborhoods. As a result, cities with significant Black populations, such as Newark, Atlantic City, and Essex County, were

deemed high-risk, making it impossible for residents to obtain loans. I myself have been to these cities, and even today, you feel the change before you see it. Today, Newark's poverty rates stand at 24.7%, a legacy of redlined maps. While redlining trapped generations in a cycle of struggle, another scheme emerged: blockbusting, a tactic designed to exploit white fear. Real estate agents bought homes from panicked white families, selling them for triple to desperate Black families. They turned xenophobia into an industry. But the state wasn't finished. The final, brutal reinforcement came as Urban Renewal—a lie to mask what was actually Black removal. In New Jersey, it was implemented so intensely that Newark became the second most “renewed city” in the United States. One in four Black residents was forcibly displaced—65% to 77% of all those uprooted were Black. Unemployment rates skyrocketed, with 90% of displaced business owners being Black. Black families weren't just struggling; they were being robbed of homes, of justice, of equity, of chances for a better future. Today, the average net worth for white households is over \$660,000, while for Black households it's under \$20,000. This was never a coincidence. It was a trap. Black families were set up to fail, while others built their wealth on Black loss. The most horrifying act came with the construction of the New Jersey Performing Arts Center. During its construction, a burial ground with the remains of enslaved Africans was uncovered, and despite protests, bulldozed. They called it renewal. They destroyed. They called it progress. They lied. They called it investment. They stole. They built barriers and called them highways. They incinerated history and called it necessary. And today, New Jersey calls it history while living in its shadow.

What does that mean today? Today, that segregation dictates safety, health, wealth, even the education of Black residents— every injustice tying back to lines drawn decades ago. What were

once redlined neighborhoods are now neighborhoods condemned to poverty. Toxic housing conditions and proximity to pollutants cause sickness in children, with Black babies in New Jersey being three times more likely to die before their first birthday compared to white babies. In these same communities, loans were once weaponized and declined for generations, leaving families unable to buy houses or improve their homes. This created a gigantic appraisal gap, with Black homes undervalued simply for being Black. Low property values starve schools of tax revenue, leaving children to attend underfunded schools without proper equipment or even updated supplies. Approximately 80% of Black and Latino students in New Jersey attend underfunded schools. With the world fighting them at every turn, students struggle to keep up, and many never see college as a realistic path. Those who beat the odds to pursue higher education find themselves competing against students who are handed opportunities left and right. At major New Jersey public institutions like TCNJ, Black students comprise a smaller percentage of the student body (5-6%) compared to white students (58%). Without strong education, opportunities shrink. Many young adults end up trapped in minimum-wage jobs and living paycheck to paycheck. Credit scores suffocate under student and medical debt, while banks see zip codes instead of people. Economic stability remains a distant dream and safety remains a foreign concept. High crime rates and even minor arrests destroy job prospects and ruin housing eligibility. It's a cycle, enforced by the state to keep Black residents always one step behind.

Healing begins when we choose to take on the responsibility of breaking the cycle instead of continuing it. For New Jersey, it means rewriting our history into something to learn from. And this change—has to begin in classrooms. I remember the first time I learned about the resource

gap in schools—I was beyond shocked. How could two cities, just 30 minutes from each other, be so different? For years, a child’s address has determined the quality of their education, the modernity of their resources, and the opportunities for their growth. To break the cycle, we have to stop accepting that a child in Camden deserves to study in a school that gets funded thousands less than a school in Bergen County. To bring change, New Jersey needs to guarantee two things: healthy housing and stable education for Black families. We need to shift our focus to giving schools in areas with higher poverty rates more resources and funding, regardless of their tax money. To ensure this, we could create a Restoration Committee, which would examine every district’s funding, find out which districts need more support, and provide what they need. To end de facto segregation, I propose the New Jersey Fair Housing and Education Act, where every district sets aside 40% of units as affordable housing for historically redlined neighborhood families, with priority given to families affected most. While this would ensure stability for Black families in terms of housing, safety, health, and education; It’d also help them integrate, creating mixed communities. With stable housing, the streets would be safer, and Black families could live without the fear of being targeted for minor offenses. With stable housing, health would improve, and Black children would be prevented from illnesses. With stable housing, education would thrive, and Black families would be able to send their kids to schools with better resources, allowing students to succeed. It would impact the lives of many Black residents as a whole, ensuring that they feel included, understood, and supported no matter where they live.

Just because the lines were once drawn doesn’t mean we have to keep coloring inside them. We can pave a new path. We can make our own change. Let us BE the change so that one day, a

child in Trenton can dare to dream big. Let us BE the change so that one day, a student in Atlantic City is supported through her dreams of college. Let us BE the change so that the legacy Black children inherit is one of opportunity. It is not only knowledge that can break a cycle. It is what we choose to do with it. Let's build a New Jersey where your address does not limit who you can become, but supports you instead. Let us be the generation that colors outside the lines, not because they are no longer there, but because we no longer let them define us.

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